

DUDLEY CROSSROADS

England & Wales · Charity number 1054168

Details

Other names	CROSSROADS CARE DUDLEY, DUDLEY CROSSROADS (CARING FOR CARERS)
Status	Registered
Legal form	Charitable company
Company number	03172554
Registered	1996-03-29
Register	View on the Charity Commission register

Contact

Address	6 Watt House The Pensnett Estate Kingswinford West Midlands DY6 7YD
Phone	01384298513
Email	office.dudleycrossroads@gmail.com
Website	www.dudleycrossroads.co.uk

Activities

Objects: TO RELIEVE THE STRESSES EXPERIENCED BY CARERS AND BENEFICIARIES (ANY PERSON OR PEOPLE WHO HAVE CARE NEEDS AS A RESULT OF DISABILITY, ILLNESS OR AGE).

Activities: By providing support workers to look after disabled individuals, we allow time for carers to "be themselves" to pursue leisure/educational/social time as they wish, knowing their "cared for" are with responsible trained support. Our focus is principally on the carers of physically disabled individuals. We also offer a support service to elderly, isolated and vulnerable people in their own homes.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Disability
- **Who:** Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** IN PRACTICE METROPOLITAN BOROUGH OF DUDLEY WEST MIDLANDS
- Dudley

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£274,478	£278,081	-	-
2024-03-31	£201,655	£245,202	-	-
2023-03-31	£147,435	£215,421	-	-
2022-03-31	£200,153	£163,512	-	-
2021-03-31	£140,016	£144,175	-	-

Trustees

Name	Role	Appointed
Janet Head	Chair	2018-07-06
Ashley Miller		2014-01-31
Beverly Mary Ingram		2022-04-10
Georgia Pearsall		2025-04-25
Harry Friesner		2014-01-31
Jayne Waltho		2025-04-25
MICHAEL CARPENTER		

DUDLEY CROSSROADS

England & Wales - Charity number 1054168

Accounts

Charity registration number 1054168 (England and Wales)

Company registration number 03172554

DUDLEY CROSSROADS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

DUDLEY CROSSROADS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs J Head
Mr H Friesner
Mr M Carpenter
Mr A Miller
Mrs B M Ingram

Chairperson
Vice Chairman
Treasurer

Secretary

Mrs B M Ingram

Charity number

1054168

Company number

03172554

Registered office

Unit 6, Watt House
The Innovation Centre
The Pensnett Estate
Kingswinford
West Midlands
England
DY6 7YD

Independent examiner

BK Plus Limited
Churchfield House
36 Vicar Street
Dudley
West Midlands
England
DY2 8RG

DUDLEY CROSSROADS

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DUDLEY CROSSROADS

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

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

Our aims remain the same as they have since 1982:

- To provide support services to carers and those they care for.
- To provide high quality care for those in need.
- To maintain the "good standard" awarded by the Care Quality Commission.
- To seek and obtain new funding sources to sustain the service.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

Dudley Crossroads still remains focussed primarily on respite care for carers and continued to offer some free regular support to carers.

We also provide a service to elderly, isolated people in their own homes, assisting with shopping, meal preparation and tasks around the home.

This year we have increased our workforce by 1 part time staff to enable us to provide more of our valuable services.

Financial review

Our carer support service is funded by NHS Black Country Integrated Care Board, donations and by any successful bids. Talks with NHS Black Country Integrated Care Board have been successful and we have agreed on our contract for this year. It is important to recognise their support over many years.

We are constantly exploring new avenues of funding opportunities.

We have been successful in some of our funding applications this year and would like to extend our thanks to the following for the generous grants received.

Carnbrea Trust - £10,000

The Eveson Trust - £15,000

Woodloffe Benton - £1,750

Baron Davenport - £700

St James Place - £2,184

Many of our Carer Support clients top up their hours of respite by purchasing from us at a not for profit rate.

Pay scales were increased by 9.2% this year. We anticipate an increase of 6.2% in 2025/2026 in line with the Living Wage increase.

DUDLEY CROSSROADS

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

FOR THE YEAR ENDED 31 MARCH 2025

Reserves policy

The designated reserve stands at £80,000, which is the amount considered equivalent to 13 working weeks expenditure to cover unforeseen financial difficulties that might otherwise impact directly on charitable activities. The reserve is under regular review.

The charitable funds at 31st March 2025 were as listed below.

Restricted funds in current assets:

Designated funds in current assets - £80,000

General funds in current assets – free reserves - £68,464

Plans for future periods

We maintain our readiness to bid for funding opportunities as they arise and are currently building up a core number of privately funded clients.

The demand is greatly increasing for carer relief – we would love to be able to extend our service to reach more informal carers.

Looking forward to 2025-2026, we expect to draw on our free reserves to help fund our service whilst we actively explore more funding streams.

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

All the directors of the company are also trustees of the charity. The management committee meets on a regular basis to manage the affairs of the company and to formulate policy. The management team organises the day-to-day running of the scheme, assisted by administrative staff and care support workers.

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:

Mr M Carpenter

Mrs J Head

Mr H Friesner

Mr A Miller

Mrs B M Ingram

Ms Georgia Pearsall

(Appointed 25 April 2025)

Mrs Jayne Waltho

(Appointed 25 April 2025)

Recruitment and appointment of trustees

Recruitment of trustees is achieved by publicity through appropriate channels, including direct enquiries. There is a nominated board member to undertake training and induction.

Organisational structure

Dudley Crossroads is rated as 'Good' by the Care Quality Commission.

Staff undergo extensive training including safeguarding adults and children, health and safety, fire training, first aid, infection control, confidentiality, food hygiene, radicalisation, domestic abuse and training required by the Care Quality Commission, Dudley IHC and others.

All Carer Support staff hold Level 2 in Direct Care. All staff are Dignity Champions and Dementia Friends.

DUDLEY CROSSROADS

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

FOR THE YEAR ENDED 31 MARCH 2025

Remuneration policy

No trustee receives any remuneration, but all professional staff are fully paid, including a statutory pension scheme.

Other matters

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity has purchased third party indemnity insurance for the trustees against liability arising from wrongful acts in relation to the charity.

Key staff

Senior manager - Mrs J Weeks

Care Manager - Mrs J Norman

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



Mrs J Head
Trustee

10 October 2025

DUDLEY CROSSROADS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF DUDLEY CROSSROADS

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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



BK Plus Limited

Claire Jones FCCA

Churchfield House
36 Vicar Street
Dudley
West Midlands
DY2 8RG
England

Dated: 10 October 2025

DUDLEY CROSSROADS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	2	40,019	20,752
Charitable activities - provision of care services		229,634	174,349
Investments	3	4,825	6,554
		<u>274,478</u>	<u>201,655</u>
Total income		<u>274,478</u>	<u>201,655</u>
Charitable activities	4	<u>278,081</u>	<u>245,202</u>
Net gains on investments	8	<u>4,071</u>	<u>2,319</u>
Net income/(expenditure) and movement in funds		<u>468</u>	<u>(41,228)</u>
Reconciliation of funds:			
Fund balances at 1 April 2024		<u>147,996</u>	<u>189,224</u>
Fund balances at 31 March 2025		<u><u>148,464</u></u>	<u><u>147,996</u></u>

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

DUDLEY CROSSROADS

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	10		709		945
Current assets					
Debtors	11	25,503		18,629	
Investments	12	121,107		117,036	
Cash at bank and in hand		21,575		27,989	
		168,185		163,654	
Creditors: amounts falling due within one year	13	(20,430)		(16,603)	
Net current assets			147,755		147,051
Total assets less current liabilities			148,464		147,996
The funds of the charity					
Unrestricted funds	15		148,464		147,996
			148,464		147,996

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

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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

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

The financial statements were approved by the trustees on 10 October 2025



Mr M Carpenter
Trustee



Mrs J Head
Trustee

Company registration number 03172554 (England and Wales)

DUDLEY CROSSROADS

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

1 Accounting policies

Charity information

Dudley Crossroads is a private company limited by guarantee incorporated in England and Wales. The registered office is Unit 6, Watt House, The Innovation Centre, The Pensnett Estate, Kingswinford, West Midlands, DY6 7YD, England.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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:

Fixtures and fittings	25% reducing balance
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 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.

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.

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.

