THE SANDWELL CROSSROADS CARE ATTENDANT SCHEME LIMITED

England & Wales · Charity number 1040679

Details

Other names	CROSSROADS CARING FOR CARERS
Status	Registered
Legal form	Charitable company
Company number	02950188
Registered	1994-09-09
Register	View on the Charity Commission register

Contact

Address	494 Wolverhampton Road Oldbury West Midlands B68 8DG
Phone	01215538483
Email	info@crossroads-caringforcarers.org
Website	www.crossroads-caringforcarers.org

Activities

Objects: TO RELIEVE THE STRESS EXPERIENCED BY CARERS AND BENEFICIARIES. THE AREA OF BENEFIT SHALL BE TO BE RELIEVE IN THE AREA REFERENCED AS THE BLACK COUNTRY, WHICH FALL IN LINE WITH THE LOCAL AUTHORITY AND PRIMARY CARE TRUST, OR AND IN EXCEPTIONAL CIRCUMSTANCES TO PROVIDE SUCH CARE SUPPORT WORKERS FOR SUCH DISABLED PERSONS LIVING ALONE AS AGREED BY THE BOARD OF TRUSTEES.

Activities: We provide services throughout the whole of the Black Country and Birmingham, to promote the wellbeing of carers and the person they care for. This includes CQC regulated services of domiciliary care and support, along with information, advice, guidance and training for carers, helping to improve lives, carer breakdown, resulting in admittance to hospital or longer term residential care.

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Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** SANDWELL
- Birmingham City
- Dudley
- Sandwell
- Walsall
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,813,152	£1,701,091	£1,020,562	60
2024-03-31	£2,098,017	£1,979,757	£908,501	101
2023-03-31	£2,093,685	£2,402,367	£790,241	111
2022-03-31	£2,416,616	£2,475,161	£1,098,923	110
2021-03-31	£2,386,056	£2,165,489	£1,157,468	97

Trustees

Name	Role	Appointed
Brian Hepburn		2023-11-29
Karen Hepburn		2022-09-29
Luke Cotterill		2026-04-22
Richard Dunkley		2026-04-22
Sonia Merle Davies		2023-02-23

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THE SANDWELL CROSSROADS CARE ATTENDANT SCHEME LIMITED

England & Wales - Charity number 1040679

Accounts



The Sandwell Crossroads Care Attendant Scheme Limited

(A company limited by guarantee)

Report of the Trustees and
Audited Financial Statements

Year ended: 31 March 2025

Charity no: 1040679

Company no: 02950188

The Sandwell Crossroads Care Attendant Scheme Limited
Annual Report and Financial Statements
Year ended 31 March 2025

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Legal and administrative information

Company number:	02950188 (England and Wales)	
Charity number:	1040679	
Trustees:	I G Wyle FCA	Chairman
	B Hepburn	
	G Evans	(appointed 22 May 2024)
	J Jones-Rigby	(resigned 15 January 2025)
	K Hepburn	
	S Davies	
Chief Executive & Company Secretary:	Christine Christie	
Registered Care Manager:	Michelle Oseland	
Registered Office:	Crossroads Carers Hub 494 Wolverhampton Road Oldbury West Midlands B68 8DG	
Independent Auditors:	RD Accounting Limited (Statutory Auditors) Chartered Certified Accountants 12C Two Locks Hurst Business Park Brierley Hill DY5 1UU	
Bankers:	Unity Trust Bank plc Nine Brindleyplace Birmingham B1 2HB	

The Sandwell Crossroads Care Attendant Scheme Limited.
Annual Report and Financial Statements.
Year ending 31st March 2025.

Chairman's Report.

Our organisation has again generated a surplus in the current financial year. This has been achieved by the efforts put in by our Chief Executive Officer and her management team who were able to obtain additional contracts and income.

This was particularly essential for the organisation because it came under increased financial pressure caused by wages and cost inflation. Trustees are aware of the difficulty in passing on these increased costs to individual service users, who must fund their own care. Commissioners have been unable to meet the real cost of care for services, and some of our services have had to be renegotiated to cover the costs within the contract.

The Dudley Carers Respite contract will be reduced by £18,500 with effect from the 1st of April 2025, and this reduction will continue for the life of the contract until March 2028. Dudley Council is required to make exceptionally difficult decisions and effectively avoid bankruptcy by issuing a Section 114 notice to restrict spending. Dudley Council Commissioners have asked us to confirm that we will continue to deliver the contract but sadly, this will mean we must reduce the number of hours delivered to support the contract.

COVID-19 is further behind us, and we have learned new ways of hybrid working whereby staff members work partly from home and partly from the office. This has helped considerably, allowing them time to work in a preferred way to meet their commitments, and any childcare or family responsibilities they may have.

We are continuing to maintain the position of a Mental Health Champion who is an impartial member of staff within our organisation. The service is totally confidential and is available to all staff members on any matter that is of concern to them, whether it be domestic or work related. Trustees considered this to be an indication of their intention to show that we are a caring organisation and interested in the well-being of our employees and volunteers.

The Birmingham Sitting Service continues to perform well. We have obtained further funding for the "Carers Assistance Line," so that we may continue to support many more carers throughout the whole of our area of benefit from a variety of diverse cultures.

We have been able to gain funding to extend services to carers of people with dementia. This not only supports carers of dementia sufferers but is also extended to carers who are caring for someone with other long-term conditions. The service is extremely popular and provides a fantastic service to meet the needs of many carers. We have proudly positioned ourselves at the forefront of dementia care in the Black Country and Birmingham. Our experienced team has continuously demonstrated professionalism and compassion, providing unparalleled support to those impacted by dementia. Our commitment to excellence has been recognised through the heartfelt testimonials of families and the measurable improvements in our client's well-being.

Towards the end of this financial year our staff have been engaged on transitioning from the old Webroster system to a new Access People Planning system. It has been a real team effort to ensure that everyone gets to know the system and is able to take advantage of its full functionality, which will ultimately support all departments within our organisation. In addition, an associated charity has completed their research into an alternative Customer Relationship Management system. They have indicated a willingness to collaborate with us in taking up the branch facility which has already been built into the system. There will be ultimate cost savings in using the system this way.

We are now excited to announce a strategic merger with a like-minded charity, namely, Carers Trust Heart of England Limited. This merger aims to combine resources, expertise, and passion to enhance our services and reach across the Black Country and Birmingham. The combining of both charities will result in a more financially secure and stable organisation, and we believe this will help in negotiating

larger and longer-term contracts in the future. We look forward to a new chapter of growth and continued dedication to quality care.

May I take this opportunity to express my gratitude to Trustees, the Chief Executive Officer, all Senior Managers, Administrative and Financial Staff, Care Support Workers, and other volunteers, for their hard work. Without their commitment to deliver carer services offered by Crossroads Caring for Carers, we would not have achieved the strong financial position which we now enjoy.

.....
Ivan G Wyle FCA

Chairman of the Board of Trustees
The Sandwell Crossroads Care Attendant Scheme Limited

Date... 8/10/2025

Trustees' Annual Report

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 year ended 31 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 Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and Aims

The main objective of The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) continues to be that of the provision of respite to carers in their homes, and, exceptionally, to sufferers living alone, thus enabling the users to remain in their homes rather than be admitted to hospital or long-term care facilities.

Our aims have remained the same since 1994:

- Increase the average number of hours of care each week
- Provide high quality care for those in need
- Maintain the high standard awarded during the year by the Care Quality Commission.
- Develop new services and funding streams
- To provide information, advice and guidance to unpaid carers to support them in their role
- Provide timely respite to unpaid carers when funding allows

Crossroads Caring for Carers remains focused on offering quality care, which is provided by means of a variety of NHS contracts together with grant funding for specific services, whilst at the same time providing services to individuals who use the Direct Payment Scheme or private funding. In particular, the trustees consider how planned activities will contribute to the objectives and aims they have set.

Public benefit
How the charity provides public benefit is shown through its Charitable Objectives and Aims (see above), and how it demonstrates providing a public benefit is best described in the 'Mission Statement', and 'Achievements and Performance' below. The trustees are aware of the guidance from the Charity Commission in respect of public benefit.

Area of benefit
Our area of benefit is Birmingham and the Black Country, where our focus is on domiciliary care, dementia care and information services and palliative and respite care for carers.

Mission statement
It is the intention and commitment of Crossroads Caring for Carers to offer support and deliver high quality services to carers and people with care needs and treat them with respect and sensitivity, recognising the dignity and value of each person for whom a service is provided. Always maintaining confidentiality and data security in line with our policies and procedures. Our clients' families are supported in exercising self-determination and making choices to enable them to maintain their independence. Our services are flexible and meet the needs of each carer and each person they support. All our family carers and people who use our services are consulted about the way services are delivered to them.

We respect privacy and personal choice and lifestyles, customs, cultures, values, and spiritual beliefs for each person for whom the service is provided. We are committed to the principles of equal opportunities regardless of race, gender, marital status, sexual orientation, age, ethnic origin, disability, or religion, both in the provision of our services and in employment practices. Crossroads Caring for Carers is committed to responding to the diversity of needs presented to us and developing appropriate quality services to meet people's needs. We are also committed to working in partnership with other organisations in the interests of carers and the people they support.

Objectives and Activities

Principal activities

The Charity provides a range of services to people living within the Black Country, Birmingham, and surrounding areas. Supporting family and unpaid carers caring for someone with a chronic illness or who has a palliative condition. Funding is received from Sandwell, Dudley and Birmingham Local Authorities and Integrated Care Board's (ICB's), whose funding supports delivery of Continuing Health Care enabling people to remain living in their own home for as long as possible

Birmingham and Solihull ICB fund respite care for carers living within the Birmingham area, to take a break from their caring role. Helping carers to recharge and try and have time for themselves is so vital to support their health and wellbeing.

Regulated services commissioned by Sandwell Social Services, Sandwell and West Birmingham Hospital Trust (CCG/ICB funding), and spot purchase arrangements have consistently been delivered by our workforce, although we are not actively taking on care packages due to their payment being below the affordable rate to pay the living wage, which compromises any quality of care we deliver. However, our management team endeavors to advertise and promote working opportunities to our local community to deliver services to local people.

Unfortunately following a competitive tender for Dudley Carers Services, we were unsuccessful in retaining this contract. Sadly, our Dudley team have been TUPE'd over to the winning organisation. The contract is a 3+5-year contract, we will wait for the recommissioning of this service in time to come, monitoring the winning organisations performance and what the Local Authority will be looking for next time round.

Achievements and Performance

The charity provided 47,323 care hours delivered as part of a care package during the year to a variety of users, compared with 60,797 in the previous year. The reduction is largely due to the DET end of life service coming to an end and a reduction in family funded care hours.

In addition, carer contact from our none regulated services; Information, Advice and Guidance delivered via our Carers Assistance Line, Crossroads Accelerated Response (CARS) service, Bereavement and Training for carers supported 2,490 unpaid/family carers throughout the course of the year.

"Carers Assistance Line" and now "Carers Accelerated Response" Service (CARS)

The shape of the business continued to develop during the year, due to successful funding applications from Sandwell Council & ICB Better Care Funding has allowed us to continue the "Carers Assistance Line" and offer a variation to the service to provide an Accelerated Response Service for carers throughout the winter period, assisting with urgent needs that were developing into a crisis. Staffs' knowledge and understanding of how to help and what to do in an emergency has proven to be a huge benefit to carers and has helped to maintain employment of our workforce for this service.

Birmingham Caring for Carers Wellbeing Services

The Bereavement and Wellbeing team is a consortium of third sector organisations called "Communities In Sync" (CIS), of which our organisation is a member, with our CEO being a founder Director of the consortium. Other members delivering this service include Ideal for All, West Bromwich African Caribbean Resource Centre, KUUMBA Centre and Sandwell Advocacy. The service is delivered across the whole of Birmingham with staff working together to support carers to cope with the loss of their loved one by offering practical support and a range of bespoke services. The service is led by our Project Officer who manages the team, guiding and supporting them to ensure robust service delivery. Sadly, funding for this project has been reduced this year due to the funding constraints of Birmingham City Council, which has led to delivering a reduced service across the city. Staff continue to do their best to deliver a quality service within their allocated hours.

Sandwell Local Authority Spot Purchase and Personal Budgets

We continue to take up a few packages of care to support the needs of Sandwell individuals and their carers whenever we can. Mindful of the low income provided by the Council, it does not allow us to breakeven and is therefore subsidized by the charity. This service focuses on the cared for person but provides respite for the carers by our staff assisting with a person-centered care plan. This can involve

the following - personal care, shopping, medication, meals, etc., enabling people to continue living at home for as long as possible.

Family Funded

We continue strongly to provide support for families who are self-funding their own care, always aiming to provide person-centered care that wraps around the whole family. We encourage families to refer to other families in need of help and support and offer incentives to them and those who take up our services.

We appreciate how important it is for families that they need to receive accurate up to date advice and guidance when needed, to ensure that carers are made aware of all services we provide, which many are free to access, due to funding support we receive, and hope that this provides them with added value to access holistic support.

Sandwell and Birmingham Continuing Health Care (CHC) and long-term chronic illness conditions

The Black Country ICB funds services to support service users who are chronically ill or have a palliative care condition offered over a 24-hour period. District Nurses, GPs and other health professionals can refer patients to our service. All patients' care is tailored to their individual needs to ensure safety and care is always delivered. Patients may require more than one Crossroads Care Support Worker to attend them several times a day or may require a Care Worker to stay with them at night to provide support for the family to rest from caring responsibilities.

CHC 'Night Pop In' Service

The "Night Pop In" Service continues to support families and their loved one with a chronic illness during the night, Sandwell ICB fund staff to visit several times during the night as per their requirement. To check the wellbeing of patients living at home, staff will travel throughout the whole of Sandwell delivering nightly care and support throughout the year.

"Connective palliative Care" (CPC)

We are delighted to remain a valued consortium partner for the "Connective Palliative Care" Team, with staff seconded 24/7 to the clinical team, who visit patients within the community, helping them to remain in their own home as their preferred place to be at the end of their life. This contract is now in its 8th year and remains on an annual renewable contract. It is hoped that the service will continue over the forth coming years, as this is an excellent service that supports Sandwell residents who do not have access to any hospice local to them.

Direct Payments

We continue to encourage service users to take up their Direct Payments with us, although the funds they receive are from the Local Authority. The problem remains that our breakeven costs due to the increased living wage are increasing, so it is necessary for us to ask service users to top up to the required cost in order for us to meet their needs. Some families are willing to do this, and of course others find this financially difficult, which remains a problem.

Bereavement Funding

Sandwell Metropolitan Borough Council Carers Grant fund this service. This is a small grant to deliver a robust service, however we endeavor to build this into services e.g., our Carers Assistance Line are now receiving calls from carers who are recently bereaved in need of help and support, which our advisors respond to by providing face to face or one to one support initially and encourage the bereaved carer to attend our Coffee Mornings and other local groups to meet others who are in a similar situation, to socialize and integrate with the community.

Dudley Carers Wellbeing Service and Dudley Respite Service

As previously outlined unfortunately we were unsuccessful in July 2024 in having this contract recommissioned to us, losing out to another organisation based in Birmingham.

Dudley Local Authority split the service into four lots; 1. Digital information for carers, 2. Carers Information Service; 3. Young Carers Service and 4. Respite Care for Carers. We were successful in gaining the Carers Respite Service to deliver respite requested via the Carers Hub throughout the whole of Dudley.

The initial funding for this was £40,000 for 12 months, shortly after the award of funding the Council announced cuts to their funding due to Council financial pressures, confirming that this budget would be cut to £21,500 for the remaining part of the year 2024/5 and will continue at that rate for the forthcoming 3+5-year contract. Our Care team were highly motivated and successful to build a new support team around this new service and remains to be well organised. All other lots were affected by these cuts resulting in over half their funding being cut and the children's service merging with the adult's service as both projects were won by the same organisation.

Financial Review

Financial Review of the year

For the year ended 31 March 2025 there was an income of £1,813,152 (2024 - £2,098,017) and a total expenditure, of £1,701,091 (2024 - £1,979,757) giving a net surplus of £112,061 (2024 – £118,260).

In keeping with current Charity Commission guidance, operating costs have been apportioned between the various activities using the time records maintained by the Charity.

The incoming and outgoing resources can be seen in notes 2 to 7 in the Notes to the Financial Statements.

As part of the ongoing "risk review" performed by the trustees at their regular meetings, the charity is concerned with regards to future funding streams and increasing overheads.

Principal funding sources

The charity's principal funding sources are set out in 'Achievements and Performance'.

Investment Policy and Objectives

The charity does not have a formal investment policy. The charity holds several bank accounts to spread the risk in respect of the government guarantee scheme. All funds are held in the main, in interest bearing accounts ranging from instant access to a maximum of 120 days' notice, and as such these monies are shown on the Balance Sheet as cash at bank and in hand rather than as investments.

Reserves Policy

Currently the Charity has £966,191 (2024 - £851,844) in unrestricted funds, and free reserves of £596,536 (2024 - £488,344). The free reserves are unrestricted net, current assets. Included in the total reserves are restricted funds of £54,371 (2024 - £56,657). It is the intended policy of the trustees to retain sufficient financial reserves to enable the company to maintain its' charitable activities for a period of six months. The level of reserves is monitored on an on-going basis and the aim of the trustees is to achieve a level of reserves sufficient to cover any contingent liabilities which might arise from the cancellation of current service contracts, redundancy costs or commitments under non-cancellable operating leases. We retain funds to cover any deficits, which result in statutory authority underfunding or increased demand and general cash flow fluctuations.

Currently the funds held meet our target, however, such is the nature of funding for care that we cannot become complacent. Therefore, costs are constantly being reviewed, as well as charging rates to ensure that contracts are not wholly running at deficit levels (the Charity accepts that by its very nature it should not operate purely to make surpluses and must not forget its charitable objectives).

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from approval of these financial statements. The budgeted income and expenditure provide sufficient level of reserves to allow the charity to continue as a going concern.

Third Party Indemnity Insurance

The charity maintains an 'Officers and Directors' insurance policy in respect of the trustees. Reviews of cover are undertaken annually commensurate with the level and type of activity the charity undertakes.

Future Plans

The intention is to ensure that the charity provides an efficient and high-quality service to its end users while at the same time maintaining a financially viable operation.
The charity is currently delivering a significant amount of chronic and palliative care, and we are continuing to make inroads into the Black Country and Birmingham areas, looking at new opportunities to support the wellbeing of carers. The strategic development of the charity is to look at supporting more self-funding families with their care needs, along with building dedicated services to help carers of people with dementia throughout all these areas, as it is well known that some areas have a very limited offer for families, especially to those from the ethnic minority communities.

Our organisation continues to develop services meeting CQC standards of care and support. We consistently review and assess our services against these standards, achieving CQC's "Good" rating. However, our Registered Manager is aware of the new standards being introduced and is endeavoring to strive to achieve "Outstanding" when we have the opportunity to be measured by CQC when they next fully inspect our service.

We continue to outsource most disciplinary matters that arise, which is now more economically viable. Outsourcing helps to reduce the amount of time spent by senior managers, although it is imperative that all matters are investigated thoroughly. We believe this allows managers to be supported in their role to ensure cases are treated impartially and fairly.

The charity will maintain its activity and continue to research and pursue other sources of funding, and trustees will continue to monitor the effects of Government changes. As the prior year saw a big reduction in our reserves, we are still focusing on ensuring that all services are viable, breakeven and do not impact on the financial viability of the organisation.

Following a board discussion, it was felt that our Chairman and CEO should approach Carers Trust Heart of England based in Coventry, covering Coventry, Warwickshire and surrounding areas, to consider the possibility of merging organisations, due to the financial constraints that both organisations are now faced with.

A meeting was held with both Boards in January 2025, to discuss this proposal and it was agreed that following a period of due diligence, if all were happy, solicitors would be appointed to take this forward to ultimately have Crossroads Caring for Carers merged with Carers Trust Heart of England, which ensured that Black Country and Birmingham services would continue to be served by Crossroads Caring for Carers. All commissioners, Charity Commission and Companies House, service users and staff would be informed and agreements gained prior to the final consolidation of services.

Structure, Governance and Management

Governing document

The Sandwell Care Attendant Scheme Limited, known as Crossroads Caring for Carers, is a registered charity and a company limited by guarantee, company no. 2950188. It is governed by its Memorandum and Articles of Association dated 19 July 1994, updated on 2 November 2007 with guidance from the National Association of Crossroads. The company is registered as a charity with the Charity Commission, Charity no. 1040679, from 9 September 1994. All Directors of the company are also Trustees of the charity and members of the Management Committee who meet on a regular basis to manage the affairs and formulate policy. The Management Team organise the day to day running of the Scheme, assisted by administrative staff and care support workers.

The charity is associated with and promotes the charitable objectives of the Carers Trust (see below under Wider Network).

Trustee Appointment, Induction and Training

To date, trustees have been identified through local networking and prior to appointment they are invited for a discussion with the Chairman and other Board members. Each new trustee undergoes an induction training programme and is briefed on their legal obligations under charity and company law. They are made aware of the structure of the organisation and provided with copies of Board meeting papers, accounts and budgets. Prospective new trustees are invited to attend Board meetings as observers prior to any formal appointment.

Staff Training
We are continuing to develop a program of learning for our staff which will give them the skills and knowledge to provide care at the relevant level for people with complex and terminal health care needs, along with the mandatory social care support that they deliver. These training programs are a valuable asset to our organisation, and we also deliver training to other organisations within our local area of need. This has provided another income stream which helps to defray the in-house training costs.

Organisational Structure
The charity operates on a day-to-day basis through a management team headed by the Chief Executive Officer (CEO), Mrs Christine Christie.

The Registered Care Manager position is held by Michelle Oseland with effect from 22 June 2021. Prior to her employment, the duties had been shared amongst other members of the management team.

The management team comprises of those individuals listed by name and job title under the heading 'Legal and Administrative Details' on page 2.

Decision Making
Normal day-to-day operational decisions are made by the Chief Executive Officer, with help from her management team, and when appropriate, the support of trustees.

Major decisions in respect of strategy and high value expenditure are made by the Board of Trustees.

Volunteers and Benefaction
We extend our appreciation to all volunteer trustees and staff who have worked hard throughout the year to provide support and care to all the families who use our services.

We continue to be grateful to people who donate money to our Organisation, which is used for the exclusive benefit of individuals with care needs. Donations are often made by grateful families who use our services and sometimes when a loved one has passed away.

Key Management Remuneration
Remuneration of key management personnel (Chief Executive and Registered Care Manager) is determined by the Board of Trustees. Reference is made to remuneration packages offered in similar organisations, as well as looking to non-charitable businesses of a similar size.

Wider Network
The charity is a network partner of the Carers Trust, a charity which works to improve support services and recognition for anyone living with the challenges of caring, unpaid, for a family member or friend who is ill, frail, disabled or has mental health or addiction problems.

The Carers Trust offers us support with compliance documentation, specialist advice, insurance and other general matters. To ensure full compliance with the Care Quality Commission, we normally adopt the Carers Trust operating policies. The Trust also lobbies the Government and local authorities on behalf of its network partners to ensure that official legislation is fully implemented.

Related Parties
The Trustees who served during the relevant period were those persons listed under 'Reference and Administrative Information' below. There were no related party transactions during the year (see note 14).

Risk management
The Management Committee has conducted its own review of the major risks to which the charity is exposed and systems have been established to mitigate those risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity. External risks to funding are mitigated by maintaining a suitable level of reserves to ensure continuity of service as detailed above (refer also to commentary under Financial Review). Operational risks are minimised by the implementation of formal risk assessment procedures and written policies in respect of health and safety, and staff training. Insurance in respect of public and employers' liability risks is maintained through the Carers Trust.

The trustees, at their regular Board meetings, continue to monitor the opportunities and threats that exist in the Care Sector market.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of The Sandwell Crossroads Care Attendant Scheme Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charity SORP 2019 (FRS 102)
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware;
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Auditors

The auditors, RD Accounting Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This Report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 9/10/25 and signed on its behalf by:

I. G Wyle

Ivan G Wyle FCA
Chairman of the Board of Trustees
The Sandwell Crossroads Care Attendance Scheme Limited

Independent Auditor's Report

Opinion

We have audited the financial statements of The Sandwell Crossroads Care Attendant Scheme Limited (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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

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

Our audit process involves determining a suitable materiality level and assessing the overall risk of material misstatement, including how fraud may occur. Our core procedures in relation to fraud and error include:

- Identifying laws and regulations that could reasonably give rise to a material misstatement in the financial statements
- Enquiring with management and office holders on their own considerations on fraud
- Considering financial pressures, incentives, opportunity, and motivations that may lead to fraud
- Reviewing areas where management is required to make significant subjective judgements (the key areas identified here include fixed asset valuation/depreciation and allocation of restricted fund expenditure)
- Ensuring expenditure is within the scope of the charities' aims, objectives and in line with funding requirements.
- Reviewing manual journal entries to ensure they are appropriate and no subject to any bias, thus reducing the risk of misstatement due to management override of controls

Our procedures are tailored to the specific risks we have identified for The Sandwell Crossroads Care Attendant Scheme Limited and are based on our detailed knowledge and understanding of the entity and its environment.

