

Charity registration number 1051649

Company registration number 03128681 (England and Wales)

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

## **TRADING AS TUVIDA**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

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<b>Trustees</b>	Mrs E Convery (Chair) Mrs K Cook Mr D T Y Liu Mrs A Roberts (Vice-Chair) Mr N Stringfellow (Treasurer) Mr I Turnbull
<b>Key Management Personnel</b>	Mrs C Alexander (Chief Executive Officer) Mrs J Finn Ms K Keward-Bright Mr A Taylor Mr S Tetley
<b>Charity number (England and Wales)</b>	1051649
<b>Company number</b>	03128681
<b>Registered office</b>	19 Pelham Road Nottingham NG5 1AP
<b>Auditor</b>	Rogers Spencer Newstead House Pelham Road Nottingham NG5 1AP
<b>Bankers</b>	Natwest Bank Nottingham City Branch 148-149 Victoria Centre Nottingham NG1 3QT
<b>Solicitors</b>	Shoosmiths The XYZ Building 2 Hardman Boulevard Spinningfields Manchester M3 3AZ

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# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

## **TRADING AS TUVIDA**

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

#### ***FOR THE YEAR ENDED 31 MARCH 2025***

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The trustees present their annual report and financial statements for the year ended 31 March 2025.

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

#### **Objectives and activities**

The charity known as TuVida, is affiliated with Carers Trust, a national charity with a membership of local carer organisations like TuVida and collectively are called Network Partners.

TuVida supports unpaid carers and the people they care for. It is a not-for-profit, charitable organisation working in England and Wales.

The trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing our aims and objectives and in planning our activities.

We provide one-to-one care and group support for adults and children with a wide variety of needs and conditions at home and in the community. This also provides unpaid carers with a valuable break.

We deliver three key services:

- Community Care
- Hospital Discharge
- Information and Guidance

The services are delivered by our teams based in the heart of our communities. We pride ourselves on providing high quality and inclusive services that make a difference to people's lives.

#### **We will:**

Aim to provide services of the highest possible quality, working to achieve the Excellence for Carers quality mark, and outstanding ratings through the Care Quality Commission.

Ensure people who access our services can do so in the way they want, whether face to face, virtually, or digitally. This will be through the development of regional hubs and access to innovative virtual carers services that will be shaped by the voice of those receiving support.

Enable the people we support to inform us about the difference our services make to them through the development of an organisational wide impact framework.

Our service objectives are: To provide practical and emotional support to people living with a disability, their carers, and their families.

- To help prevent unnecessary and unwanted admissions to hospital and residential care.
- To maintain and preserve the exacting standards and reputation associated with TuVida.
- To work in partnership with statutory and voluntary organisations and other stakeholders to meet the needs of our most vulnerable in society.
- To foster in those for whom we care a sense of belonging to the wider community by increasing choice and enhancing quality of life.
- To promote both patient and carer involvement, ensuring their ideas and opinions form an integral part of the care service.
- To further enhance and develop mutual learning programmes between TuVida, other voluntary sector organisations, health, and local authority services.

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS TRADING AS TUVIDA TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025**

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How our activities deliver public benefit

- Carers supported by TuVida experience reduced levels of stress and feel more able to manage their caring role.
- Carers can regain / maintain a foothold into their social / economic environments as a result of the care TuVida provides.
- TuVida develops and diversifies its care services, ensuring the organisation remains representative of the carers it serves.
- TuVida, statutory and voluntary organisations together with all other stakeholder bodies embrace and develop a culture of “mutual learning.”
- Service users and their carers take the lead in developing a care package from TuVida.

## **Achievements and performance**

The financial year began with a stable budget position and a planned refresh of TuVida's organisational strategy, supported by the most extensive consultation exercise ever undertaken by the charity. Alongside ongoing focus on financial recovery, several key projects commenced to ensure the organisation remained robust and future-focused.

### Strategic and Operational Developments

One of the year's largest operational projects was the procurement of a replacement for the Webroster rostering system, following notification from the Access Group that further system developments would cease. After a competitive demonstration and evaluation process, CareCloud, provided by One Advanced, was selected as the preferred solution. An implementation team was established, with an anticipated go-live date of May 2025.

During this period, the Home First Response Hospital Discharge Service in Nottinghamshire continued as TuVida's largest national contract. Despite the complexity of the delivery model, the service consistently met performance targets throughout the year.

### Strategic Consultation

During the first half of the year, senior leaders commenced a comprehensive, nationwide consultation to shape the refreshed TuVida strategy. Engagement activity included surveys, group meetings, telephone interviews, and virtual (Teams) discussions with employees, volunteers, people using services, commissioners, and wider stakeholders.

The intention of this consultation was to ensure the new strategy was fully representative of the needs and expectations of all those connected with TuVida. The emerging strategy reflects not only stakeholder priorities but also the broader context of a strained national health and care system and the challenges many people face in accessing home-based support.

### Organisational Capacity and Service Expansion

As part of annual budget planning, recruitment was undertaken to appoint a Finance Director, enabling the Chief Financial Officer to operate at a more strategic level.

Additionally, two large Continuing Healthcare (CHC) packages commissioned by the ICB in the North West commenced during the year, each requiring dedicated staff teams. A qualified nurse was recruited to oversee clinical quality and practice. Together, these packages represent approximately £1.2 million in annual income. Trustees also began their own development programme, completing Clarity4D profiling to strengthen governance effectiveness. This was designed to underpin a joint trustee-senior management team development initiative planned for later in the year.

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS TRADING AS TUVIDA TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025**

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## Contract Loss and Organisational Impact

In August 2024, as the organisation entered the second half of the financial year, Nottinghamshire County Council issued 30 days' notice of termination for Lot 6 of the Home First Hospital Discharge Service. This represented a full-year financial impact of approximately £1.2 million, and an in-year impact of £600k. With no opportunity to plan a phased withdrawal or undertake workforce consultation, the charity faced immediate and significant operational and financial risk.

Recognising that TuVida did not have the cash reserves required to absorb such rapid service closure, emergency discussions were convened with the Board of Trustees to consider options. Although Nottinghamshire County Council subsequently extended the notice period to November 2024 and later agreed wind-down funding through to March 2025, decisive action was still required within days to ensure the organisation's survival.