DUDLEY CROSSROADS

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

1 Accounting policies

(Continued)

Derecognition of financial liabilities

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

1.9 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.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	10,969	5,052
Grants	29,050	15,700
	<u>40,019</u>	<u>20,752</u>

3 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>4,825</u>	<u>6,554</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Expenditure on charitable activities

	Charitable activities	Management	Governance costs	Finance	Total
	2025	2025	2025	2025	2025
	£	£	£	£	£
Direct costs					
Staff costs	237,788	-	-	-	237,788
Depreciation and impairment	-	236	-	-	236
Rent, rates and service charge	-	16,317	-	-	16,317
Repairs and maintenance	-	500	-	-	500
Light and heat	-	2,605	-	-	2,605
Telephone and internet	-	1,182	-	-	1,182
Printing, postage and stationery	-	4,021	-	-	4,021
General expenses	-	3,058	-	-	3,058
Travelling	-	1,709	-	-	1,709
Training	-	890	-	-	890
Hospitality and social events	-	3,028	-	-	3,028
Bad debts	-	870	-	-	870
Bank charges	-	-	-	660	660
Insurance and registrations	2,214	-	-	-	2,214
Advertising	-	10	-	-	10
Accountancy	-	-	1,800	-	1,800
Professional fees	-	1,193	-	-	1,193
	<u>240,002</u>	<u>35,619</u>	<u>1,800</u>	<u>660</u>	<u>278,081</u>
Analysis by fund					
Unrestricted funds	<u>240,002</u>	<u>35,619</u>	<u>1,800</u>	<u>660</u>	<u>278,081</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Expenditure on charitable activities

(Continued)

Previous year:	Charitable activities	Management	Governance costs	Finance	Total
	2024	2024	2024	2024	2024
	£	£	£	£	£
Direct costs					
Staff costs	214,739	-	-	-	214,739
Depreciation and impairment	-	315	-	-	315
Rent, rates and service charge	-	13,063	-	-	13,063
Repairs and maintenance	-	177	-	-	177
Light and heat	-	2,239	-	-	2,239
Telephone and internet	-	740	-	-	740
Printing, postage and stationery	-	3,566	-	-	3,566
General expenses	-	1,906	-	-	1,906
Travelling	-	1,546	-	-	1,546
Training	-	505	-	-	505
Hospitality and social events	-	1,452	-	-	1,452
Bank charges	-	-	-	550	550
Insurance and registrations	2,154	-	-	-	2,154
Accountancy	-	-	1,800	-	1,800
Professional fees	-	450	-	-	450
	<u>216,893</u>	<u>25,959</u>	<u>1,800</u>	<u>550</u>	<u>245,202</u>
Analysis by fund					
Unrestricted funds	<u>216,893</u>	<u>25,959</u>	<u>1,800</u>	<u>550</u>	<u>245,202</u>

5 Net movement in funds

2025
£

2024
£

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements	1,800	1,800
Depreciation of owned tangible fixed assets	236	315

6 Trustees

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

Trustees expenses of £nil were paid during the year (2024 £nil).

DUDLEY CROSSROADS

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

7 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Care work	18	17
Administration	4	4
Total	<u>22</u>	<u>21</u>

Employment costs

	2025 £	2024 £
Wages and salaries	226,474	205,944
Social security costs	3,941	2,500
Other pension costs	7,373	6,295
	<u>237,788</u>	<u>214,739</u>

All staff are currently working part time.

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

The total benefits received by key management personnel during the year was £52,599 (2024 - £48,117).

8 Gains and losses on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gains/(losses) arising on:		
Revaluation of investments	4,071	9,691
Sale of investments	-	(7,372)
	<u>4,071</u>	<u>2,319</u>

9 Taxation

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

DUDLEY CROSSROADS

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

10 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2024	1,680
At 31 March 2025	1,680
Depreciation and impairment	
At 1 April 2024	735
Depreciation charged in the year	236
At 31 March 2025	971
Carrying amount	
At 31 March 2025	709
At 31 March 2024	945

11 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	18,964	13,425
Prepayments and accrued income	6,539	5,204
	<u>25,503</u>	<u>18,629</u>

12 Current asset investments

	2025 £	2024 £
Listed investments	121,107	117,036

Investments are included at fair value.

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	3,379	2,017
Other creditors	206	30
Accruals and deferred income	16,845	14,556
	<u>20,430</u>	<u>16,603</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

14 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	7,373	6,295

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

15 Unrestricted funds

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

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2025 £
Designated funds	80,000	-	-	-	-	80,000
General funds	67,996	274,478	(278,081)	-	4,071	68,464
	<u>147,996</u>	<u>274,478</u>	<u>(278,081)</u>	<u>-</u>	<u>4,071</u>	<u>148,464</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2024 £
Designated funds	100,000	-	-	(20,000)	-	80,000
General funds	89,224	201,655	(245,202)	20,000	2,319	67,996
	<u>189,224</u>	<u>201,655</u>	<u>(245,202)</u>	<u>-</u>	<u>2,319</u>	<u>147,996</u>

The designated fund represents a reserve to allow the charity to maintain care services for a short period in the case of unforeseen difficulties.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 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	15,630	15,098
Between two and five years	18,071	33,701
	<u>33,701</u>	<u>48,799</u>

17 Related party transactions

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

DUDLEY CROSSROADS

England & Wales - Charity number 1054168

Accounts

Charity registration number 1054168

Company registration number 03172554 (England and Wales)

DUDLEY CROSSROADS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

DUDLEY CROSSROADS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs J Head
Mr H Friesner
Mr M Carpenter
Mrs K Shaw
Mr A Miller
Mrs B M Ingram

Chairperson
Vice Chairman
Treasurer

Secretary

Mrs B M Ingram

Charity number

1054168

Company number

03172554

Registered office

Unit 6, Watt House
The Innovation Centre
The Pensnett Estate
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Independent examiner

BK Plus Limited
Churchfield House
36 Vicar Street
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DUDLEY CROSSROADS

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

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

Our aims remain the same as they have since 1982:

- To provide support services to carers and those they care for.
- To provide high quality care for those in need.
- To maintain the "good standard" awarded by the Care Quality Commission.
- To seek and obtain new funding sources to sustain the service.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

Dudley Crossroads still remains focussed primarily on respite care for carers and continued to offer some free regular support to carers.

We also provide a service to elderly, isolated people in their own homes, assisting with shopping, meal preparation and tasks around the home.

This year we have increased our workforce by 2 part time staff to enable us to provide more of our valuable services.

DUDLEY CROSSROADS

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

FOR THE YEAR ENDED 31 MARCH 2024

Financial review

Our carer support service is funded by Dudley Integrated Health and Care NHS Trust, donations and by any successful bids. Talks with Dudley Integrated Health and Care NHS Trust have been successful and we have agreed on our contract for this year. It is important to recognise their support over many years.

We are constantly exploring new avenues of funding opportunities.

We have been successful in some of our funding applications this year and would like to thank the following for grants received :

Carnbrea Trust - £10,000

Pamala Barlow Trust - £1,000

Cole Charitable Trust - £1,000

Dudley Building Society - £1,500

Department for education - £1,500

Baron Davenport - £700

Many of our Carer Support clients top up their hours of respite by purchasing from us at a not for profit rate.

Pay scales were increased by 9.2% this year. We anticipate an increase of 8.5% in 2024/2025 in line with the Living Wage increase.

Reserves policy

The designated reserve stands at £80,000, which is the amount considered equivalent to 13 working weeks expenditure to cover unforeseen financial difficulties that might otherwise impact directly on charitable activities. The reserve is under regular review.

The charitable funds at 31st March 2024 were as listed below.

Restricted funds in current assets:

Designated funds in current assets - £80,000

General funds in current assets – free reserves - £67,996

Plans for future periods

We maintain our readiness to bid for funding opportunities as they arise and are currently building up a core number of privately funded clients.

The demand is greatly increasing for carer relief – we would love to be able to extend our service to reach more informal carers.

During 2023-2024 we drew on our free reserves to help fund our service, and looking forward to 2024-2025 this will continue whilst we actively explore more funding streams.

DUDLEY CROSSROADS

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

FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

All the directors of the company are also trustees of the charity. The management committee meets on a regular basis to manage the affairs of the company and to formulate policy. The management team organises the day-to-day running of the scheme, assisted by administrative staff and care support workers.

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:

Mr M Carpenter

Mrs J Head

Mr H Friesner

Mrs K Shaw

(Resigned 31 October 2023)

Mr A Miller

Mrs B M Ingram

Recruitment and appointment of trustees

Recruitment of trustees is achieved by publicity through appropriate channels, including direct enquiries. There is a nominated board member to undertake training and induction.

Organisational structure

Dudley Crossroads is rated as 'Good' by the Care Quality Commission.

Staff undergo extensive training including safeguarding adults and children, health and safety, fire training, first aid, infection control, confidentiality, food hygiene, radicalisation, domestic abuse and training required by the Care Quality Commission, Dudley IHC and others.

All Carer Support staff hold Level 2 in Direct Care. All staff are Dignity Champions and Dementia Friends.

Remuneration policy

No trustee receives any remuneration, but all professional staff are fully paid, including a statutory pension scheme.