There is an inherent risk that our audit will not detect all irregularities, including those resulting in material misstatement in the financial statements or non-compliance with regulation. This risk is greater in respect of fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

R. Dunkley

Richard Dunkley (Senior Statutory Auditor)
RD Accounting Limited (Statutory Auditor)
Chartered Certified Accountants
12C Two Locks
Hurst Business Park
Brierley Hill
DY5 1UU

Date: 29/10/2025

Statement of Financial Activities
(Including summary income and expenditure account)

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments from					
Donations		**22,674**	**-**	**22,674**	12,299
Charitable activities	2	**1,359,931**	**420,008**	**1,779,939**	2,079,474
Other trading activities - Training		**6,305**	**-**	**6,305**	1,320
Investment income - Bank Interest		**4,234**	**-**	**4,234**	4,924
		1,393,144	**420,008**	**1,813,152**	2,098,017
Expenditure on					
Charitable activities	3	**(1,302,194)**	**(398,897)**	**(1,701,091)**	(1,979,757)
NET INCOME		**90,950**	**21,111**	**112,061**	118,260
Transfers between funds	18	**23,398**	**(23,398)**	**-**	-
RECONCILIATION OF FUNDS	17				
Total funds brought forward		**851,844**	**56,657**	**908,501**	790,241
TOTAL FUNDS CARRIED FORWARD		**966,191**	**54,371**	**1,020,562**	908,501

Balance Sheet

Company registration number: 02950188

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	8	**484,602**	**-**	**484,602**	492,752
CURRENT ASSETS					
Debtors	9	**99,188**	**-**	**99,188**	198,455
Cash at bank and in hand		**546,224**	**136,164**	**682,388**	501,850
		645,413	**136,164**	**781,577**	700,305
CREDITORS					
Amounts falling due within one year	10	**(48,877)**	**(81,793)**	**(130,670)**	(155,305)
NET CURRENT ASSETS		**596,536**	**54,371**	**650,907**	545,000
TOTAL ASSETS CURRENT LIABILITIES		**1,081,138**	**54,371**	**1,135,509**	1,037,753
CREDITORS					
Amounts falling due after one year	12	**(114,946)**	**-**	**(114,946)**	(129,252)
		966,191	**54,371**	**1,020,562**	908,501
FUNDS	16				
Unrestricted funds				**966,191**	851,844
Restricted funds				**54,371**	56,657
				1,020,562	908,501

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies.

The financial statements were approved by the Board of Trustees on 8/10/2025 and were signed on its behalf by:

I G Wyle

Mr I G Wyle FCA - Trustee

Cash Flow Statement

	Notes	2025 £	2024 £
Cash flow from operating activities			
Cash generated from operations	1	**197,779**	32,320
Loan Interest paid		**(9,519)**	(10,428)
Net cash flow from operating activities		**188,260**	21,892
Cash flows from investing activities			
Interest received		**4,235**	4,925
Purchase of tangible fixed assets		**-**	-
Net cash used in investing activities		**4,235**	4,925
Cash flows from financing activities			
Capital Loan Repayments		**(11,956)**	(9,912)
Net cash used in financing activities		**(11,956)**	(9,912)
Net increase in cash and cash equivalents		**180,538**	16,905
Cash and cash equivalents at the start of the reporting period		**501,850**	484,946
Cash and cash equivalents at the end of the reporting period		**682,388**	501,850

Notes to the Cash Flow Statement

1. Reconciliation of net income/(Expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income/(Expenditure) for the reporting period (as per the statement of financial activities)	**112,061**	118,260
Adjustments for:		
Depreciation charges	**8,150**	11,860
Interest received	**(4,234)**	(4,924)
Loan Interest paid	**9,519**	10,428
(Increase) / decrease in debtors	**99,267**	(3,984)
Increase / (decrease) in creditors	**(26,984)**	(99,319)
Net cash provided by (and used in) from operating activities	**197,779**	32,320

Notes to the Financial Statements

1 Accounting Policies

Basis of preparing the financial statements
The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) is a registered charity and a registered private company limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £5 per member of the charity. The address of the registered office is given in the charity information pages of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared under the historical cost convention and are presented in sterling which is the functional currency of the charity, rounded to the nearest £.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Income
All income, including sum from Government grants, is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that 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. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs
All indirect costs have been allocated to the respective funds on a time basis using the times recorded by staff.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- in accordance with the property lease
Fixtures and fittings	- 20% on cost

The charities freehold property (headquarters) is being depreciated over its estimated useful life of 75 years. The cost of land which is estimated at £100,000 is not being depreciated.

The charity has adopted a policy in respect of fixtures, fittings and equipment of only capitalising an item if its cost is over £1,000.

Taxation
The charity is an exempt charity within the meaning of Schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
Financial assets and liabilities are defined as basic financial instruments under FRS102. These are measured at amortised cost

2 Income from Charitable Activities

	2025 £	2024 £
Service Contracts	1,356,051	1,471,794
Grants (see below)	423,888	607,680
	1,779,939	2,079,474

Grants included in the above are as follows:

	2025 £	2024 £
Sandwell Council - Bereavement Support Programme	7,500	7,500
Sandwell Council - Family Carers Training	15,000	15,000
Communities in Sync Ltd - Bereavement	29,342	31,142
Henry Smith	52,500	-
Baron Davenport	500	-
Communities in Sync Ltd - Community Offer	54,590	70,666
Skills 4 Care	4,845	-
Carers Trust (Making Carers Count)	369	62,304
Time For Me	8,000	-
Dudley Carers Service	110,167	316,001
Wrap Around Health & Wellbeing	52,667	52,667
National Grid	-	10,000
Independent Age	20,000	20,000
B&Q	-	10,000
Reception Grant	15,000	-
CARS	20,000	-
Other	33,409	12,400
	423,888	607,680

Notes to the Financial Statements – continued

3 Charitable Activities Costs

	2025 £	2024 £
Direct Costs		
Staff Costs	1,187,596	1,482,720
Travelling	18,713	20,626
Clothing/PPE	3,000	3,000
Events, Carer Support & Room Hire	32,991	37,846
Training	1,655	1,613
	1,243,955	1,545,805
Support Costs		
Staff Costs (Inc. temporary staff)	246,407	218,448
Office Administration Costs	12,979	6,996
Utilities / Premises Costs	27,262	30,159
Recruitment, HR, Legal & Professional fees	36,029	33,895
Staff Training	2,592	3,197
Computer, Software & Telecommunications	70,930	74,491
Insurance & Regulatory Fees	23,433	19,931
Depreciation	8,150	11,860
Audit & Accountancy	7,200	6,750
Miscellaneous Expenses	6,227	9,563
Bank & Credit Card Charges	3,383	2,592
Mortgage Interest	9,519	10,488
Cleaning	3,025	5,582
	457,136	433,952
	1,701,091	1,979,757

4 Net Income/(Expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2025 £	2024 £
Auditors' remuneration (incl VAT)	3,672	3,672
Auditor's fees for Accounts Preparation / Tax (incl VAT)	1,128	1,128
Depreciation - owned assets	8,150	11,860

Notes to the Financial Statements – continued

5 Trustees' Remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

One trustee claimed expenses during the year totaling £36, this was a reimbursement of costs incurred. (2024: none).

6 Staff costs

	2025 £	2024 £
Wages and salaries (incl travel)	**1,315,598**	1,590,246
Employer National Insurance	**113,440**	104,466
Employer Pension costs	**23,155**	26,233
	1,452,193	1,720,945

The average monthly number of employees during the year was 80 (2024: 101). The average number of full-time equivalent employee was estimated to be 60 (2024: 70).

No employees received emoluments more than £60,000 during the year (excluding employer's pension contributions).

Total remuneration paid to key management personnel was £118,577 (2024: £138,062) during the year (excluding employers pension contributions).

The charity contributes to individual pension schemes, which are defined contribution pension schemes, and the amounts charged to the income and expenditure accounts for the year are as stated above.

7 Ex Gratia Payments

Ex-gratia payments to former members of staff amounted to £nil (2024: £nil) after termination of employment.

Notes to the Financial Statements – continued

8 Tangible Fixed Assets

	Freehold Property	Long Leasehold	Fixture and Fittings	Total
	£	£	£	£
COST				
At 1 April 2024	421,968	100,000	77,855	599,823
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 March 2025	421,968	100,000	77,855	599,823
DEPRECIATION				
At 1 April 2024	25,932	9,460	71,679	107,071
Charge for the year	4,351	1,351	2,448	8,150
Eliminated on disposals	-	-	-	-
At 31 March 2025	30,283	10,811	74,127	115,221
NET BOOK VALUE				
At 31 March 2025	**391,685**	**89,189**	**3,728**	**484,602**
At 31 March 2024	396,036	90,540	6,176	492,752

The long leasehold property is depreciated at a rate designed to write the asset off, in equal instalments, over the period of the lease (74 years in 2018).

9 Debtors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade Debtors	**13,131**	64,517
Prepayments and accrued income	**86,057**	133,939
	99,188	198,455

Notes to the Financial Statements – continued

10 Creditors: Amounts Falling Due Within One Year

	2025 £	2024 £
Bank Loan	**11,953**	9,600
Trade creditors	**11,757**	4,980
Other tax and social security	**20,235**	25,374
Deferred income	**43,834**	59,742
Accrued expenses	**42,678**	49,892
Other creditors	**212**	5,718
	130,670	155,305

11 Deferred Income

Incoming resources are deferred in accordance with section 5.24 of the Statement of Recommended Practice (FRS102) whereby income is subject to performance-related condition.

	2025 £	2024 £
Brought forward	**59,742**	160,076
Movement	**(15,908)**	(100,334)
Carried forward	**43,834**	59,742

The balance carried forward consists of funds received in advance of service provision, (£43,834) this will be spent during April, May and June 2025.

12 Creditors: Amounts Falling Due After More Than One Year

	2025 £	2024 £
Bank Loan	**114,946**	129,252
	114,946	129,252

Amounts due over 5 years amount to £67,134 (2024: £82,852).

Notes to the Financial Statements – continued

13 Leasing Agreements

The Charity leases the car park adjoining the freehold headquarters. However, as this is at a true "peppercorn rent" the above figures do not include any car park lease cost.

14 Related Parties

There were no related party transactions in the year to 31 March 2025 (2024: None).

15 Secured Debts

The bank loan is secured on the freehold property with fixed and floating charges also in place on other assets.

16 Movement in Funds

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2025 £	Surplus / (Deficit)
General fund	851,844	1,393,144	(1,302,194)	23,398	966,191	90,950
Restricted Funds						
Family Carer Training Grant	-	15,000	(15,000)	-	-	-
Sandwell Bereavement Grant	-	7,500	(7,500)	-	-	-
Birmingham Bereavement Grant	-	29,342	(46,641)	17,299	-	(17,299)
Henry Smith Grant	-	52,500	(45,037)	(5,491)	1,972	7,463
Baron Davenport Grant	-	500	-	(323)	177	500
Dudley Carers Service Income	11,228	110,167	(97,430)	(17,459)	6,506	12,737
Carers Trust (Making Carers Count) Grant	-	369	(13,341)	12,972	-	(12,972)
Community Offer Grant	-	54,590	(41,673)	(12,917)	-	12,917
Carers Trust Time For Me Grant	-	8,000	(7,643)	-	357	357
Day Clubs	-	1,732	(123)	(327)	1,282	1,609
Skills 4 Care Grants	-	4,845	-	(4,845)	-	4,845
Digital Equipment Grant	5,000	-	(4,956)	(44)	-	(4,956)
LGBTQ+ Grant	5,004		(3,230)	1,142	2,916	(3,230)
Indpendent Age Grant	20,000	20,000	-	(13,268)	26,732	20,000
National Grid Grant	2,698	-	-	(2,698)	-	-
Reception Grant	-	15,000	(15,000)	-	-	-
CARS Grant	-	20,000	(12,317)	2,317	10,000	7,683
B&Q Grant	10,000	-	(10,000)	-	-	(10,000)
Miscelleaneous	-	1,465	(1,709)	244	-	(245)
Wrap Around Health & Wellbeing Grant	2,727	79,000	(77,297)	-	4,430	1,703
	56,657	420,008	(398,897)	(23,398)	54,371	21,111
	908,501	1,813,152	(1,701,091)	-	1,020,562	112,061

Notes to the Financial Statements – continued

Prior year movement in funds

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2024 £	Surplus / (Deficit)
General fund	765,550	1,490,336	(1,374,686)	(29,356)	851,844	115,650
Restricted Funds						
Family Carer Training Grant	-	15,000	(15,000)	-	-	-
Sandwell Bereavement Grant	-	7,500	(7,500)	-	-	-
Sandwell Dementia Services Grant	-	-	(18,238)	18,238	-	(18,238)
Birmingham Bereavement Grant	-	31,142	(37,794)	6,652	-	(6,652)
Birmingham Carers Grant	2,183	-	(2,183)	-	-	(2,183)
Dudley Carers Service Income (incl. smaller pots)	17,462	316,001	(322,236)	-	11,227	(6,235)
Carers Trust (Making Carers Count) Grant	1,793	62,304	(68,563)	4,466	-	(6,259)
Community Offer Grant	-	70,666	(70,666)	-	-	-
National Lottery Grant	2,086	-	(2,086)	-	-	(2,086)
Young Carer Equipment Grants	1,166	-	(1,166)	-	-	(1,166)
Digital Equipment	-	5,000	-	-	5,000	5,000
LGBTQ+	-	7,400	(2,396)	-	5,004	5,004
Indpendent Age	-	20,000	-	-	20,000	20,000
National Grid	-	10,000	(7,302)	-	2,698	2,698
B&Q	-	10,000	-	-	10,000	10,000
Wrap Around Health & Wellbeing	-	52,667	(49,940)	-	2,727	2,727
	24,691	607,680	(605,071)	29,356	56,657	2,610
	790,241	2,098,016	(1,979,757)	-	908,501	118,260

Notes to the Financial Statements – continued

17 Purpose of Funds

Family Carer Training Grant
To cover the cost of providing family carer training.

Sandwell Bereavement Grant
To provide support to carers and their families following bereavement.

Birmingham Caring for Carers Wellbeing Bereavement Service
This is a service provided through "Communities in Sync" to give support to carers and their families following bereavement.

Henry Smith Grant
Support service for unpaid Carers where they can receive 1-1 IAG, attend coffee mornings, referrals and signposting to statutory services.

Baron Davenport Grant
Funding to support the extension of the Carers Assistance Line and associated services.

Dudley Carers Service
To provide a service to support carers of all ages across the borough of Dudley.

Carers Trust (Making Carers Count)
A fund to provide a carers assistance helpline to advise and support carers.

Community Offer
The Sandwell Community Offer is a partnership of local organisations who deliver wellbeing support services to carers across Sandwell to maintain and improve their wellbeing.

Carers Trust (Time 4 Me)
To support LGBTQ+ Carers, this funding will be used for Day Trips, Coffee mornings & a Pride event which took place on 31st August 2024.

Day Clubs
SCVO funding established an opportunity to pilot a Day Club, which is providing an alternative offer for carers to have a break from their caring responsibilities.

Skills 4 Care
Government funding that we eligible for once staff have completed qualifications ensuring CQC compliance and raises the quality of care being provided.

National Lottery
This fund was established to improve the reception area of the main Sandwell Crossroads building.

Digital Equipment
This fund was established to provide digital equipment to carers in the community.

Independent Age
This fund was established to provide support to carers in the local area.

National Grid
This fund was established to provide support and services to members of the community.

Reception Grant
This was given to support the cost of the reception post.

CARS Grant
Sandwell Council's Better Care Fund agreed to provide a wraparound Carers Accelerated Response Service during winter pressures.

B&Q
This fund was established to improve the premises of the Sandwell Crossroads building.

Community Lottery Funding continued to support the Carers Wrap Around Health & Wellbeing Service
This fund was established to provide a support service for carers focusing on their health and wellbeing.

All other funds are unrestricted.

18 Material transfers between funds

Transfers between funds in the year represent overspends on restricted funds, we cannot leave a restricted fund in deficit, so any excess expenditure is to be covered by the unrestricted fund.

THE SANDWELL CROSSROADS CARE ATTENDANT SCHEME LIMITED

England & Wales - Charity number 1040679

Accounts

The Sandwell Crossroads Care Attendant Scheme Limited

(A company limited by guarantee)

Report of the Trustees and
Audited Financial Statements

Year ended: 31 March 2024

Charity no: 1040679

Company no: 02950188

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Legal and administrative information

Company number:	02950188 (England and Wales)	
Charity number:	1040679	
Trustees:	I G Wyle FCA	Chairman
	B Hepburn	- Appointed 29 November 2023
	G Evans	- Appointed 22 May 2024
	J Jones-Rigby	
	K Hepburn	
	M Kelly PGCDM PGCEE	– Resigned 18 September 2024
	S Davies	
	W Bodenham BSc SRN (retired)	– Resigned 7 June 2023
Chief Executive & Company Secretary:	Christine Christie	
Registered Care Manager:	Michelle Oseland	
Registered Office:	Crossroads Carers Hub 494 Wolverhampton Road Oldbury West Midlands B68 8DG	
Independent Auditors:	RD Accounting Limited (Statutory Auditors) Chartered Certified Accountants 12C Two Locks Hurst Business Park Brierley Hill DY5 1UU	
Bankers:	Unity Trust Bank plc Nine Brindleyplace Birmingham B1 2HB	

Chairman's Report

Our organisation has generated a surplus in the current year, and this has been achieved by the policy decisions of Trustees, the CEO and effective planning by managers, and the willingness from staff to embrace change to do things differently and would like to thank the teams for all their hard work efforts.

This was particularly essential for our organisation has come under increased financial pressure caused by wage and cost inflation. Trustees are aware of the difficulty in passing on these increased costs to individual service users, who must fund their own care. Commissioners have been unable to meet the real cost of care for services and some of our services have had to be renegotiated to cover the costs within the contract.

Due to COVID-19 we have learned new ways of hybrid working whereby staff members work partly from home and partly from the office. This has helped considerably, allowing time to work in a preferred way to meet their commitments, and if they have childcare or family responsibilities.

This year we have pioneered the position of a Mental Health Champion who is an impartial member within our organisation. The service is available to all staff on any matter that is of concern to them whether it be domestic or work related. Trustees considered this to be an indication of their intention to show that we are a caring organisation and interested in the well-being of our employees and volunteers.

We have been able to gain funding to extend services to carers of someone with dementia, having won a National Community Lottery Fund bid; "Carers Wellbeing Service". This not only supports carers of dementia sufferers but is extended to carers caring for someone with other long-term conditions. The service is very popular and provides a fantastic service to meet the needs of many carers from a variety of cultures.

The Dudley Carers Well-Being service has developed well and in line with the original contract specification which was to provide well-being services for carers. Moving forward, our Adult Care Advisor is placing emphasis on developing training systems and resources for adult carers and the service is being advertised on the patient information screens in all surgeries in the borough.

Communities in Sync (CIS) consortium, which Crossroads are a member continued to operate the Birmingham Bereavement Service and achieved excellent results this year. Piloting a service within this service called "Memory in an Object "and "Living Memory" projects which have helped many carers adjust to the loss of their loved ones and move forward with their own lives.

We are striving to continue the funding for the "Carers Assistance Line" which ends in March 2024, so that, we may support many more carers throughout the whole of our area of benefit from a variety of cultures.

May I take this opportunity to express my gratitude to the Trustees, the Chief Executive Officer, all Senior Managers, Administrative and Financial staff teams and Care Support Workers and volunteers for their hard work. Without their commitment to deliver carer services offered by Crossroads Caring for Carers we would not have achieved a surplus for this year which now show a stronger financial position for the forthcoming year.

Ivan G Wyle FCA
Chairman of the Board of Trustees
The Sandwell Crossroads Care Attendant Scheme Limited

Date 9 October 2024

Trustees' Annual Report

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 year ended 31 March 2024. 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 Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and Aims

The main objective of The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) continues to be that of the provision of respite to carers in their homes, and, exceptionally, to sufferers living alone, thus enabling the users to remain in their homes rather than be admitted to hospital or long-term care facilities.

Our aims have remained the same since 1994:

- Increase the average number of hours of care each week
- Provide high quality care for those in need
- Maintain the high standard awarded during the year by the Care Quality Commission.
- Develop new services and funding streams

Crossroads Caring for Carers remains focused on offering quality care, which is provided by means of a variety of NHS contracts together with grant funding for specific services, whilst at the same time providing services to individuals who use the Direct Payment Scheme or private funding. In particular, the trustees consider how planned activities will contribute to the objectives and aims they have set.

Public benefit
How the charity provides public benefit is shown through its Charitable Objectives and Aims (see above), and how it demonstrates providing a public benefit is best described in the 'Mission Statement', and 'Achievements and Performance' below. The trustees are aware of the guidance from the Charity Commission in respect of public benefit.

Area of benefit
Our area of benefit is Birmingham and the Black Country, where our focus is on domiciliary care, dementia care and information services and palliative and respite care for carers.

Mission statement
It is the intention and commitment of Crossroads Caring for Carers to offer support and deliver high quality services to carers and people with care needs and treat them with respect and sensitivity, recognising the dignity and value of each person for whom a service is provided. We maintain confidentiality at all times. Our clients' families are supported in exercising self-determination and making choices to enable them to maintain their independence. Our services are flexible and meet the needs of each carer and each person they support. All our family carers and people who use our services are consulted about the way services are delivered to them.

We respect the privacy and personal choice and lifestyles, customs, cultures, values, and spiritual beliefs for each person for whom the service is provided. We are committed to the principles of equal opportunities regardless of race, gender, marital status, sexual orientation, age, ethnic origin, disability, or religion, both in the provision of our services and in employment practices. Crossroads Caring for Carers is committed to responding to the diversity of needs presented to us and developing appropriate quality services to meet peoples' needs. We are also committed to working in partnership with other organisations in the interests of carers and the people they support.

Objectives and Activities

Principal activities

The Charity provides a range of services to people living within the Black Country, Birmingham, and surrounding areas. Supporting family and unpaid carers caring for someone with a chronic illness or who has a palliative condition. Funding is received from Sandwell, Dudley and Birmingham Local Authorities and CCG's up until the 1st July 2022, when CCG's became Integrated Care Systems legally established through the Health and Care Act 2022, and CCG's were closed down, transferring all CCG contracts held by the Charity, whose funding supports delivery of Continuing Health Care enabling people to remain living in their own home for as long as possible.

Birmingham and Solihull ICS fund respite care for carers living within the Birmingham area, to take a break from their caring role. Helping carers to recharge and try and have time for themselves is so vital to support their health and wellbeing.

Regulated services commissioned by Sandwell Social Services, Sandwell and West Birmingham Hospital Trust (CCG/ICB funding), Discharge Enablement Service and spot purchase arrangements have consistently been delivered by our workforce. Although, as with all organisations within the Health and Social Care sector, we have found it difficult to recruit the right staff to improve services for several reasons. The management team endeavors to advertise and promote working opportunities to our local community to deliver services to local people.

We are now in our third year of delivering support for all age carers living in Dudley, funded by Dudley MBC, having gone through the difficulties of COVID19 we were delighted to see an increase in take up of the service by carers, and able to make a difference to them in many ways.

Achievements and Performance

The charity provided 60,797 care hours during the year to a variety of users, compared with 77,442 in the previous year. The hours include time spent by staff working within our non-regulated services to better reflect the level of care offered by our organisation.

"Making Carers Count" & "Carers Assistance Line"

The shape of the business continued to develop during the year, due to successful funding applications from Carers Trust, "Making Carers Count", which has helped to maintain our "Carers Assistance Line", and offers an instant access line to one of our Advisors, who are able to provide Advice, Information and Guidance over the phone, and will arrange to meet carers at a time to suit them either at their home or at our premises.

Birmingham Caring for Carers Wellbeing Services

The Bereavement and Wellbeing team is a consortium of third sector organisations called "Communities In Sync", our organisation is a member, with our CEO being a founder Director of the consortium. Other members delivering this service include Ideal for All, West Bromwich African Caribbean Resource Centre, KUUMBA Centre Sandwell Advocacy. The service is delivered across the whole of Birmingham with staff working together to support carers to cope with the loss of their loved one by offering practical support and a range of bespoke services. The service is led by our Project Officer who manages the team, guiding and supporting them to ensure robust service delivery.

Sandwell Local Authority Spot Purchase and Personal Budgets

Sandwell Local Authority appointed us to be a Tier 1 provider to deliver spot purchased care on behalf of families living with a chronic illness or condition. This service focuses on the cared for person but provides respite for the carers by our staff assisting with a person-centered care plan. This can involve the following - personal care, shopping, medication, meals, etc., enabling people to continue living at home for as long as possible.

Individuals can contact their local Social Services Department requesting our support, following up with a visit to complete an initial assessment. The visiting social worker will contact us to see if we have availability, if so, we will then carry out our own assessment of need by visiting the service user and their carer. This is an opportunity for our staff to focus on both the service user and carers.

Family Funded
We continue to provide support for families who are self-funding their own care. We aim as always to provide person centered care that wraps around the whole family. We encourage families to refer a family who needs the help and support and offer incentives to those who take up our services. We appreciate how important it is for families to access high quality care when they need it and to receive accurate up to date advice and guidance. We have a whole team approach to supporting our carers living within our area of benefit.

Sandwell and Birmingham Continuing Health Care (CHC) and long-term chronic illness conditions
The Sandwell and West Birmingham CCG, now known as the Black Country ICB remains a funder of our services, to support service users who are chronically ill or have a palliative care condition over a 24-hour period. District Nurses, GPs and other health professionals can refer patients to our service. All patients' care is tailored to their individual needs to ensure safety and care is always delivered. Patients may require more than one Crossroads Care Support Worker to attend them several times a day or may require a Care Worker to stay with them at night and support the family in having a rest from caring responsibilities.