## Restructure and Leadership Changes

The Trustees approved a charity-wide restructure to rapidly reduce costs. As part of this process:

- The longstanding Chief Executive Officer, Deputy CEO, and Chief Commercial Officer stepped down with immediate effect.
- The Chief Operating Officer was appointed as the new CEO.
- Several other senior posts were made redundant.

To support stability and continuity, the outgoing CEO and Deputy CEO joined the Board of Trustees. All non-essential programmes, including the rollout of the new strategy, were paused.

## Recovery and Stabilisation

The new CEO and Executive Leadership Team developed a comprehensive Recovery Plan to safeguard the charity's ongoing viability. Implementation and progress were monitored at every Board meeting, with Trustees and staff working collectively to ensure the successful delivery of all required actions.

Despite the challenging circumstances, the organisation remained operationally resilient and focused on delivering high-quality services to the people and communities it supports.

## **Financial review**

Following a total deficit in the previous year of £610k with an unrestricted deficit of £733k the plan for FY2025 was to deliver a small surplus to build the charities unrestricted levels back up and get the organisations finances back on track following the challenges in the previous year.

The deficit in the previous year was mainly due to the challenges in doubling the output for the Nottinghamshire County Council HomeFirst hospital discharge service and the additional funding allocated to the charity to grow the service even more.

This was following tendering for the service in the previous year, FY2024, for this new contract that started 1<sup>st</sup> April 2024.

It took some investment to get the service up to the new contracted levels, including the additional funds, which the funder was driving us to deliver but it was achieved in FY2024 and following some restructure put the charity on course to make a surplus in FY2025.

Financial planning for the year identified some key challenges including an increase in staff wages costs of c£377k, a requirement of £15k for Staff and Client welfare grants, £45k Senior Leadership Training and £10k to continue the work with Cuidadores.

Despite these challenges the charity started the year with a budgeted unrestricted surplus of £41k, which, while small, did indicate a swing of £651k on the previous year back into surplus.

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

## **TRADING AS TUVIDA**

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

#### **FOR THE YEAR ENDED 31 MARCH 2025**

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At the end of the year the charity delivered a deficit of £103k with a small unrestricted deficit of £19k. This represents a £507k improvement swing in total and £714k improvement with unrestricted funds.

Despite missing the unrestricted budgeted surplus by £60k the overall improvement on the previous year is huge and is down to the hard work and sacrifice of all the staff employed by the charity.

This was achieved despite the charity being given notice on the additional funding for the Home First service, (lot 6), funded by Nottinghamshire County Council. This was cut in the second half of the year. The charity was informed of this in August 2024 and that additional element of the contract ceased in November 2024. This income represented £1.2m of the organisation's overall income, which is almost 10%.

This was very disappointing news especially considering the pressure placed on the charity (by the funder) in the previous year to recruit staff and deliver these additional services, which at the time, the charity was informed would last till March 2026 at the earliest.

As a significant contributor to the charity's corporate costs and surplus targets the loss of these funds, long term, presented a serious financial challenge for the charity.

To off-set the impact to the bottom line the charity went through a significant restructure of the organisation which led to 15 office staff members being made redundant, including three of the five members of the Chief Officer Group.

In the year the charity generated £12.3m of income which was £728k less than the budget and stayed flat on the previous year.

Income came in below budget for a number of reasons:

- IAG (Hub) income came in £311k above budget due to additional contracts awarded in year for the Bridgend area and the new area of coverage Cardiff and The Vale.
- Health projects came in £458k below budget due to Nottinghamshire County Council reducing funding for their HomeFirst Hospital Discharge service by c£1.2m from November 2024 at short-notice.
- Traditional Homecare services came in £622k below budget with hours of care down by 10% due to challenges or recruitment of care staff for these services.

Expenditure reduced by 3.1% on the previous year, driven by the reduced delivery of care hours, office staff headcount reduction following the restructure in September.

Overall staff costs decreased by 3.8% compared to the previous year despite income staying the same. This improvement is due to the reduction in office staff heads in the second half of the year.

None staff related costs decreased by 3.17%, as expected in the budget, with costs reducing for mobile phones and other such IT costs following the merger with Crossroads Together and removal of some inherited contracts.

In summary, it was another incredibly challenging year. However, the organisation has been able to navigate these and other challenges of the ever-changing external global environment, in particular the health and social care sector.

The future of Health and Social care is still one of financial concern with costs and staffing pressures being a significant concern as they are largely outside of our control. This will continue with the anticipated budget cuts national and local government are having to make.

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

## **TRADING AS TUVIDA**

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

#### **FOR THE YEAR ENDED 31 MARCH 2025**

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Despite the continuing financial challenges, we have been able to continue to invest in carer's services and in our workforce. We remain committed to ensuring balance between financially driven decision making and increased margins, set against decisions to invest in charitable services and rewarding our workforce. We know we must remain vigilant and agile as the environment continues to change around us.

#### **Going Concern**

During August 2025 Nottinghamshire County Council indicated they were going to give TuVida 90 days' notice to cancel their HomeFirst contract following the immediate withdrawal from the ICB that funded it. They also informed the charity that due to the legal structure of the funding that TUPE did not apply due to them stopping this part of the hospital discharge services. Therefore TuVida would have to pay out the c£180k in redundancy costs.

Following further conversations they confirmed they were very happy with the service TuVida were providing in terms of quantity and quality but the bottom line was the ICB needed to make savings and this is one of the cuts being made.

The news that a c£3.6m income per annum, which makes up c25% of the charity's income was going to stop in 90 days put the charity in an immediate financial crisis and as part of their planning they did seek the advice of Insolvency Experts.

They advised that if the notice came immediately then the charity would struggle to survive. However that notice did not come straight away.

Following a co-ordinated campaign with the support of Carers Trust (TuVida's National umbrella organisation) to influence decision makers, TuVida finally got confirmation the contract was ending but that would happen on the 31<sup>st</sup> March 2026 as the three year break clause comes up in the contract. This notification was provided on the 14<sup>th</sup> November 2025 almost three months after the initial phone call informing TuVida this was happening.

When TuVida had the call with Nottinghamshire County Council and the ICB, where notice was provided, both organisations were clear that they did not want this impact to lead to the closure of the charity. They indicated they would do whatever they can to support the charity through this transition including finding alternative employment for staff affected wherever possible.

During the three month gap between the original notification and then the official one twelve staff had resigned from the charity due to this threat to the organisation. This included the new CEO, who had been in post about six months and their entire senior management team including the FD.