Other matters

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity has purchased third party indemnity insurance for the trustees against liability arising from wrongful acts in relation to the charity.

Key staff

Senior manager - Mrs J Weeks

Care Manager - J Norman

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


Mrs J Head
Trustee

12 October 2024

DUDLEY CROSSROADS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF DUDLEY CROSSROADS

I report to the trustees on my examination of the financial statements of Dudley Crossroads (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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



BK Plus Limited

Claire Jones FCCA

Churchfield House
36 Vicar Street
Dudley
West Midlands
DY2 8RG
England

Dated: 12 October 2024

DUDLEY CROSSROADS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Income from:			
Donations and legacies	2	20,752	18,304
Charitable activities - provision of care services		174,349	123,641
Investments	3	6,554	5,490
Total income		<u>201,655</u>	<u>147,435</u>
Charitable activities	4	<u>245,202</u>	<u>215,421</u>
Net gains/(losses) on investments	8	<u>2,319</u>	<u>(22,808)</u>
Net expenditure and movement in funds		<u>(41,228)</u>	<u>(90,794)</u>
Reconciliation of funds:			
Fund balances at 1 April 2023		<u>189,224</u>	<u>280,018</u>
Fund balances at 31 March 2024		<u><u>147,996</u></u>	<u><u>189,224</u></u>

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

DUDLEY CROSSROADS

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	10		945		1,260
Current assets					
Debtors	11	18,629		11,440	
Investments	12	117,036		178,721	
Cash at bank and in hand		27,989		18,557	
		163,654		208,718	
Creditors: amounts falling due within one year	13	(16,603)		(20,754)	
Net current assets			147,051		187,964
Total assets less current liabilities			147,996		189,224
Net assets excluding pension liability			147,996		189,224
The funds of the charity					
Unrestricted funds			147,996		189,224
			147,996		189,224

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

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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

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

The financial statements were approved by the trustees on 12 October 2024

Mr M Carpenter
Trustee



Mrs J Head
Trustee



Company registration number 03172554 (England and Wales)

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Dudley Crossroads is a private company limited by guarantee incorporated in England and Wales. The registered office is Unit 6, Watt House, The Innovation Centre, The Pensnett Estate, Kingswinford, West Midlands, DY6 7YD, England.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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:

Fixtures and fittings	25% reducing balance
-----------------------	----------------------

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

1.7 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.

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.

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.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Derecognition of financial liabilities

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

1.9 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.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	5,052	8,583
Grants	15,700	9,721
	<u>20,752</u>	<u>18,304</u>

3 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>6,554</u>	<u>5,490</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

4 Expenditure on charitable activities

	Charitable activities	Management	Governance costs	Finance	Total
	2024	2024	2024	2024	2024
	£	£	£	£	£
Direct costs					
Staff costs	214,739	-	-	-	214,739
Depreciation and impairment	-	315	-	-	315
Rent, rates and service charge	-	13,063	-	-	13,063
Repairs and maintenance	-	177	-	-	177
Light and heat	-	2,239	-	-	2,239
Telephone and internet	-	740	-	-	740
Printing, postage and stationery	-	3,566	-	-	3,566
General expenses	-	1,906	-	-	1,906
Travelling	-	1,546	-	-	1,546
Training	-	505	-	-	505
Hospitality and social events	-	1,452	-	-	1,452
Bank charges	-	-	-	550	550
Insurance and registrations	2,154	-	-	-	2,154
Accountancy	-	-	1,800	-	1,800
Professional fees	-	450	-	-	450
	<u>216,893</u>	<u>25,959</u>	<u>1,800</u>	<u>550</u>	<u>245,202</u>
Analysis by fund					
Unrestricted funds	<u>216,893</u>	<u>25,959</u>	<u>1,800</u>	<u>550</u>	<u>245,202</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

4 Expenditure on charitable activities (Continued)

Previous year:	Charitable activities	Management	Governance costs	Finance	Total
	2023	2023	2023	2023	2023
	£	£	£	£	£
Direct costs					
Staff costs	180,262	-	-	-	180,262
Depreciation and impairment	-	420	-	-	420
Rent, rates and service charge	-	13,072	-	-	13,072
Repairs and maintenance	-	119	-	-	119
Light and heat	-	1,760	-	-	1,760
Telephone and internet	-	747	-	-	747
Printing, postage and stationery	-	4,663	-	-	4,663
General expenses	-	1,104	-	-	1,104
Travelling	-	1,483	-	-	1,483
Training	-	4,448	-	-	4,448
Hospitality and social events	-	3,018	-	-	3,018
Bank charges	-	-	-	419	419
Insurance and registrations	2,106	-	-	-	2,106
Accountancy	-	-	1,800	-	1,800
	<u>182,368</u>	<u>30,834</u>	<u>1,800</u>	<u>419</u>	<u>215,421</u>
Analysis by fund					
Unrestricted funds	<u>182,368</u>	<u>30,834</u>	<u>1,800</u>	<u>419</u>	<u>215,421</u>

5 Net movement in funds	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	<u>315</u>	<u>420</u>

6 Trustees

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

Trustees expenses of £nil were paid during the year (2023 £194).

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

7 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Care work	17	16
Administration	4	3
Total	21	19

Employment costs

	2024 £	2023 £
Wages and salaries	205,944	174,729
Social security costs	2,500	504
Other pension costs	6,295	5,029
	214,739	180,262

All staff are currently working part time.

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

The total benefits received by key management personnel during the year was £48,117 (2023 - £30,409).

8 Gains and losses on investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Gains/(losses) arising on:		
Revaluation of investments	9,691	(20,963)
Sale of investments	(7,372)	(1,845)
	2,319	(22,808)

9 Taxation

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

DUDLEY CROSSROADS

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

10 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2023	1,680
At 31 March 2024	1,680
Depreciation and impairment	
At 1 April 2023	420
Depreciation charged in the year	315
At 31 March 2024	735
Carrying amount	
At 31 March 2024	945
At 31 March 2023	1,260

11 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	13,425	6,791
Other debtors	-	12
Prepayments and accrued income	5,204	4,637
	18,629	11,440

12 Current asset investments

	2024 £	2023 £
Listed investments	117,036	178,721

Epworth Affirmative Fixed Interest Fund is included at fair value.

13 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	-	1,024
Trade creditors	2,017	6,015
Other creditors	30	-
Accruals and deferred income	14,556	13,715
	16,603	20,754

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

14 Retirement benefit schemes

	2024	2023
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	6,295	5,029

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

15 Unrestricted funds

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

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2024 £
Designated funds	100,000	-	-	(20,000)	-	80,000
General funds	89,224	201,655	(245,202)	20,000	2,319	67,996
	<u>189,224</u>	<u>201,655</u>	<u>(245,202)</u>	<u>-</u>	<u>2,319</u>	<u>147,996</u>
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2023 £
Designated funds	100,000	-	-	-	-	100,000
General funds	180,018	147,435	(215,421)	-	(22,808)	89,224
	<u>280,018</u>	<u>147,435</u>	<u>(215,421)</u>	<u>-</u>	<u>(22,808)</u>	<u>189,224</u>

The designated fund represents a reserve to allow the charity to maintain care services for a short period in the case of unforeseen difficulties.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

16 Operating lease commitments

Lessee

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

	2024 £	2023 £
Within one year	15,098	12,224
Between two and five years	33,701	1,909
	<u>48,799</u>	<u>14,133</u>

17 Related party transactions

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

DUDLEY CROSSROADS

England & Wales - Charity number 1054168

Accounts

Charity registration number 1054168

Company registration number 03172554 (England and Wales)

DUDLEY CROSSROADS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

DUDLEY CROSSROADS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs J Head	Chairperson
	Mr H Friesner	Vice Chairman
	Mr M Carpenter	Treasurer
	Mrs K Shaw	
	Mr A Miller	
	Mrs B M Ingram	(Appointed 10 April 2022)
Secretary	Mrs B M Ingram	
Charity number	1054168	
Company number	03172554	
Registered office	Unit 6, Watt House The Innovation Centre The Pensnett Estate Kingswinford West Midlands England DY6 7YD	
Independent examiner	BK Plus Limited Churchfield House 36 Vicar Street Dudley West Midlands England DY2 8RG	

DUDLEY CROSSROADS

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Notes to the financial statements	7 - 14

DUDLEY CROSSROADS

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

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

Our aims remain the same as they have since 1982:

- To provide support services to carers and those they care for.
- To provide high quality care for those in need.
- To maintain the "good standard" awarded by the Care Quality Commission.
- To seek and obtain new funding sources to sustain the service.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

Dudley Crossroads still remains focussed primarily on respite care for carers and continued to offer blocks of free regular support to carers.

