

REGISTERED COMPANY NUMBER: 3004206 (England and Wales)

REGISTERED CHARITY NUMBER: 1053224

**Report of the Trustees and
Audited Financial Statements for the Year Ended 31 March 2024
for
Richmond Upon Thames Crossroads Care
(A Company Limited by Guarantee)**

**PB Associates Chartered Accountants
2 Castle Business Village
Station Road
Hampton
Middlesex
TW12 2BX**

Richmond Upon Thames Crossroads Care

COMPANY INFORMATION

Registered Company number 3004206 (England and Wales)

Registered Charity number 1053224

Chief Executive Officer Julie Da Costa

Registered office

1 Beverley Court
26 Elmtree Road
Teddington
Middlesex
TW11 8ST

Directors & Trustees

Mr Peter J Adcock	Chair
Ms Anna Ferguson	Treasurer
Miss Eleanor M Willett	(resigned 30 July 2024)
Mrs Margaret P Dangoor	
Ms Jane Vines	
Mr Geoff Lane	
Ms Tara Ferguson-Jones	(appointed 13 September 2023)
Ms Deborah Ramsay	(appointed 13 September 2023)

Independent Auditor

Gareth Peter Rees, FCA
PB Associates Chartered Accountants
2 Castle Business Village
Station Road
Hampton
Middlesex
TW12 2BX

Bankers

Barclays Bank PLC
Richmond and Twickenham Business Centre
PO Box 13, 8 George Street
Richmond
Surrey
TW9 JU

Solicitors

First Assist Group Ltd
Marshall's Court
Marshall's Road
Sutton
Surrey
SM1 4DU

Richmond Upon Thames Crossroads Care

Report of the Trustees for the Year Ended 31 March 2024

The trustees, who are also directors of the charity for the purpose of the Companies Act, present their Annual Report and the audited financial statement of the company for the year ended 31st March 2024. The trustees have adopted the provisions of the Statement of Recommended Practices (SORP – FRS102) 'accounting and reporting by charities', in preparing the report and the financial statements.

QUALITY, STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

GUARANTEES

According to the memorandum of association adopted on incorporation, every member of the Charity undertakes to contribute such amount as may be required (not exceeding £10) to the Charity's assets if it should be wound up while he or she is a member, or within one year after he or she ceases to be a member, for payment of the Charity's debts and liabilities contracted before he or she ceases to be a member, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributories among themselves.

CARE QUALITY COMMISSION

Crossroads Care Richmond and Kingston upon Thames is also a regulated provider of services and are registered and inspected under Care Quality Commission (CQC). The last onsite inspection was on 10th September 2019, where we are required to meet standards. The report was published on 12th November 2019. We achieved "GOOD" overall, with "OUTSTANDING" for "well-led". The report is available from <https://www.cqc.org.uk/location/1-124419826>

"This meant service leadership was exceptional and distinctive. Leaders and the service culture they created drove and improved high-quality, person-centred care." CQC 2019

As a network partner of Carers Trust, we operate under a national suite of policies, procedures, guidelines, and tools and are also inspected under their Quality Mark.

The latest inspection was in March 2017, where we achieved the "Centre of Excellence", under the Carers Trust Quality Mark and a registered charity (Charity No. 1053224).

TRUSTEE/DIRECTORS

As a registered charity, Crossroads Care Richmond and Kingston is governed by a Board of Trustees. They provide strategic leadership and ensure we are consistent with the goals and objectives detailed in our Memorandum and Articles of Association. Each Trustee brings a wealth of experience, knowledge, and expertise from the private, public, and charitable sector. Together with the CEO, they are responsible for setting the charity's strategic direction.

Prospective Trustees are invited to meet the CEO, team and Chair of Trustees and are then taken through a comprehensive Induction Process, in line with the Carers Trust guidelines/tool kit. The induction involves meeting all of the other trustees, observing/attending a Trustee Meeting, completing a Disclosure and Barring System, training and referencing.

New trustees are then appointed at a Trustee Meeting and ratified by members at the Annual General Meeting (AGM).

DIRECTORS

The present directors who are also trustees are shown on page 1.

DIRECTORS AND TRUSTEE INTEREST

No director or trustee received any remuneration during this or the previous financial year.

Richmond Upon Thames Crossroads Care

Report of the Trustees for the Year Ended 31 March 2024

GOVERNANCE

The Board consider and address a broad range of matters and risks on an ongoing basis. Monthly meetings take place between the Chair of Trustees and CEO, quarterly Trustee Meetings and a subcommittee covering Personnel and Finance, as well as Marketing and Fundraising. Agendas addressed are operational updates, Monitoring, Fundraising and Marketing, Staffing and Personnel, Networking and Strategic Developments and updates, and Personnel and Finance.

All incidents, accidents and near misses, around health and safety together with safeguarding of adults and children, are reported and addressed at the Trustee Meetings.

- *Peter Adcock is the trustee allocated to Adult Safeguarding*
- *Margaret Dangoor to Children Safeguarding*
- *Eleanor Willett to Health and Safety*

A positive reputation of safe service delivery has been established over the last 35 years in line with policy, procedure, guidelines, training and relationships with health and social care providers of both children and adults.

Our new **strategic plan for 2024-2029** was developed from a Strategic Away Day which involved trustees, office and operational staff and service users. The main priorities can be broken down into four (4) broad categories, which will be monitored yearly – Finances, Service Expansion, Organisational and Social Impact.

