

CROSSROADS IN EAST LANCASHIRE LIMITED

England & Wales · Charity number 1064511

Details

Other names CROSSROADS CARE EAST LANCASHIRE

Status Registered

Legal form Charitable company

Company number [03366688](#)

Registered 1997-09-20

Register [View on the Charity Commission register](#)

Contact

Address Burnley Business Centre
Liverpool Road
Burnley
Lancashire
BB12 6HH

Phone 01282832548

Email enquiries@crossroadseastlancs.org.uk

Website crossroadseastlancs.org.uk

Activities

Objects: FOR THE PUBLIC BENEFIT, TO RELIEVE THE STRESSES EXPERIENCED BY CARERS AND PEOPLE WITH PHYSICAL, MENTAL OR SENSORY IMPAIRMENT WITHIN THE FAMILY OR HOME BY OFFERING A RESPITE SERVICE THROUGH THE PROVISION OF COMMUNITY BASED CARE ATTENDANTS AND, AT THE DISCRETION OF THE MANAGEMENT COMMITTEE AND IN EXCEPTIONAL CIRCUMSTANCES, TO PROVIDE SUCH CARE ATTENDANTS FOR DISABLED PEOPLE LIVING ALONE WITHIN THE AREA OF BENEFIT

Activities: The charity's objective and principal activity is to provide care and support to carers

Classification

- **How:** Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups

Geography

- **Area of benefit:** EAST LANCASHIRE
- Blackburn With Darwen
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£633,490	£656,750	£95,709	32
2024-03-31	£596,201	£731,630	£118,969	36
2023-03-31	£738,224	£751,788	£254,398	38
2022-03-31	£758,941	£736,880	£267,962	58
2021-03-31	£991,453	£814,148	£245,901	63

Trustees

Name	Role	Appointed
JEAN MARGARET LISTER	Chair	
DAVID PRESTON		2012-10-10
Dr PAMELA RUSSO		
John Thompson		2016-10-11
Karen Morgan		2017-10-10
Kerry Holt		2014-11-11
Sandra Thompson		2014-11-11

CROSSROADS IN EAST LANCASHIRE LIMITED

England & Wales - Charity number 1064511

Accounts

Company registration number: 3366688

Charity registration number: 1064511

Crossroads in East Lancashire Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Beever and Struthers
Chartered Accountants
One Express
1 George Leigh Street
Manchester
M4 5DL

Crossroads in East Lancashire Limited

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Crossroads in East Lancashire Limited

Reference and Administrative Details

Chief Executive Officer	Mr John Rattigan
Trustees	Dr P Russo Mr D Preston Mrs J Lister Mr K Holt Mrs S Thompson Mr J Thompson Ms K Morgan
Charity Registration Number	1064511
Company Registration Number	3366688
Registered Office	Burnley Business Centre Liverpool Road Burnley Lancashire BB12 6HH
Independent Examiner	Beever and Struthers Chartered Accountants One Express 1 George Leigh Street Manchester M4 5DL

Crossroads in East Lancashire Limited

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2025.

Objectives and activities

Objects and aims

The object of the charity as per the Memorandum of Association is to relieve the stresses experienced by carers and beneficiaries.

The areas of benefit shall be Burnley, Pendle, Rossendale, Blackburn and Darwen as agreed by the Board of Trustees.

The charity's principal activity is to provide care for carers and the people they care for, as well as the care of infirm and disabled people in their home environment, in accordance with a stated and agreed care plan that meets the needs of the carer, the client and the funding body.

As always the objective of the charity is to expand the support network to carers by delivering more quality care hours than previously. The charity constantly strives to satisfy as many referrals from its public body funders as capacity allows whilst continually seeking to attract new funders and develop new services.

Objectives, strategies and activities

Public benefit

The Trustees Annual Report explains the charity's work during the year and how it has been carried out for the public benefit.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this Annual Report explains the charity's work during the year and how it has been carried out for the public benefit.

Financial review

Policy on reserves

The policy on reserves is that the existing assets are retained to produce income which is wholly utilised to support existing activities. There is no intention in the long term to either increase or reduce the capital significantly from current levels. This policy is justified in that it is necessary to preserve and increase income at the present levels in order to maintain the activities of the charity.

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Structure, governance and management

Nature of governing document

The company is a registered charitable company limited by guarantee and was set up by a Memorandum of Association on 20 September 1997, which is the governing document of the charity.

Crossroads in East Lancashire Limited

Trustees' Report

Recruitment and appointment of trustees

All trustees and directors are re-elected annually at the Annual General Meeting of the company. Current trustees putting themselves forward for re-election as well as prospective trustees are nominated either by community organisations or individuals.

The board of trustees meet monthly as a full board. They discuss the activities of the charity in terms of finance, service delivery and staffing. Staff of the charity have delegated authority to carry out day to day work within policies agreed by the board. Financial standing orders give necessary authorisation of different amounts. In addition, specific sub committees have been established to deal with finance and fundraising, personnel, service and policies.

The charity strives, by its actions and objectives, to develop and maintain positive relationships with those groups, charities and individuals with whom it works closely as well as aiming to foster new relationships whenever opportunities arise.

Organisational structure

Crossroads In East Lancashire is governed by a local board of trustees who are volunteers. They bring with them a range of skills and experience and are responsible for the service's overall operation.

Jean Lister: Chair
David Preston: Executive Chair
Pamela Russo
Sandra Thompson
Kerry Holt
John Thompson
Karen Morgan

The board of trustees delegate the day to day running of the charity to the chief executive officer, care manager and finance manager.

John Rattigan: Chief Executive Officer
Sheila Woodall: Care Manager
Gillian Pounder: Care Co-ordinator
Farzana Kauser: Senior Carer Support Worker
Deborah Murphy: Finance Manager
Amanda Pritchard: Administrator/ Payroll

Crossroads in East Lancashire Limited

Trustees' Report

Major risks and management of those risks

The trustees actively review the major risks faced by the charity on a regular basis. It is their belief that maintaining reserves at current levels combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse operational conditions.

The trustees have also examined other operational and business risk faced by the charity and are satisfied that they systems in place can mitigate significant risks.

Statement of trustees' responsibilities

The trustees (who are also the directors of Crossroads in East Lancashire Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 14/10/2025 and signed on its behalf by:

.....
Mr D Preston
Trustee

Crossroads in East Lancashire Limited

Independent Examiner's Report to the trustees of Crossroads in East Lancashire Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Crossroads in East Lancashire Limited 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.

.....
Helen Binns FCA
Beever and Struthers
Chartered Accountants

One Express
1 George Leigh Street
Manchester
M4 5DL

Date:.....

Crossroads in East Lancashire Limited

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and grants	3	8,100	104,116	112,216	103,131
Charitable activities	4	518,859	-	518,859	485,091
Investment income	5	<u>2,415</u>	<u>-</u>	<u>2,415</u>	<u>7,979</u>
Total income		<u>529,374</u>	<u>104,116</u>	<u>633,490</u>	<u>596,201</u>
Expenditure on:					
Charitable activities	6	<u>(552,634)</u>	<u>(104,116)</u>	<u>(656,750)</u>	<u>(731,630)</u>
Total expenditure		<u>(552,634)</u>	<u>(104,116)</u>	<u>(656,750)</u>	<u>(731,630)</u>
Net expenditure		<u>(23,260)</u>	<u>-</u>	<u>(23,260)</u>	<u>(135,429)</u>
Net movement in funds		(23,260)	-	(23,260)	(135,429)
Reconciliation of funds					
Total funds brought forward		<u>106,121</u>	<u>12,848</u>	<u>118,969</u>	<u>254,398</u>
Total funds carried forward	20	<u><u>82,861</u></u>	<u><u>12,848</u></u>	<u><u>95,709</u></u>	<u><u>118,969</u></u>

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2024 is shown in note 20.

The notes on pages 8 to 18 form an integral part of these financial statements.

Crossroads in East Lancashire Limited

(Registration number: 3366688)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	2,258	2,912
Current assets			
Debtors	14	85,268	81,572
Cash at bank and in hand	15	<u>49,478</u>	<u>132,024</u>
		134,746	213,596
Creditors: Amounts falling due within one year	16	<u>(41,295)</u>	<u>(93,882)</u>
Net current assets		<u>93,451</u>	<u>119,714</u>
Total assets less current liabilities		95,709	122,626
Creditors: Amounts falling due after more than one year	17	<u>-</u>	<u>(3,657)</u>
Net assets		<u>95,709</u>	<u>118,969</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		12,848	12,848
Unrestricted income funds			
Unrestricted funds		<u>82,861</u>	<u>106,121</u>
Total funds	20	<u>95,709</u>	<u>118,969</u>

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 6 to 18 were approved by the trustees, and authorised for issue on 14/10/2025 and signed on their behalf by:



.....
Mr D Preston
Trustee

The notes on pages 8 to 18 form an integral part of these financial statements.

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Burnley Business Centre

Liverpool Road

Burnley

Lancashire

BB12 6HH

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Crossroads in East Lancashire Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

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

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

Donations and legacies

Cash donations are 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.

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.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Investment income is accounted for when receivable.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	25% reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and cash in hand includes cash and short term highly liquid investments with short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and legacies:				
Donations from individuals	8,100	-	8,100	620
Grants, including capital grants:				
Government grants	-	104,116	104,116	102,511
	<u>8,100</u>	<u>104,116</u>	<u>112,216</u>	<u>103,131</u>

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

4 Income from charitable activities

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Contractual income	278,006	278,006	257,895
Direct payments	240,853	240,853	227,196
	518,859	518,859	485,091

5 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Interest receivable and similar income:			
Interest receivable on bank deposits	2,415	2,415	7,979
	2,415	2,415	7,979

6 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Note				
Insurance	4,436	-	4,436	4,136
Repairs and renewals	469	-	469	132
Rent and service charges	12,567	-	12,567	11,329
Telephone	3,068	-	3,068	4,084
Training and recruitment	2,050	-	2,050	2,364
Printing, postage and stationery	2,507	-	2,507	5,023
Computer costs	1,866	-	1,866	14,295
Depreciation, amortisation and other similar costs	654	-	654	854
Staff costs	467,952	104,116	572,068	646,027
Utilities and sundry costs	4,730	-	4,730	5,630
Travel and subsistence	38,170	-	38,170	24,275
Bank charges	2,879	-	2,879	4,190
Subscriptions	-	-	-	219

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

	Note	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Governance costs	7	11,286	-	11,286	9,072
		<u>552,634</u>	<u>104,116</u>	<u>656,750</u>	<u>731,630</u>

In addition to the expenditure analysed above, there are also governance costs of £11,286 (2024 - £9,072) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Independent examiner fees			
Examination of the financial statements	2,500	2,500	2,300
Other fees paid to accountants	6,398	6,398	4,164
Legal and professional fees	<u>2,388</u>	<u>2,388</u>	<u>2,608</u>
	<u>11,286</u>	<u>11,286</u>	<u>9,072</u>

8 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2025 £	2024 £
Depreciation of fixed assets	<u>654</u>	<u>854</u>

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	524,361	595,339
Social security costs	38,831	40,646
Pension costs	8,876	10,042
	<u>572,068</u>	<u>646,027</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Employees	<u>32</u>	<u>36</u>

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £116,881 (2024 - £113,312).