CHC 'Night Pop In' Service
The "Night Pop In" Service continues to support families and their loved one with a chronic illness during the night, Sandwell CCG/ICB fund staff to visit one or more times during the night by two fully trained staff, who check the wellbeing of patients living at home, as their preferred place to be rather than a nursing home. Staff travel through the whole of Sandwell and West Birmingham delivering this care and support 7/52 nights per week.

"Connective palliative Care" (CPC)
We are delighted to remain a valued consortium partner for the "Connective Palliative Care" Team, with staff seconded 24/7 to the clinical team, who visit patients in their own home, helping them to remain in their own home as their preferred place to be at the end of their life. This contract is now in its 8th year, and will run until at least 31 March 2025. It is hoped that the service will continue beyond March 2025.

Direct Payments
We continue to encourage service users to take up their Direct Payments with us, although the funds they receive are insufficient to cover our employment cost of staff. We have communicated to our families the need for them to cover a top-up payment so that we may provide them with the full support they need. Many families appreciate the need to have contingency plans in place to cover staff sickness and annual leave, plus appreciate the training staff receive here which benefits both the service user and staff in the long term.

Bereavement Funding
This service enables us to provide staff to deliver post-bereavement support to family carers. It is funded by Sandwell Metropolitan Borough Council Carers Grant Funding. We do see an increased level of take up of this service during the winter months and continues to be very needed when a carers role comes to an end, helping them to transition back to have a life of their own, signposting carers to areas of interest, and if of working age, back into employment.

Dudley Carers Wellbeing Service
Dudley Carers Wellbeing Service is now in its 4rd year, the first 2 years of service was drastically hit by Covid 19, lockdown meant that all staff including the Council staff we work in conjunction with were working from home. All Council and office venues were closed. Carers were even more isolated and struggling in their role. Staff endeavored to contact family and unpaid carers during this time to support them. In 2022/23, we were able to visit carers in their own home and the Council opened up the Brett Young Centre and Queens Cross Centre, allowing our Advisors to spend time meeting with carers face to face, advising and supporting them. Many new activities and groups have been formed during the year which have and is making a real difference to adult carers. Young Carers are now able to attend Youth Clubs, events, and activities. The summer was highly successful with events happening all through the school holidays. Staff worked hard to make events fun and accessible for many young carers who normally struggle to get to the events. Numbers of young carers are growing weekly, as staff are now able to visit the schools, meet with teachers and children to raise awareness of young carers.

CIS 'Birmingham Caring for Carers' Bereavement Project
Birmingham Caring for Carers Bereavement Project is led by a Crossroads Project Officer, who manages the CIS staff members to deliver this project across Birmingham. The project is very successful, delivering to a range of service users, using tools e.g., "Memory in an Object", "Living Memory" project, holding face to face and group activities for those who are bereaved. This project is due to come to an end October 2023, applications are now in progress to gain further funding for the new financial year.

Financial Review

Financial Review of the year
For the year ended 31 March 2024 there was an income of £2,098,017 (2023 - £2,093,685) and a total expenditure of £1,979,757 (2023 - £2,402,367) giving a net surplus of £118,260 (2023 – net deficit £308,682).

In keeping with current Charity Commission guidance, operating costs have been apportioned between the various activities using the time records maintained by the Charity.

The incoming and outgoing resources can be seen in notes 2 to 7 in the Notes to the Financial Statements.

As part of the ongoing "risk review" performed by the trustees at their regular meetings, the charity is concerned with regards to the future funding streams and increasing overheads.

Principal funding sources
The charity's principal funding sources are set out in 'Achievements and Performance'.

Investment Policy and Objectives
The charity does not have a formal investment policy. The charity holds several bank accounts to spread the risk in respect of the government guarantee scheme. All funds are held in the main, in interest bearing accounts ranging from instant access to a maximum of 120 days' notice, and as such these monies are shown on the Balance Sheet as cash at bank and in hand rather than as investments.

Reserves Policy
Currently the Charity has £851,844 (2023 - £765,550) in unrestricted funds, and free reserves of £488,344 (2023 - £398,897). The free reserves are unrestricted net, current assets. Included in the total reserves are restricted funds of £56,657 (2023 - £24,691). It is the intended policy of the trustees to retain sufficient financial reserves to enable the company to maintain its' charitable activities for a period of six months. The level of reserves is monitored on an on-going basis and the aim of the trustees is to achieve a level of reserves sufficient to cover any contingent liabilities which might arise from the cancellation of current service contracts, redundancy costs or commitments under non-cancellable operating leases. We retain funds to cover any deficits, which result in statutory authority under-funding or increased demand and general cash flow fluctuations.

Currently the funds held meet our target, however, such is the nature of funding for care that we cannot become complacent. Therefore, costs are constantly being reviewed, as well as charging rates to ensure that contracts are not wholly running at deficit levels (the Charity accepts that by its very nature it should not operate purely to make surpluses and must not forget its charitable objectives).

Going Concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from approval of these financial statements. The budgeted income and expenditure provide sufficient level of reserves to allow the charity to continue as a going concern.

Third Party Indemnity Insurance
The charity maintains an 'Officers and Directors' insurance policy in respect of the trustees. Reviews of cover are undertaken annually commensurate with the level and type of activity the charity undertakes.

Future Plans

The intention is to ensure that the charity provides an efficient and high-quality service to its end users while at the same time maintaining a financially viable operation.

The charity is currently delivering a significant amount of chronic and palliative care and we are continuing to make inroads into the Dudley, Walsall, Wolverhampton, and Birmingham areas, looking at new opportunities to support the wellbeing of carers. The strategic development of the charity is to look at supporting more self-funding families with their care needs, along with building dedicated services to help carers of people with dementia throughout all areas of the Black Country and Birmingham, as it is well known that some areas have a very limited offer, especially to those from the ethnic minority communities.

The charity will maintain its activity and continue to research and pursue other sources of funding, and trustees will continue to monitor the effects of Government changes. As the prior year saw a big reduction in our reserves, we are still focusing on ensuring that all services are viable, breakeven and do not impact on the financial viability of the organisation.

Our organisation continues to develop services meeting the CQC standards of care and support. We consistently review and assess our services against these standards, achieving “Good” rating. However, our Registered Manager is aware of the new standards being introduced and is endeavoring to strive to achieve “Outstanding” when we have the opportunity to be measured by CQC over the coming months.

We continue to outsource most disciplinary matters that arise, which is now more economically viable. It is important that cases are treated impartially and fairly, outsourcing helps to reduce the amount of time spent by senior managers, although it is imperative that all matters are investigated thoroughly. We believe this new way of working allows managers to focus on their service and quality of care delivered.

Structure, Governance and Management

Governing document

The Sandwell Care Attendant Scheme Limited, known as Crossroads Caring for Carers, is a registered charity and a company limited by guarantee, company no. 2950188. It is governed by its Memorandum and Articles of Association dated 19 July 1994, updated on 2 November 2007 with guidance from the National Association of Crossroads. The company is registered as a charity with the Charity Commission, Charity no. 1040679, from 9 September 1994. All Directors of the company are also Trustees of the charity and members of the Management Committee who meet on a regular basis to manage the affairs and formulate policy. The Management Team organise the day to day running of the Scheme, assisted by administrative staff and care support workers.

The charity is associated with and promotes the charitable objectives of the Carers Trust (see below under Wider Network).

Trustee Appointment, Induction and Training

To date, trustees have been identified through local networking and prior to appointment they are invited for a discussion with the Chairman and other Board members. Each new trustee undergoes an induction training programme and is briefed on their legal obligations under charity and company law. They are made aware of the structure of the organisation and provided with copies of Board meeting papers, accounts and budgets. Prospective new trustees are invited to attend Board meetings as observers prior to any formal appointment.

Staff Training

We are continuing to develop a programme of learning for our staff which will give them the skills and knowledge to provide care at the relevant level for people with complex and terminal health care needs, along with the mandatory social care support that they deliver. These training programmes are a valuable asset to our organisation and we also deliver training to other organisations within our local

area of need. This has provided another income stream which helps to defray the in-house training costs.

Organisational Structure
The charity operates on a day-to-day basis through a management team headed by the Chief Executive Officer (CEO), Mrs Christine Christie.

The Registered Care Manager position is held by Michelle Oseland with effect from 22 June 2021. Prior to her employment, the duties had been shared amongst other members of the management team.

The management team comprises of those individuals listed by name and job title under the heading 'Legal and Administrative Details' on page 2.

Decision Making
Normal day-to-day operational decisions are made by the Chief Executive Officer, with help from her management team, and when appropriate, the support of trustees.

Major decisions in respect of strategy and high value expenditure are made by the Board of Trustees.

Volunteers and Benefaction
We extend our appreciation to all volunteer trustees and staff who have worked hard throughout the year to provide support and care to all the families who use our services.

We continue to be grateful to people who donate money to our Organisation, which is used for the exclusive benefit of individuals with care needs. Donations are often made by grateful families who use our services and sometimes when a loved one has passed away.

Key Management Remuneration
Remuneration of key management personnel (Chief Executive and Registered Care Manager) is determined by the Board of Trustees. Reference is made to remuneration packages offered in similar organisations, as well as looking to non-charitable businesses of a similar size.

Wider Network
The charity is a network partner of the Carers Trust, a charity which works to improve support services and recognition for anyone living with the challenges of caring, unpaid, for a family member or friend who is ill, frail, disabled or has mental health or addiction problems.

The Carers Trust offers us support with compliance documentation, specialist advice, insurance and other general matters. To ensure full compliance with the Care Quality Commission, we normally adopt the Carers Trust operating policies. The Trust also lobbies the Government and local authorities on behalf of its network partners to ensure that official legislation is fully implemented.

Related Parties
The Trustees who served during the relevant period were those persons listed under 'Reference and Administrative Information' below. There were no related party transactions during the year (see note 14).

Risk management
The Management Committee has conducted its own review of the major risks to which the charity is exposed and systems have been established to mitigate those risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity. External risks to funding are mitigated by maintaining a suitable level of reserves to ensure continuity of service as detailed above (refer also to commentary under Financial Review). Operational risks are minimised by the implementation of formal risk assessment procedures and written policies in respect of health and safety, and staff training. Insurance in respect of public and employers' liability risks is maintained through the Carers Trust.

The trustees, at their regular Board meetings, continue to monitor the opportunities and threats that exist in the Care Sector market.

Statement of Trustees Responsibilities

The trustees (who are also the directors of The Sandwell Crossroads Care Attendant Scheme Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charity SORP 2019 (FRS 102)
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware;
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Auditors

The auditors, RD Accounting Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This Report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 9 October 2024 and signed on its behalf by:

Ivan G Wyle FCA
Chairman of the Board of Trustees
The Sandwell Crossroads Care Attendance Scheme Limited

Independent Auditor's Report

Opinion

We have audited the financial statements of The Sandwell Crossroads Care Attendant Scheme Limited (the 'charitable company') for the year ended 31 March 2024 which comprise the statement of financial activities, balance sheet, cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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

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

Our audit process involves determining a suitable materiality level and assessing the overall risk of material misstatement, including how fraud may occur. Our core procedures in relation to fraud and error include:

- Identifying laws and regulations that could reasonably give rise to a material misstatement in the financial statements
- Enquiring with management and office holders on their own considerations on fraud
- Considering financial pressures, incentives, opportunity, and motivations that may lead to fraud
- Reviewing areas where management is required to make significant subjective judgements (the key areas identified here include fixed asset valuation/depreciation and allocation of restricted fund expenditure)
- Ensuring expenditure is within the scope of the charities aims, objectives and in line with funding requirements.
- Reviewing manual journal entries to ensure they are appropriate and no subject to any bias, thus reducing the risk of misstatement due to management override of controls

Our procedures are tailored to the specific risks we have identified for The Sandwell Crossroads Care Attendant Scheme Limited and are based on our detailed knowledge and understanding of the entity and its environment.

There is an inherent risk that our audit will not detect all irregularities, including those resulting in material misstatement in the financial statements or non-compliance with regulation. This risk is greater in respect of fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Richard Dunkley (Senior Statutory Auditor)
RD Accounting Limited (Statutory Auditor)
Chartered Certified Accountants
12C Two Locks
Hurst Business Park
Brierley Hill
DY5 1UU

Date: 9 October 2024

Statement of Financial Activities
(Including summary income and expenditure account)

Statement of Financial Activities
(Incorporating and Income and Expenditure Account)
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Income and endowments from					
Donations		**5,481**	**6,818**	**12,299**	21,016
Charitable activities	2	**1,478,611**	**600,862**	**2,079,474**	2,061,156
Other trading activities - Training		**1,320**	**-**	**1,320**	8,485
Investment income - Bank Interest		**4,924**	**-**	**4,924**	3,028
		1,490,336	**607,680**	**2,098,017**	2,093,685
Expenditure on					
Charitable activities	3	**(1,374,686)**	**(605,071)**	**(1,979,757)**	(2,402,367)
NET INCOME		**115,650**	**2,610**	**118,260**	(308,682)
Transfers between funds	18	**(29,356)**	**29,356**	**-**	-
RECONCILIATION OF FUNDS	17				
Total funds brought forward		**765,550**	**24,691**	**790,241**	1,098,923
TOTAL FUNDS CARRIED FORWARD		**851,844**	**56,657**	**908,501**	790,241

Balance Sheet

Company registration number: 02950188

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	8	**492,752**	**-**	**492,752**	504,612
CURRENT ASSETS					
Debtors	9	**198,455**	**-**	**198,455**	194,471
Cash at bank and in hand		**378,286**	**123,564**	**501,850**	484,944
		576,742	**123,564**	**700,306**	679,415
CREDITORS					
Amounts falling due within one year	10	**(88,398)**	**(66,907)**	**(155,305)**	(255,828)
NET CURRENT ASSETS		**488,344**	**56,657**	**545,001**	423,587
TOTAL ASSETS CURRENT LIABILITIES		**981,096**	**56,657**	**1,037,753**	928,200
CREDITORS					
Amounts falling due after one year	12	**(129,252)**	**-**	**(129,252)**	(137,959)
		851,844	**56,657**	**908,501**	790,241
FUNDS	16				
Unrestricted funds				**851,844**	765,550
Restricted funds				**56,657**	24,691
				908,501	790,241

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies.

The financial statements were approved by the Board of Trustees on …… and were signed on its behalf by:

.....
Mr I G Wyle FCA - Trustee

Cash Flow Statement

	Notes	2024 £	2023 £
Cash flow from operating activities			
Cash generated from operations	1	**32,320**	(281,434)
Loan Interest paid		**(10,428)**	(6,917)
Net cash flow from operating activities		**21,892**	(288,351)
Cash flows from investing activities			
Interest received		**4,925**	3,028
Purchase of tangible fixed assets		-	(4,800)
Net cash used in investing activities		**4,925**	(1,772)
Cash flows from financing activities			
Capital Loan Repayments		**(9,912)**	(10,583)
Net cash used in financing activities		**(9,912)**	(10,583)
Net increase in cash and cash equivalents		**16,905**	(300,706)
Cash and cash equivalents at the start of the reporting period		**484,946**	785,652
Cash and cash equivalents at the end of the reporting period		**501,850**	484,946

Notes to the Cash Flow Statement

1. Reconciliation of net income/(Expenditure) to net cash flow from operating activities

	2024 £	2023 £
Net income/(Expenditure) for the reporting period (as per the statement of financial activities)	**118,260**	(308,682)
Adjustments for:		
Depreciation charges	**11,860**	16,536
Interest received	**(4,924)**	(3,028)
Interest paid	**10,428**	6,917
(Increase) / decrease in debtors	**(3,984)**	66,076
Increase / (decrease) in creditors	**(99,319)**	(59,253)
Net cash provided by (and used in) from operating activities	**32,320**	(281,434)

Notes to the Financial Statements

1 Accounting Policies

Basis of preparing the financial statements
The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) is a registered charity and a registered private company limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £5 per member of the charity. The address of the registered office is given in the charity information pages of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared under the historical cost convention and are presented in sterling which is the functional currency of the charity, rounded to the nearest £.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Income
All income, including sum from Government grants, is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that 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. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs
All indirect costs have been allocated to the respective funds on a time basis using the times recorded by staff.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- in accordance with the property
Fixtures and fittings	- 20% on cost

The charities freehold property (headquarters) is being depreciated over its estimated useful life of 75 years. The cost of land which is estimated at £100,000 is not being depreciated.

The charity has adopted a policy in respect of fixtures, fittings and equipment of only capitalising an item if its cost is over £1,000.

Taxation
The charity is an exempt charity within the meaning of Schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
Financial assets and liabilities are defined as basic financial instruments under FRS102. These are measured at amortised cost

2 Income from Charitable Activities

	2024 £	2023 £
Service Contracts	**1,471,794**	1,461,824
Grants (see below)	**607,680**	599,332
	2,079,474	2,061,156

Grants included in the above are as follows:

	2024 £	2023 £
Sandwell Council - Bereavement Support Programme	**7,500**	7,500
Sandwell Council - Family Carers Training	**15,000**	15,000
Communities in Sync Ltd - Bereavement	**31,142**	34,563
National Lottery	-	10,000
Communities in Sync Ltd - Community Offer	**70,666**	70,666
Birmingham Carers	-	60,000
Carers Trust (Making Carers Count)	**62,304**	59,346
Forward Carers - Dementia Carers Group/Training		84,194
Dudley Carers Service	**316,001**	252,250
Wrap Around Health & Wellbeing	**52,667**	-
National Grid	**10,000**	-
Independent Age	**20,000**	-
B&Q	**10,000**	-
Other	**12,400**	5,813
	607,680	599,332

Notes to the Financial Statements – continued

3 Charitable Activities Costs

	2024	2023
	£	£
Direct Costs		
Staff Costs	**1,482,720**	1,769,917
Travelling	**20,626**	51,744
Clothing/PPE	**3,000**	1,768
Events, Carer Support & Room Hire	**37,846**	41,653
Training	**1,613**	3,262
Partner Costs & Consultancy	-	52,023
	1,545,805	1,920,367
Support Costs		
Staff Costs (Inc. temporary staff)	**218,448**	265,653
Office Administration Costs	**6,996**	6,878
Utilities / Premises Costs	**30,159**	21,675
Recruitment, HR, Legal & Professional fees	**33,895**	32,824
Staff Training	**3,197**	405
Computer, Software & Telecommunications	**74,491**	87,809
Insurance & Regulatory Fees	**19,931**	20,531
Depreciation	**11,860**	16,536
Audit & Accountancy	**6,750**	7,126
Miscellaneous Expenses	**9,563**	9,284
Bank & Credit Card Charges	**2,592**	2,285
Mortgage Interest	**10,488**	6,977
Cleaning	**5,582**	4,017
	433,952	482,000
	1,979,757	2,402,367

4 Net Income/(Expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Auditors' remuneration (incl VAT)	**3,750**	3,420
Auditor's fees for Accounts Preparation / Tax (incl VAT)	**3,000**	3,706
Depreciation - owned assets	**11,860**	16,536

Notes to the Financial Statements – continued

5 Trustees' Remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

No trustee claimed expenses during the year (2023: none).

6 Staff costs

	2024	2023
	£	£
Wages and salaries (incl travel)	**1,590,246**	1,887,632
Employer National Insurance	**104,466**	133,507
Employer Pension costs	**26,233**	31,840
	1,720,945	2,052,979

The average monthly number of employees during the year was 101 (2023: 111). The average number of full-time equivalent employee was estimated to be 70 (2023: 77)

No employees received emoluments more than £60,000 during the year (excluding employer's pension contributions).

Total remuneration paid to key management personnel was £138,062 (2023: £156,908) during the year (excluding employers pension contributions).

The charity contributes to individual pension schemes, which are defined contribution pension schemes, and the amounts charged to the income and expenditure accounts for the year are as stated above.

7 Ex Gratia Payments

Ex-gratia payments to former members of staff amounted to £nil (2023: £nil) after termination of employment.

Notes to the Financial Statements – continued

8 Tangible Fixed Assets

	Freehold Property	Long Leasehold	Fixture and Fittings	Total
	£	£	£	£
COST				
At 1 April 2023	421,968	100,000	77,855	599,823
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 March 2024	421,968	100,000	77,855	599,823
DEPRECIATION				
At 1 April 2023	21,581	8,109	65,521	95,211
Charge for the year	4,351	1,351	6,158	11,860
Eliminated on disposals	-	-	-	-
At 31 March 2024	25,932	9,460	71,679	107,071
NET BOOK VALUE				
At 31 March 2024	**396,036**	**90,540**	**6,176**	**492,752**
At 31 March 2023	400,387	91,891	12,334	504,612

The long leasehold property is depreciated at a rate designed to write the asset off, in equal instalments, over the period of the lease (74 years in 2018).

9 Debtors: Amounts Falling Due Within One Year

	2024	2023
	£	£
Trade Debtors	**64,517**	116,050
Prepayments and accrued income	**133,939**	78,421
	198,455	194,471

Notes to the Financial Statements – continued

10 Creditors: Amounts Falling Due Within One Year

	2024 £	2023 £
Bank Loan	**9,600**	10,802
Trade creditors	**4,980**	10,489
Other tax and social security	**25,374**	29,050
Deferred income	**59,742**	160,076
Accrued expenses	**49,892**	43,014
Other creditors	**5,718**	2,396
	155,305	255,827

11 Deferred Income

Incoming resources are deferred in accordance with section 5.24 of the Statement of Recommended Practice (FRS102) whereby income is subject to performance-related condition.

	2024 £	2023 £
Brought forward	**160,076**	51,076
Movement	**(100,334)**	109,000
Carried forward	**59,742**	160,076

The balance carried forward consists of funds received in advance of service provision, (£26,333) this will be spent during April, May and June 2024. It also includes unspent funds received from Sandwell Council for COVID-19 Infection Control and Testing (£33,409).

12 Creditors: Amounts Falling Due After More Than One Year

	2024 £	2023 £
Bank Loan	**129,252**	137,959
	129,252	137,959

Amounts due over 5 years amount to £82,852 (2023: £94,751).

Notes to the Financial Statements – continued

13 Leasing Agreements

	2024 £	2023 £
Within one year	-	-
Between one and five years	-	-
	-	-

Total operating lease payments made in the year amounted to £nil (2023 - £nil) and were in respect of office equipment.

The Charity also leases the car park adjoining the freehold headquarters. However, as this is at a true "peppercorn rent" the above figures do not include any car park lease cost.

14 Related Parties

There were no related party transactions in the year to 31 March 2024 (2023: None).

15 Secured Debts

The bank loan is secured on the freehold property with fixed and floating charges also in place on other assets.

16 Movement in Funds

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2024 £	Surplus / (Deficit)
General fund	765,550	1,490,336	(1,374,686)	(29,356)	851,844	115,650
Restricted Funds						
Family Carer Training Grant	-	15,000	(15,000)	-	-	-
Sandwell Bereavement Grant	-	7,500	(7,500)	-	-	-
Sandwell Dementia Services Grant	-	-	(18,238)	18,238	-	(18,238)
Birmingham Bereavement Grant	-	31,142	(37,794)	6,652	-	(6,652)
Birmingham Carers Grant	2,183	-	(2,183)	-	-	(2,183)
Dudley Carers Service Income (incl. smaller pots)	17,462	316,001	(322,236)	-	11,227	(6,235)
Carers Trust (Making Carers Count) Grant	1,793	62,304	(68,563)	4,466	-	(6,259)
Community Offer Grant	-	70,666	(70,666)	-	-	-
National Lottery Grant	2,086	-	(2,086)	-	-	(2,086)
Young Carer Equipment Grants	1,166	-	(1,166)	-	-	(1,166)
Digital Equipment	-	5,000	-	-	5,000	5,000
LGBTQ+	-	7,400	(2,396)	-	5,004	5,004
Indpendent Age	-	20,000	-	-	20,000	20,000
National Grid	-	10,000	(7,302)	-	2,698	2,698
B&Q	-	10,000	-	-	10,000	10,000
Wrap Around Health & Wellbeing	-	52,667	(49,940)	-	2,727	2,727
	24,691	607,680	(605,071)	29,356	56,657	2,610
	790,241	2,098,016	(1,979,757)	-	908,501	118,260

Prior year movement in funds

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2023 £	Surplus / (Deficit)
General fund	1,097,650	1,480,850	(1,700,940)	(112,010)	765,550	(220,090)
Restricted Funds						
Family Carer Training Grant	-	15,000	(15,000)	-	-	-
Sandwell Bereavement Grant	-	7,500	(7,500)	-	-	-
Sandwell Dementia Services Grant	-	84,334	(136,924)	52,590	0	(52,590)
Birmingham Bereavement Grant	-	34,563	(34,563)	-	(0)	(0)
Birmingham Carers Grant	-	60,376	(87,616)	29,423	2,183	(27,240)
Dudley Carers Service Income	-	264,790	(277,103)	29,775	17,462	(12,313)
Carers Trust (Making Carers Count) Grant	-	59,346	(57,553)	-	1,793	1,793
Community Offer Grant	-	70,666	(70,666)	-	-	-
National Lottery Grant	-	10,000	(7,914)	-	2,086	2,086
Young Carer Equipment Grants	1,273	5,813	(5,920)	-	1,166	(107)
Dementia Road Map Donation	-	446	(668)	222	0	(222)
	1,273	612,835	(701,427)	112,010	24,691	(88,592)
	1,098,923	2,093,685	(2,402,367)	-	790,241	(308,682)

17 Purpose of Funds

Family Carer Training Grant
To cover the cost of providing family carer training.