As a result the Trustee's took quick and decisive action to bring back into TuVida the previous CEO and CFO to lead the organisation for a minimum of twelve months to work on securing the long term future of the charity.

Following the confirmation that the contract was ending the immediate financial challenge was the loss of c£3.6m of income and £1.2m of contribution to corporate costs from April 2026.

As a result to this reduction in income during the year the charity put into action its contingency plans that have been developed to respond to such a situation. The loss of this contract has been a concern to the Trustee's for a number of years, due to the fragility of the market, and had therefore worked with the previous leadership team to put together plans if this was to happen.

This resulted in an organisation wide restructure, including significant back office and senior management redundancies. The restructure enabled a clear refocus on operational service delivery with limited impact on front line services. The achievement of this was done with little cost and cash outlay due to the twelve staff who had resigned and therefore only a handful of posts were replaced, included the CEO and FD.

The quick and decisive actions taken by Trustee's and the new interim senior leadership team to implement a number of actions to counter the future loss of income has ensured forecasts have been prepared which indicate the charity can continue as a going concern with a focus on rebuilding reserves and cash balances over time.



**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**Reserves Policy**

At 31 March 2025 our general free reserves were £409k, being our unrestricted reserves less fixed assets.

Our target level of reserves is £1,969k with a tolerance of + or – 5% which gives an acceptable band of £1,871k-£2,067k. This has been set by looking at our working capital requirements and the certainty of our income streams in the foreseeable future in order to ensure that we continue to meet current obligations to beneficiaries.

There is a shortfall of £1,560k between our target and actual general free reserves. We plan to make up the shortfall by continuing to generate a surplus for the next two financial years. This will be achieved through our growth plans for our trading activities which includes our Health Projects. Development of Charitable objectives will continue to grow however some surplus must be held back to achieve our Reserves target.

**Principal Funding Sources**

TuVida received funds from the below public sources through service agreements or contracts

Bridgend County Council	263,950
Buckinghamshire County Council	50,416
Bury County Council	70,885
Cardiff Council	215,390
Carers Trust	19,739
Cheshire Community Action	12,696
Cheshire West & Chester Council	157,421
Derbyshire County Council	2,009
Essex County Council	19,313
Greater Nottinghamshire and Nottingham ICB	50,383
Havering Borough Council	64,824
Herefordshire Council	160,000
London Borough of Redbridge	204,529
Manchester City Council	2,499
Marie Curie	39,088
Milton Keynes Council	95,089
NHS Cheshire & Merseyside ICB	61,297
NHS Greater Manchester ICB	594,487
NHS North East London ICB	132,519
NHS Sussex ICB	58,824
North Northamptonshire Council	1,467,648
Northamptonshire Carers Association	223,200
Nottingham City Council	320,381
Nottinghamshire County Council	5,067,596
Salford County Council	77,147
Stockport Council	32,106
West Northamptonshire County Council	1,275
West Sussex County Council	649,300
Wirral Council	286,566
Others (Below £1,000)	33,110

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

## **TRADING AS TUVIDA**

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

#### **FOR THE YEAR ENDED 31 MARCH 2025**

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#### **Risk Management**

The Risk Register is overseen by the Strategy & Culture Sub-Committee, with reports going to Board on an annual basis and other times when significant changes are required.

Regular financial and operational reports to quarterly sub-committee and Board meetings include risks where relevant including safeguarding and health & safety.

#### **Plans for future periods**

##### Budget Setting and Financial Stewardship

Following the major funding withdrawal by Nottinghamshire County Council in late 2024, the budget for FY 2025/26 was developed with particular care and caution. The Trustees and senior management remained committed to the recovery plan approved in the previous year and incorporated further cost-saving measures to reinforce financial sustainability.

A comprehensive contract-by-contract review was undertaken. Contracts operating at a deficit were scheduled either for closure or for return to commissioners, ensuring that charitable funds were used responsibly and in the public interest. Additional efficiency measures included:

- Establishing a Business Development function, designed to recover costs within year one and generate surplus from year two.
- Implementing CareCloud as the new rostering and care management platform, improving operational efficiency.
- Restructuring the Central Area (Milton Keynes and Northamptonshire), including handing back loss-making services and closing the regional office.
- Streamlining the North West area team and reducing IT costs through supplier realignment.
- Relocating the Young Carers Hub to the Sherwood headquarters, enabling closure of the Mansfield office by March 2026.
- Investing in the capability of mid-level managers through the "Leading to Succeed" development programme.
- Supporting service quality by ensuring all frontline training was up to date.
- Expanding Complex Care services, including the implementation of an additional 24-hour package and pursuit of further opportunities aligned to organisational expertise.

These actions reflected the Trustees' duty to safeguard the charity's assets and ensure that resources were deployed effectively to maximise public benefit.

##### Major External Challenge – Home First Contract Withdrawal

In August 2025, TuVida was notified verbally that the commissioning bodies intended to withdraw full funding for the Home First contract with 90 days' notice. The contract represented approximately £3.6 million of annual income and employed more than 60 staff. The sudden loss of a contract of this size posed a severe and immediate risk to the charity's ability to continue as a going concern.

The initial position from commissioners was that TUPE regulations did not apply, leaving potential redundancy costs beyond the charity's financial capacity. In line with their duty to act prudently and protect the charity's interests, Trustees sought immediate advice from an insolvency practitioner while senior leaders initiated urgent discussions with the Integrated Care Board (ICB) and Nottinghamshire County Council to explore all viable alternatives.

##### Governance and Leadership Response

The situation had a significant impact on the stability of the senior leadership team. Resignations included the CEO (previously tendered), the entire Executive Leadership Team, and several mid-level managers.

To ensure continuity of governance and operational control, Trustees appointed the former CEO and former CFO on an interim basis. Their remit was to stabilise the organisation, oversee financial recovery activities, and support Trustees in determining whether the charity could continue trading safely.

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

## **TRADING AS TUVIDA**

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

#### **FOR THE YEAR ENDED 31 MARCH 2025**

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Many mid-level managers voluntarily stepped up into interim leadership roles, demonstrating exceptional commitment, professionalism, and alignment with the charity's values. Their contribution was critical to maintaining service continuity and safeguarding the interests of beneficiaries.