11 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	<u>2,500</u>	<u>2,300</u>
Other fees to examiners		
All other services	<u>6,398</u>	<u>4,164</u>

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

12 Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

13 Tangible fixed assets

	Office equipment £	Total £
Cost		
At 1 April 2024	139,583	139,583
At 31 March 2025	139,583	139,583
Depreciation		
At 1 April 2024	136,671	136,671
Charge for the year	654	654
At 31 March 2025	137,325	137,325
Net book value		
At 31 March 2025	2,258	2,258
At 31 March 2024	2,912	2,912

14 Debtors

	2025 £	2024 £
Trade debtors	29,004	21,660
Prepayments	250	4,644
Other debtors	56,014	55,268
	85,268	81,572

15 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	60	-
Cash at bank	49,418	132,024
	49,478	132,024

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Bank loans	3,654	20,664
Trade creditors	2,765	1,485
Other taxation and social security	20,588	8,226
Other creditors	7,068	3,891
Accruals	7,220	59,616
	41,295	93,882

17 Creditors: amounts falling due after one year

	2025 £	2024 £
Bank loans	-	3,657

18 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Other		
Within one year	10,512	10,512
Between one and five years	1,752	12,264
	12,264	22,776

19 Commitments

Pension commitments

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £8,876 (2024 - £10,042). Contributions totalling £1,150 (2024 - £1,085) were payable to the fund at the Balance Sheet date.

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

20 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted funds				
General	106,121	529,374	(552,634)	82,861
Restricted funds	<u>12,848</u>	<u>104,116</u>	<u>(104,116)</u>	<u>12,848</u>
Total funds	<u><u>118,969</u></u>	<u><u>633,490</u></u>	<u><u>(656,750)</u></u>	<u><u>95,709</u></u>
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	243,176	493,690	(630,745)	106,121
Restricted funds	<u>11,222</u>	<u>102,511</u>	<u>(100,885)</u>	<u>12,848</u>
Total funds	<u><u>254,398</u></u>	<u><u>596,201</u></u>	<u><u>(731,630)</u></u>	<u><u>118,969</u></u>

The specific purposes for which the funds are to be applied are as follows:

A Paulaskas Memorial Fund - this fund is for the purpose of emergency care to existing families, deemed to be a worthy cause and authorised by the Board of Trustees. The fund is only to be used if funding cannot be found elsewhere. At the year end, a balance of £9,214 has been carried forward.

CCG A Proper Break - this grant provides a two hour weekly break for carers, allowing them the freedom to do something for themselves. At the year end, a balance of £3,634 has been carried forward.

21 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Tangible fixed assets	2,258	-	2,258
Current assets	121,898	12,848	134,746
Current liabilities	<u>41,295</u>	<u>-</u>	<u>41,295</u>
Total net assets	<u><u>165,451</u></u>	<u><u>12,848</u></u>	<u><u>178,299</u></u>

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2025

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	2,912	-	2,912
Current assets	200,748	12,848	213,596
Current liabilities	93,882	-	93,882
Creditors over 1 year	3,657	-	3,657
Total net assets	<u>301,199</u>	<u>12,848</u>	<u>314,047</u>

22 Related party transactions

There were no related party transactions in the year.

CROSSROADS IN EAST LANCASHIRE LIMITED

England & Wales - Charity number 1064511

Accounts

Company registration number: 3366688

Charity registration number: 1064511

Crossroads in East Lancashire Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

Beever and Struthers
Chartered Accountants
One Express
1 George Leigh Street
Manchester
M4 5DL

Crossroads in East Lancashire Limited

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Crossroads in East Lancashire Limited

Reference and Administrative Details

Chief Executive Officer	Mr John Rattigan
Trustees	Dr P Russo Mr D Preston Mrs J Lister Mr K Holt Mrs S Thompson Mr J Thompson Ms K Morgan
Charity Registration Number	1064511
Company Registration Number	3366688
Registered Office	Burnley Business Centre Liverpool Road Burnley Lancashire BB12 6HH
Independent Examiner	Beever and Struthers Chartered Accountants One Express 1 George Leigh Street Manchester M4 5DL

Crossroads in East Lancashire Limited

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2024.

Objectives and activities

Objects and aims

The object of the charity as per the Memorandum of Association is to relieve the stresses experienced by carers and beneficiaries.

The areas of benefit shall be Burnley, Pendle, Rossendale, Blackburn and Darwen as agreed by the Board of Trustees.

The charity's principal activity is to provide care for carers and the people they care for, as well as the care of infirm and disabled people in their home environment, in accordance with a stated and agreed care plan that meets the needs of the carer, the client and the funding body.

As always the objective of the charity is to expand the support network to carers by delivering more quality care hours than previously. The charity constantly strives to satisfy as many referrals from its public body funders as capacity allows whilst continually seeking to attract new funders and develop new services.

Objectives, strategies and activities

Public benefit

The Trustees Annual Report explains the charity's work during the year and how it has been carried out for the public benefit.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this Annual Report explains the charity's work during the year and how it has been carried out for the public benefit.

Financial review

Policy on reserves

The policy on reserves is that the existing assets are retained to produce income which is wholly utilised to support existing activities. There is no intention in the long term to either increase or reduce the capital significantly from current levels. This policy is justified in that it is necessary to preserve and increase income at the present levels in order to maintain the activities of the charity.

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Structure, governance and management

Nature of governing document

The company is a registered charitable company limited by guarantee and was set up by a Memorandum of Association on 20 September 1997, which is the governing document of the charity.

Crossroads in East Lancashire Limited

Trustees' Report

Recruitment and appointment of trustees

All trustees and directors are re-elected annually at the Annual General Meeting of the company. Current trustees putting themselves forward for re-election as well as prospective trustees are nominated either by community organisations or individuals.

The board of trustees meet monthly as a full board. They discuss the activities of the charity in terms of finance, service delivery and staffing. Staff of the charity have delegated authority to carry out day to day work within policies agreed by the board. Financial standing orders give necessary authorisation of different amounts. In addition, specific sub committees have been established to deal with finance and fundraising, personnel, service and policies.

The charity strives, by its actions and objectives, to develop and maintain positive relationships with those groups, charities and individuals with whom it works closely as well as aiming to foster new relationships whenever opportunities arise.

Organisational structure

Crossroads In East Lancashire is governed by a local board of trustees who are volunteers. They bring with them a range of skills and experience and are responsible for the service's overall operation.

Jean Lister: Chair
David Preston: Executive Chair
Pamela Russo
Sandra Thompson
Kerry Holt
John Thompson
Karen Morgan

The board of trustees delegate the day to day running of the charity to the chief executive officer, care manager and finance manager.

John Rattigan: Chief Executive Officer
Sheila Woodall: Care Manager
Gillian Pounder: Care Co-ordinator
Farzana Kauser: Senior Carer Support Worker
Deborah Murphy: Finance Manager
Amanda Pritchard: Administrator/ Payroll

Crossroads in East Lancashire Limited

Trustees' Report

Major risks and management of those risks

The trustees actively review the major risks faced by the charity on a regular basis. It is their belief that maintaining reserves at current levels combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse operational conditions.

The trustees have also examined other operational and business risk faced by the charity and are satisfied that the systems in place can mitigate significant risks.

Statement of trustees' responsibilities

The trustees (who are also the directors of Crossroads in East Lancashire Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 18 December 2024 and signed on its behalf by:

.....
Mr D Preston
Trustee



Crossroads in East Lancashire Limited

Independent Examiner's Report to the trustees of Crossroads in East Lancashire Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Crossroads in East Lancashire Limited 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.



Helen Binns FCA
Beever and Struthers
Chartered Accountants

One Express
1 George Leigh Street
Manchester
M4 5DL

18 December 2024

Crossroads in East Lancashire Limited

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Income and Endowments from:					
Donations and legacies	3	620	102,511	103,131	105,889
Charitable activities	4	485,091	-	485,091	626,576
Investment income	5	7,979	-	7,979	5,759
Total income		<u>493,690</u>	<u>102,511</u>	<u>596,201</u>	<u>738,224</u>
Expenditure on:					
Charitable activities	6	<u>(630,745)</u>	<u>(100,885)</u>	<u>(731,630)</u>	<u>(751,788)</u>
Total expenditure		<u>(630,745)</u>	<u>(100,885)</u>	<u>(731,630)</u>	<u>(751,788)</u>
Net (expenditure)/income		<u>(137,055)</u>	<u>1,626</u>	<u>(135,429)</u>	<u>(13,564)</u>
Net movement in funds		(137,055)	1,626	(135,429)	(13,564)
Reconciliation of funds					
Total funds brought forward		243,176	11,222	254,398	267,962
Total funds carried forward	20	<u>106,121</u>	<u>12,848</u>	<u>118,969</u>	<u>254,398</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 20.

The notes on pages 9 to 20 form an integral part of these financial statements.

Crossroads in East Lancashire Limited

**(Registration number: 3366688)
Balance Sheet as at 31 March 2024**

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	13	2,912	3,765
Current assets			
Debtors	14	81,572	100,342
Cash at bank and in hand	15	<u>132,024</u>	<u>266,276</u>
		213,596	366,618
Creditors: Amounts falling due within one year	16	<u>(93,882)</u>	<u>(91,535)</u>
Net current assets		<u>119,714</u>	<u>275,083</u>
Total assets less current liabilities		122,626	278,848
Creditors: Amounts falling due after more than one year	17	<u>(3,657)</u>	<u>(24,450)</u>
Net assets		<u>118,969</u>	<u>254,398</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		12,848	11,222
Unrestricted income funds			
Unrestricted funds		<u>106,121</u>	<u>243,176</u>
Total funds	20	<u>118,969</u>	<u>254,398</u>

For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 6 to 20 were approved by the trustees, and authorised for issue on 18 December 2024 and signed on their behalf by:



.....
Mr D Preston
Trustee

The notes on pages 9 to 20 form an integral part of these financial statements.