Sandwell Bereavement Grant
To provide support to carers and their families following bereavement.

Sandwell Community Dementia Services (SCDS)
SCDS provides advice, information, and support to those with worries about their memory or a dementia diagnosis, and their carers across Sandwell.

Birmingham Caring for Carers Wellbeing Bereavement Service
This is a service provided through "Communities in Sync" to give support to carers and their families following bereavement.

Birmingham Carer Dementia Groups
To support family and informal carers who are looking after someone with dementia through meetings and information provision.
Training is also provided to show carers how to cope with and understand someone with dementia.

Dudley Carers Wellbeing Service
To provide a service to support carers of all ages across the borough of Dudley.

Carers Trust (Making Carers Count)
A fund to provide a carers assistance helpline to advise and support carers.

Community Offer
The Sandwell Community Offer is a partnership of local organisations who deliver wellbeing support services to carers across Sandwell to maintain and improve their wellbeing.

National Lottery
This fund was established to improve the reception area of the main Sandwell Crossroads building.

Young Carers Equipment Grants (Carers Trust)
Carers Trust provides funding for grants for young carers to pay for items such as furniture, appliances and driving lessons.

Dementia Road Map
This fund was established to support people with a dementia diagnosis and has ceased in the year.

Digital Equipment
This fund was established to provide digital equipment to carers in the community.

LGBTQ+
This fund was established to provide support to carers within the LGBTQ+ community.

Independent Age
This fund was established to provide support to carers in the local area.

National Grid
This fund was established to provide support and services to members of the community.

B&Q
This fund was established to improve the premises of the Sandwell Crossroads building.

Wrap Around Health & Wellbeing
This fund was established to provide a support service for carers focusing on their health and wellbeing.

All other funds are unrestricted.

18 Material transfers between funds

Transfers between funds in the year represent overspends on restricted funds, we cannot leave a restricted fund in deficit, so any excess expenditure is to be covered by the unrestricted fund.

THE SANDWELL CROSSROADS CARE ATTENDANT SCHEME LIMITED

England & Wales - Charity number 1040679

Accounts



The Sandwell Crossroads Care Attendant Scheme Limited

(A company limited by guarantee)

Report of the Trustees and
Audited Financial Statements

Year ended: 31 March 2023

Charity no: 1040679

Company no: 02950188

The Sandwell Crossroads Care Attendant Scheme Limited
Annual Report and Financial Statements
Year ended 31 March 2023

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Legal and administrative information

Company number:	02950188 (England and Wales)	
Charity number:	1040679	
Trustees:	A Nixon BSc (Hons) RSA IBT	– Resigned 22 February 2023
	I G Wyle FCA	
	J Jones-Rigby	– Appointed 21 July 2022
	K Hepburn	– Appointed 29 September 2022
	M Kelly PGCDM PGCEE	
	M Latter BSc (Hons)	– Resigned 31 May 2022
	S Davies	– Appointed 23 February 2023
	W Bodenham BSc SRN (retired)	– Resigned 7 June 2023
Chief Executive & Company Secretary:	Christine Christie	
Finance Manager:	Howard Marsh (April 2022 to December 2022) *Position now outsourced.*	
Registered Care Manager:	Michelle Oseland	
Dudley Carers Lead:	Graham Evans (to June 2023) Jennifer Douglas (from June 2023)	
Registered Office:	Crossroads Carers Hub 494 Wolverhampton Road Oldbury West Midlands B68 8DG	
Independent Auditors:	RD Accounting Limited (Statutory Auditors) Chartered Certified Accountants 12C Two Locks Hurst Business Park Brierley Hill DY5 1UU	
Bankers:	Unity Trust Bank plc Nine Brindleyplace Birmingham B1 2HB	

Chairman's Report

The financial position which our organisation enjoys has been achieved by the policy decisions of Trustees, the effective planning of managers, and our dedicated care workers over a period of years.

This was particularly essential during the last financial year when our organisation came under substantial financial pressures caused by an increase in employee wage costs to recognise the true living wage, higher levels of inflation, and additional costs incurred because of the Coronavirus pandemic. The Charity was unable to pass on all these cost increases to our service users and contract providers were reluctant to increase the hourly rate to cover these cost increases, partly aggravated by the lack of government funding in the care sector.

It remains pertinent that we are conscious not only of our own personal hygiene, but also of social interaction, and thereby making greater use of electronic communication. Trustees are aware that easing down from lockdown presents new management challenges. They are aware that not all staff will return to the office on a full-time basis, but there will be a hybrid work situation, perhaps working both from home and office for a further period. Despite having sustained a deficit in the last financial period our Trustees are adamant that the quality of our service should not be allowed to decline.

Our Dementia Care Service has high standards, which has enabled Crossroads Caring for Carers to be recognised as one of the best Dementia Service organisations available in the area in which we operate.

Last year we introduced a Mental Health Champion who would be impartial within our organisation and available to all staff wishing to discuss personal matters confidentially. This has proved both successful and beneficial and will continue into the future.

The Dudley Carers Wellbeing Service has been developed and has achieved success in excess of the original contract requirements. Moving forward, our Adult and Young Adult Carer Advisors continue to place emphasis on developing training systems and resources for adult carers, and the service is being more widely advertised. Dudley Young Carers team continues to develop the services, with us now supporting over 250 Young Carers. Dudley Commissioners are to re-tender the whole of this contract shortly, but in the meantime have extended the contract with us up until the 31st March 2024.

Our Caring for Carers Bereavement Group, which operates around Birmingham has been extended, and we continue to focus support with Birmingham City Council to help achieve its target as the first 'Compassionate City' in the UK. We have considerable expertise in this area and our 'Memory in an Object', and 'Living Memory' projects have helped many clients adjust to the loss of their loved ones and move forward with their lives. Having received additional funding from the Carers Trust we are able to continue the Carers Assistance Line until March 2024.

May I take this opportunity to express my gratitude to Trustees, the Chief Executive Officer and Senior Management Team, together with Administrative Staff and Care Support workers and volunteers, for their hard work during a challenging year.

.....

Ivan G Wyle FCA
Chairman of the Board of Trustees
The Sandwell Crossroads Care Attendant Scheme Limited

Date 12/12/23

Trustees' Annual Report

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 year ended 31 March 2023. 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 Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and Aims

The main objective of The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) continues to be that of the provision of respite to carers in their homes, and, exceptionally, to sufferers living alone, thus enabling the users to remain in their homes rather than be admitted to hospital or long-term care facilities.

Our aims have remained the same since 1994:

- Increase the average number of hours of care each week
- Provide high quality care for those in need
- Maintain the high standard awarded during the year by the Care Quality Commission.
- Develop new services and funding streams

Crossroads Caring for Carers remains focused on offering quality care, which is provided by means of a variety of NHS contracts together with grant funding for specific services, whilst at the same time providing services to individuals who use the Direct Payment Scheme or private funding. In particular, the trustees consider how planned activities will contribute to the objectives and aims they have set.

Public benefit
How the charity provides public benefit is shown through its Charitable Objectives and Aims (see above), and how it demonstrates providing a public benefit is best described in the 'Mission Statement', and 'Achievements and Performance' below. The trustees are aware of the guidance from the Charity Commission in respect of public benefit.

Area of benefit
Our area of benefit is Birmingham and the Black Country, where our focus is on domiciliary care, dementia care and information services and palliative and respite care for carers.

Mission statement
It is the intention and commitment of Crossroads Caring for Carers to offer support and deliver high quality services to carers and people with care needs and treat them with respect and sensitivity, recognising the dignity and value of each person for whom a service is provided. We maintain confidentiality at all times. Our clients' families are supported in exercising self-determination and making choices to enable them to maintain their independence. Our services are flexible and meet the needs of each carer and each person they support. All our family carers and people who use our services are consulted about the way services are delivered to them.

We respect the privacy and personal choice and lifestyles, customs, cultures, values, and spiritual beliefs for each person for whom the service is provided. We are committed to the principles of equal opportunities regardless of race, gender, marital status, sexual orientation, age, ethnic origin, disability, or religion, both in the provision of our services and in employment practices. Crossroads Caring for Carers is committed to responding to the diversity of needs presented to us and developing appropriate quality services to meet peoples' needs. We are also committed to working in partnership with other organisations in the interests of carers and the people they support.

Objectives and Activities

Principal activities

The Charity provides a range of services to people living within the Black Country, Birmingham, and surrounding areas. Supporting family and unpaid carers caring for someone with a chronic illness or who has a palliative condition. Funding is received from Sandwell, Dudley and Birmingham Local Authorities and CCG's up until the 1st July 2022, when CCG's became Integrated Care Systems legally established through the Health and Care Act 2022, and CCG's were closed down, transferring all CCG contracts held by the Charity, whose funding supports delivery of Continuing Health Care enabling people to remain living in their own home for as long as possible.

Birmingham and Solihull ICS fund respite care for carers living within the Birmingham area, to take a break from their caring role. Helping carers to recharge and try and have time for themselves is so vital to support their health and wellbeing.

Regulated services commissioned by Sandwell Social Services, Sandwell and West Birmingham Hospital Trust (CCG/ICB funding), Discharge Enablement Service and spot purchase arrangements have consistently been delivered by our workforce. Although, as with all organisations within the Health and Social Care sector, we have found it difficult to recruit the right staff to improve services for several reasons. The management team endeavors to advertise and promote working opportunities to our local community to deliver services to local people.

We are now in our third year of delivering support for all age carers living in Dudley, funded by Dudley MBC, having gone through the difficulties of COVID19 we were delighted to see an increase in take up of the service by carers, and able to make a difference to them in many ways.

Achievements and Performance

The charity provided 105,855 care hours during the year to a variety of users, compared with 98,458 in the previous year. The hours include time spent by staff working within our non-regulated services to better reflect the level of care offered by our organisation.

"Making Carers Count" & "Carers Assistance Line"

The shape of the business continued to develop during the year, due to successful funding applications from Carers Trust, "Making Carers Count", which has helped to maintain our "Carers Assistance Line", and offers an instant access line to one of our Advisors, who are able to provide Advice, Information and Guidance over the phone, and will arrange to meet carers at a time to suit them either at their home or at our premises.

Birmingham Caring for Carers Wellbeing Services

The Bereavement and Wellbeing team is a consortium of third sector organisations called "Communities In Sync", our organisation is a member, with our CEO being a founder Director of the consortium. Other members delivering this service include Ideal for All, West Bromwich African Caribbean Resource Centre, KUUMBA Centre Sandwell Advocacy. The service is delivered across the whole of Birmingham with staff working together to support carers to cope with the loss of their loved one by offering practical support and a range of bespoke services. The service is led by our Project Officer who manages the team, guiding and supporting them to ensure robust service delivery.

Sandwell Local Authority Spot Purchase and Personal Budgets

Sandwell Local Authority appointed us to be a Tier 1 provider to deliver spot purchased care on behalf of families living with a chronic illness or condition. This service focuses on the cared for person but provides respite for the carers by our staff assisting with a person-centered care plan. This can involve the following - personal care, shopping, medication, meals, etc., enabling people to continue living at home for as long as possible.

Individuals can contact their local Social Services Department requesting our support, following up with a visit to complete an initial assessment. The visiting social worker will contact us to see if we have availability, if so, we will then carry out our own assessment of need by visiting the service user and their carer. This is an opportunity for our staff to focus on both the service user and carers.

Family Funded
We continue to provide support for families who are self-funding their own care. We aim as always to provide person centered care that wraps around the whole family. We encourage families to refer a family who needs the help and support and offer incentives to those who take up our services. We appreciate how important it is for families to access high quality care when they need it and to receive accurate up to date advice and guidance. We have a whole team approach to supporting our carers living within our area of benefit.

Sandwell and Birmingham Continuing Health Care (CHC) and long-term chronic illness conditions
The Sandwell and West Birmingham CCG, now known as the Black Country ICB remains a funder of our services, to support service users who are chronically ill or have a palliative care condition over a 24-hour period. District Nurses, GPs and other health professionals can refer patients to our service. All patients' care is tailored to their individual needs to ensure safety and care is always delivered. Patients may require more than one Crossroads Care Support Worker to attend them several times a day or may require a Care Worker to stay with them at night and support the family in having a rest from caring responsibilities.

CHC 'Night Pop In' Service
The "Night Pop In" Service continues to support families and their loved one with a chronic illness during the night, Sandwell CCG/ICB fund staff to visit one or more times during the night by two fully trained staff, who check the wellbeing of patients living at home, as their preferred place to be rather than a nursing home. Staff travel through the whole of Sandwell and West Birmingham delivering this care and support 7/52 nights per week.

"Connective palliative Care" (CPC)
We are delighted to remain a valued consortium partner for the "Connective Palliative Care" Team, with staff seconded 24/7 to the clinical team, who visit patients in their own home, helping them to remain in their own home as their preferred place to be at the end of their life. This contract is now in its 7th year, it is hoped that the service will continue beyond March 2024.

Direct Payments
We continue to encourage service users to take up their Direct Payments with us, although the funds they receive are insufficient to cover our employment cost of staff. We have communicated to our families the need for them to cover a top-up payment so that we may provide them with the full support they need. Many families appreciate the need to have contingency plans in place to cover staff sickness and annual leave, plus appreciate the training staff receive here which benefits both the service user and staff in the long term.

Bereavement Funding
This service enables us to provide staff to deliver post-bereavement support to family carers. It is funded by Sandwell Metropolitan Borough Council Carers Grant Funding. We do see an increased level of take up of this service during the winter months and continues to be very needed when a carers role comes to an end, helping them to transition back to have a life of their own, signposting carers to areas of interest, and if of working age, back into employment.

Birmingham Training for Carers of people with Dementia and Birmingham Dementia Groups
This year has unfortunately seen the end of both these services, with the Training for Dementia ceasing earlier in the year and the Dementia Groups ceasing at the end of March 2023. The service will be missed by many carers of people with dementia.

Dudley Carers Wellbeing Service
Dudley Carers Wellbeing Service is now in its 3rd year, the first 2 years of service was drastically hit by Covid 19, lockdown meant that all staff including the Council staff we work in conjunction with were working from home. All Council and office venues were closed. Carers were even more isolated and struggling in their role. Staff endeavored to contact family and unpaid carers during this time to support them. Now in 2022, we were able to visit carers in their own home and the Council opened up the Brett Young Centre and Queens Cross Centre, allowing our Advisors to spend time meeting with carers face to face, advising and supporting them. Many new activities and groups have been formed during the year which have and is making a real difference to adult carers. Young Carers are now able to attend Youth Clubs, events, and activities. The summer was highly successful with events happening all

through the school holidays. Staff worked hard to make events fun and accessible for many young carers who normally struggle to get to the events. Numbers of young carers are growing weekly, as staff are now able to visit the schools, meet with teachers and children to raise awareness of young carers.

Sandwell Community Dementia Service (SCDS)
Crossroads became the Lead Provider for SCDS, however, the funding envelope was very limited for all 9 partners. The aim of the service was to have a Provider Lead in each town of Sandwell, with Crossroads and Agewell providing Dementia Navigators to help seek a dementia diagnosis for all those entering the service. The Dementia Pathway supported the person with dementia and their carer to have long-term local support from their specialist Dementia town lead provider.

The service was found to be a drain on Crossroads reserves due to the level of time required and in early 2022 the Trustee Board decided to withdraw from the contract. The service continued until June 2022 and was taken over by Murray Hall Community Trust as the lead provider of the contract.

CIS 'Birmingham Caring for Carers' Bereavement Project
Birmingham Caring for Carers Bereavement Project is led by a Crossroads Project Officer, who manages the CIS staff members to deliver this project across Birmingham. The project is very successful, delivering to a range of service users, using tools e.g., "Memory in an Object", "Living Memory" project, holding face to face and group activities for those who are bereaved. This project is due to come to an end October 2023, applications are now in progress to gain further funding for the new financial year.

Financial Review

Financial Review of the year
For the year ended 31 March 2023 there was an income of £2,093,685 (2022 - £2,416,616) and a total expenditure of £2,402,367 (2022 - £2,475,161) giving a net deficit of £308,682 (2022 - £58,545).

The deficit has occurred due to a couple of key factors as follows:

- limited increases to its contract rates
- significant increases within staffing costs due to increased National Minimum Wage and staff structure changes, the latter has been rectified post year end

Measures have been put into place to mitigate these factors further into 2023/2024 and further negotiations with the various funding providers are ongoing. The charity's activities and operations will be tailored accordingly, dependent upon the outcomes.

In keeping with current Charity Commission guidance, operating costs have been apportioned between the various activities using the time records maintained by the Charity.

The incoming and outgoing resources can be seen in notes 2 to 7 in the Notes to the Financial Statements.

As part of the ongoing "risk review" performed by the trustees at their regular meetings, the charity is concerned with regards to the future funding streams and increasing overheads.

Principal funding sources
The charity's principal funding sources are set out in 'Achievements and Performance'.

Investment Policy and Objectives
The charity does not have a formal investment policy. The charity holds several bank accounts to spread the risk in respect of the government guarantee scheme. All funds are held in the main, in interest bearing accounts ranging from instant access to a maximum of 120 days' notice, and as such these monies are shown on the Balance Sheet as cash at bank and in hand rather than as investments.

Reserves Policy
Currently the Charity has £765,550 (2022 - £1,097,650) in unrestricted funds, and free reserves of £398,897 (2021 - £727,991). The free reserves are unrestricted net, current assets. Included in the total reserves are restricted funds of £24,691 (2022 - £1,273). It is the intended policy of the trustees to retain sufficient financial reserves to enable the company to maintain its' charitable activities for a period of six months. The level of reserves is monitored on an on-going basis and the aim of the trustees is to achieve a level of reserves sufficient to cover any contingent liabilities which might arise from the cancellation of current service contracts, redundancy costs or commitments under non-cancellable operating leases. We retain funds to cover any deficits, which result in statutory authority under-funding or increased demand and general cash flow fluctuations.

Currently the funds held meet our target, however, such is the nature of funding for care that we cannot become complacent. Therefore, costs are constantly being reviewed, as well as charging rates to ensure that contracts are not wholly running at deficit levels (the Charity accepts that by its very nature it should not operate purely to make surpluses and must not forget its charitable objectives).

Going Concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from approval of these financial statements. The budgeted income and expenditure provide sufficient level of reserves to allow the charity to continue as a going concern.

Third Party Indemnity Insurance
The charity maintains an 'Officers and Directors' insurance policy in respect of the trustees. Reviews of cover are undertaken annually commensurate with the level and type of activity the charity undertakes.

Future Plans
The intention is to ensure that the charity provides an efficient and high-quality service to its end users while at the same time maintaining a financially viable operation.

The charity is currently delivering a significant amount of chronic and palliative care and we are continuing to make inroads into the Dudley, Walsall, Wolverhampton, and Birmingham areas, looking at new opportunities to support the wellbeing of carers. The strategic development of the charity is to look at supporting more self-funding families with their care needs, along with building dedicated services to help carers of people with dementia throughout all areas of the Black Country and Birmingham, as it is well known that some areas have a very limited offer, especially to those from the ethnic minority communities.

The charity will maintain its activity and continue to research and pursue other sources of funding, and trustees will continue to monitor the effects because of the Governments' Comprehensive Spending Review. As this year has seen a big reduction in our reserves, we are now focusing on ensuring that all services are viable, breakeven and do not impact on the financial viability of the organisation.

Over the past few years Crossroads Caring for Carers has extended its area of operation and increased the number of services offered, and the resulting growth necessitated additional office space which had already been acquired. In addition, following Covid-19, we have been able to implement alternative ways of working to provide some working time efficiencies, these include allowing some staff to work partly at home and in the office and prioritising electronic means of communication.

Our organisation continues to develop services meeting the CQC standards of care and support. We consistently review and assess our services against these standards, achieving "Good" rating. However, our Registered Manager is aware of the new standards being introduced and is endeavoring to strive to achieve "Outstanding" when we have the opportunity to be measured by CQC over the coming months.

We continue to outsource most disciplinary matters that arise, which is now more economically viable. It is important that cases are treated impartially and fairly, outsourcing helps to reduce the amount of time spent by senior managers, although it is imperative that all matters are investigated thoroughly. We believe this new way of working allows managers to focus on their service and quality of care delivered.

Structure, Governance and Management

Governing document

The Sandwell Care Attendant Scheme Limited, known as Crossroads Caring for Carers, is a registered charity and a company limited by guarantee, company no. 2950188. It is governed by its Memorandum and Articles of Association dated 19 July 1994, updated on 2 November 2007 with guidance from the National Association of Crossroads. The company is registered as a charity with the Charity Commission, Charity no. 1040679, from 9 September 1994. All Directors of the company are also Trustees of the charity and members of the Management Committee who meet on a regular basis to manage the affairs and formulate policy. The Management Team organise the day to day running of the Scheme, assisted by administrative staff and care support workers.

The charity is associated with and promotes the charitable objectives of the Carers Trust (see below under Wider Network).

Trustee Appointment, Induction and Training

To date, trustees have been identified through local networking and prior to appointment they are invited for a discussion with the Chairman and other Board members. Each new trustee undergoes an induction training programme and is briefed on their legal obligations under charity and company law. They are made aware of the structure of the organisation and provided with copies of Board meeting papers, accounts and budgets. Prospective new trustees are invited to attend Board meetings as observers prior to any formal appointment.

Staff Training

We are continuing to develop a programme of learning for our staff which will give them the skills and knowledge to provide care at the relevant level for people with complex and terminal health care needs, along with the mandatory social care support that they deliver. These training programmes are a valuable asset to our organisation and we also deliver training to other organisations within our local area of need. This has provided another income stream which helps to defray the in-house training costs.

Organisational Structure

The charity operates on a day-to-day basis through a management team headed by the Chief Executive Officer (CEO), Mrs Christine Christie.

The Registered Care Manager position is held by Michelle Oseland with effect from 22 June 2021. Prior to her employment, the duties had been shared amongst other members of the management team.

The management team comprises of those individuals listed by name and job title under the heading 'Legal and Administrative Details' on page 2.

Decision Making

Normal day-to-day operational decisions are made by the Chief Executive Officer, with help from her management team, and when appropriate, the support of trustees.

Major decisions in respect of strategy and high value expenditure are made by the Board of Trustees.

Volunteers and Benefaction
We extend our appreciation to all volunteer trustees and staff who have worked hard throughout the year to provide support and care to all the families who use our services.

We continue to be grateful to people who donate money to our Organisation, which is used for the exclusive benefit of individuals with care needs. Donations are often made by grateful families who use our services and sometimes when a loved one has passed away.

Key Management Remuneration
Remuneration of key management personnel (Chief Executive, Business Finance Manager, Care Manager and Dudley Carers lead) is determined by the Board of Trustees. Reference is made to remuneration packages offered in similar organisations, as well as looking to non-charitable businesses of a similar size.

Wider Network
The charity is a network partner of the Carers Trust, a charity which works to improve support services and recognition for anyone living with the challenges of caring, unpaid, for a family member or friend who is ill, frail, disabled or has mental health or addiction problems.

The Carers Trust offers us support with compliance documentation, specialist advice, insurance and other general matters. To ensure full compliance with the Care Quality Commission, we normally adopt the Carers Trust operating policies. The Trust also lobbies the Government and local authorities on behalf of its network partners to ensure that official legislation is fully implemented.

Related Parties
The Trustees who served during the relevant period were those persons listed under 'Reference and Administrative Information' below. There were no related party transactions during the year (refer note 14).

Risk management
The Management Committee has conducted its own review of the major risks to which the charity is exposed and systems have been established to mitigate those risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity. External risks to funding are mitigated by maintaining a suitable level of reserves to ensure continuity of service as detailed above (refer also to commentary under Financial Review). Operational risks are minimised by the implementation of formal risk assessment procedures and written policies in respect of health and safety, and staff training. Insurance in respect of public and employers' liability risks is maintained through the Carers Trust.

The trustees, at their regular Board meetings, continue to monitor the opportunities and threats that exist in the Care Sector market.

Statement of Trustees Responsibilities

The trustees (who are also the directors of The Sandwell Crossroads Care Attendant Scheme Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charity SORP 2019 (FRS 102)
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

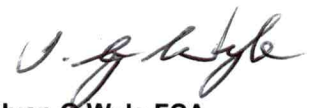
- there is no relevant audit information of which the charitable company's auditors are unaware;
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Auditors

The auditors, RD Accounting Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This Report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 12/12/2023 and signed on its behalf by:



Ivan G Wyle FCA
Chairman of the Board of Trustees
The Sandwell Crossroads Care Attendance Scheme Limited

Independent Auditor's Report

Opinion

We have audited the financial statements of The Sandwell Crossroads Care Attendant Scheme Limited (the 'charitable company') for the year ended 31 March 2023 which comprise the statement of financial activities, balance sheet, cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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

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

Our audit process involves determining a suitable materiality level and assessing the overall risk of material misstatement, including how fraud may occur. Our core procedures in relation to fraud and error include:

- Identifying laws and regulations that could reasonably give rise to a material misstatement in the financial statements
- Enquiring with management and office holders on their own considerations on fraud
- Considering financial pressures, incentives, opportunity, and motivations that may lead to fraud
- Reviewing areas where management is required to make significant subjective judgements (the key areas identified here include fixed asset valuation/depreciation and allocation of restricted fund expenditure)
- Ensuring expenditure is within the scope of the charities aims, objectives and in line with funding requirements.
- Reviewing manual journal entries to ensure they are appropriate and no subject to any bias, thus reducing the risk of misstatement due to management override of controls

Our procedures are tailored to the specific risks we have identified for The Sandwell Crossroads Care Attendant Scheme Limited and are based on our detailed knowledge and understanding of the entity and its environment.