We will continue to:

- ***Grow** in a sustained manner through secure long-term and stable grants so we can continue meeting local need.*
- ***Improve** our financial status, reserves, and income as this is crucial to the financial stability of our organisation.*
- ***Expand** and/or develop existing and new services by growing our business revenues, margins, and reserves.*
- ***Deliver** high quality services that meet the needs of Carers and the people they care for.*
- ***Help** Carers and their cared-for to have a 'voice' in the community.*
- ***Secure** and/or build upon and expand our quality services and projects to meet the health and social care needs of all Carers and the people they care for.*
- ***Develop** and maintain our people, including our partnerships, to ensure that the necessary and appropriate organisational, governance, financial and staff structures are in place to support the pursuit of our objectives.*
- ***Increase** our social impact and profile through measurement, marketing and quality standards and accreditations.*
- ***Continue** to work closely with local commissioners and other health and social care service providers and the voluntary sector to sustain, promote and develop services, knowledge, and relationships.*

All operations are subject to ongoing development, monitoring and risk assessment. The trustees are satisfied that these systems of analysis, planning and review enable them to identify the major risks and that systems are in place or being developed to mitigate and manage potential risks.

Richmond Upon Thames Crossroads Care

Report of the Trustees for the Year Ended 31 March 2024

As a non-profit organisation, we provide bespoke, high-quality home and community respite care and support services in the boroughs of Richmond and Kingston upon Thames. Our core team are not volunteers; they are highly trained, paid, and experienced Care Support Workers. For over 35 years, we have been delivering high standards of care and services for children and adults of all ages and disability.

MANAGEMENT

The core staff and some volunteers are managed and supervised on a day-to-day basis, with a 24 hour on-call service and an open-door policy. The team attend regular meetings and are allocated and managed by the senior team members and Operations/Care Managers.

The Chief Executive Officer (CEO), Julie Da Costa, has a background in psychology, impact analysis and the care sector, and has worked for Crossroads Care Richmond and Kingston upon Thames for over 25 years. She is supported by Rachel Tawadrous, the Chief Operating Officer (COO), who has devoted her career to the care sector and has worked for our organisation for over 35 years. Operations Manager, Nicola Wilson, has been uplifted from the role of Care Manager, and has worked for over 20 years within the health/social and youth sector, and our organisation for the past five years. Care Manager, Valentina Murzilli, joined us this year and brings with her a wealth of healthcare experience, with her previous roles having included being a nurse and practice manager.

AIM OF THE ORGANISATION

Crossroads Care Richmond and Kingston upon Thames is a specialist voluntary organisation supporting carers - giving them 'time out' for themselves, by providing high-quality care and support services to those they care for.

All staff endeavour to ensure the quality assurance of the services, in line with policy and procedures. They are relied upon to build and sustain the charities high reputation and their dedication and enthusiasm is evident and appreciated by carers and those they care for.

We aim to reduce the negative impact caring has on the mental and physical health of carers and the people they care for.

Our services are aimed at the 'Caring Experience', preventing breakdown/crisis, and improving quality of family life by providing respite breaks, signposting (information and advice) and practical/emotional group support. Our organisation:

- *provides direct support to the 'neediest' families*
- *supports carers through crisis or challenging periods, together with a respite break*
- *ensures effective integrated working, information sharing and signposting*

Our core commissioned services are in line with our health and social care providers and the NHS Outcomes Framework – Promoting Well-being and Independence.

OBJECTIVES

Crossroads Care Richmond and Kingston upon Thames is committed to providing practical support in the home to enable carers to have a break from their caring responsibilities.

OUR VISION

Crossroads Care Richmond and Kingston upon Thames wants the role and contribution of unpaid carers of all ages to be recognised, and for them to have access to the support and services they need to live their own lives.

OUR MISSION

Crossroads Care Richmond and Kingston upon Thames seeks to:

- *provide services that respond to the needs and desired outcomes of carers and those they support*

Richmond Upon Thames Crossroads Care

Report of the Trustees for the Year Ended 31 March 2024

- *help create stronger, more connected, and carer-aware communities*
- *work with service users and other stakeholders to influence service innovation and growth*

PHILOSOPHY OF CARE

Crossroads Care Richmond and Kingston upon Thames respects the individuality of carers and those with care needs, and seeks to promote their choice, independence, dignity, and safety. We believe carers should have access to high-quality services that enable them to fully benefit from a break from their caring responsibilities.

We respect the privacy and personal choices, lifestyles, customs, cultures, and values of each person who receives a service and seek to involve carers and their cared for in this process.

Crossroads Care Richmond and Kingston upon Thames:

- *seeks to provide a high-quality, person-centred, and user-led service*
- *carries out two annual service user satisfaction surveys*
- *ensures our staff are trained, supervised, and supported to deliver services to people (including adults and children) with a wide range of disabilities and illnesses, and seeks to provide a flexible service delivering care and support when it is most needed.*

WHAT WE DO

Established in 1987, for 35 years we have been providing high-quality, bespoke, and flexible home and community respite care and support services to carers and the people they care-for, of all ages and disability, including behavioural, emotional and/or medical needs, as well as dementia care and palliative care. Our core staff team are not volunteers, they are highly trained, paid, and experienced Care Support Workers.

Home respite care support: our Care Support Workers typically provide 1:1 respite support (a minimum of two hours) within the home.

Respite gives unpaid carers (mother, father, siblings, carers) an essential break from their caring role. It allows them to spend quality time alone, have time out, meet appointments, participate in activities with their other children or spend time with their partners.

In order to maximise the benefits of a respite break, each package of care is bespoke and personalised. This may or may not include looking after the whole family unit.