Crossroads in East Lancashire Limited

Statement of Cash Flows for the Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash expenditure		(135,429)	(13,564)
Adjustments to cash flows from non-cash items			
Depreciation		853	1,117
Investment income	5	<u>(7,979)</u>	<u>(5,759)</u>
		(142,555)	(18,206)
Working capital adjustments			
Decrease/(increase) in debtors	14	18,770	(977)
Increase/(decrease) in creditors	16	<u>2,347</u>	<u>(53,451)</u>
Net cash flows from operating activities		(121,438)	(72,634)
Cash flows from investing activities			
Interest receivable and similar income	5	7,979	5,759
Cash flows from financing activities			
Repayment of loans and borrowings	16	<u>(20,793)</u>	<u>(17,523)</u>
Net decrease in cash and cash equivalents		(134,252)	(84,398)
Cash and cash equivalents at 1 April		<u>266,276</u>	<u>350,674</u>
Cash and cash equivalents at 31 March		<u><u>132,024</u></u>	<u><u>266,276</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 9 to 20 form an integral part of these financial statements.

Crossroads in East Lancashire Limited

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

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Burnley Business Centre
Liverpool Road
Burnley
Lancashire
BB12 6HH

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Crossroads in East Lancashire Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

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

Donations and legacies

Cash donations are 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.

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.

Crossroads in East Lancashire Limited

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

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Investment income is accounted for when receivable.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	25% reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Crossroads in East Lancashire Limited

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

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Crossroads in East Lancashire Limited

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

Financial instruments

Classification

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and cash in hand includes cash and short term highly liquid investments with short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and legacies;				
Donations from individuals	620	-	620	3,181
Grants, including capital grants;				
Grants from other charities	-	102,511	102,511	102,708
	<u>620</u>	<u>102,511</u>	<u>103,131</u>	<u>105,889</u>

Crossroads in East Lancashire Limited

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

4 Income from charitable activities

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Contractual income	257,895	257,895	400,614
Direct payments	227,196	227,196	225,962
	485,091	485,091	626,576

5 Investment income

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Interest receivable and similar income; Interest receivable on bank deposits	7,979	7,979	5,759

6 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Note				
Insurance	4,136	-	4,136	3,949
Repairs and renewals	132	-	132	339
Rent and service charges	11,329	-	11,329	9,360
Telephone	4,084	-	4,084	2,982
Training and recruitment	2,364	-	2,364	2,140
Printing, postage and stationery	5,023	-	5,023	5,454
Computer costs	14,295	-	14,295	10,968
Depreciation, amortisation and other similar costs	854	-	854	1,117
Staff costs	545,142	100,885	646,027	663,272
Utilities and sundry costs	5,630	-	5,630	6,241
Travel and subsistence	24,275	-	24,275	28,887
Bank charges	4,190	-	4,190	5,156
Subscriptions	219	-	219	3,824

Crossroads in East Lancashire Limited

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

		Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Governance costs	7	9,072	-	9,072	8,099
		<u>630,745</u>	<u>100,885</u>	<u>731,630</u>	<u>751,788</u>
					2024 £

In addition to the expenditure analysed above, there are also governance costs of £9,072 (2023 - £8,099) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Independent examiner fees			
Examination of the financial statements	2,300	2,300	2,300
Other fees paid to examiners	4,164	4,164	4,879
Legal fees	<u>2,608</u>	<u>2,608</u>	<u>920</u>
	<u>9,072</u>	<u>9,072</u>	<u>8,099</u>

8 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2024 £	2023 £
Depreciation of fixed assets	<u>854</u>	<u>1,117</u>

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

Crossroads in East Lancashire Limited

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

10 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	595,339	620,888
Social security costs	40,646	34,169
Pension costs	10,042	8,215
	<u>646,027</u>	<u>663,272</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Employees	<u>36</u>	<u>38</u>

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £113,312 (2023 - £105,157).

11 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	<u>2,300</u>	<u>2,300</u>
Other fees to examiners		
All other services	<u>4,164</u>	<u>4,879</u>

Crossroads in East Lancashire Limited

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

12 Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

13 Tangible fixed assets

	Office equipment £	Total £
Cost		
At 1 April 2023	139,583	139,583
At 31 March 2024	139,583	139,583
Depreciation		
At 1 April 2023	135,818	135,818
Charge for the year	853	853
At 31 March 2024	136,671	136,671
Net book value		
At 31 March 2024	2,912	2,912
At 31 March 2023	3,765	3,765

14 Debtors

	2024 £	2023 £
Trade debtors	21,660	32,954
Prepayments	4,644	4,308
Other debtors	55,268	63,080
	81,572	100,342

15 Cash and cash equivalents

	2024 £	2023 £
Cash at bank	132,024	266,276

Crossroads in East Lancashire Limited

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

16 Creditors: amounts falling due within one year

	2024	2023
	£	£
Bank loans	20,664	20,664
Trade creditors	1,485	-
Other taxation and social security	8,226	7,458
Other creditors	3,891	4,121
Accruals	59,616	59,292
	<u>93,882</u>	<u>91,535</u>

17 Creditors: amounts falling due after one year

	2024	2023
	£	£
Bank loans	<u>3,657</u>	<u>24,450</u>

18 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Other		
Within one year	10,512	10,512
Between one and five years	12,264	22,776
	<u>22,776</u>	<u>33,288</u>

19 Commitments

Pension commitments

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £10,042 (2023 - £8,215). Contributions totalling £1,085 (2023 - £632) were payable to the fund at the Balance Sheet date.

Crossroads in East Lancashire Limited

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

20 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General	243,176	493,690	(630,745)	106,121
Restricted funds	<u>11,222</u>	<u>102,511</u>	<u>(100,885)</u>	<u>12,848</u>
Total funds	<u>254,398</u>	<u>596,201</u>	<u>(731,630)</u>	<u>118,969</u>
	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General	258,820	635,762	(651,406)	243,176
Restricted funds	<u>9,142</u>	<u>102,462</u>	<u>(100,382)</u>	<u>11,222</u>
Total funds	<u>267,962</u>	<u>738,224</u>	<u>(751,788)</u>	<u>254,398</u>

The specific purposes for which the funds are to be applied are as follows:

A Paulaskas Memorial Fund - this fund is for the purpose of emergency care to existing families, deemed to be a worthy cause and authorised by the Board of Trustees. The fund is only to be used if funding cannot be found elsewhere. At the year end, a balance of £9,214 has been carried forward.

CCG A Proper Break - this grant provides a two hour weekly break for carers, allowing them the freedom to do something for themselves. At the year end, a balance of £3,634 has been carried forward.

21 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2024 £
Tangible fixed assets	2,912	2,912
Current assets	213,596	213,596
Current liabilities	(89,991)	(89,991)
Creditors over 1 year	<u>(3,657)</u>	<u>(3,657)</u>
Total net assets	<u>122,860</u>	<u>122,860</u>

Crossroads in East Lancashire Limited

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

	Unrestricted funds General £	Total funds at 31 March 2023 £
Tangible fixed assets	3,765	3,765
Current assets	366,618	366,618
Current liabilities	(111,864)	(111,864)
Total net assets	258,519	258,519

22 Analysis of net funds

	At 1 April 2023 £	At 31 March 2024 £
Cash at bank and in hand	266,276	266,276
Net debt	266,276	266,276

	At 1 April 2022 £	At 31 March 2023 £
Cash at bank and in hand	350,674	350,674
Debt due within one year	(20,664)	(20,664)
Debt due after more than one year	(41,973)	(41,973)
Net debt	288,037	288,037

23 Related party transactions

There were no related party transactions in the year.

Crossroads in East Lancashire Limited

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

24 Comparative Statement of Financial Activities

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	3,427	102,462	105,889
Charitable activities	4	626,576	-	626,576
Investment income	5	5,759	-	5,759
Total income		<u>635,762</u>	<u>102,462</u>	<u>738,224</u>
Expenditure on:				
Charitable activities	6	<u>(651,406)</u>	<u>(100,382)</u>	<u>(751,788)</u>
Total expenditure		<u>(651,406)</u>	<u>(100,382)</u>	<u>(751,788)</u>
Net (expenditure)/income		<u>(15,644)</u>	<u>2,080</u>	<u>(13,564)</u>
Net movement in funds		(15,644)	2,080	(13,564)
Reconciliation of funds				
Total funds brought forward		<u>258,820</u>	<u>9,142</u>	<u>267,962</u>
Total funds carried forward	20	<u><u>243,176</u></u>	<u><u>11,222</u></u>	<u><u>254,398</u></u>

CROSSROADS IN EAST LANCASHIRE LIMITED

England & Wales - Charity number 1064511

Accounts

Company registration number: 3366688

Charity registration number: 1064511

Crossroads in East Lancashire Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Beever and Struthers
Chartered Accountants
One Express
1 George Leigh Street
Manchester
M4 5DL

Crossroads in East Lancashire Limited

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Crossroads in East Lancashire Limited

Reference and Administrative Details

Chief Executive Officer	Mr John Rattigan
Trustees	Dr P Russo Mr D Preston Mrs J Lister Mr K Holt Mrs S Thompson Mr J Thompson Ms K Morgan
Charity Registration Number	1064511
Company Registration Number	3366688
Registered Office	Burnley Business Centre Liverpool Road Burnley Lancashire BB12 6JH
Independent Examiner	Beever and Struthers Chartered Accountants One Express 1 George Leigh Street Manchester M4 5DL

Crossroads in East Lancashire Limited

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2023.

Objectives and activities

Objects and aims

The object of the charity as per the Memorandum of Association is to relieve the stresses experienced by carers and beneficiaries.

The areas of benefit shall be Burnley, Pendle, Rossendale, Blackburn and Darwen as agreed by the Board of Trustees.

The charity's principal activity is to provide care for carers and the people they care for, as well as the care of infirm and disabled people in their home environment, in accordance with a stated and agreed care plan that meets the needs of the carer, the client and the funding body.

As always the objective of the charity is to expand the support network to carers by delivering more quality care hours than previously. The charity constantly strives to satisfy as many referrals from its public body funders as capacity allows whilst continually seeking to attract new funders and develop new services.

Objectives, strategies and activities

Public benefit

The Trustees Annual Report explains the charity's work during the year and how it has been carried out for the public benefit.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this Annual Report explains the charity's work during the year and how it has been carried out for the public benefit.