We also provide a service to elderly, isolated people in their own homes, assisting with shopping, meal preparation and tasks around the home.

This year we have increased our workforce by 4 part time staff to enable us to provide more of our valuable service.

Financial review

Our carer support service is funded by Dudley Integrated Health and Care NHS Trust, donations and by any successful bids. Talks with Dudley Integrated Health and Care NHS Trust have been successful and we have agreed on our contract for this year. It is important to recognise their support over many years.

We are constantly exploring new avenues of funding opportunities.

We have been successful in some of our funding applications this year and would like to thank the following for grants received :

The Co-op Local community Fund	£500.00
The Edgar E Lawley Foundation	£1,500.00
The Woodroffe Benton Foundation	£500.00
The Roger & Douglas Turner Charitable Trust	£2,000.00

Many of our Carer Support clients top up their hours of respite by purchasing from us at a not for profit rate.

Pay scales were increased by 5.8% this year. We anticipate an increase of 10% in 2023/2024 in line with the Living Wage increase.

DUDLEY CROSSROADS

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Reserves policy

The designated reserve stands at £100,000, which is the amount considered equivalent to 16 working weeks expenditure to cover unforeseen difficulties that might otherwise impact directly on charitable activities. The reserve is under regular review.

The charitable funds at 31st March 2023 were as listed below.

Restricted funds in current assets	£-
Designated funds in current assets	£100,000
General funds in current assets – free reserves	£89,224

Plans for future periods

We maintain our readiness to bid for funding opportunities as they arise and are currently building up a core number of privately funded clients.

The demand is greatly increasing for carer relief – we would love to be able to extend our service to reach more informal carers.

During 2022-2023 we drew on our free reserves to help fund our service, and looking forward to 2023-2024 this will continue whilst we actively explore more funding streams.

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

All the directors of the company are also trustees of the charity. The management committee meets on a regular basis to manage the affairs of the company and to formulate policy. The management team organises the day-to-day running of the scheme, assisted by administrative staff and care support workers.

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:

Mr M Carpenter

Mrs J Head

Mr H Friesner

Mrs K Shaw

Mr A Miller

Mrs B M Ingram

(Appointed 10 April 2022)

Recruitment and appointment of trustees

Recruitment of trustees is achieved by publicity through appropriate channels, including direct enquiries. There is a nominated board member to undertake training and induction.

Organisational structure

Dudley Crossroads is rated as 'Good' by the Care Quality Commission.

Staff undergo extensive training including safeguarding adults and children, health and safety, fire training, first aid, infection control, confidentiality, food hygiene, radicalisation, domestic abuse and training required by the Care Quality Commission, Dudley IHC and others.

All Carer Support staff hold Level 2 in Direct Care. All staff are Dignity Champions and Dementia Friends.

Remuneration policy

No trustee receives any remuneration, but all professional staff are fully paid, including a statutory pension scheme.

DUDLEY CROSSROADS

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Other matters

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity has purchased third party indemnity insurance for the trustees against liability arising from wrongful acts in relation to the charity.

Key staff

Senior manager - Mrs J Weeks

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



Mrs J Head
Trustee

3 November 2023

DUDLEY CROSSROADS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF DUDLEY CROSSROADS

I report to the trustees on my examination of the financial statements of Dudley Crossroads (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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



BK Plus Limited

Clalre Jones FCCA

Churchfield House
36 Vicar Street
Dudley
West Midlands
DY2 8RG
England

Dated: 3 November 2023

DUDLEY CROSSROADS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Income from:			
Donations and legacies	2	18,304	80,859
Charitable activities - provision of care services		123,641	115,278
Investments	3	5,490	4,016
Total income		<u>147,435</u>	<u>200,153</u>
Charitable activities	4	<u>215,421</u>	<u>163,512</u>
Net gains/(losses) on investments	7	<u>(22,808)</u>	<u>1,564</u>
Net income/(expenditure) and movement in funds		<u>(90,794)</u>	<u>38,205</u>
Reconciliation of funds:			
Fund balances at 1 April 2022		<u>280,018</u>	<u>241,813</u>
Fund balances at 31 March 2023		<u><u>189,224</u></u>	<u><u>280,018</u></u>

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

DUDLEY CROSSROADS

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	9		1,260		-
Current assets					
Debtors	10	11,440		9,797	
Investments	11	178,721		221,529	
Cash at bank and in hand		18,557		64,226	
		<u>208,718</u>		<u>295,552</u>	
Creditors: amounts falling due within one year	12	<u>20,754</u>		<u>15,534</u>	
Net current assets			187,964		280,018
Total assets less current liabilities			<u>189,224</u>		<u>280,018</u>
The funds of the charity					
Unrestricted funds			189,224		280,018
			<u>189,224</u>		<u>280,018</u>

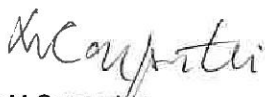
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

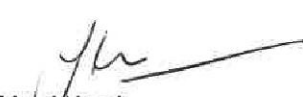
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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

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

The financial statements were approved by the trustees on 3 November 2023


Mr M Carpenter
Trustee


Mrs J Head
Trustee

Company registration number 03172554 (England and Wales)

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Dudley Crossroads is a private company limited by guarantee incorporated in England and Wales. The registered office is Unit 6, Watt House, The Innovation Centre, The Pensnett Estate, Kingswinford, West Midlands, DY6 7YD, England.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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:

Fixtures and fittings	25% reducing balance
-----------------------	----------------------

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

1.7 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.

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.

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.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Derecognition of financial liabilities

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

1.9 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.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Income from donations and legacies

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Donations and gifts	8,583	76,431
Grants	9,721	4,428
	<u>18,304</u>	<u>80,859</u>

Grants of £nil (2022 £4,428) relate to Covid-19 support grants received during the year.

3 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	<u>5,490</u>	<u>4,016</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

4 Expenditure on charitable activities

	Charitable activities	Management costs	Governance costs	Finance	Total
	2023	2023	2023	2023	2023
	£	£	£	£	£
Direct costs					
Staff costs	180,262	-	-	-	180,262
Depreciation and impairment	-	420	-	-	420
Rent, rates and service charge	-	13,072	-	-	13,072
Repairs and maintenance	-	119	-	-	119
Light and heat	-	1,760	-	-	1,760
Telephone and internet	-	747	-	-	747
Printing, postage and stationery	-	4,663	-	-	4,663
General expenses	-	1,104	-	-	1,104
Travelling	-	1,483	-	-	1,483
Training	-	4,448	-	-	4,448
Hospitality and social events	-	3,018	-	-	3,018
Bank charges	-	-	-	419	419
Insurance and registrations	2,106	-	-	-	2,106
Accountancy	-	-	1,800	-	1,800
	<u>182,368</u>	<u>30,834</u>	<u>1,800</u>	<u>419</u>	<u>215,421</u>
Analysis by fund					
Unrestricted funds	<u>182,368</u>	<u>30,834</u>	<u>1,800</u>	<u>419</u>	<u>215,421</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

4 Expenditure on charitable activities

(Continued)

Previous year:	Charitable activities	Management	Governance costs	Finance	Total
	2022	2022	2022	2022	2022
	£	£	£	£	£
Direct costs					
Staff costs	133,373	-	-	-	133,373
Rent, rates and service charge	-	13,556	-	-	13,556
Repairs and maintenance	-	78	-	-	78
Light and heat	-	1,512	-	-	1,512
Telephone and internet	-	132	-	-	132
Printing, postage and stationery	-	4,457	-	-	4,457
General expenses	-	386	-	-	386
Travelling	-	516	-	-	516
Training	-	1,799	-	-	1,799
Hospitality and social events	-	2,035	-	-	2,035
Bad debts	-	60	-	-	60
Bank charges	-	-	-	339	339
Insurance and registrations	2,002	-	-	-	2,002
Advertising	463	-	-	-	463
Accountancy	-	-	1,800	-	1,800
Professional fees	-	-	1,004	-	1,004
	<u>135,838</u>	<u>24,531</u>	<u>2,804</u>	<u>339</u>	<u>163,512</u>
Analysis by fund					
Unrestricted funds	<u>135,838</u>	<u>24,531</u>	<u>2,804</u>	<u>339</u>	<u>163,512</u>

5 Trustees

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

Trustees expenses of £194 were paid during the year (2022 £130).

6 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Care work	16	11
Administration	3	3
Total	<u>19</u>	<u>14</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

6 Employees		(Continued)	
Employment costs	2023 £	2022 £	
Wages and salaries	174,729	129,643	
Social security costs	504	306	
Other pension costs	5,029	3,424	
	<u>180,262</u>	<u>133,373</u>	

All staff are currently working part time.

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

The total benefits received by key management personnel during the year was £30,409 (2022 - £26,518).