There is an inherent risk that our audit will not detect all irregularities, including those resulting in material misstatement in the financial statements or non-compliance with regulation. This risk is greater in respect of fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

RDunkley

Richard Dunkley (Senior Statutory Auditor)
RD Accounting Limited (Statutory Auditor)
Chartered Certified Accountants
12C Two Locks
Hurst Business Park
Brierley Hill
DY5 1UU

Date: 14/12/2023

Statement of Financial Activities
(Including summary income and expenditure account)

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments from					
Donations		**7,513**	**13,503**	**21,016**	9,038
Charitable activities	2	**1,461,824**	**599,332**	**2,061,156**	2,400,271
Other trading activities - Training		**8,485**	**-**	**8,485**	5,070
Investment income - Bank Interest		**3,028**	**-**	**3,028**	2,237
		1,480,850	**612,835**	**2,093,685**	2,416,616
Expenditure on					
Charitable activities	3	**(1,700,940)**	**(701,427)**	**(2,402,367)**	2,475,161
NET INCOME		**(220,090)**	**(88,592)**	**(308,682)**	(58,545)
Transfers between funds	19	**(112,010)**	**112,010**	**-**	-
RECONCILIATION OF FUNDS	17				
Total funds brought forward		**1,097,650**	**1,273**	**1,098,923**	1,157,468
TOTAL FUNDS CARRIED FORWARD		**765,550**	**24,691**	**790,241**	1,098,923

The Sandwell Crossroads Care Attendant Scheme Limited
Year ended 31 March 2023

Balance Sheet

Company registration number: 02950188

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	8	**504,612**	-	**504,612**	516,347
CURRENT ASSETS					
Debtors	9	**193,867**	**604**	**194,471**	260,547
Cash at bank and in hand		**299,214**	**185,730**	**484,944**	785,651
		493,082	**186,334**	**679,416**	1,046,198
CREDITORS					
Amounts falling due within one year	10	**(94,185)**	**(161,643)**	**(255,828)**	(316,934)
NET CURRENT ASSETS		**398,897**	**24,691**	**423,588**	729,264
TOTAL ASSETS CURRENT LIABILITIES		**903,509**	**24,691**	**928,200**	1,245,612
CREDITORS					
Amounts falling due after one year	12	**(137,959)**	-	**(137,959)**	(146,689)
		765,550	**24,691**	**790,241**	1,098,923
FUNDS	17				
Unrestricted funds				**765,550**	1,097,650
Restricted funds				**24,691**	1,273
				790,241	1,098,923

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies.

The financial statements were approved by the Board of Trustees on ..12/12/23..... and were signed on its behalf by:

.....
Mr I G Wyle FCA - Trustee

The Sandwell Crossroads Care Attendant Scheme Limited
Year ended 31 March 2023
Cash Flow Statement

	Notes	2023 £	2022 £
Cash flow from operating activities			
Cash generated from operations	1	**(281,434)**	15,171
Interest paid		**(6,917)**	(4,211)
Net cash flow from operating activities		**(288,351)**	10,960
Cash flows from investing activities			
Interest received		**3,028**	2,237
Purchase of tangible fixed assets		**(4,800)**	(7,438)
Net cash used in investing activities		**(1,772)**	(5,201)
Cash flows from financing activities			
Capital Loan Repayments		**(10,583)**	(12,684)
Net cash used in financing activities		**(10,583)**	(12,684)
Net increase in cash and cash equivalents		**(300,706)**	(6,925)
Cash and cash equivalents at the start of the reporting period		**785,652**	792,577
Cash and cash equivalents at the end of the reporting period		**484,946**	785,652

Notes to the Cash Flow Statement

1. Reconciliation of net income/(Expenditure) to net cash flow from operating activities

	2023 £	2022 £
Net income/(Expenditure) for the reporting period (as per the statement of financial activities)	**(308,682)**	(58,545)
Adjustments for:		
Depreciation charges	**16,536**	18,846
Interest received	**(3,028)**	(2,237)
Interest paid	**6,917**	4,211
(Increase) / decrease in debtors	**66,076**	(8,177)
Increase / (decrease) in creditors	**(59,252)**	61,073
Increase / (decrease) in provisions	-	-
Net cash provided by (and used in) from operating activities	**(281,434)**	15,171

Notes to the Financial Statements

1 Accounting Policies

Basis of preparing the financial statements

The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) is a registered charity and a registered private company limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £5 per member of the charity. The address of the registered office is given in the charity information pages of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared under the historical cost convention and are presented in sterling which is the functional currency of the charity, rounded to the nearest £.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Income

All income, including sum from Government grants, is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that 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. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

All indirect costs have been allocated to the respective funds on a time basis using the times recorded by staff.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- in accordance with the property
Fixtures and fittings	- 20% on cost

The charities freehold property (headquarters) is being depreciated over its estimated useful life of 75 years. The cost of land which is estimated at £100,000 is not being depreciated.

The charity has adopted a policy in respect of fixtures, fittings and equipment of only capitalising an item if its cost is over £1,000.

Taxation
The charity is an exempt charity within the meaning of Schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
Financial assets and liabilities are defined as basic financial instruments under FRS102. These are measured at amortised cost

2 Income from Charitable Activities

	2023 £	2022 £
Service Contracts	**1,461,824**	1,678,955
Grants (see below)	**599,332**	721,316
	2,061,156	2,400,271

Grants included in the above are as follows:

	2023 £	2022 £
Sandwell Council - Bereavement Support Programme	**7,500**	7,500
Sandwell Council - Family Carers Training	**15,000**	15,000
Communities in Sync Ltd - Bereavement	**34,563**	29,420
National Lottery	**10,000**	-
Communities in Sync Ltd - Community Offer	**70,666**	70,666
Birmingham Carers	**60,000**	-
Carers Trust (Making Carers Count)	**59,346**	29,493
Sandwell Council - Dementia Navigator Service	-	21,304
Sandwell Council - COVID19 Infection Control	-	33,402
Forward Carers - Dementia Carers Group/Training	**84,194**	125,000
Young Carers Equipment Grants	**5,813**	12,418
Dudley Carers Service	**252,250**	286,537
Workforce Retention / Recruitment - Sandwell MBC	-	90,576
	599,332	721,316

Notes to the Financial Statements – continued

3 Charitable Activities Costs

	2023 £	2022 £
Direct Costs		
Staff Costs	**1,769,917**	1,649,909
Travelling	**51,744**	61,095
Clothing/PPE	**1,768**	764
Events & Room Hire	**35,733**	15,485
Training	**3,262**	6,564
Partner Costs & Consultancy	**52,023**	129,640
Young Carers Equipment Grants	**5,920**	12,114
	1,920,367	1,875,571
Support Costs		
Staff Costs (Inc. temporary staff)	**265,653**	339,867
Office Administration Costs	**6,878**	9,375
Utilities / Premises Costs	**21,675**	13,724
Recruitment, HR, Legal & Professional fees	**32,824**	65,244
Staff Training	**405**	4,515
Computer, Software & Telecommunications	**87,809**	110,908
Insurance & Regulatory Fees	**20,531**	20,153
Depreciation	**16,536**	18,876
Audit & Accountancy	**7,126**	6,022
Miscellaneous Expenses	**9,284**	3,017
Bank & Credit Card Charges	**2,285**	2,120
Mortgage Interest	**6,977**	4,211
Bad debts	**-**	-
Cleaning	**4,017**	1,558
	482,000	599,590
	2,402,367	2,475,161

4 Net Income/(Expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2023 £	2022 £
Auditors' remuneration	**3,420**	3,350
Auditor's fees for Accounts Preparation / Tax	**3,706**	2,672
Depreciation - owned assets	**16,536**	18,846

Notes to the Financial Statements – continued

5 Trustees' Remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

No trustee claimed expenses during the year (2022: one trustee claimed expenses amounting to £678 in respect of travel and subsistence).

6 Staff costs

	2023 £	2022 £
Wages and salaries	**1,887,632**	1,793,254
Employer National Insurance	**133,507**	131,508
Employer Pension costs	**31,840**	32,095
	2,052,979	1,956,857

The average monthly number of employees during the year was 111 (2022: 110). The average number of full-time equivalent employee was estimated to be 77 (2022: 77)

No employees received emoluments more than £60,000 during the year (excluding employer's pension contributions).

Total remuneration paid to key management personnel was £156,908 (2022: £126,948) during the year (excluding employers pension contributions).

The charity contributes to individual pension schemes, which are defined contribution pension schemes, and the amounts charged to the income and expenditure accounts for the year are as stated above.

7 Ex Gratia Payments

Ex-gratia payments to former members of staff amounted to £nil (2022: £4,482) after termination of employment.

Notes to the Financial Statements – continued

8 Tangible Fixed Assets

	Freehold Property £	Long Leasehold £	Fixture and Fittings £	Total £
COST				
At 1 April 2022	421,968	100,000	81,125	603,093
Additions	-	-	4,800	4,800
Disposals	-	-	- 8,070	- 8,070
At 31 March 2023	421,968	100,000	77,855	599,823
DEPRECIATION				
At 1 April 2022	17,230	6,758	62,757	86,745
Charge for the year	4,351	1,351	10,834	16,536
Eliminated on disposals	-	-	- 8,070	- 8,070
At 31 March 2023	21,581	8,109	65,521	95,211
NET BOOK VALUE				
At 31 March 2023	**400,387**	**91,891**	**12,334**	**504,612**
At 31 March 2022	404,738	93,242	18,368	516,348

The long leasehold property is depreciated at a rate designed to write the asset off, in equal instalments, over the period of the lease (74 years in 2018).

9 Debtors: Amounts Falling Due Within One Year

	2023 £	2022 £
Trade Debtors	**116,050**	151,641
Prepayments and accrued income	**78,421**	108,906
	194,471	260,547

Notes to the Financial Statements – continued

10 Creditors: Amounts Falling Due Within One Year

	2023 £	2022 £
Bank Loan	**10,802**	12,655
Trade creditors	**10,489**	28,725
Other tax and social security	**24,104**	54,807
Deferred income	**160,076**	51,076
Accrued expenses	**10,976**	34,836
Net Wages / Pension	**36,984**	132,399
Other creditors	**2,396**	2,436
	255,828	316,934

11 Deferred Income

Incoming resources are deferred in accordance with section 5.24 of the Statement of Recommended Practice (FRS102) whereby income is subject to performance-related condition.

	2023 £	2022 £
Brought forward	**51,076**	-
Movement	**109,000**	51,076
Carried forward	**160,076**	51,076

The balance carried forward consists of funds received in advance of service provision, (£100,667) this will be spent during April, May and June 2023. It also includes unspent funds received from Sandwell Council for COVID-19 Infection Control and Testing (£33,409) and unspent funds received from Dudley MBC for Dudley Carers Service (£26,000), both of these amounts are to be returned.

12 Creditors: Amounts Falling Due After More Than One Year

	2023 £	2022 £
Bank Loan	**137,959**	146,689
	137,959	146,689

Amounts due over 5 years amount to £94,751 (2022: £93,371).

Notes to the Financial Statements – continued

13 Leasing Agreements

	2023 £	2022 £
Within one year	-	-
Between one and five years	-	-
	-	-

Total operating lease payments made in the year amounted to £nil (2022 - £2,152) and were in respect of office equipment.

The Charity also leases the car park adjoining the freehold headquarters. However, as this is at a true "peppercorn rent" the above figures do not include any car park lease cost.

14 Related Parties

There were no related party transactions in the year to 31 March 2023 (2022: None).

15 Secured Debts

The bank loan is secured on the freehold property with fixed and floating charges also in place on other assets.

16 Movement in Funds

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2023 £	Surplus / (Deficit)
General fund	1,097,650	1,480,850	(1,700,940)	(112,010)	765,550	(220,090)
Restricted Funds						
Family Carer Training Grant	-	15,000	(15,000)	-	-	-
Sandwell Bereavement Grant	-	7,500	(7,500)	-	-	-
Sandwell Dementia Services Grant	-	84,334	(136,924)	52,590	0	(52,590)
Birmingham Bereavement Grant	-	34,563	(34,563)	-	(0)	(0)
Birmingham Carers Grant	-	60,376	(87,616)	29,423	2,183	(27,240)
Dudley Carers Service Income	-	264,790	(277,103)	29,775	17,462	(12,313)
Carers Trust (Making Carers Count) Grant	-	59,346	(57,553)	-	1,793	1,793
Community Offer Grant	-	70,666	(70,666)	-	-	-
National Lottery Grant	-	10,000	(7,914)	-	2,086	2,086
Young Carer Equipment Grants	1,273	5,813	(5,920)	-	1,166	(107)
Dementia Road Map Donation	-	446	(668)	222	0	(222)
	1,273	612,835	(701,427)	112,010	24,691	(88,592)
	1,098,923	2,093,685	(2,402,367)	-	790,241	(308,682)

Prior year movement in funds

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
General fund	1,040,416	1,771,587	(1,788,400)	74,046	1,097,650
Restricted Funds					
Carers support programme	5,767	22,500	(28,267)	-	-
Building Connections Dementia Grant	11,842	-	-	(11,842)	-
Building Connections Youth Strand	10,294	-	-	(10,294)	-
Demential Road Map (Navigators/Winter Pressures)	20,695	21,304	(34,442)	(7,557)	-
Sandwell Dementia Services (SCDS)	-	210,101	(249,202)	39,101	-
Birmingham Bereavement Grant	3,942	29,420	(30,651)	(2,712)	-
Birmingham Carers Grants	33,840	125,148	(124,387)	(34,601)	-
Carers Assistance	20,803			(20,803)	-
Carers Trust (Making Carers Count)	-	29,493	(32,936)	3,443	-
Community Offer Grant	7,244	70,666	(50,784)	(27,126)	-
Donations	1,042	-	-	(1,042)	-
Infection Control Grants	-	33,402	(33,402)	-	-
Workforce retention and recruitment grant	-	90,576	(90,576)	-	-
Young Carers Equipment Grants	1,583	12,418	(12,114)	(614)	1,273
	117,052	645,029	(686,761)	(74,046)	1,273
	1,157,468	2,416,616	(2,475,161)	-	1,098,923

17 Purpose of Funds

Family Carer Training Grant
To cover the cost of providing family carer training.

Sandwell Bereavement Grant
To provide support to carers and their families following bereavement.

Sandwell Community Dementia Services (SCDS)
SCDS provides advice, information, and support to those with worries about their memory or a dementia diagnosis, and their carers across Sandwell.

Birmingham Caring for Carers Wellbeing Bereavement Service
This is a service provided through "Communities in Sync" to give support to carers and their families following bereavement.

Birmingham Carer Dementia Groups
To support family and informal carers who are looking after someone with dementia through meetings and information provision.
Training is also provided to show carers how to cope with and understand someone with dementia.

Dudley Carers Wellbeing Service
To provide a service to support carers of all ages across the borough of Dudley.

Carers Trust (Making Carers Count)
A fund to provide a carers assistance helpline to advise and support carers.

Community Offer
The Sandwell Community Offer is a partnership of local organisations who deliver wellbeing support services to carers across Sandwell to maintain and improve their wellbeing.

National Lottery
This fund was established to improve the reception area of the main Sandwell Crossroads building.

Young Carers Equipment Grants (Carers Trust)
Carers Trust provides funding for grants for young carers to pay for items such as furniture, appliances and driving lessons.

Dementia Road Map
This fund was established to support people with a dementia diagnosis and has ceased in the year.

All other funds are unrestricted.

18 Material transfers between funds

Transfers between funds in the year represent overspends on restricted funds, we cannot leave a restricted fund in deficit, so any excess expenditure is to be covered by the unrestricted fund.

THE SANDWELL CROSSROADS CARE ATTENDANT SCHEME LIMITED

England & Wales - Charity number 1040679

Accounts



The Sandwell Crossroads Care Attendant Scheme Limited

(A company limited by guarantee)

Report of the Trustees and
Audited Financial Statements

Year ended: 31 March 2022

Charity no: 1040679

Company no: 02950188

The Sandwell Crossroads Care Attendant Scheme Limited
Annual Report and Financial Statements
Year ended 31 March 2022

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Legal and administrative information

Company number:	02950188 (England and Wales)
Charity number:	1040679
Trustees:	I G Wyle FCA H N Painter JP BSc Dip Eng FCA – Resigned 13.03.2022 M Kelly PGCDM PGCEE W Bodenham BSc SRN (retired) S Turton MA RGN M Latter BSc (Hons) – Resigned 30.05.2022 A Nixon BSc (Hons) RSA IBT
Chief Executive & Company Secretary:	Christine Christie
Finance Manager:	Helen Fletcher (to February 2022) Howard Marsh (appointed April 2022)
Registered Care Manager:	Michelle Oseland
Dudley Carers Lead:	Graham Evans
Registered Office:	Crossroads Care Centre 494 Wolverhampton Road Oldbury West Midlands B68 8DG
Independent Auditors:	RD Accounting Limited (Statutory Auditors) Chartered Certified Accountants 12C Two Locks Hurst Business Park Brierley Hill DY5 1UU
Bankers:	Unity Trust Bank plc Nine Brindleyplace Birmingham B1 2HB

Chairman's Report

The financially robust position which our organisation now enjoys has been achieved by the policy decisions of Trustees, the effective planning of managers, and the dedicated service of care workers over a period of years. This is particularly essential now as the organisation has come under increased financial pressure caused by an increase in additional employee costs due to the Coronavirus pandemic and the remuneration of employees at a recognised living wage. Trustees are fully aware of the difficulty in passing on the increased costs to service users but also recognise that the organisation needs to remain financially viable.

The effect of the COVID 19 pandemic has had a significant effect on operations during this financial year. Although we are in the final grasp of the pandemic scenario, it remains pertinent that we are conscious, not only of our own personal hygiene, but also of social interaction and making greater use of electronic methods of communication. Trustees know that the easing of lockdown presents new management challenges. They are aware that not all staff may return to the office on a full or part-time basis, but perhaps work from both home and office for a period. Fundamental changes to employee expectations will require careful consideration in order to avoid any "re-entry stress syndrome" among staff.

Our Dementia Care Service has high standards enabling Crossroads Caring for Carers to be recognised as one of the best Dementia Service organisations available in the area in which we operate. However, inadequate government funding levels still limit the number of hours which we could deliver.

My fellow Trustees have identified that staff could benefit from having a Mental Health Champion who is impartial within our organisation. The service will be available to all staff and on any matter that is bothering them. It has been decided to pilot such a scheme to see if this does make a difference to staff who are struggling and may potentially go off sick, or even leave us, due to their wellbeing.

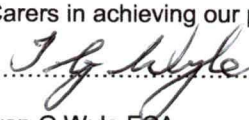
We were advised by Sandwell Council in February 2022 that funds would be made available from Central Government to provide support for recruitment, retention of staff, and acquire training equipment, but we would be required to cmit these funds prior to 31 March 2022. We were delighted to achieve this deadline which will benefit all.

The Dudley Carer's Wellbeing Service is developing in line with the original contract to provide wellbeing services. We launched the Young Carer Parent Forum which offers parents the opportunity to meet as a group for social activities and discuss common experiences, supporting one another, and raise funds which will be outside of the funding by the local authority. Moving forward, our Adult Carer Advisor is placing emphasis on developing training systems and resources for adult carers and the service is being advertised on the Patient Information Screens in all surgeries in the Borough.

CIS 'Caring for Carers' Bereavement Carers Groups operating around Birmingham, has been extended until March 2023 with a caveat that we take on another focus to support Birmingham City Council become one of the first 'Compassionate City' in the UK. We do have the expertise within the team and will forge ahead with this. The project was originally slow to gain referrals and has now achieved excellent outcomes. We have 'Memory in an Object' and 'Living Memory' projects which have helped many carers adjust to the loss of their loved ones and move forward with their own lives.

The funding for the Carer's Assistance Line came to an end in March 2021, however due to an underspend we have been able to carry on as this is a successful service for carers. We have now gained funding which commenced on 1 October 2021, from the Carers Trust, to support carers from an ethnic minority background who are living within our area of benefit for carers. The funding is until March 2024 at a total value of £147,000.

May I take this opportunity to express my gratitude to Trustees, the Chief Executive Officer and Senior Management Team, together with Administrative Staff and Care Support Workers and other volunteers for their hard work, this has been invaluable in improving the services offered by Crossroads Caring for Carers in achieving our present position.



Ivan G Wyle FCA
Chairman of the Board of Trustees
The Sandwell Crossroads Care Attendance Scheme Limited

Trustees' Annual Report

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 year ended 31st March 2022. 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 Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and aims
The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers), is a scheme established for the public benefit with the following objectives:

The principal activity of the charity continued to be that of the provision of respite to carers in their homes, and, exceptionally, to sufferers living alone, thus enabling the users to remain in their homes rather than be admitted to hospital or long-term care facilities.

Our aims have remained the same since 1994:

- Increase the average number of hours of care each week
- Provide high quality care for those in need
- Maintain the high standard awarded during the year by the Care Quality Commission.
- Develop new services and funding streams

Crossroads Caring for Carers remains focused on offering quality care, which is provided by means of a variety of NHS contracts together with grant funding for specific services, whilst at the same time developing services to individuals who use the Direct Payment Scheme.

Public benefit
How the charity provides public benefit is shown through its Charitable Objectives and Aims (see above), and how it demonstrates providing a public benefit is best described in the following 'Mission Statement', and in 'Achievements and Performance' below. The trustees are aware of the guidance from the Charity Commission in respect of public benefit.

Area of benefit
Our area of benefit is Birmingham and the Black Country, where our main focus is in the area of domiciliary care, dementia care and information services, palliative and respite care for carers.

Mission statement
It is the intention and commitment of Crossroads Caring for Carers to offer support and deliver high quality services to carers and people with care needs and treat them with respect and sensitivity, recognising the dignity and value of each person for whom a service is provided. We maintain confidentiality at all times. Our clients' families are supported in exercising self-determination and making choices to enable them to maintain their independence. Our services are flexible and meet the needs of each carer and each person they support. All our family carers and people who use our services are consulted about the way services are delivered to them.

We respect the privacy and personal choice and lifestyles, customs, cultures, values and spiritual beliefs for each person for whom the service is provided. We are committed to the principals of equal opportunities regardless of race, gender, marital status, sexual orientation, age, ethnic origin, disability or religion, both in the provision of our services and in employment practices. Crossroads Caring for Carers is committed to responding to the diversity of needs presented to us and developing appropriate quality services to meet peoples' needs. We are also committed to working in partnership with other organisations in the interests of carers and the people they support.

OBJECTIVES AND ACTIVITIES

Principal activities

The Charity provides a range of services to those living at home in the area of benefit for those people requiring chronic illness and palliative care. These services have expanded across the geographical area of Birmingham and the Black Country. Funding is received from Dudley and Sandwell Local Authorities, along with Sandwell and West Birmingham and Birmingham and Solihull Clinical Commissioning Group's (CCG's) providing Continuing Health Care funding to those who are eligible, by supporting people to remain living in their own home for as long as possible.

Birmingham and Solihull CCG continue to fund Respite Care for Carers, which supports family carers to take a break from their caring responsibilities. We were awarded the 'Dudley Carers Wellbeing Service' by Dudley Metropolitan Borough Council and the service commenced 2 January 2020, providing service for Young and Adult Carer in Dudley. Sandwell Social Services also contract with the charity for the provision of 'Spot Purchase' of domiciliary social care.

Sandwell and West Birmingham Clinical Commissioning Group ceased to exist on 31 March 2021, and from 1 April 2021 it merged with Dudley, Walsall and Wolverhampton CCGs to form the Black Country and West Birmingham CCG, becoming the new data controller involving 208 GP practices. All the GP practices will be arranged in Primary Care Networks (PCN's) and bring together a group of closely connected practices to work in the best interests of the local population. PCN's will typically serve natural communities of around 30,000 to 50,000 people. As from 1 April 2022, the new CCG will become Integrated Care Services (ICS) and will decide how to spend the NHS budget on the majority of health services for people in the region including the care and treatment that local residents are entitled to.

Further detail is provided under 'Achievements and Performance' below.

ACHIEVEMENTS AND PERFORMANCE

The principal activity of the charity continued to be that of the provision of respite to carers in their homes, and exceptionally to sufferers living alone. The charity provided 98,458 care hours during the year to a variety of organisations and individuals, compared with 110,608 in the previous year. The hours are calculated to include Dementia Navigators and Dudley Carer Advisors, who are paid on a salary basis because these hours better reflect the increased level of activity and care offered by our organisation. The shape of the business continued to develop during the course of the year, and we offered an increased level of advice and guidance to family carers who are supporting individuals with dementia. The trustees are taking steps to ensure that the number of care hours provided will increase substantially in the future, and to that end the number of income streams has been increased.