Achievements and performance

During the year under review, the charity delivered 33,216 carer break hours (38,894 hours in 2022) reaching 179 carers compared to 183 in the previous year.

The charity is a provider of carer and domiciliary support for adults and children which has been commissioned by Lancashire County Council and delivery of care is on self-directed support funding or a personal budget basis. A similar arrangement for the provision of care to adults and children is in place in the Blackburn with Darwen unitary authority area.

The charity's income in the main is derived from the invoicing of delivered carer support hours at pre-determined rates in accordance with care plans agreed by Lancashire County Council, Blackburn with Darwen Borough Council and directly from families and private individuals, funded through direct payments, personal budgets, self-directed support or self-funded payment.

The charity also provides respite support for the carers of those living with dementia which is funded by the East Lancashire Clinical Commissioning Group which is now part of the Lancashire and South Cumbria Integrated Care Board. In addition, a number of memory choirs for those living with dementia and their carers are organised and facilitated on a weekly basis.

Crossroads in East Lancashire Limited

Trustees' Report

Financial review

The Statement of Financial Activities shows a net deficit for the year ended 31 March 2023 of £13,564 in comparison to a net surplus for the year ended 31 March 2022 of £22,061.

Restricted funds carried forward at the year end were £11,222 (2022 - £9,142).

Unrestricted funds carried forward at the year end were £243,176 (2022 - £258,820).

The total funds at the year end amounted to a surplus £254,398 (2022 - £267,962).

Steps have been taken to seek additional funding and further activities for increasing income levels are noted in the future developments section of this report.

Policy on reserves

The policy on reserves is that the existing assets are retained to produce income which is wholly utilised to support existing activities. There is no intention in the long term to either increase or reduce the capital significantly from current levels. This policy is justified in that it is necessary to preserve and increase income at the present levels in order to maintain the activities of the charity.

Plans for future periods

Aims and key objectives for future periods

Future development

The charity aims to continue developments in 2023/2024 by:

- Continuing to develop activities and services for older people, children and people with learning disabilities.
- Developing services in response to Integrated Care Board requirements.
- Developing services to meet the support plans of people with NHS personal budgets.
- Continuing to provide a quality support service to carers.
- Reviewing and upgrading our website using pro bono support.
- Diversifying services to widen the market and increase income streams.
- Maintaining current carer clients and consolidate and expand our delivery potential as well as our management structure.

New contracts

Crossroads in East Lancashire Limited has been successful in tendering for the Lancashire County Council 'Living Well at Home' contract that will take effect from mid-November 2023. This involves an expansion into the area of Hyndburn. This contract has the potential to increase hours delivered to previous levels, if recruitment of new Carer Support Workers can be achieved.

We have received another year of funding for 2023 – 2024 from the Lancashire and South Cumbria Integrated Care Board to continue our successful 'A Proper Break' service for the carers of those living with dementia.

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Crossroads in East Lancashire Limited

Trustees' Report

Structure, governance and management

Nature of governing document

The company is a registered charitable company limited by guarantee and was set up by a Memorandum of Association on 20 September 1997, which is the governing document of the charity.

Recruitment and appointment of trustees

All trustees and directors are re-elected annually at the Annual General Meeting of the company. Current trustees putting themselves forward for re-election as well as prospective trustees are nominated either by community organisations or individuals.

The board of trustees meet monthly as a full board. They discuss the activities of the charity in terms of finance, service delivery and staffing. Staff of the charity have delegated authority to carry out day to day work within policies agreed by the board. Financial standing orders give necessary authorisation of different amounts. In addition, specific sub committees have been established to deal with finance and fundraising, personnel, service and policies.

The charity strives, by its actions and objectives, to develop and maintain positive relationships with those groups, charities and individuals with whom it works closely as well as aiming to foster new relationships whenever opportunities arise.

Organisational structure

Crossroads In East Lancashire is governed by a local board of trustees who are volunteers. They bring with them a range of skills and experience and are responsible for the service's overall operation.

Jean Lister: Chair
David Preston: Executive Chair
Pamela Russo
Sandra Thompson
Kerry Holt
John Thompson
Karen Morgan

The board of trustees delegate the day to day running of the charity to the chief executive officer, care manager and finance manager.

John Rattigan: Chief Executive Officer
Sheila Woodall: Care Manager
Gillian Pounder: Care Co-ordinator
Farzana Kausar: Senior Carer Support Worker
Munaza Shaheen: Carer Co-ordinator
Deborah Murphy: Finance Manager
Amanda Pritchard: Administrator/ Payroll

Crossroads in East Lancashire Limited

Trustees' Report

Major risks and management of those risks

The trustees actively review the major risks faced by the charity on a regular basis. It is their belief that maintaining reserves at current levels combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse operational conditions.

The trustees have also examined other operational and business risk faced by the charity and are satisfied that they systems in place can mitigate significant risks.

Statement of trustees' responsibilities

The trustees (who are also the directors of Crossroads in East Lancashire Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

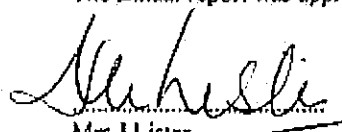
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 14 November 2023 and signed on its behalf by:


Mrs J Lister
Trustee

Crossroads in East Lancashire Limited

Independent Examiner's Report to the trustees of Crossroads in East Lancashire Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Crossroads in East Lancashire Limited 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.


Helen Binns FCA
Beever and Struthers
Chartered Accountants

One Express
1 George Leigh Street
Manchester
M4 5DL

14 November 2023

Crossroads in East Lancashire Limited

**Statement of Financial Activities for the Year Ended 31 March 2023
(Including Income and Expenditure Account and Statement of Total Recognised Gains
and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Income and Endowments from:					
Donations and legacies	3	3,427	102,462	105,889	122,062
Charitable activities	4	626,576	-	626,576	636,708
Investment income	5	5,759	-	5,759	171
Total income		<u>635,762</u>	<u>102,462</u>	<u>738,224</u>	<u>758,941</u>
Expenditure on:					
Charitable activities	6	(651,406)	(100,382)	(751,788)	(736,880)
Total expenditure		<u>(651,406)</u>	<u>(100,382)</u>	<u>(751,788)</u>	<u>(736,880)</u>
Net (expenditure)/income		<u>(15,644)</u>	<u>2,080</u>	<u>(13,564)</u>	<u>22,061</u>
Net movement in funds		(15,644)	2,080	(13,564)	22,061
Reconciliation of funds					
Total funds brought forward		258,820	9,142	267,962	245,901
Total funds carried forward	20	<u>243,176</u>	<u>11,222</u>	<u>254,398</u>	<u>267,962</u>

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2022 is shown in note 20.

Crossroads in East Lancashire Limited

**(Registration number: 3366688)
Balance Sheet as at 31 March 2023**

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	13	3,765	4,882
Current assets			
Debtors	14	100,342	99,365
Cash at bank and in hand	15	<u>266,276</u>	<u>350,674</u>
		366,618	450,039
Creditors: Amounts falling due within one year	16	<u>(91,535)</u>	<u>(144,986)</u>
Net current assets		<u>275,083</u>	<u>305,053</u>
Total assets less current liabilities		278,848	309,935
Creditors: Amounts falling due after more than one year	17	<u>(24,450)</u>	<u>(41,973)</u>
Net assets		<u>254,398</u>	<u>267,962</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		11,222	9,142
Unrestricted income funds			
Unrestricted funds		<u>243,176</u>	<u>258,820</u>
Total funds	20	<u>254,398</u>	<u>267,962</u>

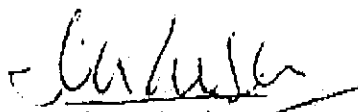
For the financial year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 7 to 20 were approved by the trustees, and authorised for issue on 14 November 2023 and signed on their behalf by:


Mr D Preston
Trustee


Jenn Lister
Trustee

The notes on pages 10 to 20 form an integral part of these financial statements.

Crossroads in East Lancashire Limited

Statement of Cash Flows for the Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash (expenditure)/income		(13,564)	22,061
Adjustments to cash flows from non-cash items			
Depreciation		1,117	1,462
Investment income	5	<u>(5,759)</u>	<u>(171)</u>
		(18,206)	23,352
Working capital adjustments			
(Increase)/decrease in debtors	14	(977)	46,708
Decrease in creditors	16	<u>(53,451)</u>	<u>(881)</u>
Net cash flows from operating activities		<u>(72,634)</u>	<u>69,179</u>
Cash flows from investing activities			
Interest receivable and similar income	5	5,759	171
Purchase of tangible fixed assets	13	<u>-</u>	<u>(1,378)</u>
Net cash flows from investing activities		5,759	(1,207)
Cash flows from financing activities			
Repayment of loans and borrowings	16	<u>(17,523)</u>	<u>(23,474)</u>
Net (decrease)/increase in cash and cash equivalents		(84,398)	44,498
Cash and cash equivalents at 1 April		<u>350,674</u>	<u>306,176</u>
Cash and cash equivalents at 31 March		<u>266,276</u>	<u>350,674</u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 10 to 20 form an integral part of these financial statements.

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Burnley Business Centre
Liverpool Road
Burnley
Lancashire
BB12 6HH

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Crossroads in East Lancashire Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

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

Donations and legacies

Cash donations are 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.

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.

Crossroads In East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Investment income is accounted for when receivable.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

All resources expended are inclusive of irrecoverable VAT.