Our team of expert Care Support Workers will:

- *Give medication including emergency medications e.g., buccal midazolam, oxygen*
- *Move and handle (use of equipment e.g., tracker hoist)*
- *Work to specialist plans e.g., behavioural management, speech and language, dietician including enteral and nasal gastric feeding*
- *Personal care including bathing. They might also lend a hand in the kitchen, grab the vacuum to help clean up, or simply be an extra pair of hands while other family members spend time away from the home.*

We comply with:

- *Care Quality Commission's Fundamental Standards in England*
- *The National Codes of Practice for Health and Social Workers*
- *Carers Trust Code of Conduct*

Richmond Upon Thames Crossroads Care

Report of the Trustees for the Year Ended 31 March 2024

- *London Borough of Richmond upon Thames safeguarding: 'Safeguarding and London Multi-Agency Safeguarding Data Sharing'*

A non-profit organisation, we can offer extended respite breaks beyond our charity services and provisions through private purchasing or match funding with direct payments and contracts from health and social care providers e.g., NHS, Continuing Care Nursing team, Adult Social Services, Achieving for Children. We also hold the Emergency Respite Service for the London Borough of Richmond.

We pride ourselves on the excellent working relationship we have with our statutory Health and Social Care Professionals across the boroughs of Richmond and Kingston. Together we are ensuring that carers and the people they care for, living within these boroughs, receive the very best possible care and support.

Each package of care is bespoke and personalised. In order to maximise the quality and benefits of a respite break, we work closely and in conjunction with the expertise of the Social and Health Care Professionals involved. This may include looking after the whole family unit.

We have referred to the Charity Commission's general guidance on public benefits when reviewing our aims and objectives and in planning our future activities.

All our charitable activities are undertaken for the public benefit.

COMMUNITY / OUTREACH SERVICES

Over the years, we have developed specialisms and extended services to meet the local need of both adults and children. We have positioned Crossroads Care strategically across the boroughs, and every day we work with the local councils and other voluntary and statutory partners (e.g., NHS, Adult and Children's Social Services, Alzheimer's Society) to strive to meet people's needs for carers and the people they care for.

"The agency had a highly developed professionals' network that enabled seamless joined-up working between services based on people's needs, wishes and best interests." CQC 2019

We feel this has helped to identify specific 'hidden' and 'hard-to-reach' groups and enabled us to develop specialisms and extend our services to cover the needs of our local community, of all ages and disability, from babies to the elderly.

Local challenges/priorities: ageing population, multiple health needs, double Carers; complex multiple health conditions; increase in social isolation across socioeconomic groups; high levels of adolescent drugs/alcohol misuse; self-harm and suicide hospital admissions.

Community Projects:

- **Caring Café:** for carers caring for people with dementia. It was 'showcased' as an example of excellence in the government's 2008 strategy document, Carers at the heart of 21st century families and communities; funded via the Carers Hub Service (LBRuT).
- **Crossroads Care Saturday Club and Transition Project:** for children and young people with special educational needs and disabilities (SEND), some of whom are also Young Carers (8-18 years). Run in association with Clarendon and Strathmore Schools; funded by Richmond Parish Lands Charity (RPLC), Hampton Fund, The Barnes Fund and BBC Children in Need.
- **Men and Dads Who Care:** monthly social groups for male carers. Run in close association with Day Centres, AFC and Children and Adolescent Mental Health Services (CAMHS); funded by RPLC and Hampton Fund.
- **Carers Café:** for carers and former carers. Run in close association with Day Centres and the Alzheimer's Society; funded by Hampton Fund and Middlesex Province Relief Fund.
- **Therapy Rooms.** many carers often feel that self-care isn't as important as caring for their loved ones. For this reason, we wanted to create a space specifically for them. Therapies and respite care are offered subject to availability and funding though can also be purchased privately. Our two therapy rooms are funded by The Victoria Foundation.
- **Talking Therapy Room.** for talking therapists, counsellors, psychotherapists, and similar practitioners.

Richmond Upon Thames Crossroads Care

Report of the Trustees for the Year Ended 31 March 2024

- **Holistic Therapy and Treatment Room.** offering stress-release massage treatments.
- **Carers' Book Club.** run on a monthly basis by local author, editor and Crossroads Care Media and Communications Officer, Fiona Mitchell, the Carers' Book Club is a great way for carers to take time out and develop new friendships.

New Initiatives:

- **Mental Health and Wellbeing Support Programme** for Carers, Parents Carers, Children with Disability and Crossroads Frontline Staff Specialist Workshops, Individual 1:1 and Group Mental Health and Wellbeing Sessions and Therapies.
- We sustain strong/long working relationships with our statutory and voluntary partners e.g., the Alzheimer's Society, Integrated Neurological Services, and the Richmond Carers Centre.
- **16+ Saturday Group!** for young people with SEND. We started the group after becoming increasingly aware that older members of our Saturday Club still very much need our support as they start a new journey into adulthood facing all the challenges that come with that transition.
- **Specialist Mentoring Service:** 3-year project for young people with complex needs, focusing on holistic, preventative, and sustainable support interventions – working with the family as a whole – in close association with AFC and CAMHS.
- **WINTER RESPONSE PROGRAMME 2023-2024** With the soaring cost of living, we stepped in to offer a comprehensive Winter Response Programme which included a Warm Hub for Carers and the people they care for. Thanks to grants from Richmond Council and the NHS (South West London Integrated Care System), the charity opened its doors throughout the winter months, Monday to Friday, offering fresh soup as well as a range of hot drinks, fruit, and biscuits.

Focusing on our waiting list and those most isolated, vulnerable and at risk during the cold spells, we also offered free health checks from our registered nurse, and our experienced, skilled, and trained staff team provided information and advice, risk assessments, winter safety plans and more.

"The agency played a huge role in the community, running and participating in many projects, through well-established working partnerships that promoted people's participation and reduced social isolation." CQC 2019

EQUAL OPPORTUNITIES

In line with the Carers Trust policy and procedure, together with the charities fundamental ethos, a stance on the opposition of discrimination is central, on the grounds of sexual orientation, faith, race, disability, age and marital or gender status. We provide a holistic person-centred service, and the people with whom we work are always treated with courtesy and respect. Likewise, are all our staff, clients, suppliers, partners, and contractors. The charity is committed to promoting the health and safety and well-being of all our staff and clients.