Success in these areas is measured by the number of hours of care provided and the quality of care delivered within that time. The results of unannounced control visits by the Care Quality Commission may also be regarded as a measure of success of the charity as results show that the charity continues to deliver a good service to its users. Each broad area of activity is summarised as follows:

Sandwell Authority Spot Purchase and Personal Budgets
Crossroads Caring for Carers deliver services to people, and their carers to support and help with daily living social care needs, personal care, shopping, medication etc., enabling them to continue living at home for as long as possible. Individuals can contact their local Social Services Department requesting support and that department will visit and complete an initial assessment. The Social Worker will forward the assessment to us so that we can provide the appropriate level of care. We pride ourselves in having fully trained staff who are able to care for people with a specialist need. The Local Authority currently purchase Spot Contracts from us on an 'as required' basis with payment being made in arrears and we work in conjunction with Ideal for All, enabling us to deliver personal budgets.

Achievements and Performance

Family Funded
We have seen an increase in growth throughout the whole area of benefit, particularly in our family funded service. If a family member wishes to refer either themselves, or a relative, they can call our office and arrange for us to visit them to assess the appropriate level of care needed to enable continued independence to live within their own home for as long as possible.

Continuing Health Care (CHC) and long-term chronic illness condition
The Sandwell and West Birmingham CCG has continued their funding for health care. This is a 24-hour service for people who are chronically sick or who have a palliative care need. District Nurses, GPs and other health professionals are able to refer patients to our service. A patient's care is tailored to their individual needs and we ensure that safety and care is delivered at all times. A patient may require more than one Crossroads Care Support Worker to attend them several times each day, or may require a Care Worker to stay with them at night and support the family in having a rest from caring responsibilities.

We have continued to deliver chronic illness and palliative care under the CHC framework contract with Birmingham and Solihull CCG.

CHC 'Night Pop In' Service
This is part of a valued integrated service, and we have continued to take up care packages that support patients' needs, particularly those towards the end of life. We now have three teams working across Sandwell and West Birmingham who take on late evening visits for the DET and CHC teams.

Collective Palliative Care (CPC)
This service operates as a palliative hub based at Sandwell Hospital and is provided by a consortium including Birmingham City Hospital in partnership with the John Taylor Hospice, St Mary's Hospice, Crossroads Caring for Carers and Age Concern, and is funded by Sandwell and West Birmingham CCG. Crossroads Caring for Carers role in the partnership is to provide non-clinical staff to the palliative hub team who operate 24 hours per day, working alongside clinicians. In addition to the foregoing there is additional funding to provide respite breaks for carers during the day or night thereby allowing the carers to have a rest.

Direct Payments
Individuals who require help with social care can access Direct Payments, which are now becoming known as Personalised Budgets. This enables people to choose a care provider in order for them to have choice and control over their own lives.

Walsall Social Services - spot purchase
We continue to be a confirmed framework agreement provider for Walsall Social Services and provide domiciliary care to people living in the West Walsall area. We can deliver services to a wide range of people including the elderly, frail, sufferers of dementia and terminal illness. People wishing to use our service must contact Walsall Social Services and complete an initial assessment with a Social Worker. Unfortunately, there has not been a significant take-up of this service due to staff availability.

Bereavement Funding
This service enables us to provide staff to deliver post-bereavement support to family carers. It is funded by Sandwell Metropolitan Borough Council Carers Grant Funding. We have seen an increased level of take up of this service during the winter months.

Birmingham Training for Carers of people with Dementia and Birmingham Dementia Groups
We have previously gained funding to provide training to family carers to support them in their caring role. Our trainers visit family carers in their own home, teach them to use equipment and techniques which keep them safe from harm, reducing injury and increasing confidence and wellbeing. Trustees are currently monitoring our training services to ensure that they remain financially viable. At the beginning of the year, we found ourselves in the position of being less able to deliver training in peoples' own homes, due to COVID-19, however, as restrictions reduce, home training is beginning to increase and we also continue to deliver various modules on Dementia to family carers virtually whilst continuing to support carers over the telephone.

Our focus is to deliver quality care by our staff, which demands that we train staff to a high level to ensure they have the confidence and ability to deliver high standards of complex care. To cover our overheads, we offer training to outside organisations and share training places in order to attain the right number of staff for a training session. We have limited the delivery of face-to-face training of staff because of COVID-19, and have introduced alternative ways of working. Fortunately, the CCG relaxed the training requirements during the pandemic period.

Dudley Carers Wellbeing Service
We were awarded a contract in October 2019 to deliver the Dudley Carers Wellbeing Service, following an extremely competitive final process. This is a three-year contract with the option of extending it for a further two years. The service commenced on 2 January 2020 and the annual income for this project is £282,450 with a total value of £854.000.

This contract will undoubtedly support growth and long-term sustainability for the charity. The service is to deliver support for Young Carers, from 4 years to 18 years of age, who then move into a transition period to Young Adult Carers services from the age of 18 to 25 years. Young adult carers are helped into work or further education, thereby supporting them with their caring responsibilities. From 25 years onwards our Dudley Adult Carer service continues to support carers who are mainly caring full time, or trying to work part time, with advice and guidance, and holding social activities helping to reduce isolation and loneliness,

A sum of £20,000, which has been funded by Birmingham City Council via Forward Carers, has been spent on computer tablets so that families can become more familiar with on-line sessions. Face-to-face groups continued as we came out of lockdown. The service continues to develop well and we have been able to implement all contract requirements.

Birmingham Respite Care
We continue to provide respite breaks for family carers in Birmingham which is funded by Birmingham and Solihull CCG, and we have been successful in increasing the number of hours delivered. Commissioners have altered the basis of this contract so that we now actively support family carers who are caring for a loved one with life limiting conditions. This enables them to remain in their home as they near the end of their life.

Birmingham Caring for Carers Wellbeing Services
The Bereavement and Wellbeing team is a consortium of third section organisations, including Crossroads, Communities in Sync, Ideal for All, West Bromwich African Caribbean Resource Centre, KUUMBA Centre and Sandwell Advocacy, working together to support carers to cope with the loss of their loved one by offering practical support and a range of bespoke services.

Communities in Sync (Sandwell third sector consortium)
Were awarded funding for a group of Sandwell providers to provide wellbeing support to carers and families within Birmingham who have recently been bereaved, or who are pending the loss of a loved one. This was initially for West Birmingham, but within a very short space of time, due to the lack of take up in the area, Birmingham Council requested that this service be taken across the whole of Birmingham, with no additional funding. We employ the lead Coordinator for the service who is responsible for promoting the service, each of the partners host an Adviser to form the team.

Sandwell Dementia Navigator Service (in partnership with Agewell and Dementia Pathfinders)
This service continued through to the 15th August 2021, as the pilot project, prior to the commissioning of the Sandwell Community Dementia Service (SCDS). Crossroads were instrumental in developing the model against the new specification and was awarded the Collaborative Partnership contract which commenced on the 16th August 2021. All Crossroads staff were eligible for TUPE and transferred into the service, retaining their expertise. All service users of the original pilot were written to and given the opportunity to transfer to the service.

Sandwell Community Dementia Service (SCDS)
Following the tender application submission Crossroads became the Lead Provider for SCDS, with partners including Murray Hall Community Trust, Agewell, Dementia Pathfinders, West Bromwich African Caribbean Resource Centre, BUDS, Age UK and St Albans Community Centre and the Alzheimer's Society.

The funding envelope was very limited for all 9 partners. The aim of the service to have a Provider Lead in each town of Sandwell, with Crossroads and Agewell providing Dementia Navigators to help seek a dementia diagnosis for all those entering the service. The Dementia Pathway introduced, supported the person with dementia and their carer to have long-term local support from their specialist Dementia town lead provider.

The developing service was found to be a drain on Crossroads reserves due to the level of time invested into the mobilisation of the service, with the Trustee Board deciding that they would withdraw from the contract, being none viable and a drain on reserves. The six months exit plan was implemented with the service finally being awarded to Murray Hall Community Trust to take the Lead. The service continued up to and beyond the end of March 2022, with handover on the 29th June 2022.

CIS 'Caring for Carers' Bereavement Project
This is a CIS partnership project to deliver support for carers living in Birmingham. Partner organisations have part-time staff whom we are managing and supporting. In Birmingham we have increased referrals and have developed Carers Bereavement Groups. Unfortunately, the pandemic slowed down much of the activities, but we have been resourceful and our staff have used electronic means such as WhatsApp and ZOOM to communicate with carers. The service was more productive and has been funded to the end of March 2022. We are waiting for Birmingham Commissioners to announce more information with regard to the continuation and development of this service.

FINANCIAL REVIEW

Financial Review of the year
For the year ended 31 March 2022 there was an income of £2,416,616 (2021 - £2,386,056) and a total expenditure of £2,475,161 (2021 - £2,165,489) giving net deficit of £58,545 (2021 surplus - £220,567).

In keeping with current Charity Commission guidance, operating costs have been apportioned between the various activities using the time records maintained by the Charity.

The incoming and outgoing resources can be seen on an activity basis at notes 2 to 9 in the Notes to the Financial Statements.

The increase in unrestricted funds will enable the charity to continue developing its operational and information technology infrastructure.

As part of the ongoing "risk review" performed by the trustees at their regular meeting, the charity is concerned with regards to the future funding streams as mentioned above under the commentary on individual schemes.

This concern is across all funding sources and as negotiations with the various funding stream providers is ongoing, the charity's activities and operations will be tailored accordingly, dependent upon the outcomes.

Principal funding sources
The charity's principal funding sources are set out in 'Achievements and Performance'.

Investment Policy and Objectives
The charity does not have a formalised investment policy, as it does not enjoy the luxury of substantial accumulated funds. The charity holds a number of bank accounts to spread the risk in respect of the government guarantee scheme. All funds are held in the main, in interest bearing accounts ranging from instant access to a maximum of 120 days' notice, and as such these monies are shown on the Balance Sheet as cash at bank and in hand rather than as investments.

Reserves Policy
Currently the Charity has £1,097,650 (2021 - £1,040,416) in unrestricted funds, and free reserves of £727,991 (2021 - £671,957). The free reserves are unrestricted net, current assets. Included in the total reserves are restricted funds of £1,273 (2021 - £117,052). It is the intended policy of the trustees to retain sufficient financial reserves to enable the company to maintain its' charitable activities for a period of six months. The level of reserves is monitored on an on-going basis and the aim of the trustees is to achieve a level of reserves sufficient to cover any contingent liabilities which might arise from the cancellation of current service contracts, redundancy costs or commitments under non-cancellable operating leases. We retain funds to cover any deficits, which result in statutory authority under-funding or increased demand and general cash flow fluctuations.

Currently the funds held met our target, however, such is the nature of funding for care that we cannot become complacent. Therefore, costs are constantly being reviewed, as well as charging rates to ensure that contracts are not wholly running at deficit levels (the Charity accepts that by its very nature it should not operate purely to make surpluses and must not forget its charitable objectives).

Going Concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves with the charity being able to continue as a going concern.

Third Party Indemnity Insurance
The charity maintains an 'Officers and Directors' insurance policy in respect of the trustees. Reviews of cover are undertaken annually commensurate with the level and type of activity the charity undertakes.

FUTURE PLANS

The intention is to ensure that the charity provides an efficient and high-quality service to its end users while at the same time maintaining a financially viable operation.

The charity is currently delivering a significant amount of chronic and palliative care and we are continuing to make inroads into the Dudley, Walsall, Wolverhampton and Birmingham areas, particularly with regard to dementia services, and young and adult caring services.

The charity will maintain its activity and continue to research and pursue other sources of funding, and trustees will continue to monitor the effects as a result of the Governments' Comprehensive Spending Review. We anticipate being able to pick up additional Spot work and individual clients.

Over the past few years Crossroads Caring for Carers has extended its area of operation and increased the number of services offered, and the resulting growth necessitated additional office space which had already been acquired. In addition, due to Covid-19, we will now be looking at alternative ways of working to ensure working time efficiencies, which may include some staff working partly at home and in the office, using electronic means of communication. Staff training will be revised so that staff may be accessing more on-line training as well as face-to-face learning due to the nature of the training course being delivered. Trustees will be mindful of the return-to-work syndrome and may instigate a hybrid working arrangement involving both home and office work.

As an organisation we shall continue to use the Disclosure and Barring Service to help assess the suitability of applicants for positions of trust, we comply fully with the code of practice regarding the correct handling, use, storage, retention and disposal of certificates and certificate information. Staff are required to register with the update service and maintain that updated registration. Crossroads Caring for Carers will pay the fee for as long as they remain in our employment.

We are now outsourcing any disciplinary matters that may arise as this will ensure that such cases are treated impartially, and reduce the amount of time and effort spent on these cases by senior management so that greater emphasis is placed on delivering our caring duties.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Sandwell Care Attendant Scheme Limited, known as Crossroads Caring for Carers, is a registered charity and a company limited by guarantee, company no. 2950188. It is governed by its Memorandum and Articles of Association dated 19 July 1994, updated on 2 November 2007 with guidance from the National Association of Crossroads. The company is registered as a charity with the Charity Commission, Charity no. 1040679, from 9 September 1994. All Directors of the company are also Trustees of the charity and members of the Management Committee who meet on a regular basis to manage the affairs and formulate policy. The Management Team organise the day to day running of the Scheme, assisted by administrative staff and care support workers.

The charity is associated with, and promotes the charitable objectives of the Carers Trust (see below under Wider Network).

Consideration as been given to updating the governing document and also to re-register as a charitable incorporated organisation, however the COVID pandemic has shifted our priorities and this will be revisited at a later date.

Trustee Appointment, Induction and Training

To date, trustees have been identified through local networking and prior to appointment they are invited for a discussion with the Chairman and other Board members. Each new trustee undergoes an induction training programme and is briefed on their legal obligations under charity and company law. They are made aware of the structure of the organisation and provided with copies of Board meeting papers, accounts and budgets. Prospective new trustees are invited to attend Board meetings as observers prior to any formal appointment.

Staff Training

We are continuing to develop a programme of learning for our staff which will give them the skills and knowledge to provide care at the relevant level for people with complex and terminal health care needs, along with the mandatory social care support that they deliver. These training programmes are a valuable asset to our organisation and we also deliver training to other organisations within our local area of need. This has provided another income stream which helps to defray the in-house training costs.

Organisational Structure

The charity operates on a day-to-day basis through a management team headed by the Chief Executive Officer (CEO), namely Mrs Christine Christie.

The Registered Care Manager position is held by Michelle Oseland with effect from 22 June 2021. Prior to her employment, the duties had been shared amongst other members of the management team.

The management team comprises of those individuals listed by name and job title under the heading 'Legal and Administrative Details' on page 2.

Decision Making

Normal day-to-day operational decisions are made by the Chief Executive Officer, with help from her management team, and as appropriate the support of two trustees with a specific speciality, Mr I Wyle (Chairman), and Mr H Painter, both of whom have a financial and business operations background.

Major decisions in respect of strategy and high value expenditure are made by the Board of Trustees.

Volunteers and Benefaction
We extend our appreciation to all volunteer trustees and staff who have worked hard throughout the year to provide support and care to all the families who use our services.

We continue to be grateful to people who donate money to our Organisation, which is used for the exclusive benefit of individuals with care needs. Donations are often made by grateful families who use our services and sometimes when a loved one has passed away.

Key Management Remuneration
Remuneration of key management personnel (Chief Executive, Business Finance Manager, Care Manager and Dudley Carers lead) is determined by the Board of Trustees. Reference is made to remuneration packages offered in similar organisations, as well as looking to non-charitable businesses of a similar size.

Wider Network
The charity is a network partner of the Carers Trust, a charity which works to improve support services and recognition for anyone living with the challenges of caring, unpaid, for a family member or friend who is ill, frail, disabled or has mental health or addiction problems.

The Carers Trust offers us support with compliance documentation, specialist advice, insurance and other general matters. To ensure full compliance with the Care Quality Commission, we normally adopt the Carers Trust operating policies. The Trust also lobbies the Government and local authorities on behalf of its network partners to ensure that official legislation is fully implemented.

Related Parties
The Trustees who served during the relevant period were those persons listed under 'Reference and Administrative Information' below. There were no related party transactions during the year (refer note 16).

Risk management
The Management Committee has conducted its own review of the major risks to which the charity is exposed and systems have been established to mitigate those risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity. External risks to funding are mitigated by maintaining a suitable level of reserves to ensure continuity of service as detailed above (refer also to commentary under Financial Review). Operational risks are minimised by the implementation of formal risk assessment procedures and written policies in respect of health and safety, and staff training. Insurance in respect of public and employers' liability risks is maintained through the Carers Trust.

The trustees, at their regular Board meetings, continue to monitor the opportunities and threats that exist in the Care Sector market.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of The Sandwell Crossroads Care Attendant Scheme Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charity SORP
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware;
- trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS
The auditors, RD Accounting Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This Report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 28 Oct 2022 and signed on its behalf by:

Ivan G Wyle FCA
Chairman of the Board of Trustees
The Sandwell Crossroads Care Attendance Scheme Limited

Independent Auditor's Report

Opinion

We have audited the financial statements of The Sandwell Crossroads Care Attendant Scheme Limited (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, balance sheet, cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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

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

Our audit process involves determining a suitable materiality level and assessing the overall risk of material misstatement, including how fraud may occur. Our core procedures in relation to fraud and error include:

- Identifying laws and regulations that could reasonably give rise to a material misstatement in the financial statements
- Enquiring with management and office holders on their own considerations on fraud
- Considering financial pressures, incentives, opportunity, and motivations that may lead to fraud
- Reviewing areas where management is required to make significant subjective judgements (the key areas identified here include fixed asset valuation/depreciation and allocation of restricted fund expenditure)
- Ensuring expenditure is within the scope of the charities aims, objectives and in line with funding requirements.
- Reviewing manual journal entries to ensure they are appropriate and no subject to any bias, thus reducing the risk of misstatement due to management override of controls

Our procedures are tailored to the specific risks we have identified for The Sandwell Crossroads Care Attendant Scheme Limited and are based on our detailed knowledge and understanding of the entity and its environment.

There is an inherent risk that our audit will not detect all irregularities, including those resulting in material misstatement in the financial statements or non-compliance with regulation. This risk is greater in respect of fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

RDunkley

Richard Dunkley (Senior Statutory Auditor)
RD Accounting Limited (Statutory Auditor)
Chartered Certified Accountants
12C Two Locks
Hurst Business Park
Brierley Hill
DY5 1UU

Date: 28/10/2022

Statement of Financial Activities
(including summary income and expenditure account)

	Notes	Unrestricted funds £	Restricted funds £	31/03/2022 Total funds £	31/03/2021 Total funds £
Income and endowments from					
Donations		**8,600**	**438**	**9,038**	9,813
Charitable activities	2	**1,755,680**	**644,591**	**2,400,271**	2,371,909
Other trading activities - Training		**5,070**	**-**	**5,070**	200
Investment income - Bank Interest		**2,237**	**-**	**2,237**	4,134
		1,771,587	**645,029**	**2,416,616**	2,386,056
Expenditure on					
Charitable activities	3	**1,788,400**	**686,761**	**2,475,161**	2,165,489
NET INCOME		**(16,813)**	**(41,733)**	**(58,545)**	220,567
Transfers between funds	21	**74,046**	**(74,046)**	**-**	-
RECONCILIATION OF FUNDS	19				
Total funds brought forward		**1,040,416**	**117,052**	**1,157,468**	936,901
TOTAL FUNDS CARRIED FORWARD		**1,097,650**	**1,273**	**1,098,923**	1,157,468

Balance Sheet

Company registration number: 02950188

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	10	**516,347**	**-**	**516,347**	527,756
CURRENT ASSETS					
Debtors	11	**260,547**	**-**	**260,547**	252,370
Cash at bank and in hand		**741,528**	**44,123**	**785,651**	792,577
		1,002,075	**44,123**	**1,046,198**	1,044,947
CREDITORS					
Amounts falling due within one year	12	**(274,083)**	**(42,850)**	**(316,934)**	(255,938)
NET CURRENT ASSETS		**727,991**	**1,273**	**729,264**	789,009
TOTAL ASSETS CURRENT LIABILITIES		**1,244,339**	**1,273**	**1,245,612**	1,316,765
CREDITORS					
Amounts falling due after one year	14	**(146,689)**	**-**	**(146,689)**	(159,297)
		1,097,650	**1,273**	**1,098,923**	1,157,468
FUNDS	19				
Unrestricted funds				**1,097,650**	1,040,416
Restricted funds				**1,273**	117,052
				1,098,923	1,157,468

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies.

The financial statements were approved by the Board of Trustees on 28/10/2022 and were signed on its behalf by:

I G Wyle

Mr I G Wyle FCA - Trustee

Cash Flow Statement

	Notes	2022 £	2021 £
Cash flow from operating activities			
Cash generated from operations	1	**15,171**	228,897
Interest paid		**(4,211)**	(4,449)
Net cash flow from operating activities		**10,960**	224,448
Cash flows from investing activities			
Interest received		**2,237**	4,134
Purchase of tangible fixed assets		**(7,438)**	-
Net cash used in investing activities		**(5,201)**	4,134
Cash flows from financing activities			
Capital Loan Repayments		**(12,684)**	(12,448)
Net cash used in financing activities		**(12,684)**	(12,448)
Net increase in cash and cash equivalents		**(6,925)**	216,134
Cash and cash equivalents at the start of the reporting period		**792,577**	576,443
Cash and cash equivalents at the end of the reporting period		**785,652**	792,577

Notes to the Cash Flow Statement

1. Reconciliation of net income/(Expenditure) to net cash flow from operating activities

	2022 £	2021 £
Net income/(Expenditure) for the reporting period (as per the statement of financial activities)	**(58,545)**	220,567
Adjustments for:		
Depreciation charges	**18,846**	18,024
Interest received	**(2,237)**	(4,134)
Interest paid	**4,211**	4,449
(Increase) / decrease in debtors	**(8,177)**	30,568
Increase / (decrease) in creditors	**61,073**	(40,577)
Increase / (decrease) in provisions	-	-
Net cash provided by (and used in) from operating activities	**15,171**	228,897

Notes to the Financial Statements

1 ACCOUNTING POLICIES

Basis of preparing the financial statements
The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) is a registered charity and a registered private company limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £5 per member of the charity. The address of the registered office is given in the charity information on page 8 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that 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. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs
All indirect costs have been allocated to the respective funds on a time basis using the times recorded by staff.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- in accordance with the property
Fixtures and fittings	- 20% on cost

The charities freehold property (headquarters) is being depreciated over its estimated useful life of 75 years. The cost of land which is estimated at £100,000 is not being depreciated.

The charity has adopted a policy in respect of fixtures, fittings and equipment of only capitalising an item if its cost is over £1,000.

Taxation
The charity is an exempt charity within the meaning of Schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes.

Notes to the Financial Statements – continued

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Debtors and creditors receivable/payable within one year
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

2 INCOME FROM CHARITABLE ACTIVITIES

	2022	2021
	£	£
Service Contracts	1,965,491	1,876,826
Grants (see below)	434,779	495,083
	2,400,271	2,371,909

Grants included in the above are as follows:

	2022	2021
	£	£
Community Lottery - Building Connections	-	39,600
Sandwell Council - Bereavement Support Programme	7,500	7,500
Sandwell Council - Family Carers Training	15,000	15,000
Communities in Sync Ltd - Bereavement	29,420	35,412
Ideal for All - Building Connections Youth Strand	-	13,500
Communities in Sync Ltd - Community Offer	70,666	70,666
Carers Assistance	-	57,550
Carers Trust (Making Carers Count)	29,493	-
Sandwell Council - Dementia Navigator Service	21,304	104,670
Sandwell Council - COVID19 Infection Control	33,402	21,685
Forward Carers - Dementia Carers Group/Training	125,000	125,000
Young Carers Equipment Grants	12,418	4,500
Workforce Retention / Recruitment - Sandwell MBC	90,576	-
	434,779	495,083

Notes to the Financial Statements – continued

3 CHARITABLE ACTIVITIES COSTS

	2022	2021
	£	£
Direct Costs		
Staff Costs	1,649,909	1,539,569
Travelling	61,095	69,744
Clothing/PPE	764	21,685
Events & Room Hire	15,485	2,023
Training	6,564	3,505
Partner Costs & Consultancy	129,640	7,784
Young Carers Equipment Grants	12,114	2,917
	1,875,571	1,647,227
Support Costs		
Staff Costs (Inc. temporary staff)	339,867	330,685
Office Administration Costs	9,375	9,600
Utilities / Premises Costs	13,724	11,511
Recruitment, HR, Legal & Professional fees	65,244	15,861
Staff Training	4,515	-
Computer, Software & Telecommunications	110,908	81,775
Insurance & Regulatory Fees	20,153	22,568
Depreciation	18,876	18,024
Audit & Accountancy	6,022	3,464
Miscellaneous Expenses	3,017	9,641
Bank & Credit Card Charges	2,120	2,191
Mortgage Interest	4,211	4,449
Bad debts	-	4,828
Cleaning	1,558	3,665
	599,590	518,262
	2,475,161	2,165,489

4 NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Auditors' remuneration	3,350	3,464
Auditor's fees for Accounts Preparation / Tax	2,672	-
Depreciation - owned assets	18,846	18,023

Notes to the Financial Statements – continued

5 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2022 nor for the year ended 31st March 2021.

One trustee claimed expenses during the year for travel and subsistence, amounting to £678 (2021: two trustees, £669).