Charitable activities

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

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	25% reducing balance

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

Financial Instruments

Classification

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and cash in hand includes cash and short term highly liquid investments with short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Donations and legacies;				
Donations from individuals	3,181	-	3,181	1,501
Grants, including capital grants;				
Grants from other charities	246	102,462	102,708	120,561
	<u>3,427</u>	<u>102,462</u>	<u>105,889</u>	<u>122,062</u>

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

4 Income from charitable activities

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Contractual income	400,614	400,614	349,967
Direct payments	225,962	225,962	237,996
Other income	-	-	48,745
	<u>626,576</u>	<u>626,576</u>	<u>636,708</u>

5 Investment income

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Interest receivable and similar income;			
Interest receivable on bank deposits	5,759	5,759	171
	<u>5,759</u>	<u>5,759</u>	<u>171</u>

6 Expenditure on charitable activities

Note	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Insurance	3,949	-	3,949	5,023
Health and safety checks	-	-	-	150
DBS Checks	-	-	-	1,323
Repairs and renewals	339	-	339	234
Rent and service charges	9,360	-	9,360	12,839
Telephone	2,982	-	2,982	3,214
Training and recruitment	2,140	-	2,140	2,578
Printing, postage and stationery	5,454	-	5,454	5,449
Computer costs	10,968	-	10,968	10,223
Depreciation, amortisation and other similar costs	1,117	-	1,117	1,462
Staff costs	562,890	100,382	663,272	641,981
Utilities and sundry costs	6,241	-	6,241	2,790

Crossroads In East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

	Note	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Travel and subsistence		28,887	-	28,887	35,466
Bank charges		5,156	-	5,156	1,169
Subscriptions		3,824	-	3,824	3,406
Governance costs	7	8,099	-	8,099	9,573
		<u>651,406</u>	<u>100,382</u>	<u>751,788</u>	<u>736,880</u>

In addition to the expenditure analysed above, there are also governance costs of £8,099 (2022 - £9,573) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Independent examiner fees			
Examination of the financial statements	2,300	2,300	2,400
Other fees paid to examiners	4,879	4,879	7,173
Legal fees	920	920	-
	<u>8,099</u>	<u>8,099</u>	<u>9,573</u>

8 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2023 £	2022 £
Depreciation of fixed assets	<u>1,117</u>	<u>1,462</u>

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

10 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	620,888	602,935
Social security costs	34,169	29,119
Pension costs	8,215	9,927
	<u>663,272</u>	<u>641,981</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
Employees	<u>38</u>	<u>58</u>

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £105,157 (2022 - £103,469).

11 Independent examiner's remuneration

	2023 £	2022 £
Examination of the financial statements	<u>2,300</u>	<u>2,400</u>
Other fees to examiners		
All other services	<u>4,879</u>	<u>7,173</u>

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

12 Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

13 Tangible fixed assets

	Office equipment £	Total £
Cost		
At 1 April 2022	<u>139,583</u>	<u>139,583</u>
At 31 March 2023	<u>139,583</u>	<u>139,583</u>
Depreciation		
At 1 April 2022	134,701	134,701
Charge for the year	<u>1,117</u>	<u>1,117</u>
At 31 March 2023	<u>135,818</u>	<u>135,818</u>
Net book value		
At 31 March 2023	<u>3,765</u>	<u>3,765</u>
At 31 March 2022	<u>4,882</u>	<u>4,882</u>

14 Debtors

	2023 £	2022 £
Trade debtors	32,954	33,384
Prepayments	4,308	4,193
Other debtors	<u>63,080</u>	<u>61,788</u>
	<u>100,342</u>	<u>99,365</u>

15 Cash and cash equivalents

	2023 £	2022 £
Cash at bank	<u>266,276</u>	<u>350,674</u>

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

16 Creditors: amounts falling due within one year

	2023	2022
	£	£
Bank loans	20,664	20,664
Trade creditors	-	804
Other taxation and social security	7,458	6,122
Other creditors	4,121	114,232
Accruals	59,292	3,164
	<u>91,535</u>	<u>144,986</u>

17 Creditors: amounts falling due after one year

	2023	2022
	£	£
Bank loans	<u>24,450</u>	<u>41,973</u>

18 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2023	2022
	£	£
Other		
Within one year	10,512	10,512
Between one and five years	<u>22,776</u>	<u>33,288</u>
	<u>33,288</u>	<u>43,800</u>

19 Commitments

Pension commitments

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £8,215 (2022 - £9,927). Contributions totalling £632 (2022 - £405) were payable to the fund at the Balance Sheet date.

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

20 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Unrestricted funds				
General	258,820	635,762	(651,406)	243,176
Restricted funds	<u>9,142</u>	<u>102,462</u>	<u>(100,382)</u>	<u>11,222</u>
Total funds	<u>267,962</u>	<u>738,224</u>	<u>(751,788)</u>	<u>254,398</u>
	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General	236,011	638,380	(615,571)	258,820
Restricted funds	<u>9,890</u>	<u>120,561</u>	<u>(121,309)</u>	<u>9,142</u>
Total funds	<u>245,901</u>	<u>758,941</u>	<u>(736,880)</u>	<u>267,962</u>

The specific purposes for which the funds are to be applied are as follows:

A Paulaskas Memorial Fund - this fund is for the purpose of emergency care to existing families, deemed to be a worthy cause and authorised by the Board of Trustees. The fund is only to be used if funding cannot be found elsewhere. At the year end, a balance of £9,214 has been carried forward.

CCG A Proper Break - this grant provides a two hour weekly break for carers, allowing them the freedom to do something for themselves. At the year end, a balance of £2,008 has been carried forward.

21 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2023 £
Tangible fixed assets	3,765	3,765
Current assets	366,618	366,618
Current liabilities	<u>(111,864)</u>	<u>(111,864)</u>
Total net assets	<u>258,519</u>	<u>258,519</u>

Crossroads in East Lancashire Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

22 Analysis of net funds

	At 1 April 2022 £	At 31 March 2023 £
Cash at bank and in hand	350,674	350,674
Debt due within one year	(20,664)	(20,664)
Debt due after more than one year	<u>(41,973)</u>	<u>(41,973)</u>
Net debt	<u>288,037</u>	<u>288,037</u>

	At 1 April 2021 £	Financing cash flows £	At 31 March 2022 £
Cash at bank and in hand	306,176	44,498	350,674
Debt due within one year	(20,664)	-	(20,664)
Debt due after more than one year	<u>(65,447)</u>	<u>23,474</u>	<u>(41,973)</u>
Net debt	<u>220,065</u>	<u>67,972</u>	<u>288,037</u>

23 Related party transactions

There were no related party transactions in the year.

24 Comparative Statement of Financial Activities

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies	3	1,501	120,561	122,062
Charitable activities	4	636,708	-	636,708
Investment income	5	<u>171</u>	<u>-</u>	<u>171</u>
Total income		<u>638,380</u>	<u>120,561</u>	<u>758,941</u>
Expenditure on:				
Charitable activities	6	<u>(615,571)</u>	<u>(121,309)</u>	<u>(736,880)</u>
Total expenditure		<u>(615,571)</u>	<u>(121,309)</u>	<u>(736,880)</u>
Net income/(expenditure)		<u>22,809</u>	<u>(748)</u>	<u>22,061</u>
Net movement in funds		22,809	(748)	22,061
Reconciliation of funds				
Total funds brought forward		<u>236,011</u>	<u>9,890</u>	<u>245,901</u>
Total funds carried forward	20	<u>258,820</u>	<u>9,142</u>	<u>267,962</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

England & Wales - Charity number 1064511

Accounts

Charity registration number 1064511

Company registration number 3366688 (England and Wales)

CROSSROADS IN EAST LANCASHIRE LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

CROSSROADS IN EAST LANCASHIRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Dr P Russo Mr D Preston Mrs J Lister Mr K Holt Mrs S Thompson Mr J Thompson Ms K Morgan
Chief Executive officer	Mr John Rattigan
Charity number	1064511
Company number	3366688
Registered office	Burnley Business Centre Liverpool Road Burnley Lancashire BB12 6HH
Accountants	PM+M Solutions for Business LLP Challenge Way New Century House Greenbank Technology Park Blackburn Lancashire BB1 5QB

CROSSROADS IN EAST LANCASHIRE LIMITED

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CROSSROADS IN EAST LANCASHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

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)" (as amended for accounting periods commencing from 1 January 2016).

OBJECTIVES AND ACTIVITIES

Activities to achieve objectives

The object of the charity as per the Memorandum of Association is to relieve the stresses experienced by carers and beneficiaries.

The areas of benefit shall be Burnley, Pendle, Rossendale, Blackburn and Darwen as agreed by the Board of Trustees.

Activities for achieving objectives

The charity's principal activity is to provide care for carers and the people they care for, as well as the care of infirm and disabled people in their home environment, in accordance with a stated and agreed care plan that meets the needs of the carer, the client and the funding body.

As always the objective of the charity is to expand the support network to carers by delivering more quality care hours than previously. The charity constantly strives to satisfy as many referrals from its public body funders as capacity allows whilst continually seeking to attract new funders and develop new services.

Main activities undertaken to further the charity's purposes for the public benefit

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this Annual Report explains the charity's work during the year and how it has been carried out for the public benefit.

ACHIEVEMENTS AND PERFORMANCE

Review of activities

During the year under review, the charity delivered 38,894 carer break hours (44,170 hours in 2021) reaching 183 carers compared to 188 in the previous year.

The charity is a provider of carer and domiciliary support for adults and children which has been commissioned by Lancashire County Council and delivery of care is on self-directed support funding or a personal budget basis. A similar arrangement for the provision of care to adults and children is in place in the Blackburn with Darwen unitary authority area.

The charity's income in the main is derived from the invoicing of delivered carer support hours at pre-determined rates in accordance with care plans agreed by Lancashire County Council, Blackburn with Darwen Borough Council and directly from families and private individuals, funded through direct payments, personal budgets, self-directed support or self-funded payment.

The charity also provides respite support for the carers of those living with dementia which is funded by the East Lancashire Clinical Commissioning Group. In addition, a number of memory choirs for those living with dementia and their carers are organised and facilitated on a weekly basis.

CROSSROADS IN EAST LANCASHIRE LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2022

FINANCIAL REVIEW

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Financial review

The Statement of Financial Activities shows a net surplus for the year ended 31 March 2022 of £22,061 in comparison to a net surplus for the year ended 31 March 2021 of £177,305.

Restricted funds carried forward at the year end were £9,142 (2021 - £9,890).

Unrestricted funds carried forward at the year end were £258,820 (2021 - £236,011).

The total funds at the year end amounted to a surplus £267,962 (2021 - £245,901).

Steps have been taken to seek additional funding and further activities for increasing income levels are noted in the future developments section of this report.

Reserves policy

The policy on reserves is that the existing assets are retained to produce income which is wholly utilised to support existing activities. There is no intention in the long term to either increase or reduce the capital significantly from current levels. This policy is justified in that it is necessary to preserve and increase income at the present levels in order to maintain the activities of the charity.

Risk management

The trustees actively review the major risks faced by the charity on a regular basis. It is their belief that maintaining reserves at current levels combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse operational conditions.

The trustees have also examined other operational and business risks faced by the charity and are satisfied that the systems in place can mitigate significant risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The company is registered as a charitable company limited guarantee and was set up by a Memorandum of Association on 20 September 1997, with a registered charity number 1064511.

The principal object of the company as per the Memorandum of Association is to relieve the stresses experienced by carers and beneficiaries.