7 Gains and losses on investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Gains/(losses) arising on:		
Revaluation of investments	(20,963)	1,564
Sale of investments	(1,845)	-
	<u>(22,808)</u>	<u>1,564</u>

8 Taxation

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

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

9 Tangible fixed assets

	Fixtures and fittings £
Cost	
Additions	1,680
At 31 March 2023	1,680
Depreciation and impairment	
Depreciation charged in the year	420
At 31 March 2023	420
Carrying amount	
At 31 March 2023	1,260

10 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	6,791	5,092
Other debtors	12	156
Prepayments and accrued income	4,637	4,549
	11,440	9,797

11 Current asset investments

	2023 £	2022 £
Listed investments	178,721	221,529

Epworth Affirmative Fixed Interest Fund is included at fair value.

12 Creditors: amounts falling due within one year

	2023 £	2022 £
Other taxation and social security	1,024	-
Trade creditors	6,015	306
Accruals and deferred income	13,715	15,228
	20,754	15,534

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

13 Unrestricted funds

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

	At 1 April 2022 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2023 £
Designated funds	100,000	-	-	-	100,000
General funds	180,018	147,435	(215,421)	(22,808)	89,224
	<u>280,018</u>	<u>147,435</u>	<u>(215,421)</u>	<u>(22,808)</u>	<u>189,224</u>
Previous year:	At 1 April 2021 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2022 £
Designated	100,000	-	-	-	100,000
General funds	141,813	200,153	(163,512)	1,564	180,018
	<u>241,813</u>	<u>200,153</u>	<u>(163,512)</u>	<u>1,564</u>	<u>280,018</u>

The designated fund represents a reserve to allow the charity to maintain care services for a short period in the case of unforeseen difficulties.

14 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:

	2023 £	2022 £
Within one year	12,224	12,224
Between two and five years	1,909	14,133
	<u>14,133</u>	<u>26,357</u>

15 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

DUDLEY CROSSROADS

England & Wales - Charity number 1054168

Accounts

REGISTERED COMPANY NUMBER: 03172554 (England and Wales)
REGISTERED CHARITY NUMBER: 1054168

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2022
FOR
DUDLEY CROSSROADS**

Worton Rock Limited
Chartered Accountants
Churchfield House
36 Vicar Street
Dudley
West Midlands
DY2 8RG

DUDLEY CROSSROADS

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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Notes to the Financial Statements	8 to 14
Detailed Statement of Financial Activities	15 to 16

DUDLEY CROSSROADS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our aims remain the same as they have since 1982:

- To provide support services to carers and those they care for.
- To provide high quality care for those in need.
- To maintain the "good standard" awarded by the Care Quality Commission.
- To seek and obtain new funding sources to sustain the service.

Significant activities

In planning our activities we keep in mind the Charity Commission's guidance on public benefit at our trustee meetings.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Dudley Crossroads still remains focussed primarily on respite care for carers and continued to offer blocks of free regular support to carers in the period 2021/22.

FINANCIAL REVIEW

Principal funding sources

Our carer support service is now funded by Dudley Integrated Health and Care NHS Trust, donations and by any successful bids to autonomous charity funders. Dudley IHC funding is confirmed until March 2023. We also provide a self funded service to elderly, isolated people in their own homes, assisting with shopping, meal preparation, tasks around the home, transport and escort duties. Some of our Carer Support clients also top up their hours of respite by purchasing from us at a not for profit rate.

Uncertainty in our future in recent years has led to an inability to recruit new staff. However this year we have increased our workforce to enable us to provide more of our valuable service, and hope to continue to recruit in 2022-2023.

Reserves policy

The designated reserve stands at £100,000, which is the amount considered equivalent to 16 working weeks expenditure to cover unforeseen difficulties that might otherwise impact directly on charitable activities. This reserve is under regular review.

The charitable fund's at 31st March 2022 were as listed below.

	£
Restricted funds in current assets	-
Designated funds in current assets	100,000
General funds in current assets - free reserves	180,018
	280,018

DUDLEY CROSSROADS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

FUTURE PLANS

We maintain our readiness to bid for funding opportunities as they arise and are currently building up a core number of privately funded clients.

During this financial year we received two large legacies which have enabled us to provide more care, however this input into our reserves has meant less funding opportunities were available to us. Therefore in 2022-2023 we will be using some of our reserves to fund our service, along with our funding from Dudley IHC. We are confident that we have enough free reserves to do this, and looking forward this will enable us to explore more funding streams.

The demand is greatly increasing for carer relief and our funding from Dudley IHC remains the same.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

All the directors of the company are also trustees of the charity. The management committee meets on a regular basis to manage the affairs of the company and to formulate policy. The management team organises the day-to-day running of the scheme, assisted by administrative staff and care support workers.

Recruitment and appointment of new trustees

Recruitment of trustees is achieved by publicity through appropriate channels, including direct enquiries. There is a nominated board member to undertake training and induction.

Organisational structure

Dudley Crossroads is rated as 'Good' by the Care Quality Commission.

Staff undergo extensive training as required by various funders and the Care Quality Commission.

Most care staff hold Level 2 in Direct Care. Staff are Dignity Champions and fully committed to the 'Dignity Challenge'.

Key management remuneration

No trustee receives any remuneration, but all professional staff are fully paid, including a statutory pension scheme.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity has purchased third party indemnity insurance for the trustees against liability arising from wrongful acts in relation to the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03172554 (England and Wales)

Registered Charity number

1054168

Registered office

Unit 6, Watt House
The Innovation Centre
The Pensnett Estate
Kingswinford
West Midlands
DY6 7YD

DUDLEY CROSSROADS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

Trustees

Dr H Norris Chairman
M Carpenter Treasurer
H Friesner Vice Chairman
A Miller
Mrs J Head Secretary
Mrs K Shaw
Mrs B M Ingram (appointed 10/4/22)

Independent Examiner

D J Burrows
FCA
Worton Rock Limited
Chartered Accountants
Churchfield House
36 Vicar Street
Dudley
West Midlands
DY2 8RG

Bankers

Virgin Money
67 Queen Street
Wolverhampton
WV1 3BY

Solicitors

Higgs & Sons
3 Waterfront Business Park
Brierley Hill
West Midlands
DY5 1LX

Key Staff

Senior managers - Mrs J Weeks and Mrs C A Law

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

Approved by order of the board of trustees on 4th November 2022 and signed on its behalf by:



Dr H Norris - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
DUDLEY CROSSROADS**

Independent examiner's report to the trustees of Dudley Crossroads ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

D J Burrows

D J Burrows
FCA
Worton Rock Limited
Chartered Accountants
Churchfield House
36 Vicar Street
Dudley
West Midlands
DY2 8RG

4th November 2022

DUDLEY CROSSROADS

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	80,859	-	80,859	33,353
Charitable activities					
Provision of care services		115,278	-	115,278	102,994
Investment income	4	4,016	-	4,016	3,669
Total		<u>200,153</u>	<u>-</u>	<u>200,153</u>	<u>140,016</u>
EXPENDITURE ON					
Charitable activities					
Provision of care services		163,512	-	163,512	144,175
Net gains on investments		1,564	-	1,564	20,310
NET INCOME		<u>38,205</u>	<u>-</u>	<u>38,205</u>	<u>16,151</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>241,813</u>	<u>-</u>	<u>241,813</u>	<u>225,662</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>280,018</u></u>	<u><u>-</u></u>	<u><u>280,018</u></u>	<u><u>241,813</u></u>

The notes form part of these financial statements

DUDLEY CROSSROADS

BALANCE SHEET 31ST MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
CURRENT ASSETS					
Debtors	9	9,797	-	9,797	7,636
Investments	10	221,529	-	221,529	219,965
Cash at bank and in hand		64,226	-	64,226	27,717
		<u>295,552</u>	<u>-</u>	<u>295,552</u>	<u>255,318</u>
CREDITORS					
Amounts falling due within one year	11	(15,534)	-	(15,534)	(13,505)
		<u>280,018</u>	<u>-</u>	<u>280,018</u>	<u>241,813</u>
NET CURRENT ASSETS					
		<u>280,018</u>	<u>-</u>	<u>280,018</u>	<u>241,813</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>280,018</u>	<u>-</u>	<u>280,018</u>	<u>241,813</u>
NET ASSETS		<u>280,018</u>	<u>-</u>	<u>280,018</u>	<u>241,813</u>
FUNDS	12				
Unrestricted funds				280,018	241,813
TOTAL FUNDS				<u>280,018</u>	<u>241,813</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

DUDLEY CROSSROADS

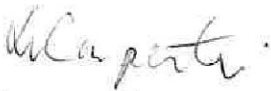
BALANCE SHEET - continued
31ST MARCH 2022

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

The financial statements were approved by the Board of Trustees and authorised for issue on 4th November 2022 and were signed on its behalf by:

A handwritten signature in black ink, appearing to be 'H Norris', with a long, sweeping horizontal stroke extending to the right.