#### Operational Stabilisation and Organisational Resilience

A notable outcome of the leadership changes was a rapid reduction in senior staffing expenditure, which delivered immediate financial relief. Under strengthened oversight from interim leadership and Trustees, it became clear that—with careful management—the charity could remain solvent and continue to deliver its core services.

Despite repeated expectation of formal notice, written confirmation of contract termination was not received until 14 November 2025, setting an end date of 31 March 2026. This delay created additional operational uncertainty, but also provided marginally more time for planning an orderly exit.

With support from the national body Carers Trust, constructive discussions were held with commissioners in November 2025, with commitments secured to work collaboratively to ensure continuity of care for service users and to minimise organisational risk.

#### Financial Review and Going Concern Assessment

Late in the financial year, and following detailed review of cashflow projections, commitments secured from commissioners, and the updated budget, the Management and Trustees concluded their assessment of going concern was that the Charity was a going concern for a period of one year from signing these accounts. This represented a significant achievement and reinforced Trustee confidence in the charity's resilience and long-term viability.

The former Deputy CEO also agreed to return on a temporary basis to support the managed closure of the Home First contract between December 2025 and March 2026.

#### Forward Position and Future Plans

TuVida now has a clear and robust plan to exit the Home First contract safely, protect cashflow, and deliver a balanced budget for FY 2026/27. Although the expected surplus is modest, it represents a stable foundation for rebuilding, investment in core strengths, and continued improvement in organisational resilience.

The Trustees are satisfied that the actions taken this year demonstrate the charity's responsibility, agility, and commitment to maintaining services for the people it supports, even under challenging circumstances. The organisation remains focused on recovery, sustainability, and continuing to deliver public benefit in the year ahead.

#### **Structure, governance and management**

The organisation is a charitable Company Limited by guarantee incorporated on 21 November 1995, and registered as a charity on 22 December 1995. The governing documents are its memorandum and articles of association as amended by special resolution dated 4 November 2020.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs E Convery (Chair)

Mrs K Cook

Mr D T Y Liu

Mrs A Roberts (Vice-Chair)

Mr N Stringfellow (Treasurer)

Mr I Turnbull

Mrs C Alexander

Mrs J Finn

(Appointed 29 January 2025 and resigned 1 September 2025)

(Appointed 29 January 2025 and resigned 30 November 2025)

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

## **TRADING AS TUVIDA**

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

#### ***FOR THE YEAR ENDED 31 MARCH 2025***

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The charity recruits Trustees following the guidance set by the National Council for Voluntary Organisations and Charity Commission.

The first stage of recruiting Trustees is to identify any key areas where specific skills and experiences would be beneficial to the organisation. A skills audit of the existing Trustees is carried out to identify any gaps. We also consider the values of potential candidates as important, so they align with the values of the charity and the culture we continue to develop. We are also keen to consider the life skills of potential candidates in addition to their professional experience.

Additional training is offered to our trustees when it is appropriate, and we review our Board development programme each year. Due to the services we provide, all our Trustees attend compulsory safeguarding training with our senior trainer and our safeguarding lead, Mrs E Convery receives additional training and support. We regularly communicate relevant articles, workshops and events to our trustees to keep them informed and updated.

Annually our Chair conducts an appraisal with each trustee to review their role, the committees they participate in, consideration of length of service, additional training and support they may be interested in and to seek their views as to the efficacy of the operation of the Board and wider governance structures and processes. The outcome of these is reported to the full Board and confirms trustee participation in the sub-committee structure and other areas of the organisation e.g. approving welfare fund grants for staff.

TuVida is affiliated to Carers Trust, our national membership organisation and works within the framework of national policies, procedures, and standards to ensure a high-quality service to carers and the people they care for.

TuVida is regulated by the Care Quality Commission for our regulated care services as well as complying with the standards, laws and regulations for all other mandatory requirements, e.g. GDPR, Health and Safety, Charity and Company law.

#### **Decision Making**

The Board of trustees provide strategic governance and decision making for the charity's operations supporting the Chief Executive, her Executive Team and senior managers. The Board of trustees provide strategic governance and decision making for the charity's operations supporting the Chief Executive, her Chief Officers and her Executive Team and senior managers to effectively carry out day to day operational activities. During this year, the charity continued to use the 'decision making matrix' for significant decisions taken by the Board. We used this twice during the year related to the under performance of our large HFRS contract and found it to be useful and enhances the minutes where significant decisions are made. The full Board meets quarterly with a robust sub-committee structure in place to deal with detailed discussions and decisions between Board meetings. The terms of reference for these sub-committees are reviewed on an annual basis. All trustees give their time freely and no trustee remuneration was paid in the year.

#### **Key Personnel Remuneration Policy**

Salary reviews are carried out each year by the Chief Officer group and reported to the Board. However, a review does not guarantee a pay rise and there is no contractual right to an annual pay rise. We always aim to provide a pay rise across the staff teams if the budget allows us to do so. Staff are informed of the review in writing.

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

## **TRADING AS TUVIDA**

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

#### **FOR THE YEAR ENDED 31 MARCH 2025**

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#### **Communication with Employees and Volunteers**

*Providing employees and volunteers systematically with info or matters of concern to them as employees and volunteers.*

We continue with our monthly newsletters to staff, as well as additional newsletters on specialist topics. We upload information and encourage staff to use our staff intranet. We also celebrate cultural and religious events throughout the year.

On a regular basis, we communicate via email and text to update staff, circulate important information and local managers communicate specific information of relevance to their local services and clients.

*Consulting employees or their representatives and volunteers on a regular basis so their views can be considered in making decisions likely to affect their interests.*

Every year we carry out a staff survey which includes a range of issues including communications, resources to do their job, training and development, support provided and feedback on things we do well as well as areas we could improve on. On a quarterly basis, we hold staff meetings for our field-based teams, also providing an opportunity for consultation and feedback on previous issues and ideas raised. Staff can also email our Communications inbox with any ideas/suggestions.

*Encouraging involvement in the company's performance through share scheme/others*

As a charity, we don't operate a share scheme. However, we do operate a scheme to encourage staff to 'introduce a friend' to work for us and for this they receive a small payment if the friend is successfully recruited. This scheme encourages staff to be ambassadors for the organisation and recommend other great people to work for us. It also helps with our recruitment which is a sector wide challenge for all health and social care organisations. Our experience and other evidence show that 'refer a friend' or similar schemes are the most successful recruitment tool and provides committed and loyal staff.