6 STAFF COSTS

	2022 £	2021 £
Wages and salaries	1,793,254	1,703,640
Employer National Insurance	131,508	126,358
Employer Pension costs	32,095	32,972
	1,956,857	1,862,970

The average monthly number of employees during the year was 110 (2021: 97). The average number of full-time equivalent employee was estimated to be 77 (2021: 78)

No employees received emoluments in excess of £60,000 during the year (excluding employer's pension contributions).

Total remuneration paid to key management personnel was £126,948 (2021: £126,796) during the year (excluding employers pension contributions).

The charity contributes to individual pension schemes, which are defined contribution pension schemes, and the amounts charged to the income and expenditure accounts for the year are as stated above.

10 EX GRATIA PAYMENTS

Ex-gratia payments to former members of staff amounted to £4,482 (2021 - £2,998) after termination of employment.

Notes to the Financial Statements – continued

10 TANGIBLE FIXED ASSETS

	Freehold Property	Long Leasehold	Fixture and Fittings	Fixtures and fittings
	£	£	£	£
COST				
At 1 April 2021	421,968	100,000	73,686	595,655
Additions	-	-	7,438	7,438
Disposals	-	-	-	-
At 31 March 2022	421,968	100,000	81,124	603,093
DEPRECIATION				
At 1 April 2021	12,879	5,406	49,614	67,899
Charge for the year	4,351	1,352	13,143	18,846
Eliminated on disposals	-	-	-	-
At 31 March 2022	17,230	6,758	62,757	86,745
NET BOOK VALUE				
At 31 March 2022	**404,738**	**93,242**	**18,367**	**516,347**
At 31 March 2021	409,089	94,594	24,072	527,756

The long leasehold property is depreciated at a rate designed to write the asset off, in equal instalments, over the period of the lease (75 years in 2018). This amounts to a rate of 1.33% on cost.

11 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade Debtors	**151,641**	113,250
Prepayments and accrued income	**108,906**	139,120
	260,547	252,370

Notes to the Financial Statements – continued

12 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Bank Loan	**12,655**	12,731
Trade creditors	**28,725**	31,035
Other tax and social security	**54,807**	34,519
Deferred income	**51,076**	-
Accrued expenses	**34,836**	27,597
Net Wages / Pension	**132,399**	142,715
Other creditors	**2,436**	7,341
	316,934	255,938

13 DEFERRED INCOME

Incoming resources are deferred in accordance with section 5.24 of the Statement of Recommended Practice (FRS102) whereby income is subject to performance-related condition.

	2022	2021
	£	£
Brought forward	-	83,350
Received during the year	**155,144**	441,540
Amounts released to income	**(104,068)**	(524,890)
Carried forward	**51,076**	-

The balance carried forward is made up of Community Offer income for April to June 2022 (£17,667) and unspent funds received from Sandwell Council for COVID-19 Infection Control and Testing (£33,409) these funds are to be returned to Sandwel MBC.

14 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2022	2021
	£	£
Bank Loan	**146,689**	159,297
	146,689	159,297

Amounts due over 5 years is £93,371 (2021: £107,493).

Notes to the Financial Statements – continued

15 LEASING AGREEMENTS

	2022 £	2021 £
Within one year	-	1,626
Between one and five years	-	-
	-	1,626

Total operating lease payments made in the year amounted to £2,152 (2021 - £5,752) and are in respect of office equipment.

The Organisation also leases the car park adjoining the freehold headquarters. However, this is at a true "peppercorn rent" and the above figures do not, therefore, include any car park lease cost.

16 RELATED PARTIES

There were no related party transactions in the year (2021: None).

17 SECURED DEBTS

The bank loan is secured on the freehold property with fixed and floating charges also in place on other assets.

18 FRC ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements when necessary.

Notes to the Financial Statements – continued

19 Movement in funds

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
General fund	1,040,416	1,771,587	(1,788,400)	74,046	1,097,650
Restricted Funds					
Carers support programme	5,767	22,500	(28,267)	-	-
Building Connections Dementia Grant	11,842	-	-	(11,842)	-
Building Connections Youth Strand	10,294	-	-	(10,294)	-
Demential Road Map (Navigators/Winter Pressures)	20,695	21,304	(34,442)	(7,557)	-
Sandwell Dementia Services (SCDS)	-	210,101	(249,202)	39,101	-
Birmingham Bereavement Grant	3,942	29,420	(30,651)	(2,712)	-
Birmingham Carers Grants	33,840	125,148	(124,387)	(34,601)	-
Carers Assistance	20,803			(20,803)	-
Carers Trust (Making Carers Count)	-	29,493	(32,936)	3,443	-
Community Offer Grant	7,244	70,666	(50,784)	(27,126)	-
Donations	1,042	-	-	(1,042)	-
Infection Control Grants	-	33,402	(33,402)	-	-
Workforce retention and recruitment grant	-	90,576	(90,576)	-	-
Young Carers Equipment Grants	1,583	12,418	(12,114)	(614)	1,273
	117,052	645,029	(686,761)	(74,046)	1,273
	1,157,468	2,416,616	(2,475,161)	-	1,098,923

Notes to the Financial Statements – continued

Prior year movement in funds

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
General fund	929,069	1,888,673	(1,777,326)	-	1,040,416
Restricted Funds					
Carers support programme	1,457	22,500	(18,190)	-	5,767
Building Connections Dementia Grant	4,286	39,600	(32,044)	-	11,842
Building Connections Youth Strand	2,089	13,500	(5,295)	-	10,294
Demential Road Map (Navigators/Winter Pressures)	-	104,670	(83,975)	-	20,695
Birmingham Bereavement Grant	-	35,412	(31,470)	-	3,942
Birmingham Carers Grants	-	125,000	(91,160)	-	33,840
Carers Assistance Grant - Big Lottery	-	57,550	(36,747)	-	20,803
Community Offer Grant	-	70,666	(63,422)	-	7,244
Donations	-	1,800	(758)	-	1,042
Infection Control Grants	-	21,685	(21,685)	-	-
Young Carers Equipment Grants	-	4,500	(2,917)	-	1,583
Miscellaneous grants	-	500	(500)	-	-
	7,832	497,383	(388,163)	-	117,052
	936,901	2,386,056	(2,165,489)	-	1,157,468

Notes to the Financial Statements – continued

20 Purpose of funds

Carers Support Programme
Represents two restricted funds providing Bereavement Support and Family Carer Training.

Building Connections Dementia Grant
The funding is for for adult carers who care for someone with Dementia to reduce isolation and loneliness. The project supports residents of Sandwell and Solihull.

Building Connections Youth Strand Grant
A fund to provide regulated activity care workers to support young people with disabilities principally in "Ideal for All" gardens.

Carers Assistance Grant
This is a Covid related fund to provide a carers assistance helpline during the pandemic to advise and signpost carers for support.

Carers Trust (Making Carers Count)
A fund to provide a carers assistance helpline to advise and support carers.

Birmingham Bereavement
This is a service provided through "Communities in Sync" to give support to carers and their families following bereavement.

Birmingham Carer Group
Supports family and informal carers who are looking after someone with dementia through meetings information provision etc.

Training is also provided to show carers how to cope with and understand someone with dementia.

Infection Control Grants
Covid related grants to provide PPE and also other health & safety matters relating to staff.

Disc Winter Pressures
To support the individual and carer through signposting to enable the individual to stay at home as long as possible.

Community Offer (Sandwell Council)
The Sandwell Community Offer is a partnership of local organisations who deliver wellbeing support services to carers across Sandwell to maintain and improve their wellbeing.

Sandwell Dementia Services (SCDS) (Sandwell Council)
The Sandwell Community Dementia Service provides advice, information and support to those with worries about their memory or a dementia diagnosis, and their carers, across Sandwell.

Workforce retention and recruitment grant (Sandwell Council)
Part of a central government fund to address adult social care workforce capacity pressures in through recruitment and retention activity.

Young Carers Equipment Grants (Carers Trust)
Carers Trust provide funding for grants for young carers to pay for items such as furniture, appliances and driving lessons.

All other funds are unrestricted.

Notes to the Financial Statements – continued

21 Material transfers between funds

The transfer this year are all in relation to under/overspends on various restricted funds, it is deemed that there are no carry forward balances and that all grant conditions / restrictions have been satisfied – therefore any under spend is transferred to general funds.

THE SANDWELL CROSSROADS CARE ATTENDANT SCHEME LIMITED

England & Wales - Charity number 1040679

Accounts

REGISTERED COMPANY NUMBER: 02950188 (England and Wales)
REGISTERED CHARITY NUMBER: 1040679

Report of the Trustees and

Audited Financial Statements for the Year Ended 31 March 2021

for

The Sandwell Crossroads
Care Attendant Scheme Limited

RD Accounting Limited
Statutory Auditor
12C Two Locks
Brierley Hill
West Midlands
DY5 1UU

The Sandwell Crossroads
Care Attendant Scheme Limited

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for the Year Ended 31 March 2021

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The Sandwell Crossroads
Care Attendant Scheme Limited

Report of the Trustees
for the Year Ended 31 March 2021

Chairman's Report

I remember reporting that last year we were in the grasp of the Coronavirus pandemic, even now it still remains the case and we continue to make more use of electronic methods of communication thereby limiting social interaction. Fortunately, our managers were well prepared for the pandemic and we remained able to continue to offer highly competitive care to our clientèle. National statistics appear to suggest that we are now nearing the end of the pandemic and we must consider a programmed return to more normal working patterns, but this may well include significantly more home based work.

We have continued to offer personalised care to those living at home and supporting them with all aspects of daily living. During the year we have delivered 110,608 care hours to organisations and individuals compared with 101,938 hours last year. These hours are calculated to include Dementia Co-ordinators and Dementia Advisors, Dementia Training, Community Navigators, Birmingham Bereavement Coordinator and also Dudley Carer Advisors, who are paid on a salary basis because these hours better reflect the increased level of activity and care offered by our organisation.

The Carers' Assistance Line was launched on 14 February 2021 and we have received referrals into this service to support carers who are struggling with Coronavirus, practical and mental health issues. The lottery funding was due to end in March 2021 but we are have accessed additional funding for the future.

Forward Carers agreed to our proposal for Birmingham grant funds to provide funds for a service for Birmingham Caring for Carers specialist dementia groups and Dementia Training for Carers at the start of the financial year, a very much scaled down service from the DISC service, which was de-commissioned at the end of March 2020.
We gained initial funding from the Building Connections Lottery funding, which allowed us to launch a service to deliver an extensive Dementia Information Service for Carers living in Sandwell, this then enabled us to gain match funding from the Council , which ran to the end of March 2020. We were then delighted as the service then became recommissioned to pilot a Dementia Navigator Service, working in partnership with Agewell, which commenced 1st April 2020. This being the precursor to a formal contract being commissioned for a longer period during the course of 2020 and anticipated to run for 12 months thus allowing for the formal contract to be tendered for to be put in place from the beginning of April 2021. Staff were transferred from the DISC service into this service and successfully reached over 500 new carers of people with a dementia during the course of the year

The Dudley Carers Wellbeing Service continued to work through difficult times during the pandemic. The Young Carers had just become adjusted to us being the new provider when lockdown hit. During the period the Young Carer Advisors struggled to meet the children, but during the summer as lockdown eased, they became very creative, undertaking many outdoor activities with the children and were able to access grant funding to buy bikes, computer/tablets along with a variety of other items that has increased the wellbeing for the children. Dudley Adult Carer Advisors have also become very adapt at running virtual meetings with carers, starting Yoga Groups, South Asian family groups, plus, of course, helping carers to get on line and working with other third sector organisations, which has supported one to one working helping to relieve the stress of Carers. .

The CHC Night Pop-in Service continues to take up packages of care and is integral to the CHC support packages that patients need, particularly those who are nearing the end of their lives. We have three teams working across Sandwell and West Birmingham and feel that these are part of a valued and integrated service.

Our accounts show a surplus of £220,567 which is higher than was budgeted due principally to the release of deferred income which arose from an under spend on carers' groups in the previous year

Our present strong financial position is as a result of a combined team effort. I would therefore like to extend my gratitude to Trustees, Christine Christie, her Senior Management Team and Administrative Staff, together with the support of Carers, and other volunteers.

I. G. Wyle

Ivan Wyle FCA

Report of the Trustees
for the Year Ended 31 March 2021

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 year ended 31 March 2021. 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 Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers), is a scheme established for the public benefit for the following objects:

The principal activity of the charity continued to be that of the provision of respite to carers in their homes, and, exceptionally, to sufferers living alone, thus enabling the users to remain in their homes rather than be admitted to hospital.

Our aims have remained the same since 1994:

- Increase the average number of hours of care each week
- Provide high quality care for those in need
- Maintain the high standard awarded during the year by the Care Quality Commission.
- Develop new services and funding streams

Crossroads Caring or Carers remains focussed on offering quality care, which is provided by means of a variety of NHS contracts together with grant funding for specific services, whilst at the same time developing services to individuals who use the Direct Payment Scheme

Public benefit

How the charity provides public benefit is shown through its Charitable Objectives (see above), and how it demonstrates providing a public benefit is best described in the following 'Mission Statement', and in 'Achievements and Performance' below. The Trustees are aware of the guidance from the Charity Commission in respect of public benefit.

Area of benefit

Our area of benefit is Birmingham and the Black Country, where our main focus is in the area of domiciliary care, dementia care and information services, and palliative and respite care for carers.

Mission statement

It is the intention and commitment of The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) to offer support and deliver high quality services to carers and people with care needs and treat them with respect and sensitivity, recognising the dignity and value of each person for whom a service is provided. We maintain confidentiality at all times. Our clients' families are supported in exercising self-determination and making choices to enable them to maintain their independence. Our services are flexible and meet the needs of each carer and each person they support. All our family carers, and people who use our services, are consulted about the way services are delivered to them.

We respect the privacy and personal choice and lifestyles, customs, cultures, values and spiritual beliefs for each person for whom the service is provided. We are committed to the principals of equal opportunities regardless of race, gender, marital status, sexual orientation, age, ethnic origin, disability or religion, both in the provision of our services and in employment practices. Crossroads Caring for Carers is committed to responding to the diversity of needs presented to us and developing appropriate quality services to meet peoples' needs. We are also committed to working in partnership with other organisations in the interests of carers and the people they support.

OBJECTIVES AND ACTIVITIES

Principle activities

The Charity provides a range of services to those living at home in the area of benefit for those people requiring chronic illness and palliative care. These services have expanded across the geographical area of Birmingham and the Black Country. Funding is received from Dudley and Sandwell Local Authorities, along with Sandwell and West Birmingham and Birmingham and Solihull Clinical Commissioning Groups (CCG'S) providing Continuing Health Care funding to those who are eligible, by supporting people to remain living in their own home for as long as possible.

Birmingham and Solihull CCG continue to fund Respite Care for Carers, which supports family carers to take a break from their caring responsibilities. We were awarded the "Dudley Carers Wellbeing Service" by Dudley Metropolitan Borough Council October 2019 and the service commenced 2 January 2020, providing services for Young and also Adult Carers in Dudley. Sandwell Social Services also contract with the charity for the provision of 'Spot Purchase' of domiciliary social care.

Sandwell and West Birmingham Clinical Commissioning Group was a membership organisation involving 84 GP practices. They were responsible for spending over £2,000,000 a day on health care for about 575,700 registered patients across the Sandwell and West Birmingham area. This group ceased to exist on 31 March 2021, and from 1 April 2021 it merged with Dudley, Walsall and Wolverhampton CCG's to form the Black Country and West Birmingham CCG, becoming the new data controller involving 208 GP practices. All the GP practices will be arranged in Primary Care Networks (PCN's) and bring together a group of closely connected practices to work in the best interests of the local population. PCN's will typically serve natural communities of around 30,000 to 50,000 people. The new CCG will decide how to spend the NHS budget on the majority of health services for people in the region including the care and treatment that local residents are entitled to.
Further detail is provided under 'Achievements and Performance' below.

Achievements and Performance

The principal activity of the charity continued to be that of the provision of respite to carers in their homes, and exceptionally to sufferers living alone. The charity provided 110,608 care hours during the year to a variety of organisations and individuals, compared with 101,938 in the previous year. The hours are calculated to include Dementia Co-ordinators and Dementia Advisors, and also Dudley Carer Advisors.
The shape of the business continued to develop during the course of the year and we offered an increased level of advice and guidance to family carers who are supporting individuals with dementia. The trustees are taking steps to ensure that the number of care hours provided will increase substantially in the future, and to that end the number of income streams has been increased.

Success in these areas is measured by the number of hours of care provided and the quality of care delivered within that time.
Each broad area of activity is summarised as follows:

Sandwell Authority Spot Purchase and Personal Budgets
Crossroads Caring for Carers deliver services to people, and their carers to support and help with daily living social care needs, personal care, shopping, medication etc., enabling them to continue living at home for as long as possible. Individuals can contact their local Social Services Department requesting support and that department will visit and complete an initial assessment. The Social Worker will forward the assessment to us so that we can provide the appropriate level of care. We pride ourselves in having fully trained staff who are able to care for people with a specialist need. The Local Authority currently purchase Spot Contracts from us on an 'as required' basis with payment being made in arrears and we work in conjunction with Ideal for All, enabling us to deliver personal budgets.

Family Funded
We have seen an increase in growth throughout the whole area of benefit, particularly in our family funded service. If a family member wishes to refer either themselves, or a relative, they can call our office and arrange for us to visit them to assess the appropriate level of care needed to enable continued independence to live within their own home for as long as possible.

OBJECTIVES AND ACTIVITIES

Continuing Health Care [CHC] and long term chronic illness condition
The Sandwell and West Birmingham CCG has continued their funding for health care. This is a 24 hour service for people who are chronically sick or who have a palliative care need. District Nurses, GPs and other health professionals are able to refer patients to our service. A patient's care is tailored to their individual needs and we ensure that safety and care is delivered at all times. A patient may require more than one Crossroads Care Support Worker to attend them several times each day, or may require a Care Worker to stay with them at night and support the family in having a rest from caring responsibilities.

We have continued to deliver chronic illness and palliative care under the CHC framework contract with Birmingham and Solihull CCG.

CHC 'Night Pop In' Service
This is part of a valued integrated service, and we have continued to take up care packages that support patients' needs, particularly those towards the end of life. We now have three teams working across Sandwell and West Birmingham who take on late evening visits for the DET and CHC teams.

Collective Palliative Care (CPC)
This service operates as a palliative hub based at Sandwell Hospital and is provided by a consortium including Birmingham City Hospital in partnership with the John Taylor Hospice, St Mary's Hospice, Crossroads Caring for Carers and Age Concern, and is funded by Sandwell and West Birmingham CCG. Crossroads Caring for Carers role in the partnership is to provide non-clinical staff to the palliative hub team who operate 24 hours per day, working alongside clinicians. In addition to the foregoing there is additional funding to provide respite breaks for carers during the day or night thereby allowing the carers to have a rest.

Direct Payments
Individuals who require help with social care can access Direct Payments, which are now becoming known as Personalised Budgets. This enables people to choose a care provider in order for them to have choice and control over their own lives.

Walsall Social Services - spot purchase
We continue to be a confirmed framework agreement provider for Walsall Social Services and provide domiciliary care to people living in the West Walsall area. We can deliver services to a wide range of people including the elderly, frail, sufferers of dementia and terminal illness. People wishing to use our service contact Walsall Social Services and complete an initial assessment with a Social Worker. Unfortunately, there has not been a significant take-up of this service due to staff availability.

Bereavement Funding
This service enables us to provide staff to deliver post-bereavement support to family carers. It is funded by Sandwell Metropolitan Borough Council Carers Grant Funding. We have seen an increased level of take up of this service during the winter months.

Birmingham Training for Carers of people with Dementia and Birmingham Dementia Groups
We have previously gained funding to provide training to family carers to support them in their caring role. Our trainers visit family carers in their own home, teach them to use equipment and techniques which keep them safe from harm, reducing injury and increasing confidence and wellbeing. Trustees are currently monitoring our training services to ensure that they remain financially viable. We now find ourselves in the position of being unable to deliver training in peoples' own homes, due to COVID-19, and are now delivering various modules on Dementia to family carers virtually whilst continuing to support carers over the telephone.

Our focus is to deliver quality care by our staff, which demands that we train staff to a high level to ensure they have the confidence and ability to deliver high standards of complex care. To cover our overheads we offer training to outside organisations and share training places in order to attain the right number of staff for a training session. Because of COVID-19, we are limited in delivering face-to-face training of staff, and are looking into alternative ways of working. Fortunately, the CCG have made the decision to suspend training requirements during the pandemic period.

OBJECTIVES AND ACTIVITIES

Dudley Carers Wellbeing Service

We were awarded a contract in October 2019 to deliver the Dudley Carers Wellbeing Service, following an extremely competitive final process. This is a three-year contract with the option of extending it for a further two years. The service commenced on 2 January 2020 and the annual income for this project is £282,450 with a total value of £854.000.

The service is to deliver support for Young Carers, from 4 years to 18 years of age, who then move into a transition period to Young Adult Carers services from the age of 18 to 25 years. Young adult carers are helped into work or further education, thereby supporting them with their caring responsibilities. From 25 years onwards our Dudley Adult Carer service continues to support carers who are mainly caring full time, or trying to work part time, with advice and guidance, and holding social activities helping to reduce isolation and loneliness,

A sum of £20,000, which has been funded by Birmingham City Council via Forward Carers, will be carried forward to next year to be spent on computer tablets, so that families can become more familiar with on-line sessions. Face-to-face groups will follow as we come out of lockdown.

Birmingham Respite Care

We continue to provide respite breaks for family carers in Birmingham which is funded by Birmingham and Solihull CCG and we have been successful in increasing the number of hours delivered. Commissioners have altered the basis of this contract so that we now actively support family carers who are caring for a loved one with life limiting conditions. This enables them to remain in their home as they near the end of their life.

Dementia Information Services for Carers (DISC)

This service was decommissioned at the end of March 2020, due to Commissioners wishing to put all carers services under one umbrella within Forward Carers as they mobilise funding for Birmingham City Council to support all Birmingham carers. This has resulted in the funding being reduced for carers of people with a dementia. The commissioners stating that they could not afford a Gold Standard service!

Birmingham Caring for Carers Wellbeing Services

The Bereavement and Wellbeing team is a consortium of third sector organisations, including Crossroads, Communities in Sync, Ideal for All, West Bromwich African Caribbean Resource Centre, KUUMBA Centre and Sandwell Advocacy, working together to support carers to cope with the loss of their loved one by offering practical support and a range of bespoke services.

Communities In Sync (Sandwell third sector consortium) were awarded funding for a group of Sandwell providers to provide wellbeing support to carers and families within Birmingham who have recently been bereaved, or who are pending the loss of a loved one. This was initially for West Birmingham, but within a very short space of time, due to the lack of take up in the area, Birmingham Council requested that this service be taken across the whole of Birmingham, with no additional funding. We employ the lead Coordinator for the service who is responsible for promoting the service, each of the partners host an Adviser to form the team.

Sandwell Dementia Navigator Service (in partnership with Agewell and Dementia Pathfinders)

Our Dementia Navigator Service has been extremely busy following the commencement of this years' funding. The Commissioner has asked that we extend the existing contract up to the end of August 2021, this has been agreed and we are now in negotiation for future funding.

CIS Caring for Carers Bereavement Project

This is a CIS partnership project to deliver support for Carers living in Birmingham. The funding has been extended for one year until November 2021, and we had Kerry Burns as full-time co-ordinator for the Project until March 2021. Partner organisations have part-time staff who Kerry was managing and supporting. During the first three months we had been finding out about the areas of Birmingham, and how we many engage with the community to receive referrals to run Carers Bereavement Groups. Sadly, we were then faced with the pandemic, which has slowed much of the activities, but again staff are being resourceful and using electronic means such as Zoom and WhatsApp to communicate with Carers.

OBJECTIVES AND ACTIVITIES

The service is now more productive and is now funded up to the end of March 2022. We are waiting for Birmingham Commissioners to announce more information with regard to the continuation of this service.

Building Connections Grant, Community Lottery Fund
We were awarded a three year contract in 2018 totalling £99,075, and this has now been completed.

The funding was for adult carers of someone with Dementia to reduce isolation and loneliness. The project supported people living in Sandwell and Solihull. This activity resulted in gaining further investment from the 1 October 2019 to 31 March 2020 from Sandwell Local Authority Winter Pressures funding. This has been a timely project as Sandwell introduced a new Dementia Commissioner who is tasked with identifying those living with a memory problem to gain a dementia diagnosis, which has also led to further investment for the new financial year.

We continue to work in partnership with other local charities for carers and those with dementia to enjoy the great outdoors. However the winter, and the COVID-19 pandemic, has limited these activities for the time being, and we hope to resume them in the new financial year.

Building Connections Youth Strand, Community Lottery Funding
We were awarded £2,750 for January to the end of March 2019 and (£7,500 per annum until 31 March 2021 giving a total project value of £17,750).

Ideal for All won this contract and identified our organisation as a partner to support them with Care Support Workers to provide regulated activities within their groups to support young people with disabilities who attend their horticultural gardens. This is to support two cohorts per week for three hours per cohort. This service has also been affected due to the impact of COVID-19, and we hope to resume as soon as possible.