RESERVES POLICY

Purpose

This Policy complies with the Accounting and Reporting Standards for charities set out in the Statement of Recommended Practice, SORP (FRS 102). This requires charities to have a written Reserves Policy, founded on a realistic assessment of their reserves needs and which has been formally agreed by the Board of Trustees.

Richmond Upon Thames Crossroads Care

Report of the Trustees for the Year Ended 31 March 2024

Definition of Reserves

Reserves are those monies that may be held and spent in accordance with this policy formed from unrestricted funds. Reserves may be built up from any monies that do not have a designated or restricted use.

Legal Basis

Trustees have a general legal duty to expend charity funds within a reasonable time of receiving them. Although holding income funds in reserve does not comply with this duty, the trustees have the implied power to take actions where necessary to ensure that the charity functions properly.

Reason for Holding Reserves

Reserves shall only be held where this is necessary and prudent to provide for the continuing effectiveness of the charity and, if necessary, for the appropriate costs of winding up the charity. Reserves may be designated for specific costs such as redundancy or asset replacement. They may also be held for contingencies such as managing the late receipt of grants or a deficit in income over expenditure.

The Level of Reserves Needed

Crossroads Care Richmond and Kingston upon Thames will hold reserves at a level to cover reasonable financial risks of running the charity as determined by the board.

In principle, unrestricted reserves should be maintained at not less than three (3) months running costs plus 10% and should not normally exceed 40% of annual income. This represents a level below which efforts should be made to increase reserves and above which efforts should be made to reduce reserves.

The Use of Reserves

Reserves may only be committed at the discretion of the board, in accordance with this policy.

Policy Review

This policy (and the agreed level of reserves) should be reviewed by the Board from time to time.

FINANCIAL REVIEW

The financial year continued to be impacted by increasing pressures on the home care sector, together with the national staffing crisis, and the soaring cost of living, which led to changes in lifestyle and increased anxiety for both service users and home care staff. No one was sure again how that would affect grant funding or the demand for our services from the London Borough of Richmond upon Thames. The result was a decrease in carers reaching thresholds and assessments for funded care, together with and ultimately increased demand for our services. Additional funding from several grant funders to help Crossroads Care Richmond and Kingston upon Thames cope with these new challenges was most helpful. Also, additional grants were provided for winter support and inequalities, especially around the winter/summer months.

These factors were and continue to be a high priority for the charity as we continue to adapt our services to meet local need, as well as enhancing our staff well-being offer. We have continued to move our organisation forward into an improved financial position, despite ending the year with a small managed deficit, due to our commitment to staff welfare and well-being, together with staff recruitment, to help meet the new need for our services.

Once again, we would like to express our sincere thanks to our local funders (i.e., Hampton Fund, Richmond Parish Lands Charity, The Barnes Fund), national funders (i.e., BBC CiN, National Lottery), London Borough of Richmond, our NHS and Social Care partners and The Victoria Foundation for their continuing support.

During these challenging times we were able to continue our work controlling our indirect costs, such as management and administration costs and training for all staff.

Richmond Upon Thames Crossroads Care

Report of the Trustees for the Year Ended 31 March 2023

Auditors

A resolution to appoint PB Associates as auditors was proposed at the Annual General Meeting held on 19th October 2023.

Small company provisions

This report has been prepared in accordance with the small company's regime under the Companies Act 2006.

CHAIR'S STATEMENT

We are pleased to report that, despite the ongoing challenges for the not-for-profit sector, we have once again achieved well against our strategic plans for 2018-2023. Our new strategic plan for 2024-2029 sets out our vision statement and strategic aims for the charity and the people we serve, building upon the good work achieved over the last five-years.

We have continued to move our organisation forward into an improved financial position, despite ending the year with a small managed deficit, due to our commitment to staff welfare and well-being, together with staff recruitment, to help meet the new need for our services.

Increasing pressures on the home care sector, together with the national staffing crisis, and the soaring cost of living, have led to changes in lifestyle and increased anxiety for both service users and home care staff. These factors remain a high priority for the charity as we continue to adapt our services to meet local need, as well as enhancing our staff well-being offer.

Over the past few years, we have seen our waiting list almost double, meaning that our services have never been more in demand, and staff recruitment has been a priority. Many carers are reporting a significant deterioration in both their own and their loved ones' mental and physical health and well-being.

Caring is often 24/7. The life of an unpaid carer can be extremely hard. For many, caring requires a life-changing commitment, with carers often having to give up work or study, friendships, support networks and social lives, which significantly diminishes the quality of their own lives.

Given the challenges related to the care sector and frontline workers, as chair, I would like to pay tribute to our CEO and the amazing team of staff and volunteers who have, and continue to, overcome many of the challenges presented during these challenging and often troubling periods in our history. For all their hard work and commitment, as they continue to overcome the many challenges that they face and who consistently deliver high standards of care and support to people in need throughout the borough. I would like to welcome all our new care support workers and volunteers.

The way our team responded to meet the needs of our clients during these changeable and often troubling periods is further documented by Crossroads Care CEO, Julie Da Costa in the Annual Review 2023-2024. This will be published in time for the 2024 AGM.

In the year under review, as we collectively celebrate 50 years of supporting carers, we continue to adapt, strengthen, and improve the services we offer to clients, to help meet local need and demand.

Over the years, Crossroads Care has positioned itself strategically across the borough. A network partner of national Carers Trust and regulated under the Care Quality Commission (CQC), we work with service users and stakeholders to influence service innovation and growth. We are committed to sustaining growth, and with the support of core funders, sponsors, Friends of Crossroads, and partners, we have continued providing high-quality home and community services where needed, particularly to those most isolated, vulnerable, and often outside the statutory framework.

The challenge for 2024-2025 is to explore new ways to raise our profile and gain funds that will diversify our income and meet this new need.