The charity runs long service anniversary recognition and reward scheme for loyal and committed staff. Staff are recognised in our staff newsletter and receive a gift voucher on their 5-year anniversary and every five years after that. All staff are recognised in the newsletter for their length of service in the month they joined.

*Achieving common awareness on part or all the financial and economic factors affecting performance of the company*

Every year, the Chief Officers produce an annual business plan coupled with our budget story which is approved by the Trustees. The budget story highlights the key financial elements of our plan for the year that considers all the factors that positively and negatively affect performance. As the budget story is produced, it is discussed and shared with our wider teams to enable greater awareness of the environment in which we operate. Throughout the year, there are regular reviews of the performance against this budget story with regular updates being made when circumstances change. We produce monthly management accounts shared with our Trustees and senior leadership team. Through our regular team meetings coupled with KPI performance, these are regularly discussed with our teams including input into reforecasting based on local and national economic factors.

#### **Disabled Employees**

Applications for employment by disabled persons are always fully and fairly considered, bearing in mind the aptitude and ability of the applicant concerned and the role they are applying for. The large proportion of our field-based team roles involve assisting individuals with moving and handling, personal care and other activities which may not be possible for some disabilities to perform.

In the event of members of staff becoming disabled, every effort is made to ensure their employment within the charity continues and that appropriate training and/or resources/equipment are provided. It continues to be the policy of the charity that training, career development and promotion of disabled persons should as far as it is feasible, identical to that of other employees. We also ensure that our managers have awareness training and the skills to provide appropriate support and guidance to any disabled employee they line manage.

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS  
TRADING AS TUVIDA  
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

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**Auditor**

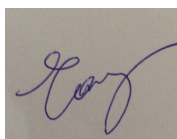
In accordance with the company's articles, a resolution proposing that Rogers Spencer be reappointed as auditor of the company will be put at a General Meeting.

**Disclosure of information to auditor**

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

.....  
Mrs E Convery (Chair)  
**Trustee**



Date: ..15/12/2025.....

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**STATEMENT OF TRUSTEES' RESPONSIBILITIES**  
***FOR THE YEAR ENDED 31 MARCH 2025***

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The trustees, who are also the directors of East Midlands Crossroads-Caring For Carers for the purpose of company law, are responsible for preparing the Trustees' Report 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

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

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

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS TRADING AS TUVIDA INDEPENDENT AUDITOR'S REPORT**

## **TO THE MEMBERS OF EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

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### **Opinion**

We have audited the financial statements of East Midlands Crossroads-Caring For Carers (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows 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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Conclusions relating to going concern**

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

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

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

### **Other information**

The other information comprises the information included in the 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.

### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.



**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**INDEPENDENT AUDITOR'S REPORT (CONTINUED)**  
**TO THE MEMBERS OF EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

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**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

**Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

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

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

# **EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

## **TRADING AS TUVIDA**

### **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

#### **TO THE MEMBERS OF EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

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#### **The extent to which the audit was considered capable of detecting irregularities including fraud**

Our approach to identifying and assessing the risk of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the group through discussions with trustees and other management, and from our knowledge and experience of the charity sector and grant providers;
- We focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- We assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- Identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- Making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- Understanding the design of the charity's remuneration policies.

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining the accounting estimates set out in note 2 were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of meetings of those charged with governance;
- Enquiring of management as to actual and potential litigation and claims; and
- Reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS  
TRADING AS TUVIDA  
INDEPENDENT AUDITOR'S REPORT (CONTINUED)  
TO THE MEMBERS OF EAST MIDLANDS CROSSROADS-CARING FOR CARERS**

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**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an 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 members as a body, for our audit work, for this report, or for the opinions we have formed.

**Melvin Bailey FCCA DChA (Senior Statutory Auditor)**  
**for and on behalf of Rogers Spencer**

.....

**Chartered Accountants**  
**Statutory Auditor**

Newstead House  
Pelham Road  
Nottingham  
NG5 1AP

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2025**

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<b>Income from:</b>							
Donations and legacies	3	93,791	-	93,791	81,915	235,434	317,349
Charitable activities	4	12,180,666	-	12,180,666	11,841,882	-	11,841,882
Investments	5	5,340	-	5,340	6,509	-	6,509
<b>Total income</b>		12,279,797	-	12,279,797	11,930,306	235,434	12,165,740
<b>Expenditure on:</b>							
Charitable activities	6	12,299,117	83,331	12,382,448	12,663,299	112,909	12,776,208
<b>Total expenditure</b>		12,299,117	83,331	12,382,448	12,663,299	112,909	12,776,208
<b>Net expenditure and movement in funds</b>		(19,320)	(83,331)	(102,651)	(732,993)	122,525	(610,468)
<b>Reconciliation of funds:</b>							
Fund balances at 1 April 2024		484,430	227,530	711,960	1,217,423	105,005	1,322,428
<b>Fund balances at 31 March 2025</b>		465,110	144,199	609,309	484,430	227,530	711,960

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

The notes on pages 20 to 35 form part of these financial statements.

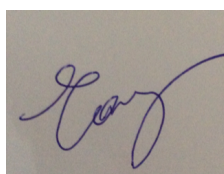
**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2025**

	Notes	2025 £	£	2024 £	£
<b>Fixed assets</b>					
Tangible assets	13		55,979		78,770
<b>Current assets</b>					
Debtors	14	1,264,929		1,499,956	
Cash at bank and in hand		65,712		122,951	
		1,330,641		1,622,907	
<b>Creditors: amounts falling due within one year</b>	16	(563,042)		(772,188)	
<b>Net current assets</b>			767,599		850,719
<b>Total assets less current liabilities</b>			823,578		929,489
<b>Creditors: amounts falling due after more than one year</b>	17		(214,269)		(217,529)
<b>Net assets</b>			609,309		711,960
<b>The funds of the charity</b>					
Restricted income funds	19	144,199		227,530	
Unrestricted funds	20	465,110		484,430	
		609,309		711,960	

The notes on pages 20 to 35 form part of these financial statements.

The financial statements were approved by the trustees on .15/12/2025.....