H Norris - Trustee

A handwritten signature in black ink, appearing to be 'M Carpenter', written in a cursive style.

M Carpenter - Trustee

The notes form part of these financial statements

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

1. STATUTORY INFORMATION

Dudley Crossroads Limited is a private company, limited by guarantee without share capital, registered in England and Wales. The reference and administration details can be found in the Trustees Report.

The presentation currency of the accounts is the Pound Sterling (£), rounded to the nearest pound.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 3.17(d);
- the requirements of paragraphs 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of paragraph 33.7.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Hire purchase and leasing commitments

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2022

2. ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments

Short term debtors are measured at transaction price, less any impairment.

Investments

Investments are shown at fair value.

Cash and cash equivalents

Cash and cash equivalents include deposits held on call at banks.

Debtors

Short term debtors are measured at transaction price, less any impairment.

Creditors

Short term creditors are measured at transaction price, less any impairment.

Liabilities in the accounts are for costs arising in the year that were unpaid at the balance sheet date.

Going Concern

The accounts are prepared on the going concern basis as the charity has sufficient funds to meet its liabilities for more than the next 12 months

3. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	76,431	2,653
Grants	4,428	30,700
	<u>80,859</u>	<u>33,353</u>

Grants of £4,428 (2021 £30,700) relate to Covid-19 support grants received during the year.

4. INVESTMENT INCOME

	2022	2021
	£	£
Interest receivable	4,016	2,857
Current asset investment profit	-	812
	<u>4,016</u>	<u>3,669</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2022

5. SUPPORT COSTS

	Management	Finance	Governance	Totals
	£	£	costs	£
Provision of care services	<u>24,533</u>	<u>339</u>	<u>2,804</u>	<u>27,676</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

Trustees expenses of £130 were paid during the year (2021 - £nil).

7. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	129,949	106,722
Other pension costs	<u>3,424</u>	<u>2,990</u>
	<u>133,373</u>	<u>109,712</u>

The average monthly number of employees during the year was as follows:

	2022	2021
Care work	11	9
Administration	<u>3</u>	<u>3</u>
	<u>14</u>	<u>12</u>

No employees received emoluments in excess of £60,000.

All staff are currently working part time.

The total benefits received by key management personnel during the year was £26,518 (2021 - £19,999).

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted	Restricted	Total
	funds	funds	funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	33,353	-	33,353
Charitable activities			
Provision of care services	102,994	-	102,994
Investment income	<u>3,669</u>	<u>-</u>	<u>3,669</u>
Total	<u>140,016</u>	<u>-</u>	<u>140,016</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2022

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
EXPENDITURE ON			
Charitable activities			
Provision of care services	144,118	57	144,175
Net gains on investments	20,310	-	20,310
NET INCOME/(EXPENDITURE)	16,208	(57)	16,151
RECONCILIATION OF FUNDS			
Total funds brought forward	225,605	57	225,662
TOTAL FUNDS CARRIED FORWARD	241,813	-	241,813

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	5,092	3,360
Other debtors	156	196
Prepayments	4,549	4,080
	9,797	7,636

10. CURRENT ASSET INVESTMENTS

	2022 £	2021 £
Listed investments	221,529	219,965

Epworth Affirmative Fixed Interest Fund is included at fair value.

DUDLEY CROSSROADS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022**

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	306	1,282
Social security and other taxes	-	815
Other creditors	-	50
Accrued expenses	15,228	11,358
	<u>15,534</u>	<u>13,505</u>

12. MOVEMENT IN FUNDS

	At 1/4/21 £	Net movement in funds £	At 31/3/22 £
Unrestricted funds			
General fund	141,813	38,205	180,018
Designated	100,000	-	100,000
	<u>241,813</u>	<u>38,205</u>	<u>280,018</u>
TOTAL FUNDS	<u>241,813</u>	<u>38,205</u>	<u>280,018</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	200,153	(163,512)	1,564	38,205
	<u>200,153</u>	<u>(163,512)</u>	<u>1,564</u>	<u>38,205</u>
TOTAL FUNDS	<u>200,153</u>	<u>(163,512)</u>	<u>1,564</u>	<u>38,205</u>

Comparatives for movement in funds

	At 1/4/20 £	Net movement in funds £	At 31/3/21 £
Unrestricted funds			
General fund	125,605	16,208	141,813
Designated	100,000	-	100,000
	<u>225,605</u>	<u>16,208</u>	<u>241,813</u>
Restricted funds			
Social fund	57	(57)	-
	<u>225,662</u>	<u>16,151</u>	<u>241,813</u>
TOTAL FUNDS	<u>225,662</u>	<u>16,151</u>	<u>241,813</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2022

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	140,016	(144,118)	20,310	16,208
Restricted funds				
Social fund	-	(57)	-	(57)
TOTAL FUNDS	<u>140,016</u>	<u>(144,175)</u>	<u>20,310</u>	<u>16,151</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/20 £	Net movement in funds £	At 31/3/22 £
Unrestricted funds			
General fund	125,605	54,413	180,018
Designated	100,000	-	100,000
	<u>225,605</u>	<u>54,413</u>	<u>280,018</u>
Restricted funds			
Social fund	57	(57)	-
TOTAL FUNDS	<u>225,662</u>	<u>54,356</u>	<u>280,018</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	340,169	(307,630)	21,874	54,413
Restricted funds				
Social fund	-	(57)	-	(57)
TOTAL FUNDS	<u>340,169</u>	<u>(307,687)</u>	<u>21,874</u>	<u>54,356</u>

The designated fund represents a reserve to allow the charity to maintain care services for a short period in the case of unforeseen difficulties.

DUDLEY CROSSROADS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022**

13. OTHER FINANCIAL COMMITMENTS

OPERATING LEASES

Minimum lease payments under non-cancellable operating leases falling due between one and five years are £26,358 (2021 £38,415).

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2022.

DUDLEY CROSSROADS

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	76,431	2,653
Grants	4,428	30,700
	80,859	33,353
Investment income		
Interest receivable	4,016	2,857
Current asset investment profit	-	812
	4,016	3,669
Charitable activities		
Dudley IHC finance	73,645	72,592
Direct payments	41,633	30,402
	115,278	102,994
Total incoming resources		
	200,153	140,016
EXPENDITURE		
Charitable activities		
Wages	129,949	106,722
Pensions	3,424	2,990
Insurance and registrations	2,000	2,097
Advertising	463	1,117
Redundancy costs	-	9,187
	135,836	122,113
Support costs		
Management		
Rent, rates and service charge	13,556	12,430
Repairs and maintenance	78	47
Light and heat	1,512	769
Telephone and internet	132	490
Printing, postage and stationery	4,457	3,697
General expenses	388	254
Travelling	516	-
Training	1,799	695
Hospitality and social events	2,035	163
Bad debts	60	405
	24,533	18,950

This page does not form part of the statutory financial statements

DUDLEY CROSSROADS

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2022

	2022 £	2021 £
Management		
Finance		
Bank charges	339	308
Governance costs		
Accountancy fees	1,800	1,800
Professional fees	1,004	1,004
	<u>2,804</u>	<u>2,804</u>
Total resources expended	163,512	144,175
Net income/(expenditure)	<u>36,641</u>	<u>(4,159)</u>

This page does not form part of the statutory financial statements

DUDLEY CROSSROADS

England & Wales - Charity number 1054168

Accounts

DUDLEY CROSSROADS

ANNUAL REPORT 2020 - 2021

A local caring service since 1982

SERVICE PROVISION

Our service has been much curtailed by the impact of Covid 19 and the hours of support we have provided to carers and elderly, isolated people has been funded by a variety of means. The mainstay of our work was still funded by Dudley CCG but many people 'top-up' the 'free' hours we have been able to provide to them by paying towards extras hours on a not for profit hourly rate.

This meant that we were able to continue our work albeit in a smaller capacity than in previous years.

We received an invitation to contract with the new Dudley Integrated Health and Care NHS Trust from April 2021 and to continue the carer support service.

Assessment of the service we have provided shows positive outcomes for the well-being of both carers and those they care for.

We are most grateful to the many and varied charity funding streams who have looked favourably on our applications and which this year have yielded £17,200

We also appreciate the numerous and generous donations which we regularly receive from grateful clients. This year we have promises of very generous bequests from two previous clients

We continue our self-funded 'home support' service for the elderly, again on a not-for-profit basis.

