

Registered number: 03694575
Charity number: 1073896

Crossroads Care Kent
(A Company Limited by Guarantee)

Trustees' Report and Financial Statements

For the Year Ended 31 March 2025

Crossroads Care Kent
(A Company Limited by Guarantee)

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Crossroads Care Kent
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Reference and Administrative Details of the Charity, its Trustees and Advisers
For the Year Ended 31 March 2025

Trustees

Patricia Hughes, Treasurer
Leo Whitelock (appointed 15 January 2025)
Deborah Ward (resigned 21 August 2025)
Lynne Tindle
Christopher Parkinson
David Hall
Lisa Harris (appointed 7 May 2025)
Rosemary Green, Chair
Emma Vecchiolla (resigned 11 July 2025)
Jordan Hart (appointed 10 October 2025)

Company registered number 03694575

Charity registered number 1073896

Registered office 170 Tonbridge Road
Watlingbury
Maidstone
Kent
ME18 5NS

Company secretary Emma Vecchiolla

Chief executive officer Emma Vecchiolla

Independent auditors Kreston Reeves Audit LLP
Statutory Auditor
37 St Margaret's Street
Canterbury
Kent
CT1 2TU

Bankers Royal Bank of Scotland
14 Rose Lane
Canterbury
Kent
CT1 2ST

COIF Charities
80 Cheapside
London
EC2V 6DZ

Crossroads Care Kent
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Chairman's statement
For the Year Ended 31 March 2025

The chair presents her statement for the year.

It has been another busy year with a multitude of challenges and opportunities.

As ever we have endeavoured to continue delivery of high quality support to Carers across Kent against an ever evolving climate and landscape.

Our teams across the whole organisation have worked tirelessly to deliver the care that we know is so desperately needed and appreciated and we thank them for their tireless efforts. We have been pleased to receive endorsement of those efforts by the most recent Carers survey which showed how overwhelmingly positively our services are rated.

Despite the many challenges, our teams have also returned fantastically positive experiences of working together in the organisation which has enabled them to support Carers so expertly. We continue to offer our core services within increasing financial constraints while developing a case for future ongoing funding-and we await the final outcome. We are committed to ensuring that a high-quality holistic service continues to be widely accessible to Kent Carers and we continue to champion the Carers voice in those discussions.

Alongside this we continue to deliver our COGS clubs, young carers services together with our Macmillan and Kent & Medway Cancer Alliance (KMCA) funded services. At a time when mental health support is so widely needed we were thrilled to be awarded Kent Mental Health charity of the year. Yet another testament to the relentless efforts of our staff.

We are grateful to those who have supported us to deliver these services either as individuals or as organisations. We do though recognise that despite generous support there are challenges with regard to this ongoing funding. We are tenaciously pursuing income streams and maximising efficiencies so that we can continue these valued services.

As ever we are indebted to our wonderful volunteers without whom we would be unable to deliver the care that we do. We look forward to continuing to increase both the number of affiliated volunteers and the offers available to support us.

As we make best efforts to secure future plans we take a moment to celebrate the meaningful impact that has been delivered by all involved with Crossroads this year.

Rosemary Green, Chair

Crossroads Care Kent
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Trustees' Report
For the Year Ended 31 March 2025

In accordance with the Companies Act, the directors present their report and the audited financial statements of the Company for the year ended 31st March 2025. The Trustees confirm that the Annual Report and financial statements of the charity comply with the current statutory requirements, the requirements of the charities governing document and the provisions of the Statement of Recommended Practice Accounting (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective January 2019).

Since the charity qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

STRUCTURE, GOVERNANCE AND MANAGEMENT LEGAL AND ADMINISTRATIVE INFORMATION

The full name under which the Charity is registered is CROSSROADS CARE KENT Constitution and governing documents.

The Charity is a company limited by guarantee and does not have share capital. It was incorporated on 19 September 2002. Its governing documents are its Memorandum and Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £5.

The company is potentially exempt from tax on its charitable activities under the provisions of the Finance Act 2010.

It is a charity registered with the Charity Commission under the provisions of the Charities Act 2011, the area of benefit being the county of Kent.

ORGANISATIONAL STRUCTURE

The policies reviewed and amended where necessary and agreed by the Trustees during the year were implemented and led by our executive team among who were at the end of March 2025 Chief Executive Officer, Emma Vecchiolla; Operations Director, Marnie Enever; HR Manager, Melanie Turner.

113 carer support workers were provided with training as required, to ensure compliance with the latest policies and procedures. At the year-end date March 25, there were 156 staff in place, made up of 113 carer support workers and 43 office / project workers.

A scheme of delegation is in place and the responsibility for day-to-day operations management, and for ensuring that the charity delivers the services specified, rests with the Chief Executive Officer.