.....  
Mrs E Convery (Chair)  
**Trustee**



.....  
Mr I Turnbull  
**Trustee**



Company registration number 03128681 (England and Wales)

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Cash absorbed by operations	28		(48,919)		(915,387)
<b>Investing activities</b>					
Purchase of tangible fixed assets		(13,660)		(14,806)	
Investment income received		5,340		6,509	
<b>Net cash used in investing activities</b>			(8,320)		(8,297)
<b>Financing activities</b>					
Proceeds of new bank loans		-		236,805	
Repayment of bank loans		-		(74,399)	
<b>Net cash (used in)/generated from financing activities</b>			-		162,406
<b>Net decrease in cash and cash equivalents</b>			(57,239)		(761,278)
Cash and cash equivalents at beginning of year			122,951		884,229
<b>Cash and cash equivalents at end of year</b>			65,712		122,951

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
***FOR THE YEAR ENDED 31 MARCH 2025***

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**1 Accounting policies**

**Charity information**

East Midlands Crossroads-Caring For Carers is a private company limited by guarantee incorporated in England and Wales. The registered office is 19 Pelham Road, Nottingham, NG5 1AP.

**1.1 Accounting convention**

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

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

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

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS  
TRADING AS TUVIDA  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

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**1 Accounting policies**

**(Continued)**

**1.2 Going concern**

During August 2025 Nottinghamshire County Council indicated they were going to give TuVida 90 days' notice to cancel their HomeFirst contract following the immediate withdrawal from the ICB that funded it. They also informed the charity that due to the legal structure of the funding that TUPE did not apply due to them stopping this part of the hospital discharge services. Therefore TuVida would have to pay out the c£180k in redundancy costs.

Following further conversations they confirmed they were very happy with the service TuVida were providing in terms of quantity and quality but the bottom line was the ICB needed to make savings and this is one of the cuts being made.

The news that a c£3.6m income per annum, which makes up c25% of the charity's income was going to stop in 90 days put the charity in an immediate financial crisis and as part of their planning they did seek the advice of Insolvency Experts.

They advised that if the notice came immediately then the charity would struggle to survive. However that notice did not come straight away.

Following a co-ordinated campaign with the support of Carers Trust (TuVida's National umbrella organisation) to influence decision makers, TuVida finally got confirmation the contract was ending but that would happen on the 31<sup>st</sup> March 2026 as the three year break clause comes up in the contract. This notification was provided on the 14<sup>th</sup> November 2025 almost three months after the initial phone call informing TuVida this was happening.

When TuVida had the call with Nottinghamshire County Council and the ICB, where notice was provided, both organisations were clear that they did not want this impact to lead to the closure of the charity. They indicated they would do whatever they can to support the charity through this transition including finding alternative employment for staff affected wherever possible.

During the three month gap between the original notification and then the official one twelve staff had resigned from the charity due to this threat to the organisation. This included the new CEO, who had been in post about six months and their entire senior management team including the FD.

As a result the Trustee's took quick and decisive action to bring back into TuVida the previous CEO and CFO to lead the organisation for a minimum of twelve months to work on securing the long term future of the charity.

Following the confirmation that the contract was ending the immediate financial challenge was the loss of c£3.6m of income and £1.2m of contribution to corporate costs from April 2026.

As a result to this reduction in income during the year the charity put into action its contingency plans that have been developed to respond to such a situation. The loss of this contract has been a concern to the Trustee's for a number of years, due to the fragility of the market, and had therefore worked with the previous leadership team to put together plans if this was to happen.

This resulted in an organisation wide restructure, including significant back office and senior management redundancies. The restructure enabled a clear refocus on operational service delivery with limited impact on front line services. The achievement of this was done with little cost and cash outlay due to the twelve staff who had resigned and therefore only a handful of posts were replaced, included the CEO and FD.

The quick and decisive actions taken by Trustee's and the new interim senior leadership team to implement a number of actions to counter the future loss of income has ensured forecasts have been prepared which indicate the charity can continue as a going concern with a focus on rebuilding reserves and cash balances over time.

**1.3 Charitable funds**

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



**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

---

**1 Accounting policies**

**(Continued)**

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

**1.4 Income**

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charitable company has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charitable company; this is normally upon notification of the interest paid or payable by the Bank.

**1.5 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings.

Expenditure on charitable activities includes the costs of its activities and services for beneficiaries it includes both costs that can be directly allocated to such activities and those costs of an indirect nature necessary to support them.

Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**Allocation of support costs**

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

**1.6 Tangible fixed assets**

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

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

Leasehold improvements	12.5% straight line
Fixtures and fittings	20% straight line
Computers	33.3% straight line
Motor vehicles	25% straight line

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

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS  
TRADING AS TUVIDA  
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025**

---

**1 Accounting policies**

**(Continued)**

Individual assets costing less than £500 are not generally capitalised.

**1.7 Impairment of fixed assets**

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

**1.8 Cash and cash equivalents**

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

**1.9 Financial instruments**

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

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

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

***Basic financial assets***

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

***Basic financial liabilities***

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

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

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

***Derecognition of financial liabilities***

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

**1.10 Employee benefits**

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

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**1 Accounting policies**

**(Continued)**

**1.11 Pensions**

The pension costs charged in the financial statements represent the contribution payable by the charitable company during the year and are apportioned pro-rata across activities based on staff time.

**1.12 Redundancy and termination payments**

Redundancy and termination costs are recognised as an expense in the Statement of Financial Activities and a liability on the Balance Sheet at the point the charity is demonstrably committed to either terminate the employment of an employee or group of employees or provide termination benefits as a result to encourage voluntary redundancy.

**2 Critical accounting estimates and judgements**

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

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

**3 Income from donations and legacies**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	93,791	-	93,791	81,915	235,434	317,349
<b>Donations and gifts</b>						
Donations and legacies	93,791	-	93,791	75,815	2,000	77,815
Donations on merger	-	-	-	-	233,434	233,434
Grant income	-	-	-	6,100	-	6,100
	93,791	-	93,791	81,915	235,434	317,349

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**4 Charitable activities**

	Regulated Care 2025 £	Carers Hub 2025 £	Total 2025 £	Regulated Care 2024 £	Carers Hub 2024 £	Total 2024 £
Direct billing	1,665,009	-	1,665,009	2,039,568	-	2,039,568
Spot contracts	765,651	-	765,651	873,085	-	873,085
Service agreements	8,454,717	1,213,585	9,668,302	7,814,193	1,089,751	8,903,944
Other income	81,704	-	81,704	25,285	-	25,285
	<u>10,967,081</u>	<u>1,213,585</u>	<u>12,180,666</u>	<u>10,752,131</u>	<u>1,089,751</u>	<u>11,841,882</u>