Our 'Time to Talk' telephone befriending service which is run by a volunteer continues to be very popular and our care staff have also taken responsibility to telephone all their clients on a regular basis.

During the year our staff have found innovative ways to support people. This has included telephone support, doorstep visits, shopping services, 'mobile library' services and celebratory visits which have included gifts and cards to cheer up those in isolation. We have transported clients to essential health appointments and to Covid vaccination appointments.

We have had to find new ways of working to comply with Covid infection regulations and staff have been issued with all relevant PPE, have undertaken weekly testing and all staff accepted the offer of Covid vaccine when offered.

Our Annual survey has not been undertaken this year as we felt that our reduced services would not provide a full reflection of our work.

Our Manager, Carol Law gave her intention to retire at the end of this financial year after 22 years of service and we welcome Julie Weeks to the position from 1st April.

REPORT OF THE CHAIR

This last year has been the strangest and most challenging that this charity has ever faced. The restrictions necessitated by the Covid epidemic meant that we were precluded from continuing our regular respite services. We could not assist people face to face and we could not enter their homes. So we worked out other ways in which we could support frail elderly people, following the necessary guidelines. Fortunately our Commissioners were forward thinking enough to allow us to use their funding in these flexible ways, that worked for the clients. In this way we struggled on despite the various difficulties with social distancing, initial lack of PPE, staff Covid testing and in due course getting vaccinations.

We had to trim our workforce and reduce office hours. We made good use of the Furlough arrangements for some staff.

All our staff have gone over and above anything we could have asked of them, to keep people safe and healthy and provide all the help we could within the necessary constraints and precautions. The Committee and I are immensely grateful to them all and especially to the Manager and Finance Officer who managed the adjustments and held it all together. Fortunately we seem to be emerging into a freer and more viable context in which to redevelop our services.

Hugh Norris

Chair

TREASURER'S REPORT

Our care services continue and the financial situation for 20/21 remains secure with a positive balance maintained. While this is satisfactory the fact remains that local government support services remain sadly limited. This is especially true in the midst of the Covid pandemic where isolation of many individuals continues into the 21/22 financial year. Dudley Crossroads is determined to maintain, increase and diversify our services and we trust that the financial situation in the coming year will be a happier one.

As ever I have received first class and prompt help and advice in overseeing our finances from Julie Weeks.

Carol Law's retirement which has now transferred to the year 21/22 will be much regretted. There will be time, later to acknowledge adequately her contribution to our services.

Mike Carpenter

Hon Treasurer



Here are two of our longstanding clients who we are pleased to have been able to support through the Covid crisis.

With shops and libraries closed we have been able to provide reading material and puzzles to keep people occupied during their isolation. They have been able to choose and return their books which have been sanitized before reissue.

Our clients were also pleased to receive a small Christmas gift and card which we provided from our 'Social Fund'.

MANAGEMENT TEAM

Manager	Mrs Carol Law
Care Manager	Mrs Susan Skipton
Finance Officer	Mrs Julie Weeks
Service Support Officer	Mrs Lorraine White
Admin Officer	Mrs Susan Hobbs

BOARD OF TRUSTEES

Chair	Dr Hugh Norris
Vice Chair	Mr Harry Friesner
Hon. Treasurer	Mr Mike Carpenter
	Mr A Miller
	Mrs J Head
	Mrs K Shaw

**Our 2020 -2021 AGM will be held at 6 Watt House on
Friday 15th October at 10.30**

**Copies of Audited Accounts will be available at the AGM or after
that time on application to the office.**

**DUDLEY CROSSROADS
6,WATT HOUSE
THE PENSNETT ESTATE
KINGSWINFORD
WEST MIDLANDS
DY6 7YD**

REG. CHARITY NUMBER 1054168

**01384 298513
office.dudleycrossroads@gmail.com**

Our Independent Examiner

**WORTON ROCK LTD
CHURCHFIELD HOUSE
36, VICAR STREET
Dudley DY2 8RG
Te. 01384 254453**

REGISTERED COMPANY NUMBER: 03172554 (England and Wales)
REGISTERED CHARITY NUMBER: 1054168

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021
FOR
DUDLEY CROSSROADS**

Worton Rock Limited
Chartered Accountants
Churchfield House
36 Vicar Street
Dudley
West Midlands
DY2 8RG

DUDLEY CROSSROADS

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

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Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7 to 8
Notes to the Financial Statements	9 to 15

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our aims remain the same as they have since 1982:

- To provide support services to carers and those they care for.
- To provide high quality care for those in need.
- To maintain the "good standard" awarded by the Care Quality Commission.
- To seek and obtain new funding sources to sustain the service.

Significant activities

In planning our activities we keep in mind the Charity Commission's guidance on public benefit at our trustee meetings.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Dudley Crossroads still remains focussed primarily on respite care for carers and continued to offer blocks of free regular support to carers in the period 2020/21.

FINANCIAL REVIEW

Principal funding sources

Our carer support service is now funded by Dudley CCG, donations and by any successful bids to autonomous charity funders. CCG funding is confirmed until March 2022. We now also provide a self funded service to elderly, isolated people in their own homes, assisting with shopping, meal preparation, tasks around the home, transport and escort duties.

We are spending a small amount from our reserves to support elderly clients in extreme circumstances.

Uncertainty in our future has led to a recent inability to recruit new staff which causes problems providing cover for staff sickness and annual leave. However, in 2021/22 we are hoping to be able to recruit new staff and expand our service.

Separately Funded Areas of Work

Though funding from the Big Lottery, which supported our work with older people, has expired the work continues on a reduced scale, funded from our reserves and in part by service users choosing to pay for it directly. We continue to seek other sources of funding to support this area of work.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021**

FINANCIAL REVIEW

Reserves policy

The designated reserve stands at £100,000, which is the amount considered equivalent to 16 working weeks expenditure to cover unforeseen difficulties that might otherwise impact directly on charitable activities. This reserve is under regular review.

The charitable fund's at 31st March 2021 were as listed below.

	£
Restricted funds in current assets	-
Designated funds in current assets	100,000
General funds in current assets - free reserves	141,813
	241,813

FUTURE PLANS

We maintain our readiness to bid for funding opportunities as they arise and are currently building up a core number of privately funded clients.

The trustees have considered the major risks to the continuance of the scheme due to the Covid 19 crisis and its impact on the services we can provide. Looking forward to 2021/22 we are confident that we have enough reserves to support the scheme during these uncertain times and plans have been put in place to mitigate the impact of the pandemic.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

All the directors of the company are also trustees of the charity. The management committee meets on a regular basis to manage the affairs of the company and to formulate policy. The management team organises the day-to-day running of the scheme, assisted by administrative staff and care support workers.

Recruitment and appointment of new trustees

Recruitment of trustees is achieved by publicity through appropriate channels, including direct enquiries. There is a nominated board member to undertake training and induction.

Organisational structure

Dudley Crossroads is rated as 'Good' by the Care Quality Commission.

Staff undergo extensive training as required by various funders and the Care Quality Commission.

Most care staff hold Level 2 in Direct Care. Staff are Dignity Champions and fully committed to the 'Dignity Challenge'.

Key management remuneration

No trustee receives any remuneration, but all professional staff are fully paid, including a statutory pension scheme.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity has purchased third party indemnity insurance for the trustees against liability arising from wrongful acts in relation to the charity.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
03172554 (England and Wales)

Registered Charity number
1054168

Registered office
Unit 6, Watt House
The Innovation Centre
The Pensnett Estate
Kingswinford
West Midlands
DY6 7YD

Trustees
Dr H Norris Chairman
M Carpenter Treasurer
H Friesner Vice Chairman
A Miller
Mrs J Head Secretary
Mrs K Shaw
P Jones (resigned 1/8/20)

Independent Examiner
D J Burrows
FCA
Worton Rock Limited
Chartered Accountants
Churchfield House
36 Vicar Street
Dudley
West Midlands
DY2 8RG

Bankers
Virgin Money
67 Queen Street
Wolverhampton
WV1 3BY

Solicitors
Higgs & Sons
3 Waterfront Business Park
Brierley Hill
West Midlands
DY5 1LX

Key Staff

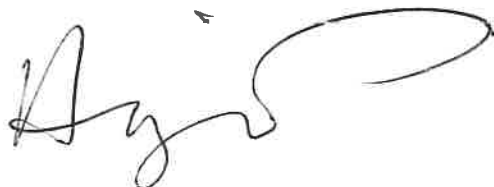
Senior managers - Mrs C A Law and Mrs J Weeks

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021**

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

Approved by order of the board of trustees on 15th October 2021 and signed on its behalf by:

Dr H Norris - Trustee

A handwritten signature in black ink, appearing to be 'H Norris', with a large, sweeping loop at the end.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
DUDLEY CROSSROADS**