THE ROLE OF THE CHARITY TRUSTEES

During the year 2024-2025 the scheme's Trustees met 6 times and received regular briefings relating to the organisation, activities, policies and employment matters needed to provide overarching governance to the scheme.

The Board of Trustees ensured that the Scheme pursued the aims and objectives set out in its governing documents and that the scheme's assets have been used exclusively for those aims.

We strive to ensure that the needs of the organisation are appropriately reflected through the diversity of the trustee body, which is made up of committed individuals who have a good mixture of traditional business skills, experience in the voluntary sector and of caring. They give their time voluntarily and do not receive any remuneration for their time and input to the scheme. This support and commitment is much appreciated and valued by staff, Carers and other stakeholders involved in Crossroads Care Kent.

Rosemary Green and Emma Vecchiolla have continued to meet on a minimum of a fortnightly basis to ensure that all business is addressed, to review operations and to plan for the tender process and to set key objectives and strategies for 24/25. They have both been fully in place since the last financial quarter of 23/24.

MEMBERSHIP OF CROSSROADS CARE KENT

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Trustees' Report (continued)
For the Year Ended 31 March 2025

Membership of Crossroads Care Kent is open to the public and membership is not a requirement to become a beneficiary of the service. The Trustees may, at their discretion, admit to voting membership individuals and organisations, who or which support the objects of the company, on payment of the appropriate annual subscription for the time being in force. The Memorandum and Articles provide that a Board of Trustees is elected by the members from their number and shall govern the company/charity. The requirement is for a minimum of three Trustees to a maximum of seventeen.

The Board may appoint a person who is willing to act as a director and trustee either to fill a casual vacancy or as an additional director and trustee should their number be less than twelve.

The particulars of bankers, Auditor and the names of the Trustees and the Company Secretary who served throughout the year are shown on page 1.

New directors and trustees undergo appropriate induction procedures after appointment and have their training needs regularly reviewed.

Board members and staff are required to sign a code of conduct and directors and staff are obliged to consider the conflict of interest policy throughout its management process.

INVESTMENT POWERS

Crossroads Care Kent may invest money not immediately required in or upon such investments, securities, and property as thought fit, subject to any conditions imposed by law or as otherwise provided for in the company's regulations. The Board of Trustees continue to consider investing in property purchase as a long-term investment. A designated fund remains allocated for this investment.

OUR MISSION STATEMENT

Crossroads Care Kent exists to provide high quality short breaks, emergency breaks and varying support, to meet the needs of Carers throughout Kent, to relieve the stresses of caring, enabling the family to stay together as long as possible. In carrying this out, we will ensure that the highest standards of quality assurance and equal opportunities are adhered to.

OBJECTIVES

The Scheme is established for the benefit of the public for the following objective:

To relieve the stresses experienced by Carers and beneficiaries

In this document

"**Beneficiaries**" means any person or people who have care needs as a result of disability, illness, or age.

"**Carers**" means any person or people involved in the provision of care for a person or people who have care needs as a result of disability, illness, or age. This refers to unpaid and family carers, as opposed to those who provide care as an occupation.

Permission to share service user experiences in a public document has been granted via survey and feedback forms as part of our GDPR compliance.

The area of benefit for the service is Kent

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Trustees' Report (continued)
For the Year Ended 31 March 2025

WHO IS A CARER?

The Care Act 2014 states:

A Carer is "somebody who provides support or who looks after a family member, partner or friend who needs help because of their age, physical or mental illness, or disability. This would not usually include someone paid or employed to carry out that role, or someone who is a volunteer"

The term Carer refers to anyone who is caring for, or supporting one or more individuals, having acquired this role by virtue of their relationship to that person.

Carers hold families together, enabling loved ones to get the most out of life and making an enormous contribution to society. Many people do not think of themselves as 'carers'. They see themselves simply as a husband, wife, partner, father, mother, son, daughter, or friend looking after someone they love, who needs support. Caring comes in all shapes and sizes and different challenges present themselves depending on the individual in need of their support, the Carer, and their needs.

All circumstances are different, but a Carer might help someone with any of the following:

- personal care: washing, dressing, taking medication
- household tasks: shopping, cleaning, cooking, laundry
- financial matters: dealing with bills, writing letters
- supervision: watching over someone who cannot be left alone
- travel assistance: getting out and about, going to appointments
- emotional support: friendship, listening and advice.

As Kent's largest Charity, set up specifically to support Carers and the people they care for, we continue to champion Carers rights to a short regular breaks and bespoke support, in order to reduce the significant risk of breakdown in Carers own health so often attributed to caring responsibilities.