Richmond Upon Thames Crossroads Care

Report of the Trustees for the Year Ended 31 March 2024

Throughout a period of significant change in the Care Sector, the board remains focused in its strategic leadership by delivering responsible governance and effective risk management. We will continue to extend and develop our services and specialisms to meet local needs, priorities, and changes within the demographic environment.

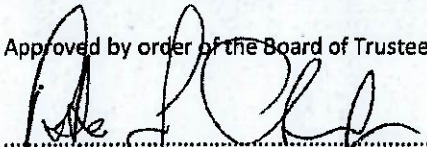
We are again grateful to our trustees who, through their wealth of experience, knowledge, and expertise, provide ongoing strategic leadership and support. Our immense gratitude also goes to our team of dedicated Care Support Workers, volunteers and supporters who constantly seek to deliver high standards of care and support to those in need.

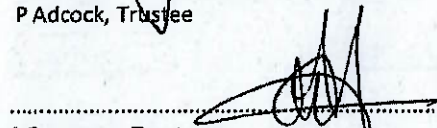
We are especially thankful to our core funders, Richmond Parish Lands Charity, Hampton Fund, The Barnes Fund, The Victoria Foundation, and the London Borough of Richmond upon Thames, NHS (South West London Integrated Care System), together with BBC Children in Need and The National Lottery.

Finally, we are very pleased that The Rt Hon Sir Vince Cable continues to act as our Patron. We would like to thank Sir Vince for continuing in this role and for the help and support he has provided in raising awareness of the importance of Carers in society and further championing their cause.

Furthermore, we would like to extend our sincere thanks to all our employees and volunteers for their tremendous hard work and contribution throughout the last year.

Approved by order of the Board of Trustees on11 September 2024..... and signed on its behalf by:


.....
P Adcock, Trustee


.....
A Ferguson, Trustee

REGISTERED CHARITY NUMBER: 1053224

Richmond Upon Thames Crossroads Care

Report of the Trustees for the Year Ended 31 March 2024

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The Trustees (who are also Directors of Richmond Upon Thames Crossroads Care) for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and the 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 income and expenditure, of the charitable company for that period. 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,
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- 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 that disclose with reasonable accuracy at any time the financial position of the charitable company 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 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 auditor is unaware, and
- the Trustees have taken all steps they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Richmond Upon Thames Crossroads Care

Independent Auditor's report to the Trustees of Richmond upon Thames Crossroads Care

Opinion

We have audited the financial statements of Richmond Upon Thames Crossroads Care (the 'charity') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, Statement of Financial Position and the related notes, 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, including FRS 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 charity's affairs as at 31 March 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- 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. 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Richmond Upon Thames Crossroads Care
Independent Auditor's report to the Trustees of Richmond upon Thames Crossroads Care (continued)

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 trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' Annual 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 and directors 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 trustees' responsibilities statement, 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 charity 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.

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:

We identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

Identifying and assessing potential risks related to irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- enquiring of management whether they were aware of any instances of fraud or non-compliance with laws and regulations;
- obtaining an understanding of the legal and regulatory framework within which the charity operates. The main laws and regulations we considered as affecting the financial statements were charity legislation, the Companies Act 2006, UK tax legislation and the regulations made under the Coronavirus Act 2020, including the various financial reliefs available;
- discussing amongst the engagement team how and where fraud might occur and any potential indicators of fraud. As part of this discussion we identified potential fraud risks in relation to misstatement of income and management override of controls.

Audit response to risks identified

Our procedures to respond to the identified risks included:

- analytical review of the financial statements
- checking a sample of grant documentation through from application to grants received and reviewing whether restricted or unrestricted;
- examining journal entries to address the risk of fraud through management override of controls;
- reviewing minutes of board meetings;
- review of the disclosures in the financial statements.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Richmond Upon Thames Crossroads Care

Independent Auditor's report to the Trustees of Richmond upon Thames Crossroads Care (continued)

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our Report

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Gareth Peter Rees (Senior
Statutory Auditor)

For and on behalf of
PB Associates
Chartered accountants & statutory auditor

2 Castle Business Village
Station Road
Hampton
Middlesex
TW12 2BX

11 September 2024

Richmond Upon Thames Crossroads Care

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

		Unrestricted funds	Restricted funds	Total funds 31.03.24	Total funds 31.03.23
	Notes	£	£	£	£
INCOME FROM:					
Charitable activities					
Income from Charitable Activities	4	536,116	255,715	791,831	753,007
Investment income	3	2,331	-	2,331	222
Other income		586	-	586	2,900
Total		<u>539,033</u>	<u>255,715</u>	<u>794,748</u>	<u>756,129</u>
EXPENDITURE ON:					
Raising funds for Charitable activities	5	47,339	28,068	75,407	72,092
Expenditure on Charitable Activities	6	496,159	242,648	738,807	603,200
Governance Costs		2,400	-	2,400	2,100
Total		<u>545,898</u>	<u>270,716</u>	<u>816,614</u>	<u>677,392</u>
NET INCOME/(EXPENDITURE)		<u>(6,865)</u>	<u>(15,001)</u>	<u>(21,866)</u>	<u>78,737</u>
Net movement in funds		<u>(6,865)</u>	<u>(15,001)</u>	<u>(21,866)</u>	<u>78,737</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		179,166	111,456	290,622	211,885
TOTAL FUNDS CARRIED FORWARD		<u>172,301</u>	<u>96,455</u>	<u>268,756</u>	<u>290,622</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure has arisen from continuing activities.

The loss (2023 profit) for Companies Act 2006 purposes is £21,866 (2023 – £78,737).