**5 Income from investments**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>5,340</u>	<u>6,509</u>

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**6 Expenditure on charitable activities**

	Regulated care 2025 £	Carers Hub 2025 £	Other 2025 £	Total 2025 £	Regulated care 2024 £	Carers Hub 2024 £	Other 2024 £	Total 2024 £
<b>Direct costs</b>								
Staff costs	6,492,456	-	-	6,492,456	6,494,933	-	-	6,494,933
Mobile telephones	107,652	6,614	26,448	140,714	186,667	6,360	25,431	218,458
Care assistants recruitment expenses	39,460	-	-	39,460	77,287	-	-	77,287
Care assistants travel expenses	554,177	-	-	554,177	555,593	-	-	555,593
Care assistants protective clothing / alarms	19,347	-	-	19,347	15,769	-	-	15,769
Day centre costs	9,645	-	-	9,645	10,339	-	-	10,339
Hub direct costs	-	249,079	-	249,079	-	178,805	-	178,805
Training & conferences	30,669	-	-	30,669	34,754	-	-	34,754
Raising funds	-	-	216	216	-	-	216	216
	<u>7,253,406</u>	<u>255,693</u>	<u>26,664</u>	<u>7,535,763</u>	<u>7,375,342</u>	<u>185,165</u>	<u>25,647</u>	<u>7,586,154</u>
<b>Share of support and governance costs (see note 7)</b>								
Support	2,024,847	674,748	1,986,573	4,686,168	2,161,812	652,043	2,248,726	5,062,581
Governance	-	-	160,517	160,517	-	-	127,473	127,473
	<u>9,278,253</u>	<u>930,441</u>	<u>2,173,754</u>	<u>12,382,448</u>	<u>9,537,154</u>	<u>837,208</u>	<u>2,401,846</u>	<u>12,776,208</u>
<b>Analysis by fund</b>								
Unrestricted funds	9,194,922	930,441	2,173,754	12,299,117	9,424,245	837,208	2,401,846	12,663,299
Restricted funds	83,331	-	-	83,331	112,909	-	-	112,909
	<u>9,278,253</u>	<u>930,441</u>	<u>2,173,754</u>	<u>12,382,448</u>	<u>9,537,154</u>	<u>837,208</u>	<u>2,401,846</u>	<u>12,776,208</u>

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**7 Support costs allocated to activities**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Staff costs	3,450,065	3,861,477
Depreciation	36,450	32,529
Admin travel	116,119	156,851
Establishment	436,503	463,555
Computer software	462,689	378,250
Marketing	5,618	3,040
Bad debts	8,795	(3,021)
Admin recruitment expenses	-	4,755
Other costs	169,929	165,145
Governance costs	160,517	127,473
	<u>4,846,685</u>	<u>5,190,054</u>
<b>Analysed between:</b>		
Regulated care	2,024,847	2,161,812
Carers Hub	674,748	652,043
Other	2,147,090	2,376,199
	<u>4,846,685</u>	<u>5,190,054</u>

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Governance costs comprise:</b>		
Staff costs	60,978	48,305
Audit fees	21,094	15,613
Legal and professional	35,449	36,188
Bank charges	22,700	18,301
Loan interest	20,296	9,066
	<u>160,517</u>	<u>127,473</u>

**8 Net movement in funds**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's auditor:		
- for the audit of the charity's financial statements	15,600	13,080
- for other financial services	5,494	2,533
Depreciation of owned tangible fixed assets	36,450	32,529
	<u></u>	<u></u>

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**9 Auditor's remuneration**

Fees payable to the charity's auditor and associates:	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>For audit services</b>		
Audit of the financial statements of the charity	15,600	13,080
	<u>          </u>	<u>          </u>
<b>For other services</b>		
All other non-audit services	5,494	2,533
	<u>          </u>	<u>          </u>

**10 Trustees**

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

Mrs C Alexander stepped down from her role as Chief Executive Officer and became a Trustee on 29 January 2025. She subsequently resigned as a Trustee on 1 September 2025 to return as Chief Executive Officer on an interim basis.

Mrs J Finn stepped down from her role as Deputy Chief Executive Officer and became a Trustee on 29 January 2025. She subsequently resigned as a Trustee on 30 November 2025 to return as Deputy Chief Executive Officer on a temporary basis.

**11 Employees**

The average number of employees during the year was:

	<b>2025</b>	<b>2024</b>
	<b>Number</b>	<b>Number</b>
Care support workers	340	376
Support staff	101	126
	<u>          </u>	<u>          </u>
Total	441	502
	<u>          </u>	<u>          </u>

<b>Employment costs</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	8,962,714	9,139,275
Social security costs	726,406	753,032
Pension costs	190,590	199,010
Termination payments	84,505	85,734
Apprenticeship levy	29,737	29,004
	<u>          </u>	<u>          </u>
	9,993,952	10,206,055
	<u>          </u>	<u>          </u>

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**11 Employees**

**(Continued)**

The number of employees whose annual remuneration was more than £60,000 is as follows:

	<b>2025 Number</b>	<b>2024 Number</b>
60,000 - 69,999	4	3
80,000 - 89,999	1	1
100,000 - 109,999	1	1
110,000 - 119,999	1	1
120,000 - 129,999	1	1
	<u>          </u>	<u>          </u>

**Remuneration of key management personnel**

The remuneration of key management personnel is as follows:

	<b>2025 £</b>	<b>2024 £</b>
Aggregate compensation	708,057	649,966
	<u>          </u>	<u>          </u>

During the year the charity operated a defined contribution pension scheme in respect of 376 employees (2024: 294 employees).