FINANCIAL REVIEW

Financial position

For the year ended 31 March 2021 there was an income of £2,386,056 (2020 - £1,965,913) and a total expenditure of £2,165,489 (2020 - £1,910,953) giving net incoming resources of £220,567 (2020 - £54,960).

In keeping with current Charity Commission guidance, operating costs have been apportioned between the various activities using the time records maintained by the Charity.

The incoming and outgoing resources can be seen on an activity basis at notes 2 to 9 in the Notes to the Financial Statements.

The increase in unrestricted funds will enable the charity to continue developing its operational and information technology infrastructure.

As part of the ongoing "risk review" performed by the trustees at their regular meeting, the charity is concerned with regards to the future funding streams as mentioned above under the commentary on individual schemes.

This concern is across all funding sources and as negotiations with the various funding stream providers is ongoing, the charity's activities and operations will be tailored accordingly, dependent upon the outcomes.

Principal funding sources

The charity's principal funding sources are set out in "Achievements and performance".

Investment policy and objectives

The charity does not have a formalised investment policy, as it does not enjoy the luxury of substantial accumulated funds.
The charity holds a number of bank accounts to spread the risk in respect of the government guarantee scheme. All funds are held in the main, in interest bearing accounts ranging from instant access to a maximum of 120 days' notice, and as such these monies are shown on the Balance Sheet as cash at bank and in hand rather than as investments.

FINANCIAL REVIEW

Reserves policy

Currently the Charity has £1,040,416 (2020 - £929,069) in unrestricted funds, and free reserves of £671,957 (2020 - £554,985). The free reserves are unrestricted net, current assets.
Included in the total reserves are restricted funds of £117,052 (2020 £7,832).
It is the intended policy of the trustees to retain sufficient financial reserves to enable the company to maintain its' charitable activities for a period of six months. The level of reserves are monitored on an on-going basis and the aim of the trustees is to achieve a level of reserves sufficient to cover any contingent liabilities which might arise from the cancellation of current service contracts, redundancy costs or commitments under non-cancellable operating leases. We retain funds to cover any deficits, which result in statutory authority under-funding or increased demand and general cash flow fluctuations.

Currently the funds held met our target, however, such is the nature of funding for care that we cannot become complacent. Therefore, costs are constantly being reviewed, as well as charging rates to ensure that contracts are not wholly running at deficit levels (the Charity accepts that by its very nature it should not operate purely to make surpluses and must not forget its charitable objectives).

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient, with the level of reserves, for the charity to be able to continue as a going concern.

Third Party Indemnity Insurance

The charity maintains an "Officers and Directors" insurance policy in respect of the trustees. Reviews of cover are undertaken annually commensurate with the level and type of activity the charity undertakes.

FUTURE PLANS

The intention is to ensure that the charity provides an efficient and high quality service to its end users while at the same time maintaining a financially viable operation.

The charity is currently delivering a significant amount of chronic and palliative care and we are continuing to make inroads into the Dudley, Walsall, Wolverhampton and Birmingham areas, particularly with regard to dementia services, and young and adult caring services.

The charity will maintain its activity and continue to research and pursue other sources of funding, and trustees will continue to monitor the effects as a result of the Governments' Comprehensive Spending Review. We anticipate being able to pick up additional Spot work and individual clients.

Over the past few years Crossroads Caring for Carers has extended its area of operation and increased the amount of services offered, and the resulting growth necessitated additional office space which had already been acquired. In addition, due to Covid-19, we will now be looking at alternative ways of working to ensure working time efficiencies, which may include some staff working partly at home and in the office, using electronic means of communication. Staff training will be revised so that staff may be accessing more on-line training as well as face-to-face learning due to the nature of the training course being delivered. Trustees will be mindful of the return to work syndrome and may instigate a hybrid working arrangement involving both home and office work.

As an organisation we shall continue to use the Disclosure and Barring Service to help assess the suitability of applicants for positions of trust, we comply fully with the code of practice regarding the correct handling, use, storage, retention and disposal of certificates and certificate information. Staff are required to register with the update service and maintain that updated registration. Crossroads Caring for Carers will pay the fee for as long as they remain in our employment.

We are now outsourcing any disciplinary matters that may arise as this will ensure that such cases are treated impartially, and reduce the amount of time and effort spent on these cases by senior management so that greater emphasis is placed on delivering our caring duties.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) is a registered charity and a company limited by guarantee, company no. 2950188. It is governed by its Memorandum and Articles of Association dated 19 July 1994, updated on 2 November 2007 with guidance from the National Association of Crossroads. The company is registered as a charity with the Charity Commission, Charity no. 1040679, from 9 September 1994. All Directors of the company are also Trustees of the charity, and members of the Management Committee who meet on a regular basis to manage the affairs and formulate policy. The Management Team organise the day to day running of the Scheme, assisted by administrative staff and care support workers.

The charity is associated with, and promotes, the charitable objectives of the Carers Trust (see below under "Wider network").

Consideration had been given to updating the governing document and to re register as a Charitable Incorporated Organisation, however, the Coronavirus pandemic has shifted our priorities and this will be revisited at a later date.

Trustee Appointment, Induction and Training

To date, trustees have been identified through local networking and prior to appointment they are invited for a discussion with the Chairman and other Board members. Each new trustee undergoes an induction training programme and is briefed on their legal obligations under charity and company law. They are made aware of the structure of the organisation and provided with copies of monthly Board meeting papers, accounts and budgets. Prospective new trustees are invited to attend Board meetings as observers prior to any formal appointment.

Staff Training

We are continuing to develop a programme of learning for our staff which will give them the skills and knowledge to provide care at the relevant level for people with complex and terminal health care needs, along with the mandatory social care support that they deliver. These training programmes are a valuable asset to our organisation and we also deliver training to other organisations within our local area of need. This has provided another income stream which helps to defray the in-house training costs.

Organisational structure

The charity operates on a day-to-day basis through a management team headed by the Chief Executive Officer (CEO), namely Mrs Christine Christie.

The Registered Care Manager position was held by Mrs Kerry Harris who left our employ on 5th February 2021.Her duties have been shared amongst other members of the management team pending the recruitment a new Registered Care Manager, Michelle Oseland on 22 June 2021.

The management team comprises of those individuals listed by name and job title under the heading 'Reference and Administrative Details' below.

Decision making

Normal day-to-day operational decisions are made by the Chief Executive Officer, with help from her management team, and as appropriate the support of two trustees, Mr I Wyle (Chairman), and Mr H Painter, both of whom have a financial and business operations background.

Major decisions in respect of strategy and high value expenditure are made by the Board of Trustees.

Volunteers and Benefaction

We extend our appreciation to all the volunteer trustees and staff who have worked hard throughout the year to provide support and care to all the families who use our services.

We continue to be grateful to people who donate money to our Organisation, which is used for the exclusive benefit of individuals with care needs. Donations are often made by grateful families who use our services and sometimes when a loved one has passed away.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Key management remuneration

Remuneration of key management personnel (Chief Executive Officer, Business Finance Manager, Registered Care Manager and Dudley Carers Lead) is determined by the Board of Trustees. Reference is made to remuneration packages offered in similar organisations as well looking to non charitable businesses of a similar size.

Wider network

The charity is a network partner of the Carers Trust,which is a charity which works to improve support, services and recognition for anyone living with the challenges of caring, unpaid, for a family member or friend who is ill, frail, disabled or has mental health or addiction problems.

The Carers Trust offers us support with compliance documentation, specialist advice, insurance and other general matters. To ensure full compliance with the Care Quality Commission, we normally adopt the Carers Trust operating policies. The Trust also lobbies the Government and local authorities on behalf of its network partners to ensure that official legislation is fully implemented.

Related parties

The Trustees who served during the relevant period were those persons listed under Reference and Administrative information. There were no related party transactions during the year (refer Note 21).

Risk management

The Management Committee has conducted its own review of the major risks to which the charity is exposed and systems have been established to mitigate those risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity. External risks to funding are mitigated by maintaining a suitable level of reserves to ensure continuity of service as detailed above (refer also to commentary under Financial Review). Operational risks are minimised by the implementation of formal risk assessment procedures and written policies in respect of health and safety, and staff training. Insurance in respect of public and employers' liability risks is maintained through the Carers Trust.

The trustees, at their regular Board meetings, continue to monitor the opportunities and threats that exist in the Care Sector market.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

02950188 (England and Wales)

Registered Charity number

1040679

Registered office

Crossroads Care Centre
494 Wolverhampton Road
Oldbury
West Midlands
B68 8DG

Trustees
Mr I G Wyle FCA
Mr H N Painter JP BSc Dip Eng FCA
Mr M Kelly PGCDM PGCEE
Mrs W Bodenham BSc SRN (retired)
Mrs S Turton MA RGN
Mrs M Latter BSc (Hons)
Mrs A Nixon BSc (Hons) RSA IBT

Management team

Chief Executive Officer	Mrs Christine Christie
Business Finance Manager	Mrs Helen Fletcher
Registered Care Manager	Mrs Kerry Harris to 5 February 2021
	Mrs Michelle Oseland appointed 22 June 2021
Dudley Carers Lead	Mr Graham Evans

Company Secretary
Mrs C M Christie

Auditors
RD Accounting Limited
Statutory Auditor
12C Two Locks
Brierley Hill
West Midlands
DY5 1UU

Bankers
Unity Trust Bank plc
Nine Brindleyplace
Birmingham
B1 2HB

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees (who are also the directors of The Sandwell Crossroads Care Attendant Scheme Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS
The auditors RD Accounting Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 25 November 2021 and signed on its behalf by:

Mr I G Wyle FCA - Trustee

Report of the Independent Auditors to the Members of
The Sandwell Crossroads
Care Attendant Scheme Limited

Opinion
We have audited the financial statements of The Sandwell Crossroads Care Attendant Scheme Limited (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 22 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

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

Other information
The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

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

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

Our responsibilities for the audit of the financial statements

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

Our audit process involves determining a suitable materiality level and assessing the overall risk of material misstatement, including how fraud may occur. Our core procedures in relation to fraud and error include:

- Identifying laws and regulations that could reasonably give rise to a material misstatement in the financial statements
- Enquiring with management and office holders on their own considerations on fraud and if any fraud has occurred within the year
- Considering financial pressures, incentives, opportunity, and motivations that may lead to fraud
- Reviewing areas where management is required to make significant subjective judgements (the key areas identified here include revenue recognition, fixed asset valuation/depreciation and allocation of restricted fund expenditure)
- Ensuring expenditure is within the scope of the charities aims, objectives and in line with funding requirements.
- Reviewing manual journal entries to ensure they are appropriate and no subject to any bias, thus reducing the risk of misstatement due to management override of controls

Our procedures are tailored to the specific risks we have identified for Sandwell Crossroads and are based on our detailed knowledge and understanding of the entity and its environment.

For 2020/21 the risk of irregularities and fraud has increased due to the COVID-19 pandemic which has created additional income streams, these include the Lottery COVID Response Grant and Infection Control Grants. The speed of the pandemic and how quickly the related income/government support schemes were introduced further increases the risk of fraud and error. We have considered all of the above within our audit and undertaken additional testing and procedures to enable us to better detect any irregularities.

There is an inherent risk that our audit will not detect all irregularities, including those resulting in material misstatement in the financial statements or non-compliance with regulation. This risk is greater in respect of fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of
The Sandwell Crossroads
Care Attendant Scheme Limited

Use of our report

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

R Dunkley

Richard Dunkley FCCA (Senior Statutory Auditor)
for and on behalf of RD Accounting Limited
Statutory Auditor
12C Two Locks
Brierley Hill
DY5 1UU

Date: 25/11/2021

The Sandwell Crossroads
Care Attendant Scheme Limited

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	8,013	1,800	9,813	5,776
Charitable activities	5				
Care services		1,876,326	495,583	2,371,909	1,953,706
Other trading activities	3	200	-	200	2,690
Investment income	4	4,134	-	4,134	3,741
Total		1,888,673	497,383	2,386,056	1,965,913
EXPENDITURE ON					
Charitable activities	6				
Care services		1,777,326	388,163	2,165,489	1,910,953
NET INCOME		111,347	109,220	220,567	54,960
RECONCILIATION OF FUNDS					
Total funds brought forward		929,069	7,832	936,901	881,941
TOTAL FUNDS CARRIED FORWARD		1,040,416	117,052	1,157,468	936,901

The notes form part of these financial statements

The Sandwell Crossroads
Care Attendant Scheme Limited

Balance Sheet
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	13	527,756	-	527,756	545,779
CURRENT ASSETS					
Debtors	14	252,370	-	252,370	282,938
Cash at bank and in hand		675,525	117,052	792,577	576,443
		927,895	117,052	1,044,947	859,381
CREDITORS					
Amounts falling due within one year	15	(255,938)	-	(255,938)	(296,564)
NET CURRENT ASSETS		671,957	117,052	789,009	562,817
TOTAL ASSETS LESS CURRENT LIABILITIES		1,199,713	117,052	1,316,765	1,108,596
CREDITORS					
Amounts falling due after more than one year	16	(159,297)	-	(159,297)	(171,695)
NET ASSETS		1,040,416	117,052	1,157,468	936,901
FUNDS	20				
Unrestricted funds				1,040,416	929,069
Restricted funds				117,052	7,832
TOTAL FUNDS				1,157,468	936,901

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

The financial statements were approved by the Board of Trustees and authorised for issue on 25 November 2021 and were signed on its behalf by:

I. G Wyle

Mr I G Wyle FCA - Trustee

The notes form part of these financial statements

The Sandwell Crossroads
Care Attendant Scheme Limited

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	228,897	36,849
Interest paid		(4,449)	(5,704)
Net cash provided by operating activities		224,448	31,145
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(18,554)
Interest received		4,134	3,741
Net cash provided by/(used in) investing activities		4,134	(14,813)
Cash flows from financing activities			
Capital loan repayments		(12,448)	(11,748)
Net cash used in financing activities		(12,448)	(11,748)
Change in cash and cash equivalents in the reporting period		216,134	4,584
Cash and cash equivalents at the beginning of the reporting period		576,443	571,859
Cash and cash equivalents at the end of the reporting period		792,577	576,443

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.21 £	31.3.20 £
Net income for the reporting period (as per the Statement of Financial Activities)	220,567	54,960
Adjustments for:		
Depreciation charges	18,024	20,102
Loss on disposal of fixed assets	-	1,813
Interest received	(4,134)	(3,741)
Interest paid	4,449	5,704
Decrease/(increase) in debtors	30,568	(166,688)
(Decrease)/increase in creditors	(40,577)	124,699
Net cash provided by operations	228,897	36,849

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	576,443	216,134	792,577
	576,443	216,134	792,577
Debt			
Debts falling due within 1 year	(12,780)	49	(12,731)
Debts falling due after 1 year	(171,695)	12,398	(159,297)
	(184,475)	12,447	(172,028)
Total	391,968	228,581	620,549

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) is a registered charity and a registered private company limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £5 per member of the charity. The address of the registered office is given in the charity information section of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that 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. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs
All indirect costs have been allocated to the respective funds on a time basis using the times recorded by staff.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	-	in accordance with the property
Fixtures and fittings	-	20% on cost

The charities freehold property (headquarters) is being depreciated over it's estimated useful life of 75 years. The cost of land which is estimated at £100,000 is not being depreciated.

The charity has adopted a policy in respect of fixtures, fittings and equipment of only capitalising an item if its cost is over £1,000.

Taxation
The charity is an exempt charity within the meaning of Schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting
Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Debtors and creditors receivable/payable within one year
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations	9,813	5,776

3. OTHER TRADING ACTIVITIES

	31.3.21	31.3.20
	£	£
External training	200	2,690

4. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	4,134	3,741

The charity holds funds in a number of bank accounts to spread the risk in respect of the Government Guarantee Scheme.

All funds are held, in the main, in interest bearing accounts ranging from instant access to a maximum of 120 days notice and as such these monies are shown, on the Balance Sheet, as "Cash at bank and in hand" rather than investments.

continued...

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.21 £	31.3.20 £
Service contracts	Care services	1,876,326	1,796,971
Grants	Care services	495,583	156,735
		2,371,909	1,953,706

Grants received, included in the above, are as follows:

	31.3.21 £	31.3.20 £
Lottery Grant - Premises Costs	-	10,000
Community Lottery - Building Connections	39,600	39,600
Sandwell Council - Dementia Winter Pressures	-	47,196
Agewell - Dementia Roadmap Funding	-	3,996
Sandwell Council - Bereavement Support Programme	7,500	7,500
Sandwell Council - Family Carers Training	15,000	15,000
Communities in Sync Ltd - Empower Dementia	-	17,188
Communities in Sync Ltd - Bereavement	35,412	14,755
Ideal for All - Building Connections Youth Strand	13,500	1,500
Communities in Sync Ltd - Community Offer	71,166	-
Big Lottery - COVID 19 Response Grant	57,550	-
Sandwell Council - Dementia Navigator Service	104,670	-
Sandwell Council - COVID19 Infection Control	21,685	-
Forward Carers - Dementia Carers Group/Training	125,000	-
Young Carers Grant	4,500	-
	495,583	156,735

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Care services	1,648,869	516,620	2,165,489

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.21 £	31.3.20 £
Staff costs	1,532,285	1,327,486
Travelling	69,744	71,310
Clothing/PPE	21,685	7,869
Training	3,505	1,886
Partner costs & consultancy	7,784	7,783
On Call Costs	7,284	6,591
Cleaning	3,665	4,875
Young carers equipment	2,917	-
Loss on sale of assets	-	1,813
	1,648,869	1,429,613

continued...

8. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Care services	510,965	2,191	3,464	516,620

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Auditors' remuneration	3,464	2,664
Depreciation - owned assets	18,023	20,102
Deficit on disposal of fixed assets	-	1,813

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

One trustee claimed expenses during the year for travel and subsistence, amounting to £669 (2020: two trustees, £1,412).

11. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	1,703,640	1,486,650
Social security costs	126,358	102,512
Other pension costs	32,972	27,584
	1,862,970	1,616,746

There were no redundancy payments made to staff during the year year (£2,442 -2020).

The average monthly number of employees during the year was as follows:

	31.3.21	31.3.20
Average number of employees for the year	97	86

No employees received emoluments in excess of £60,000.

The average full time equivalent employees was 78 (2020: 75)

The pension contributions are in respect of a defined benefit scheme and represent the payments due in the year to the pension provider.

Total remuneration paid to key management personnel (including employer pensions) during the year was £126,976 (2020 - £120,918).

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12. EX GRATIA PAYMENTS

Ex-gratia payments to former members of staff amounted to £2,998 (2020 - £NIL) after termination of employment.

13. TANGIBLE FIXED ASSETS

	Freehold property £	Long leasehold £	Fixtures and fittings £	Totals £
COST				
At 1 April 2020 and 31 March 2021	421,968	100,000	73,686	595,654
DEPRECIATION				
At 1 April 2020	8,586	4,054	37,235	49,875
Charge for year	4,293	1,351	12,379	18,023
At 31 March 2021	12,879	5,405	49,614	67,898
NET BOOK VALUE				
At 31 March 2021	409,089	94,595	24,072	527,756
At 31 March 2020	413,382	95,946	36,451	545,779

The long leasehold property is depreciated at a rate designed to write the asset off, in equal instalments, over the period of the lease (75 years in 2018). This amounts to a rate of 1.33% on cost.

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Trade debtors	113,250	174,669
Accrued income	108,503	100,068
Prepayments	30,617	8,201
	252,370	282,938

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Bank loans and overdrafts (see note 17)	12,731	12,780
Trade creditors	31,035	16,956
Social security and other taxes	34,519	43,898
Net Wages / Pension	142,715	116,889
Other creditors	7,341	-
Deferred income	-	83,350
Accrued expenses	27,597	22,691
	255,938	296,564

Deferred Income

In accordance with 5.24 of the Charities SORP (FRS102) income is only deferred if it is deemed that the performance-related conditions attached to grant or service contract have not been met during the relevant period.

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15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR - continued

	31.3.20	Received during the year	Released to income	31.3.21	
Birmingham Bereavement	2,454	32,958	35,412		-
Agewell - Dementia Income	1,644	-	1,644		-
Community Offer (CIS)	17,667	52,999	70,666		-
DBS Jobchange Money (Offset DBS Costs)	560	456	1,016		-
BCF Winter Pressures Project (DISC)	19,450	85,220	104,670		-
Building Connections - Youth Stand Project	6,000	7,500	13,500		-
Connective Palliative Care (CPC)	35,575	262,407	297,982		-
	83,350	441,540	(524,889)		-

16. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.21	31.3.20
	£	£
Bank loans (see note 17)	159,297	171,695

17. LOANS

An analysis of the maturity of loans is given below:

	31.3.21	31.3.20
	£	£
Amounts falling due within one year on demand:		
Bank loans	12,731	12,780
Amounts falling due between two and five years:		
Bank loans - 2-5 years	68,986	51,342
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more than 5 years	90,311	120,353

18. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.21	31.3.20
	£	£
Within one year	2,121	5,697
Between one and five years	1,626	4,939
	3,747	10,636

Total operating lease payments made in the year amounted to £5,752 (2020 - £5,697)
Operating leases are in respect of office equipment.
The Organisation also leases the car park adjoining the freehold headquarters. However, this is at a true "peppercorn rent" and the above figures do not, therefore, include any car park lease cost.

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19. SECURED DEBTS

The following secured debts are included within creditors:

	31.3.21	31.3.20
	£	£
Bank loans	172,028	184,475

The bank loan is secured on the freehold property with fixed and floating charges also in place on other assets.

20. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
Unrestricted funds			
General fund	929,069	111,347	1,040,416
Restricted funds			
Carers Support Programme	1,457	4,310	5,767
Building Connections Dementia Grant	4,286	7,556	11,842
Building Connections Youth Strand Grant	2,089	8,205	10,294
Dementia Road Map	-	20,695	20,695
Birmingham Bereavement Grant	-	3,942	3,942
Birmingham Carer Grants	-	33,840	33,840
Carers assistance grant	-	20,803	20,803
Community offer grant	-	7,244	7,244
Donations	-	1,042	1,042
Young Carers Grant	-	1,583	1,583
	7,832	109,220	117,052
TOTAL FUNDS	936,901	220,567	1,157,468

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20. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,888,673	(1,777,326)	111,347
Restricted funds			
Carers Support Programme	22,500	(18,190)	4,310
Building Connections Dementia Grant	39,600	(32,044)	7,556
Building Connections Youth Strand Grant	13,500	(5,295)	8,205
Dementia Road Map	104,670	(83,975)	20,695
Birmingham Bereavement Grant	35,412	(31,470)	3,942
Birmingham Carer Grants	125,000	(91,160)	33,840
Infection control grant	21,685	(21,685)	-
Carers assistance grant	57,550	(36,747)	20,803
Community offer grant	71,166	(63,922)	7,244
Donations	1,800	(758)	1,042
Young Carers Grant	4,500	(2,917)	1,583
	497,383	(388,163)	109,220
TOTAL FUNDS	2,386,056	(2,165,489)	220,567

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	876,395	52,674	929,069
Restricted funds			
Carers Support Programme	-	1,552	1,552
Building Connections Dementia Grant	4,553	(250)	4,303
Building Connections Youth Strand Grant	889	1,200	2,089
Empower Dementia Grant	104	(73)	31
Dementia Road Map	-	(48)	(48)
Birmingham Bereavement Grant	-	(95)	(95)
	5,546	2,286	7,832
TOTAL FUNDS	881,941	54,960	936,901

continued...

20. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,819,178	(1,766,504)	52,674
Restricted funds			
Carers Support Programme	22,500	(20,948)	1,552
Building Connections Dementia Grant	86,796	(87,046)	(250)
Building Connections Youth Strand Grant	1,500	(300)	1,200
Empower Dementia Grant	17,188	(17,261)	(73)
Dementia Road Map	3,996	(4,044)	(48)
Birmingham Bereavement Grant	14,755	(14,850)	(95)
	146,735	(144,449)	2,286
TOTAL FUNDS	1,965,913	(1,910,953)	54,960

Restricted funds:

Carers Support Programme
Represents two restricted funds providing Bereavement Support and Family Carer Training.

Building Connections Dementia Grant
The funding is for adult carers who care for someone with Dementia to reduce isolation and loneliness. The project supports residents of Sandwell and Solihull.

Building Connections Youth Strand Grant
A fund to provide regulated activity care workers to support young people with disabilities principally in "Ideal for All" gardens.

Carers Assistance Grant
This is a Covid related fund to provide a carers assistance helpline during the pandemic to advise and signpost carers for support.

Birmingham Bereavement
This is a service provided through "Communities in Sync" to give support to carers and their families following bereavement.

Birmingham Carer Group
Supports family and informal carers who are looking after someone with dementia through meetings information provision etc
Training is also provided to show carers how to cope with and understand someone with dementia.

Infection Control Grants
Covid related grants to provide PPE and also other health & safety matters relating to staff.

Disc Winter Pressures
To support the individual and carer through signposting to enable the individual to stay at home as long as possible.

Dementia Road Map
Website update provided by Dementia Pathfinders

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20. MOVEMENT IN FUNDS - continued

Community Offer
Advice, guidance and support from Community Navigators to support people living in Sandwell.

Young Carers Grant
Carers Trust grants received during Covid to support young carers to reduce isolation and loneliness.

All other funds are unrestricted including:
Donations
These are principally received from families following the death of a loved one, or those having received a service, of some kind, from us to benefit the whole organisation.

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

22. FRC ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements when necessary.