Richmond Upon Thames Crossroads Care

Balance Sheet As at 31 March 2024

		Total funds 31.03.24	Total funds 31.03.23
	Notes	£	£
FIXED ASSETS			
Tangible assets	12	305,090	306,841
CURRENT ASSETS			
Debtors	13	71,699	52,806
Cash at bank		<u>214,175</u>	<u>303,811</u>
		285,874	356,617
CREDITORS			
Amounts falling due within one year	14	<u>(180,836)</u>	<u>(220,783)</u>
NET CURRENT ASSETS		105,038	135,834
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>410,128</u>	<u>442,675</u>
CREDITORS			
Amounts falling due after more than one year	15	<u>(141,372)</u>	<u>(152,053)</u>
NET ASSETS		<u>268,756</u>	<u>290,622</u>
FUNDS			
Unrestricted Income funds	16	102,301	109,166
Designated Contingency Reserve	16	<u>70,000</u>	<u>70,000</u>
Unrestricted funds		172,301	179,166
Restricted funds	16	96,455	111,456
TOTAL FUNDS		<u>268,756</u>	<u>290,622</u>

These accounts have been prepared in accordance with the Charities Statement of Recommended Practice SORP (FRS 102).

The accounts were approved by the Directors on 11 September 2024 and were signed on their behalf by:


A Ferguson - Trustee


P J Adcock - Trustee

Richmond Upon Thames Crossroads Care

Cash Flow Statement for the Year Ended 31 March 2024

	31.03.24 £	31.03.23 £
Cash flows from operating activities:		
Net cash provided by operating activities (see note below)	<u>(74,349)</u>	<u>121,327</u>
Cash flows from investing activities:		
Purchase of fixtures, fittings and equipment	<u>(5,446)</u>	<u>-</u>
Net cash (used in) investing activities	<u>(5,446)</u>	<u>-</u>
Cash flows from financing activities:		
Repayments of borrowing	<u>(9,841)</u>	<u>(9,376)</u>
Net cash (used in) financing activities	<u>(9,841)</u>	<u>(9,376)</u>
Change in cash and cash equivalents in the reporting period	(89,636)	111,951
Cash and cash equivalents at the beginning of the reporting period	303,811	191,860
Cash and cash equivalents at the end of the reporting period	<u>214,175</u>	<u>303,811</u>
Reconciliation of net income/expenditure to net cash flow from operating activities		
Net expenditure for the reporting period (per statement of financial activities)	(21,866)	78,737
Depreciation	7,197	6,467
Decrease/ (increase) in debtors	(18,893)	(7,080)
(Decrease)/ increase in creditors	(40,787)	43,203
Net cash provided by operating activities	<u>(74,349)</u>	<u>121,327</u>
Analysis of cash and cash equivalents		
Cash at bank	<u>214,175</u>	<u>303,811</u>

**Notes to the Financial Statements
for the Year Ended 31 March 2024**

1. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with: 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Richmond Upon Thames Crossroads Care meets the definition of a public benefit entity under FRS102.

Assets and liabilities are recognised at historical cost as modified by the revaluation of freehold property. The financial statement are presented in sterling and are rounded to the nearest pound.

The Trustees have considered the company's balance sheet, trading activity and estimated cash flows for a period of at least 12 months from the date these financial statements were signed and have concluded that the charity will continue to be able to meet its obligations as these fall due. The Trustees have also 'stressed' their cash flow analysis to take into account the impact on their business of possible scenarios brought on by the impact of the Covid19 pandemic, alongside further measures that they can take to mitigate the impact.

Based on these assessments, given the measures that could be undertaken to mitigate the current adverse conditions, and the current resources available, the directors have concluded that they can continue to adopt the going concern basis in preparing these financial statements.

Income

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when:-

- The donor specifies that the grant or donation must only be used in future accounting periods, or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

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.

Charitable expenditure comprises those cost incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

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.

Support Cost Allocation

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Notes to the Financial Statements (continued)
for the Year Ended 31 March 2024**

1. ACCOUNTING POLICIES (continued)

Tangible fixed assets

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

Land and Buildings	straight line over 100 years
Fixtures, fittings and equipment	33% straight line
Motor Vehicles	20% straight line

Operating Leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight-line basis over the lease term.

Fund accounting

Unrestricted funds which are general 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.

Designated funds are unrestricted funds set aside at the discretion of the trustees for specific purposes.

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

2. RESERVE POLICY

The Board has a Reserves Policy that complies with the Accounting and Reporting Standards for charities set out in the Charities SORP (FRS 102). This requires charities to have a written Reserves Policy that has been formally agreed by the Board of Trustees and which provides the basis from which a realistic assessment of the need for reserves may be made.

Richmond Crossroads Care will hold reserves at a level to cover reasonable financial risks of running the charity as determined by the Board. To determine this level the Trustees undertake a risk analysis based on funding stability and commitment to expenditure.

Each source of funds is assessed on:

- The likelihood of it declining, continuing at present levels or growing with need
- Whether it is from a single source or many donors, contracts
- Whether it is contractual and, if so, the length of the contract

This produces an index score for each source of funds and this is multiplied by the percentage of the total income that that source provides. The sum of these percentages provides an indication of the overall stability of the income.

Likewise, commitment to expenditure is considered greater if it is central to our objects rather than a desirable add-on.

In principal, general reserves should be maintained at the designated level plus or minus 10% of annual income. This represents a level below which efforts should be made to increase reserves and above which efforts should be made to reduce reserves.

Improving the stability of income should be the consistent aim of the executive in order to reduce the need for reserves. However, in the event that the above analysis calls for a level of general reserves of more than 50% of annual income, efforts will be made to reduce commitment to expenditure.