Independent examiner's report to the trustees of Dudley Crossroads ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

D J Burrows

D J Burrows
FCA
Worton Rock Limited
Chartered Accountants
Churchfield House
36 Vicar Street
Dudley
West Midlands
DY2 8RG

15th October 2021

DUDLEY CROSSROADS

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31ST MARCH 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	33,353	-	33,353	6,888
Charitable activities					
Provision of care services		102,994	-	102,994	146,708
Investment income	4	3,669	-	3,669	4,797
Total		140,016	-	140,016	158,393
EXPENDITURE ON					
Charitable activities					
Provision of care services		144,118	57	144,175	179,813
Net gains/(losses) on investments		20,310	-	20,310	(14,571)
NET INCOME/(EXPENDITURE)		16,208	(57)	16,151	(35,991)
RECONCILIATION OF FUNDS					
Total funds brought forward		225,605	57	225,662	261,653
TOTAL FUNDS CARRIED FORWARD		241,813	-	241,813	225,662

The notes form part of these financial statements

DUDLEY CROSSROADS (REGISTERED NUMBER: 03172554)**BALANCE SHEET
31ST MARCH 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
CURRENT ASSETS					
Debtors	9	7,636	-	7,636	11,035
Investments	10	219,965	-	219,965	208,031
Cash at bank and in hand		27,717	-	27,717	14,753
		<u>255,318</u>	<u>-</u>	<u>255,318</u>	<u>233,819</u>
CREDITORS					
Amounts falling due within one year	11	(13,505)	-	(13,505)	(8,157)
NET CURRENT ASSETS		<u>241,813</u>	<u>-</u>	<u>241,813</u>	<u>225,662</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>241,813</u>	<u>-</u>	<u>241,813</u>	<u>225,662</u>
NET ASSETS		<u>241,813</u>	<u>-</u>	<u>241,813</u>	<u>225,662</u>
FUNDS	12				
Unrestricted funds				241,813	225,605
Restricted funds				-	57
TOTAL FUNDS				<u>241,813</u>	<u>225,662</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

DUDLEY CROSSROADS (REGISTERED NUMBER: 03172554)

BALANCE SHEET - continued
31ST MARCH 2021

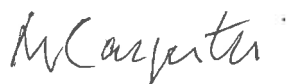
These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 15th October 2021 and were signed on its behalf by:

H Norris - Trustee

A handwritten signature in black ink, appearing to be 'H Norris', with a stylized flourish at the end.

M Carpenter - Trustee

A handwritten signature in black ink, appearing to be 'M Carpenter', written in a cursive style.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

1. STATUTORY INFORMATION

Dudley Crossroads Limited is a private company, limited by guarantee without share capital, registered in England and Wales. The reference and administration details can be found in the Trustees Report.

The presentation currency of the accounts is the Pound Sterling (£), rounded to the nearest pound.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 3.17(d);
- the requirements of paragraphs 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of paragraph 33.7.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Hire purchase and leasing commitments

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2021

2. ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments

Short term debtors are measured at transaction price, less any impairment.

Investments

Investments are shown at fair value.

Cash and cash equivalents

Cash and cash equivalents include deposits held on call at banks.

Debtors

Short term debtors are measured at transaction price, less any impairment.

Creditors

Short term creditors are measured at transaction price, less any impairment.

Liabilities in the accounts are for costs arising in the year that were unpaid at the balance sheet date.

Going Concern

The accounts are prepared on the going concern basis as the charity has sufficient funds to meet its liabilities for more than the next 12 months

3. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	2,653	3,688
Grants	30,700	3,200
	<u>33,353</u>	<u>6,888</u>

Grants of £30,700 relate to Covid-19 support grants received during the year.

4. INVESTMENT INCOME

	2021	2020
	£	£
Bank interest receivable	2,857	4,797
Current asset investment income	812	-
	<u>3,669</u>	<u>4,797</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2021

5. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Provision of care services	18,950	308	2,804	22,062

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2021 nor for the year ended 31st March 2020.

Trustees' expenses

No trustees expenses were paid during the year (2020 - £nil).

7. STAFF COSTS

	2021 £	2020 £
Wages and salaries	106,722	149,222
Social security costs	-	2,253
Other pension costs	2,990	4,038
	<u>109,712</u>	<u>155,513</u>

The average monthly number of employees during the year was as follows:

	2021	2020
Care work	9	14
Administration	3	4
	<u>12</u>	<u>18</u>

No employees received emoluments in excess of £60,000.

All staff are currently working part time.

The total benefits received by key management personnel during the year was £19,999 (2020 - £24,336).

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	6,888	-	6,888
Charitable activities			
Provision of care services	146,708	-	146,708
Investment income	4,797	-	4,797
Total	<u>158,393</u>	<u>-</u>	<u>158,393</u>
EXPENDITURE ON			
Charitable activities			
Provision of care services	179,813	-	179,813

DUDLEY CROSSROADS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2021**

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Net gains/(losses) on investments	(14,571)	-	(14,571)
NET INCOME/(EXPENDITURE)	(35,991)	-	(35,991)
Transfers between funds	9,950	(9,950)	-
Net movement in funds	(26,041)	(9,950)	(35,991)
RECONCILIATION OF FUNDS			
Total funds brought forward	251,646	10,007	261,653
TOTAL FUNDS CARRIED FORWARD	225,605	57	225,662

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	3,360	6,494
Other debtors	196	32
Prepayments	4,080	4,509
	<u>7,636</u>	<u>11,035</u>

10. CURRENT ASSET INVESTMENTS

	2021 £	2020 £
Listed investments	<u>219,965</u>	<u>208,031</u>

Epworth Affirmative Fixed Interest Fund is included at fair value.

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	1,282	965
Social security and other taxes	815	-
Other creditors	50	69
Accrued expenses	11,358	7,123
	<u>13,505</u>	<u>8,157</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2021

12. MOVEMENT IN FUNDS

	At 1/4/20 £	Net movement in funds £	At 31/3/21 £
Unrestricted funds			
General fund	125,605	16,208	141,813
Designated	100,000	-	100,000
	<u>225,605</u>	<u>16,208</u>	<u>241,813</u>
Restricted funds			
Social fund	57	(57)	-
	<u>57</u>	<u>(57)</u>	<u>-</u>
TOTAL FUNDS	<u>225,662</u>	<u>16,151</u>	<u>241,813</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	140,016	(144,118)	20,310	16,208
Restricted funds				
Social fund	-	(57)	-	(57)
	<u>140,016</u>	<u>(144,175)</u>	<u>20,310</u>	<u>16,151</u>
TOTAL FUNDS	<u>140,016</u>	<u>(144,175)</u>	<u>20,310</u>	<u>16,151</u>

Comparatives for movement in funds

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
Unrestricted funds				
General fund	151,646	(35,991)	9,950	125,605
Designated	100,000	-	-	100,000
	<u>251,646</u>	<u>(35,991)</u>	<u>9,950</u>	<u>225,605</u>
Restricted funds				
Social fund	10,007	-	(9,950)	57
	<u>10,007</u>	<u>-</u>	<u>(9,950)</u>	<u>57</u>
TOTAL FUNDS	<u>261,653</u>	<u>(35,991)</u>	<u>-</u>	<u>225,662</u>

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2021

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	158,393	(179,813)	(14,571)	(35,991)
TOTAL FUNDS	<u>158,393</u>	<u>(179,813)</u>	<u>(14,571)</u>	<u>(35,991)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	151,646	(19,783)	9,950	141,813
Designated	100,000	-	-	100,000
	<u>251,646</u>	<u>(19,783)</u>	<u>9,950</u>	<u>241,813</u>
Restricted funds				
Social fund	10,007	(57)	(9,950)	-
TOTAL FUNDS	<u>261,653</u>	<u>(19,840)</u>	<u>-</u>	<u>241,813</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	298,409	(323,931)	5,739	(19,783)
Restricted funds				
Social fund	-	(57)	-	(57)
TOTAL FUNDS	<u>298,409</u>	<u>(323,988)</u>	<u>5,739</u>	<u>(19,840)</u>

The Social fund is in respect of donations received to provide outings and social events for carers and people with care needs.

The designated fund represents a reserve to allow the charity to maintain care services for a short period in the case of unforeseen difficulties.

DUDLEY CROSSROADS

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2021

13. OTHER FINANCIAL COMMITMENTS

OPERATING LEASES

Minimum lease payments under non-cancellable operating leases falling due between one and five years are £38,415 (2020 £13,098).

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2021.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF DUDLEY CROSSROADS

Independent examiner's report to the trustees of Dudley Crossroads ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

D J Burrows
FCA
Worton Rock Limited
Chartered Accountants
Churchfield House
36 Vicar Street
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15th October 2021