The areas of benefit shall be Burnley, Pendle, Rossendale, Blackburn and Darwen as agreed by the Board of Trustees of Crossroads Association.

The charity aims to provide care to infirm and disabled people in their home environment in accordance with a stated and agreed care plan that meets the needs of the carer, the client and the funding body.

CROSSROADS IN EAST LANCASHIRE LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2022

Method of appointment or election of Trustees

All trustees and directors are re-elected annually at the Annual General Meeting of the company. Current trustees putting themselves forward for re-election as well as prospective trustees are nominated either by community organisations or individuals.

The board of trustees meet monthly as a full board. They discuss the activities of the charity in terms of finance, service delivery and staffing. Staff of the charity have delegated authority to carry out day to day work within policies agreed by the board. Financial standing orders give necessary authorisation of different amounts. In addition, specific sub committees have been established to deal with finance and fundraising, personnel, service and policies.

The charity strives, by its actions and objectives, to develop and maintain positive relationships with those groups, charities and individuals with whom it works closely as well as aiming to foster new relationships whenever opportunities arise.

Organisational structure and decision making

Crossroads In East Lancashire is governed by a local board of trustees who are volunteers. They bring with them a range of skills and experience and are responsible for the service's overall operation.

Jean Lister: Chair
David Preston: Executive Chair
Pamela Russo
Sandra Thompson
Kerry Holt
John Thompson
Karen Morgan

The board of trustees delegate the day to day running of the charity to the chief executive officer, care manager and finance manager.

John Rattigan	Chief Executive Officer
Sheila Woodall	Care Manager
Gillian Pounder	Care Co-ordinator
Farzana Kauser	Senior Carer Support Worker
Munaza Shaheen	Carer Co-ordinator
Deborah Murphy	Finance Manager
Amanda Pritchard	Administrator/ Payroll

CROSSROADS IN EAST LANCASHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

PLANS FOR FUTURE PERIODS

Future development

The charity aims to continue developments in 2022/2023 by:

- Continuing to develop activities and services for older people, children and people with learning disabilities.
- Developing services in response to Clinical Commissioning Groups requirements.
- Developing services to meet the support plans of people with NHS personal budgets.
- Continuing to provide a quality support service to carers.
- Reviewing and upgrading our website using pro bono support.
- Diversifying services to widen the market and increase income streams.
- Maintaining current carer clients and consolidate and expand our delivery potential as well as our management structure.

Impact of the coronavirus pandemic

Since the middle of March 2020, Crossroads in East Lancashire Limited has been impacted by the coronavirus pandemic.

This had the potential to have a serious financial impact on the organisation; however, due to financial support that was available from Government and Local Authorities, as well as successful applications for grants, funding and donations we have been able to mitigate the financial impact and we are confident that now we are past the worst of the pandemic, we will be able to continue to deliver our services.

We continue to monitor the pandemic closely, in our local area, and are formulating plans to deal with the possibility of a winter wave of infections to ensure we can support clients and carers appropriately.

Statement of Trustees' responsibilities

The trustees, who are also the directors of Crossroads In East Lancashire Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

CROSSROADS IN EAST LANCASHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

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

11-10-2022

Mrs J Lister

Trustee

Dated: 

CROSSROADS IN EAST LANCASHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSROADS IN EAST LANCASHIRE LIMITED

I report to the trustees on my examination of the financial statements of Crossroads In East Lancashire Limited (the charity) for the year ended 31 March 2022.

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

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

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 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.



Ceri Dixon BSc ACA
PM+M Solutions for Business LLP

New Century House
Greenbank Technology Park
Challenge Way
Blackburn
Lancashire
BB1 5QB

Date: 22 December 2022

CROSSROADS IN EAST LANCASHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Income from:					
Donations	2	1,501	120,561	122,062	262,276
Charitable activities	3	636,708	-	636,708	729,177
Investments	4	171	-	171	-
Total income		638,380	120,561	758,941	991,453
Expenditure on:					
Charitable activities	5	615,571	121,309	736,880	814,148
Net income/(expenditure) for the year/ Net movement in funds		22,809	(748)	22,061	177,305
Fund balances at 1 April 2021		236,011	9,890	245,901	68,596
Fund balances at 31 March 2022		258,820	9,142	267,962	245,901

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CROSSROADS IN EAST LANCASHIRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	9		4,882		4,966
Current assets					
Debtors	10	99,365		146,073	
Cash at bank and in hand		350,674		306,176	
		<u>450,039</u>		<u>452,249</u>	
Creditors: amounts falling due within one year	11	<u>(144,986)</u>		<u>(145,867)</u>	
Net current assets			<u>305,053</u>		<u>306,382</u>
Total assets less current liabilities			<u>309,935</u>		<u>311,348</u>
Creditors: amounts falling due after more than one year	12		<u>(41,973)</u>		<u>(65,447)</u>
Net assets			<u><u>267,962</u></u>		<u><u>245,901</u></u>
Income funds					
Restricted funds	13		9,142		9,890
Unrestricted funds			<u>258,820</u>		<u>236,011</u>
			<u><u>267,962</u></u>		<u><u>245,901</u></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 2022.

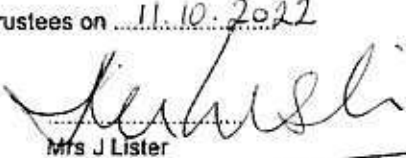
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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 11.10.2022


Mr D Preston
Trustee


Mrs J Lister
Trustee

Company registration number 3366688

CROSSROADS IN EAST LANCASHIRE LIMITED

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash generated from operations	18		69,179		163,071
Investing activities					
Purchase of tangible fixed assets		(1,378)		(998)	
Investment income received		171		-	
Net cash used in investing activities			(1,207)		(998)
Financing activities					
Repayment of borrowings		(23,474)		86,111	
Net cash (used in)/generated from financing activities			(23,474)		86,111
Net increase in cash and cash equivalents			44,498		248,184
Cash and cash equivalents at beginning of year			306,176		57,992
Cash and cash equivalents at end of year			350,674		306,176

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Crossroads In East Lancashire Limited is a private company, limited by guarantee, incorporated in England and Wales. The registered office is Burnley Business Centre, Liverpool Road, Burnley, Lancashire, BB12 6HH.

1.1 Accounting convention

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

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

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 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 Incoming resources

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.

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

1.5 Resources expended

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. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

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. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, 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:

Office Equipment	25% reducing balance
------------------	----------------------

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

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

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

Basic financial assets

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

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.9 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.

1.10 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

2 Donations

	Unrestricted funds	Restricted funds	Total	Total
	2022	2022	2022	2021
	£	£	£	£
Donations and gifts	1,501	-	1,501	674
Grants	-	120,561	120,561	261,602
	<u>1,501</u>	<u>120,561</u>	<u>122,062</u>	<u>262,276</u>
For the year ended 31 March 2021	<u>674</u>	<u>261,602</u>		<u>262,276</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

3 Charitable activities

	Unrestricted 2022 £	Unrestricted 2021 £
Contractual income	349,967	425,781
Direct payments	237,996	251,540
Other income	48,745	51,856
	<u>636,708</u>	<u>729,177</u>

4 Investments

	Unrestricted 2022 £	Unrestricted 2021 £
Interest receivable	<u>171</u>	<u>-</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

5 Charitable activities

	Total 2022 £	Total 2021 £
Staff costs	641,981	699,347
Depreciation and impairment	1,463	1,378
Insurance	5,023	3,287
Health and safety - core materials	150	1,975
DBS Checks	1,323	3,240
Repairs and renewals	234	702
Rent and service charge	12,839	16,941
Telephone	3,214	4,820
Training and recruitment	2,578	159
Printing, postage and stationery	5,449	4,060
Computer costs	10,223	5,280
Utilities and sundry costs	2,790	16,134
Travel and subsistence	35,466	42,398
Bank charges	1,168	1,279
	<u>723,901</u>	<u>801,000</u>
Share of support costs (see note 6)	12,979	13,148
	<u>736,880</u>	<u>814,148</u>
Analysis by fund		
Unrestricted funds	615,571	
Restricted funds	121,309	
	<u>736,880</u>	
For the year ended 31 March 2021		
Unrestricted funds		542,558
Restricted funds		271,590
		<u>814,148</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

6 Support costs	Support costs	Governance costs	2022	2021
	£	£	£	£
Subscriptions	3,406	-	3,406	3,479
Accountancy fees	7,173	-	7,173	7,369
Independent examination fee	-	2,400	2,400	2,300
	<u>10,579</u>	<u>2,400</u>	<u>12,979</u>	<u>13,148</u>
Analysed between Charitable activities	<u>11,822</u>	<u>2,300</u>	<u>12,979</u>	<u>13,148</u>

Of the total support and governance costs £12,979 (2021 - £13,148) relates to unrestricted funds and £Nil (2021 - £Nil) relates to restricted funds.

Governance costs includes an Independent Examination fee of £2,400 (2021 - £2,300).

7 Trustees

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

8 Employees

Number of employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	<u>58</u>	<u>63</u>
Employment costs	2022	2021
	£	£
Wages and salaries	602,935	661,616
Social security costs	29,119	28,692
Other pension costs	9,927	9,039
	<u>641,981</u>	<u>699,347</u>

The Trustees consider its key personnel management to be the CEO, Care Manager and Finance manager. Total employee benefits including employer pension contributions were £103,469 (2021 - £115,810).

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

9 Tangible fixed assets

	Office Equipment £
Cost	
At 1 April 2021	138,205
Additions	1,378
At 31 March 2022	<u>139,583</u>
Depreciation	
At 1 April 2021	133,239
Depreciation charged in the year	1,462
At 31 March 2022	<u>134,701</u>
Carrying amount	
At 31 March 2022	<u>4,882</u>
At 31 March 2021	<u>4,966</u>

10 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Trade debtors	33,384	78,572
Other debtors	61,788	62,021
Prepayments and accrued income	4,193	5,480
	<u>99,365</u>	<u>146,073</u>

11 Creditors: amounts falling due within one year

	2022 £	2021 £
Borrowings	20,664	20,664
Other taxation and social security	6,122	5,718
Trade creditors	804	502
Other creditors	114,232	112,996
Accruals and deferred income	3,164	5,987
	<u>144,986</u>	<u>145,867</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

12 Creditors: amounts falling due after more than one year

	2022 £	2021 £
Borrowings	<u>41,973</u>	<u>65,447</u>

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			Balance at 31 March 2022 £
	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	
Restricted funds	<u>19,878</u>	<u>261,602</u>	<u>271,590</u>	<u>9,890</u>	<u>120,561</u>	<u>(121,309)</u>	<u>9,142</u>

Restricted funds include:

A Paulaskas Memorial Fund - this fund is for the purpose of emergency care to existing families, deemed to be a worthy cause and authorised by the Board of Trustees. This fund is only to be used if funding cannot be found elsewhere. At the year end, a balance of £9,214 has been carried forward.