Richmond Upon Thames Crossroads Care

Notes to the Financial Statements (continued) for the Year Ended 31 March 2024

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.03.24 £	31.03.23 £
Deposit account interest	2,331	-	2,331	222

4. GRANTS, DONATION AND CONTRACT INCOME

	Unrestricted funds £	Restricted funds £	31.03.24 £	31.03.23 £
Private Income	73,692	-	73,692	64,624
Other Income from Charitable Activities	15,174	-	15,174	10,259
Donations and legacies	24,104	-	24,104	35,399
	112,970	-	112,970	110,282
Local Authority & other agencies:				
LBRUT Social Services Contract Care	63,981	-	63,981	31,932
LBRUT Achieving for Children Ltd	84,422	-	84,422	39,696
Continuing Care Young People	32,882	-	32,882	2,719
Continuing Care Adults	39,315	-	39,315	2,872
NWL ICB	3,829	-	3,829	190
LBRUT Carers Hub	-	65,867	65,867	61,400
LBRUT Emergency Breaks	-	10,500	10,500	10,500
Clinical Commissioning Group	-	-	-	98,175
	224,429	76,367	300,796	247,484
Grants from Trusts & Foundations:				
Barnes Workhouse Fund	-	20,200	20,200	20,200
BBC Children in Need	-	2,167	2,167	10,000
Hampton Fuel Allotment	56,750	48,750	105,500	102,583
Richmond Parish Lands	55,550	-	55,550	52,500
Victoria Foundation	-	16,063	16,063	14,537
Richmond Charities	-	9,100	9,100	-
City Bridge	36,667	9,167	45,834	-
Other	49,750	73,901	123,651	195,421
	198,717	179,348	378,065	395,241
	536,116	255,715	791,831	753,007

5. EXPENDITURE ON RAISING FUNDS

	Unrestricted funds £	Restricted funds £	31.03.24 £	31.03.23 £
Staff costs	43,671	20,717	64,388	64,388
Direct Costs	3,668	7,351	11,019	7,704
	47,339	28,068	75,407	72,092

Richmond Upon Thames Crossroads Care

Notes to the Financial Statements (continued) for the Year Ended 31 March 2024

6. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	31.03.24	31.03.23
	£	£	£	£
Staff costs	384,507	182,444	566,951	459,017
Other Costs	111,652	60,204	171,856	144,183
	<u>496,159</u>	<u>242,648</u>	<u>738,807</u>	<u>603,200</u>

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Fund- Raising	Care Work	Governance	Total
	£	£	£	£
DIRECT COSTS				
Fundraising Costs	11,019	-	-	11,019
Employment Costs	-	391,396	-	391,396
Other Direct Costs	-	61,902	-	61,902
Other Staff Expenses	-	37,348	-	37,348
Insurance	-	6,635	-	6,635
Office Expenses	-	11,143	-	11,143
Establishment Costs	-	3,881	-	3,881
Subscriptions and Memberships	-	12,712	-	12,712
Interest Payable	-	7,162	-	7,162
Depreciation of Fixed Assets	-	7,197	-	7,197
	<u>11,019</u>	<u>539,376</u>	<u>-</u>	<u>550,395</u>
SUPPORT COSTS				
Employment Costs	64,388	175,555	-	239,943
Establishment Costs	-	10,297	-	10,297
Accountancy	-	6,637	-	6,637
Postage and stationery	-	6,023	-	6,023
Auditors' remuneration	-	-	2,400	2,400
Bank Charges	-	919	-	919
Legal Expenses	-	-	-	-
	<u>64,388</u>	<u>199,431</u>	<u>2,400</u>	<u>266,219</u>
	<u>75,407</u>	<u>738,807</u>	<u>2,400</u>	<u>816,614</u>

Other direct costs include 53 grants paid to individuals amounting to a total of £13,050. The majority of these grants were funded by a grant received from Richmond Charities.

Richmond Upon Thames Crossroads Care

Notes to the Financial Statements (continued) for the Year Ended 31 March 2024

8. NET EXPENDITURE

Net expenditure is stated after charging/(crediting):

	31.03.24	31.03.23
	£	£
Audit fees	2,400	2,100
Depreciation - owned assets	7,197	6,467

9. TRUSTEES' REMUNERATION AND EXPENSES

No trustees received any remuneration or expenses for the year ended 31 March 2024 (2023 – nil).

10. EMPLOYEES' REMUNERATION

	31.03.24	31.03.23
	£	£
Wages and salaries	571,492	477,994
Social security costs	42,239	32,549
Other pension costs	10,103	9,144
Other employee benefits	7,505	3,718
	<u>631,339</u>	<u>523,405</u>

One employee received emoluments in excess of £60,000 in the current year in the band £80,000 - £90,000 (2023: 1 £80,000 – £90,000).

The average monthly number of employees (including Trustees) during the year, analysed by category, was as follows:

	31.03.24	31.03.23
Chief Executive	1	1
Administration and Support	6	6
Care Workers and Saturday Project Staff	25	25
	<u>32</u>	<u>32</u>

11. TAXATION

As a registered charity, Richmond Upon Thames Crossroads Care is potentially exempt from taxation of income and gains falling within s520 to s537 of Income Tax Act 2007 and s256 of the Taxation of Chargeable Gains Act 1992. No tax charge has arisen in the year.

Richmond Upon Thames Crossroads Care

Notes to the Financial Statements (continued) for the Year Ended 31 March 2024

12. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures, Fittings & Equipment £	Totals £
COST			
At 1 April 2023	325,000	45,283	370,283
Additions	-	5,446	5,446
Disposals	-	-	-
At 31 March 2024	325,000	50,729	375,729
DEPRECIATION			
At 1 April 2023	22,479	40,963	63,442
Charge for year	1,625	5,572	7,197
Disposals	-	-	-
At 31 March 2024	24,104	46,535	70,639
NET BOOK VALUE			
At 31 March 2024	300,896	4,194	305,090
At 31 March 2023	302,521	4,320	306,841

Freehold Land and Buildings

The gross book value of freehold land and buildings includes £325,000 (2023 - £325,000) of depreciable assets. The property was revalued in May 2015, on an open market basis by Stuart Edwards Mann Smith Chartered Surveyors to a value of £325,000. The Trustees/Directors consider that the fair value of the property is not materially different to the valuation.