**12 Taxation**

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



**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**13 Tangible fixed assets**

	Leasehold improvements	Fixtures and fittings	Computers	Motor vehicles	Total
	£	£	£	£	£
<b>Cost</b>					
At 1 April 2024	111,064	293,543	307,141	2,625	714,373
Additions	1,320	4,450	7,890	-	13,660
	<u>112,384</u>	<u>297,993</u>	<u>315,031</u>	<u>2,625</u>	<u>728,033</u>
<b>At 31 March 2025</b>					
<b>Depreciation and impairment</b>					
At 1 April 2024	82,817	265,289	284,873	2,625	635,604
Depreciation charged in the year	8,465	11,844	16,141	-	36,450
	<u>91,282</u>	<u>277,133</u>	<u>301,014</u>	<u>2,625</u>	<u>672,054</u>
<b>At 31 March 2025</b>					
<b>Carrying amount</b>					
At 31 March 2025	21,102	20,860	14,017	-	55,979
	<u>28,247</u>	<u>28,254</u>	<u>22,269</u>	<u>-</u>	<u>78,770</u>
<b>At 31 March 2024</b>					

**14 Debtors**

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Trade debtors	1,104,155	1,098,744
Other debtors	2,374	253,157
Prepayments and accrued income	158,400	148,055
	<u>1,264,929</u>	<u>1,499,956</u>

**15 Loans and overdrafts**

	2025 £	2024 £
Bank loans	257,500	257,500
	<u>43,231</u>	<u>39,971</u>
Payable within one year	214,269	217,529
Payable after one year		

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**16 Creditors: amounts falling due within one year**

	Notes	2025 £	2024 £
Bank loans	15	43,231	39,971
Other taxation and social security		144,398	181,191
Deferred income	18	11,778	37,563
Trade creditors		101,203	236,292
Other creditors		122,631	157,723
Accruals		139,801	119,448
		<u>563,042</u>	<u>772,188</u>

**17 Creditors: amounts falling due after more than one year**

	Notes	2025 £	2024 £
Bank loans	15	<u>214,269</u>	<u>217,529</u>

**18 Deferred income**

	2025 £	2024 £
Other deferred income	<u>11,778</u>	<u>37,563</u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	<u>11,778</u>	<u>37,563</u>
Movements in the year:		
Deferred income at 1 April 2024	37,563	83,105
Released from previous periods	(37,563)	(83,105)
Resources deferred in the year	<u>11,778</u>	<u>37,563</u>
Deferred income at 31 March 2025	<u>11,778</u>	<u>37,563</u>

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**19 Restricted funds**

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	<b>At 1 April 2024 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>At 31 March 2025 £</b>
Home From Home	227,530	-	(83,331)	144,199
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 1 April 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>At 31 March 2024 £</b>
Wheatley Donation	105,005	-	(105,005)	-
Respite Care Relief - Carers of Dementia Clients	-	2,000	(2,000)	-
Home From Home	-	233,434	(5,904)	227,530
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	105,005	235,434	(112,909)	227,530
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

Home from Home

During the financial year ending 31 March 2024, a merger took place with Home From Home and they donated their cash in the bank of £233,434. These funds are being utilised to support the development of services to support carers and people with care needs in Havering and surrounding areas where the majority of beneficiaries are from the London Borough of Havering.

During the financial year ending 31 March 2025, £83,331 was utilised in the support care services in that area.

Wheatley Donation - Legacy received to be applied in the Worthing area

This fund was fully utilised during the financial year ending 31 March 2024 to support care services in the West Sussex area.

Respite Care Relief - Carers of Dementia Clients

A donation from Chester Lions Club of £2,000 was received and fully utilised during the financial year ending 31 March 2024. The donation was used to support respite for Carers of dementia clients.

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**20 Unrestricted funds**

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

	<b>At 1 April 2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 March 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Building improvements	9,122	-	-	9,122
General funds	475,308	12,279,797	(12,299,117)	455,988
	<u>484,430</u>	<u>12,279,797</u>	<u>(12,299,117)</u>	<u>465,110</u>
<b>Previous year:</b>	<b>At 1 April 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 March 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Building improvements	36,088	-	(26,966)	9,122
General funds	1,181,335	11,930,306	(12,636,333)	475,308
	<u>1,217,423</u>	<u>11,930,306</u>	<u>(12,663,299)</u>	<u>484,430</u>

Building Improvements

The fund is being held to meet future dilapidation costs in the event of the closure of TuVida offices.

**21 Analysis of net assets between funds**

	<b>Unrestricted funds 2025</b>	<b>Restricted funds 2025</b>	<b>Total 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>At 31 March 2025:</b>			
Tangible assets	55,979	-	55,979
Current assets/(liabilities)	623,400	144,199	767,599
Long term liabilities	(214,269)	-	(214,269)
	<u>465,110</u>	<u>144,199</u>	<u>609,309</u>

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
**TRADING AS TUVIDA**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**21 Analysis of net assets between funds**

**(Continued)**

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 March 2024:</b>			
Tangible assets	78,770	-	78,770
Current assets/(liabilities)	623,189	227,530	850,719
Long term liabilities	(217,529)	-	(217,529)
	<u>484,430</u>	<u>227,530</u>	<u>711,960</u>

**22 Operating lease commitments**

**Lessee**

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

	2025 £	2024 £
Within one year	151,244	165,290
Between two and five years	74,836	64,722
In over five years	1,692	3,948
	<u>227,772</u>	<u>233,960</u>

**23 Related party transactions**

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

**24 Affiliated Organisations**

The charity is affiliated to Carers Trust, a network of charities with similar objectives. The address for Carers Trust is 32-36 Lowman Street, London, SE1 QEH.

**25 Company Limited by Guarantee**

Each of the members of the company are liable to contribute to the assets of the charity in the event of the charity being wound up an amount not exceeding £1. At the date of these accounts there were 5 guarantee members.

**26 Investment**

A gift aid donation of £26,500 (2024: £21,000) has been provided as a debtor in these financial statements. This represents the share of profits owed to East Midlands Crossroads – Caring for Carers at 31<sup>st</sup> March 2025.

**EAST MIDLANDS CROSSROADS-CARING FOR CARERS**  
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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**27 Analysis of changes in net (debt)/funds**

	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	122,951	(57,239)	65,712
Loans falling due within one year	(39,971)	(3,260)	(43,231)
Loans falling due after more than one year	(217,529)	3,260	(214,269)
	<u>(134,549)</u>	<u>(57,239)</u>	<u>(191,788)</u>

**28 Cash generated from operations**

	2025 £	2024 £
Deficit for the year	(102,651)	(610,468)
Adjustments for:		
Investment income recognised in statement of financial activities	(5,340)	(6,509)
Depreciation and impairment of tangible fixed assets	36,450	32,528
Movements in working capital:		
Decrease/(increase) in debtors	235,027	(107,640)
(Decrease) in creditors	(186,621)	(177,756)
(Decrease) in deferred income	(25,785)	(45,542)
<b>Cash absorbed by operations</b>	<u>(48,920)</u>	<u>(915,387)</u>