CCG A Proper Break - this grant provides a two hour weekly break for carers allowing them the freedom to do something for themselves. At the year end, a negative balance of £72 has been carried forward.

For the following funds, the year end balance is £nil:

Coronavirus Job Retention Scheme - This was a government grant to support the wages of staff that were put on furlough.

Infection Control Grant - This was to cover any staff absences due to COVID, which included additional costs incurred in covering their work and the administration and organisational costs incurred by this disruption.

14 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	4,882	-	4,882	4,966	-	4,966
Current assets/(liabilities)	295,911	9,142	305,053	296,492	9,890	306,382
Long term liabilities	(41,973)	-	(41,973)	(65,447)	-	(65,447)
	<u>258,820</u>	<u>9,142</u>	<u>267,962</u>	<u>236,011</u>	<u>9,890</u>	<u>245,901</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

15 Operating lease commitments

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:

	2022 £	2021 £
Within one year	10,512	5,024
Between two and five years	33,288	-
	<u>43,800</u>	<u>5,024</u>

16 Pension Commitments

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £9,927 (2021 - £9,039). Contributions totalling £405 (2021 - £2,042) were payable to the fund at the balance sheet date.

17 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

18 Cash generated from operations

	2022 £	2021 £
Surplus for the year	22,060	177,305
Adjustments for:		
Investment income recognised in statement of financial activities	(171)	-
Depreciation and impairment of tangible fixed assets	1,463	1,378
Movements in working capital:		
Decrease/(increase) in debtors	46,708	(11,475)
(Decrease) in creditors	(881)	(4,137)
Cash generated from operations	<u>69,179</u>	<u>163,071</u>

19 Analysis of changes in net funds

	At 1 April 2021 £	Cash flowsAt 31 March 2022 £	
Cash at bank and in hand	306,176	44,498	350,674
Loans falling due within one year	(20,664)	-	(20,664)
Loans falling due after more than one year	(65,447)	23,474	(41,973)
	<u>220,065</u>	<u>67,972</u>	<u>288,037</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

England & Wales - Charity number 1064511

Accounts

Charity Registration No. 1064511

Company Registration No. 3386688 (England and Wales)

CROSSROADS IN EAST LANCASHIRE LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

PM+M Solutions for Business LLP
Chartered Accountants
New Century House
Greenbank Technology Park
Blackburn
Lancashire
BB1 5QB

CROSSROADS IN EAST LANCASHIRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Dr P Russo Mr D Preston Mrs J Lister Mr K Holt Mrs S Thompson Mr J Thompson Ms K Morgan
Chief Executive officer	Mr John Rattigan
Charity number	1064511
Company number	3366688
Registered office	Burnley Business Centre Liverpool Road Burnley Lancashire BB12 6HH
Accountants	PM+M Solutions for Business LLP Challenge Way New Century House Greenbank Technology Park Blackburn Lancashire BB1 5QB

CROSSROADS IN EAST LANCASHIRE LIMITED

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CROSSROADS IN EAST LANCASHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

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)" (as amended for accounting periods commencing from 1 January 2016).

OBJECTIVES AND ACTIVITIES

Activities to achieve objectives

The object of the charity as per the Memorandum of Association is to relieve the stresses experienced by carers and beneficiaries.

The areas of benefit shall be Burnley, Pendle, Rossendale, Blackburn and Darwen as agreed by the Board of Trustees.

Activities for achieving objectives

The charity's principal activity is to provide care for carers and the people they care for, as well as the care of infirm and disabled people in their home environment, in accordance with a stated and agreed care plan that meets the needs of the carer, the client and the funding body.

As always the objective of the charity is to expand the support network to carers by delivering more quality care hours than previously. The charity constantly strives to satisfy as many referrals from its public body funders as capacity allows whilst continually seeking to attract new funders and develop new services.

Main activities undertaken to further the charity's purposes for the public benefit

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this Annual Report explains the charity's work during the year and how it has been carried out for the public benefit.

ACHIEVEMENTS AND PERFORMANCE

Review of activities

During the year under review, the charity delivered 44,170 carer break hours (53,140 hours in 2020) reaching 188 carers compared to 241 in the previous year.

The charity is a provider of carer and domiciliary support for adults and children which has been commissioned by Lancashire County Council and delivery of care is on self-directed support funding or a personal budget basis. A similar arrangement for the provision of care to adults and children is in place in the Blackburn with Darwen unitary authority area.

The charity's income in the main is derived from the invoicing of delivered carer support hours at pre-determined rates in accordance with care plans agreed by Lancashire County Council, Blackburn with Darwen Borough Council and directly from families and private individuals, funded through direct payments, personal budgets, self-directed support or private payment.

The charity also provides respite support for the carers of those living with dementia which is funded by the East Lancashire Clinical Commissioning Group. In addition, a number of memory choirs for those living with dementia and their carers are organised and facilitated on a weekly basis.

Through funding from the Triangle Trust, staff at the charity have received specialist training to qualify them as experts in supporting those living with advanced dementia and their carers.

CROSSROADS IN EAST LANCASHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

FINANCIAL REVIEW

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Financial review

The Statement of Financial Activities shows a net surplus for the year ended 31 March 2021 of £177,305 in comparison to a net surplus for the year ended 31 March 2020 of £6,463.

Restricted funds carried forward at the year end were £9,890 (2020 - £19,878).

Unrestricted funds carried forward at the year end were £236,011 (2020 - £48,718).

The total funds at the year end amounted to a surplus £245,901 (2020 - £68,596).

Steps have been taken to seek additional funding and further activities for increasing income levels are noted in the future developments section of this report.

Reserves policy

The policy on reserves is that the existing assets are retained to produce income which is wholly utilised to support existing activities. There is no intention in the long term to either increase or reduce the capital significantly from current levels. This policy is justified in that it is necessary to preserve and increase income at the present levels in order to maintain the activities of the charity.

Risk management

The trustees actively review the major risks faced by the charity on a regular basis. It is their belief that maintaining reserves at current levels combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse operational conditions.

The trustees have also examined other operational and business risks faced by the charity and are satisfied that the systems in place can mitigate significant risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The company is registered as a charitable company limited guarantee and was set up by a Memorandum of Association on 20 September 1997, with a registered charity number 1064511.

The principal object of the company as per the Memorandum of Association is to relieve the stresses experienced by carers and beneficiaries.

The areas of benefit shall be Burnley, Pendle, Rossendale, Blackburn and Darwen as agreed by the Board of Trustees of Crossroads Association.

The charity aims to provide care to infirm and disabled people in their home environment in accordance with a stated and agreed care plan that meets the needs of the carer, the client and the funding body.

CROSSROADS IN EAST LANCASHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Method of appointment or election of Trustees

All trustees and directors are re-elected annually at the Annual General Meeting of the company. Current trustees putting themselves forward for re-election as well as prospective trustees are nominated either by community organisations or individuals.

The board of trustees meet monthly as a full board. They discuss the activities of the charity in terms of finance, service delivery and staffing. Staff of the charity have delegated authority to carry out day to day work within policies agreed by the board. Financial standing orders give necessary authorisation of different amounts. In addition, specific sub committees have been established to deal with finance and fundraising, personnel, service and policies.

The charity strives, by its actions and objectives, to develop and maintain positive relationships with those groups, charities and individuals with whom it works closely as well as aiming to foster new relationships whenever opportunities arise.

Organisational structure and decision making

Crossroads in East Lancashire is governed by a local board of trustees who are volunteers. They bring with them a range of skills and experience and are responsible for the service's overall operation.

Jean Lister: Chair
David Preston: Executive Chair
Pamela Russo
Sandra Thompson
Kerry Holt
John Thompson
Karen Morgan

The board of trustees delegate the day to day running of the charity to the chief executive officer, care manager and finance manager.

John Rattigan	Chief Executive Officer
Sheila Woodall	Care Manager
Andrea Higgin	Care Team Leader
Farzana Kauser	Senior Carer Support Worker
Munaza Shaheen	Senior Carer Support Worker
Deborah Murphy	Finance Manager
Amanda Pritchard	Administrator/ Payroll

CROSSROADS IN EAST LANCASHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

PLANS FOR FUTURE PERIODS

Future development

The charity aims to continue developments in 2021/2022 by:

- Continuing to develop activities and services for older people, children and people with learning disabilities.
- Developing services in response to Clinical Commissioning Groups requirements.
- Developing services to meet the support plans of people with NHS personal budgets.
- Continuing to provide a quality support service to carers.
- Reviewing and upgrading our website using pro bono support.
- Diversifying services to widen the market and increase income streams.
- Maintaining current carer clients and consolidate and expand our delivery potential as well as our management structure.

Impact of the coronavirus pandemic

Since the middle of March 2020, Crossroads in East Lancashire Limited has been impacted by the coronavirus pandemic. The Government's advice, to those who are most vulnerable in our community, to shield resulted in an immediate reduction in the number of clients supported and a reduction in hours delivered.

This had the potential to have a serious financial impact on the organisation; however, due to financial support that was available from Government and Local Authorities, as well as successful applications for grants, funding and donations we have been able to mitigate the impact and we are confident that during and after the pandemic we will be able to continue to deliver our services.

As the Government advice to shield has been relaxed, we are seeing an increase in carers and clients returning as well as new referrals. We continue to monitor the progress of the pandemic closely, in our local area, and are formulating plans to deal with the possibility of a winter wave of infections to ensure we are able to support clients and carers appropriately.

We have been successful in meeting all personal protective equipment (PPE) requirements and continue to add to our stock of PPE.

CROSSROADS IN EAST LANCASHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Statement of Trustees' responsibilities

The trustees, who are also the directors of Crossroads In East Lancashire Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

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



Mrs J Lister
Trustee

Dated: 12 October 2021

CROSSROADS IN EAST LANCASHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSROADS IN EAST LANCASHIRE LIMITED

I report to the trustees on my examination of the financial statements of Crossroads In East Lancashire Limited (the charity) for the year ended 31 March 2021.

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.

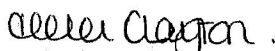
Independent examiner's statement

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

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 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.