13. DEBTORS

	31.03.24 £	31.03.23 £
Trade debtors	46,861	28,966
Other Debtors	24,838	23,840
	71,699	52,806

Richmond Upon Thames Crossroads Care

Notes to the Financial Statements (continued) for the Year Ended 31 March 2024

14. CREDITORS: Amounts falling due within one year

	31.03.24	31.03.23
	£	£
Bank loans and overdrafts	10,299	9,459
Trade creditors	3,988	10,392
Social security and other taxes	33,037	29,226
Accrual and deferred income	131,864	170,080
Other creditors	1,648	1,626
	<u>180,836</u>	<u>220,783</u>

Creditors amounts falling due within one year includes the following liabilities on which security has been given by the charity:

	31.03.24	31.03.23
	£	£
Bank loans and overdrafts	<u>10,299</u>	<u>9,459</u>

Bank loans and overdrafts comprise a mortgage secured by a fixed charge on the freehold property of the charity, and which represents 50.4% of its net book value (2023: 53.4%). The loan is repayable by instalments and is due to be settled in full by 25 September 2035.

Creditors amounts falling due within one year includes deferred income, summarised as follows:

	31.03.24	31.03.23
	£	£
Brought forward at 1 April	131,604	108,601
Amount released to incoming resources	(131,604)	(108,601)
Amount deferred in the year	<u>93,243</u>	<u>131,604</u>
Carried forward at 31 March	<u>93,243</u>	<u>131,604</u>

Richmond Upon Thames Crossroads Care

Notes to the Financial Statements (continued) for the Year Ended 31 March 2024

15. CREDITORS: Amounts falling due after more than one year

Creditors amounts falling due after more than one year includes the following liabilities on which security has been given by the charity:

	31.03.24	31.03.23
	£	£
Bank loans and overdrafts	<u>141,372</u>	<u>152,053</u>

Bank loans and overdrafts comprise a mortgage secured by a fixed charge on the freehold property of the charity and which represents 50.4% of its net book value (2023: 53.4%). The loan is repayable by instalments and is due to be settled in full by 25 September 2035.

Included in creditors are the following amounts due after more than 5 years:

	31.03.24	31.03.23
	£	£
After more than five years by instalments	<u>107,554</u>	<u>110,896</u>

16. ANALYSIS OF FUNDS

Year Ended 31 March 2024	At 1 April 2023 £	Incoming Resources £	Resources Expended £	At 31 March 2024 £
Unrestricted funds				
General fund	109,166	539,033	(545,898)	102,301
Designated Contingency	70,000	-	-	70,000
Restricted funds				
General fund	111,456	255,715	(270,716)	96,455
TOTAL FUNDS	<u>290,622</u>	<u>794,748</u>	<u>(816,614)</u>	<u>268,756</u>
 Year Ended 31 March 2023 (Comparative)	 At 1 April 2022 £	 Incoming Resources £	 Resources Expended £	 At 31 March 2023 £
Unrestricted funds				
General fund	58,934	489,493	(439,261)	109,166
Designated Contingency	70,000	-	-	70,000
Restricted funds				
General fund	82,951	266,636	(238,131)	111,456
TOTAL FUNDS	<u>211,885</u>	<u>756,129</u>	<u>(677,392)</u>	<u>290,622</u>

Richmond Upon Thames Crossroads Care

Notes to the Financial Statements (continued) for the Year Ended 31 March 2024

17. DESCRIPTION OF FUNDS

Saturday Club – provides recreational activities and support for up to 40 children and young carers with special educational needs and is open 38 weeks in the year (term time), including summer and Christmas outings and activities.

Caring Café – in association with Alzheimer's Society Richmond branch, this is a drop-in café for people affected by dementia and is open twice a month.

Carers Café - The Carers Café is a friendly gathering where people affected by their Caring experience can meet for coffee and snacks in the company of others in a similar situation. Ex-carers and the people they care for are also welcome. They are able to obtain information and support from trained Crossroads staff.

Men Who Care Project - The Men Who Care specifically addressing the health, support and care needs of this vulnerable and particularly socially isolated group of people. Offering monthly meetups, specialist sessions and outing. This early intervention gives male Carers the same opportunities and outcomes as their female counterparts, and addresses outcomes around support, as well as their mental and physical health and wellbeing.

Dads Who Care Project - In partnership with Achieving For Children, the Men Who Care Project has extended to incorporate Male Parent Carer, providing the same model of service, with some joint activities/sessions. Early monitoring identifies dissimilarities to their older Male Carers around Self-Esteem and Identity.

Designated Contingency Reserve – a portion of unrestricted funds set aside to cover potential redundancies and other committed costs in the event of a change in local authority policy resulting in significant loss of contract income.

18. NET ASSETS BY FUND

Year Ended 31 March 2024	Unrestricted funds £	Restricted funds £	31.03.24 £
Tangible Assets	305,090	-	305,090
Current Assets	189,419	96,455	285,874
Creditors - amounts falling due within one year	(180,836)	-	(180,836)
Creditors - amounts falling due after one year	(141,372)	-	(141,372)
Net Assets	<u>172,301</u>	<u>96,455</u>	<u>268,756</u>
Year Ended 31 March 2023 (Comparative)	Unrestricted funds £	Restricted funds £	31.03.23 £
Tangible Assets	306,841	-	306,841
Current Assets	245,161	111,456	356,617
Creditors - amounts falling due within one year	(220,783)	-	(220,783)
Creditors - amounts falling due after one year	(152,053)	-	(152,053)
Net Assets	<u>179,166</u>	<u>111,456</u>	<u>290,622</u>