Helen Clayton BSc FCA
PM+M Solutions for Business LLP

New Century House
Greenbank Technology Park
Challenge Way
Blackburn
Lancashire
BB1 5QB

Date: 13 October 2021

CROSSROADS IN EAST LANCASHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
	Notes				
Income from:					
Donations	2	674	261,602	262,276	121,786
Charitable activities	3	729,177	-	729,177	762,381
Investments	4	-	-	-	360
Total income		729,851	261,602	991,453	874,527
Expenditure on:					
Charitable activities	5	542,558	271,590	814,148	868,064
Net income/(expenditure) for the year/ Net movement in funds		187,293	(9,988)	177,305	6,463
Fund balances at 1 April 2020		48,718	19,878	68,596	62,133
Fund balances at 31 March 2021		236,011	9,890	245,901	68,596

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CROSSROADS IN EAST LANCASHIRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	9		4,966		5,346
Current assets					
Debtors	10	146,073		134,598	
Cash at bank and in hand		306,176		57,992	
		<u>452,249</u>		<u>192,590</u>	
Creditors: amounts falling due within one year	11	<u>(145,867)</u>		<u>(129,340)</u>	
Net current assets			<u>306,382</u>		<u>63,250</u>
Total assets less current liabilities			<u>311,348</u>		<u>68,596</u>
Creditors: amounts falling due after more than one year	12		<u>(65,447)</u>		
Net assets			<u><u>245,901</u></u>		<u><u>68,596</u></u>
Income funds					
Restricted funds	13		9,890		19,878
Unrestricted funds			236,011		48,718
			<u><u>245,901</u></u>		<u><u>68,596</u></u>

CROSSROADS IN EAST LANCASHIRE LIMITED

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2021

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 2021.

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

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

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

The financial statements were approved by the Trustees on 12 October 2021

Mr D Preston
Trustee



Company Registration No. 3366688

Mrs J Lister
Trustee



CROSSROADS IN EAST LANCASHIRE LIMITED

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Cash flows from operating activities					
Cash generated from operations	18		163,071		2,075
Investing activities					
Purchase of tangible fixed assets		(998)		(4,715)	
Investment income received		-		360	
Net cash used in investing activities			(998)		(4,355)
Financing activities					
Proceeds of new loans		93,000		-	
Repayment of loans		(6,889)		-	
Net cash generated from/(used in) financing activities			86,111		-
Net increase/(decrease) in cash and cash equivalents			248,184		(2,280)
Cash and cash equivalents at beginning of year			57,992		60,272
Cash and cash equivalents at end of year			<u>306,176</u>		<u>57,992</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

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

1 Accounting policies

Charity Information

Crossroads In East Lancashire Limited is a private company, limited by guarantee, incorporated in England and Wales. The registered office is Burnley Business Centre, Liverpool Road, Burnley, Lancashire, BB12 6HH.

1.1 Accounting convention

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

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

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 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 Incoming resources

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.

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

1.5 Resources expended

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. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, 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:

Office Equipment	25% reducing balance
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1.7 Cash and cash equivalents

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

1.8 Financial Instruments

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

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

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

Basic financial assets

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

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.9 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.

1.10 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

2 Donations

	Unrestricted funds	Restricted funds	Total	Total
	2021	2021	2021	2020
	£	£	£	£
Donations and gifts	674	-	674	1,581
Grants	-	261,602	261,602	120,205
	<u>674</u>	<u>261,602</u>	<u>262,276</u>	<u>121,786</u>
For the year ended 31 March 2020	<u>1,581</u>	<u>120,205</u>		<u>121,786</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

3 Charitable activities

	Unrestricted 2021 £	Unrestricted 2020 £
Contractual income	425,781	421,758
Direct payments	251,540	311,278
Other income	51,856	19,345
	<u>729,177</u>	<u>752,381</u>

4 Investments

	Unrestricted 2021 £	Unrestricted 2020 £
Investment income	-	360

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

5 Charitable activities

	Total 2021 £	Total 2020 £
Staff costs	699,347	756,813
Depreciation and impairment	1,378	774
Insurance	3,287	2,923
Bad debts written off	-	1,164
Health and safety - core materials	1,975	1,123
DBS Checks	3,240	1,661
Repairs and renewals	702	849
Rent and service charge	16,941	14,472
Telephone	4,820	4,162
Training and recruitment	159	545
Printing, postage and stationery	4,060	6,886
Computer costs	5,280	6,756
Utilities and sundry costs	16,134	1,460
Travel and subsistence	42,398	53,341
Bank charges	1,279	1,013
	<u>801,000</u>	<u>853,942</u>
Share of support costs (see note 6)	13,148	14,122
	<u>814,148</u>	<u>868,064</u>
Analysis by fund		
Unrestricted funds	542,558	
Restricted funds	271,590	
	<u>814,148</u>	
For the year ended 31 March 2020		
Unrestricted funds		745,080
Restricted funds		122,984
		<u>868,064</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

6 Support costs	Support costs	Governance costs	2021	2020
	£	£	£	£
Subscriptions	3,479	-	3,479	4,876
Accountancy fees	7,369	-	7,369	6,946
Independent examination fee	-	2,300	2,300	2,300
	<u>10,848</u>	<u>2,300</u>	<u>13,148</u>	<u>14,122</u>
Analysed between				
Charitable activities	<u>11,822</u>	<u>2,300</u>	<u>13,148</u>	<u>14,122</u>

Of the total support and governance costs £13,148 (2020 - £14,112) relates to unrestricted funds and £Nil (2020 - £Nil) relates to restricted funds.

Governance costs includes an Independent Examination fee of £2,300 (2020 - £2,300).

7 Trustees

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

8 Employees

Number of employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	<u>63</u>	<u>67</u>
Employment costs	2021	2020
	£	£
Wages and salaries	661,516	718,018
Social security costs	28,692	29,713
Other pension costs	9,039	9,082
	<u>699,347</u>	<u>756,813</u>

The Trustees consider its key personnel management to be the CEO, Care Manager and Finance manager. Total employee benefits including employer pension contributions were £115,810 (2020 - £100,920).

CROSSROADS IN EAST LANCASHIRE LIMITED
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

9 Tangible fixed assets

	Office Equipment £
Cost	
At 1 April 2020	137,207
Additions	998
At 31 March 2021	<u>138,205</u>
Depreciation	
At 1 April 2020	131,861
Depreciation charged in the year	1,378
At 31 March 2021	<u>133,239</u>
Carrying amount	
At 31 March 2021	<u>4,966</u>
At 31 March 2020	<u>5,346</u>

10 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	78,572	54,473
Other debtors	62,021	79,953
Prepayments and accrued income	5,480	172
	<u>146,073</u>	<u>134,598</u>

11 Creditors: amounts falling due within one year

	2021 £	2020 £
Borrowings	20,664	-
Other taxation and social security	5,718	7,045
Trade creditors	502	1,702
Other creditors	112,996	116,517
Accruals and deferred income	5,987	4,076
	<u>145,867</u>	<u>129,340</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

12 Creditors: amounts falling due after more than one year

	2021	2020
	£	£
Borrowings	<u>65,447</u>	<u>-</u>

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Balance at	Incoming	Resources	Transfers	Balance at	Incoming	Resources	Balance at
	1 April 2020	resources	expended		1 April 2020	resources	expended	31 March 2021
	£	£	£	£	£	£	£	£
Restricted funds	<u>38,607</u>	<u>120,205</u>	<u>(122,984)</u>	<u>(15,950)</u>	<u>19,878</u>	<u>261,602</u>	<u>(271,590)</u>	<u>9,890</u>

Restricted funds include:

A Paulaskas Memorial Fund - this fund is for the purpose of emergency care to existing families, deemed to be a worthy cause and authorised by the Board of Trustees. This fund is only to be used if funding cannot be found elsewhere. At the year end, a balance of £9,214 has been carried forward.

CCG A Proper Break - this grant provides a two hour weekly break for carers allowing them the freedom to do something for themselves. At the year end, a balance of £676 has been carried forward.

For the following funds, the year end balance is £nil:

The Triangle Trust - this grant supports the charity to implement a step change in their development and therefore build increased sustainability for the future.

Edward Gosling Foundation - This was a grant to fund the voice over internet protocol.

Coronavirus Job Retention Scheme - This was a government grant to support the wages of staff that were put on furlough.

Community Foundation Grant - this grant was to cover some staff costs.

Lottery community fund - This was to cover staff costs to go out to introduce the 'new normal' to carers and clients.

Independent Age - This was for digital diagnoses with clients. This covered staff wages and their mileage to visit clients.

Workforce Resilience - This was to cover recruitment costs, interview costs and DBS checks.

Infection Control Grant - This was to cover any expenditure relating to Covid-19, which included PPE and staff costs as well as costs to reduce the risk of community infection.

Awards for All - This grant was to undertake welfare checks over the phone, and therefore covers staff wages and mobile phone costs.

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021.

14 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total	Total
	2021	2021	2021	2020
	£	£	£	£
Fund balances at 31 March 2021 are represented by:				
Tangible assets	4,966	-	4,966	5,346
Net current assets	296,492	9,890	306,382	63,250
Long term liabilities	(65,447)	-	(65,447)	-
	<u>236,011</u>	<u>9,890</u>	<u>245,901</u>	<u>68,596</u>

15 Operating lease commitments

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:

	2021	2020
	£	£
Within one year	5,024	15,072
Between two and five years	-	5,024
	<u>5,024</u>	<u>20,096</u>

16 Pension Commitments

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £9,039 (2020 - £9,082). Contributions totalling £2,042 (2020 - £650) were payable to the fund at the balance sheet date.

17 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

18 Cash generated from operations

	2021	2020
	£	£
Surplus for the year	177,305	(6,463)
Adjustments for:		
Investment income recognised in statement of financial activities	-	(360)
Depreciation and impairment of tangible fixed assets	1,378	774
Movements in working capital:		
(Increase) in debtors	(11,475)	(17,926)
(Decrease)/Increase in creditors	(4,137)	(13,124)
Cash generated from operations	<u>163,071</u>	<u>2,075</u>

CROSSROADS IN EAST LANCASHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

19 Analysis of changes in net funds

	At 1 April 2020	Cash flows At 31 March 2021	
	£	£	£
Cash at bank and in hand	57,992	248,184	306,176
Loans falling due within one year	-	(20,664)	(20,664)
Loans falling due after more than one year	-	(65,447)	(65,447)
	<u>57,992</u>	<u>162,073</u>	<u>220,065</u>