PRINCIPAL ACTIVITY - How our activities deliver public benefit

HOW DOES CROSSROADS CARE KENT HELP CARERS?

SHORT BREAKS SERVICE

Crossroads Care Kent is the leading provider of direct home-based respite services for Carers and our core offer is that of a regular, flexible short breaks - time out from a caring role to enable a Carer to carry out their own activities; household, social or business, or to take a proper rest without worrying that the person they care for is unsafe, or unattended.

Our service is bespoke, designed to meet the needs of each caring family led by them and the person they care for. Following an assessment, which includes consideration of a Carers network of support, a regular visit from a trained carer support worker commences. They will work closely and flexibly with each Carer and the person they are caring for, to ensure that the support offered is exactly how they want it to be. As well as respite provision, Crossroads can refer in house or externally, to ensure that support is tailored to meet the needs of the Carer and the person with Care needs. This includes access to free counselling provided by Crossroads award winning counselling team; Crossroads being awarded Kent Mental Health Charity of the Year 2025 in recognition of this service.

Carers are a diverse section of the population, ranging from relatively healthy, independently living individuals, active and inactive retired, to very frail individuals with multiple long-term health conditions, poor physical functioning, and cognitive problems, all presenting unique challenges.

The UK's ageing population means that an increasing number of people are caring for aging partners and parents, alongside other caring responsibilities. Aging also increases other risk factors such as cognitive impairment, falls, level of physical activity, co-morbidity, depression, age related diseases and living in isolation/loneliness.

Trustees' Report (continued)
For the Year Ended 31 March 2025

Often these changes occur in later life; post-retirement, following bereavement, giving up independence through ill health or caring responsibilities. These changes can have a significant effect on the quality of people's lives.

Many carers are so emotionally and/or physically tired because of caring that any free time is spent sleeping, or doing nothing, rather than pursuing their ideal activities, or looking after their own health or wellbeing.

A Carer's life may be restricted by the need to be on call for some or most of the day and night because the significant care needs of the person they are caring for are complex, or they cannot be left alone safely in an emergency or for any length of time; despite this, Carers often feel guilty about, or are unwilling to, leave their cared-for person.

OUR TRAINED CARER SUPPORT WORKERS

One of our trained, experienced carer support staff (113) visit a Carer's home to take over their caring role for a while, usually 3 hours. They will spend time with the family getting to know the needs of the individual they are helping and will follow as closely as possible the routine of the Carer.

For emergency care, our staff will take over the caring role for a period of up to 48 continuous hours. All our carer support workers receive:

- regular refresher and continuing training in accordance with their training plans plus comprehensive training at induction, which complies with the standards as set down by the Care Quality Commission
- Health & Safety training in accordance with current legislation
- on-going support from the senior management team consisting of the Care Management and Business Team staff

OUR VALUES

Crossroads Care Kent is committed to:

Treating Carers and people with care needs with respect and sensitivity, recognising the dignity and value of each person for whom the service is provided.

Supporting Carers and people with care needs to make choices and maintain independence Offering flexible services that meet the needs of both the Carer and the person with care needs.

Involving and consulting with Carers and people with care needs in the provision, management and development of the support provided by Crossroads Care Kent.

Respecting the privacy and personal choices of lifestyles, custom, culture values and spiritual beliefs of each person for whom the service is provided.

The principle of equal opportunity regardless of race, gender, marital status, legal sexual orientation, age, ethnic origin, disability, or religion, both in the provision of our services and in our employment practices and policies.

Responding to the diversity of needs presented and developing appropriate services for all Carers in all communities.

Working in partnership with other organisations in the interests of Carers.

Crossroads Care Kent believes that everyone involved with the organisation must be valued and treated with respect and has the opportunity to give input into the development of the organisation.

Carers, people with care needs, staff and Trustees, as well as funders and other interested stakeholders, are invited to engage with the monitoring and planning of services to ensure that the organisation continues to work towards achieving the aims of the charity.

Trustees' Report (continued)
For the Year Ended 31 March 2025

STRATEGIC OBJECTIVES 2024/2025

The strategic objectives of the organisation remain to:

- Secure tenders for Carers services. A critical aspect of our business plan is to ensure that we are well placed to compete in tender processes.
- Work with KCC and Kent ICB's to ensure that carers are given a voice
- To maintain existing services to current carers and to secure the highest possible level of support for new Carers
- Increase income: Proactively seek alternative fundraising sources and look to make efficiency savings
- Develop further volunteering opportunities across Kent, both within our Macmillan partnership and to provide volunteer services for Carers and people with care needs.
- Effective partnership working with Carers Trust, and local Carers organisations to achieve joint objectives
- Review all service provisions and ensure we are working towards sustainability for Crossroads

STRATEGIC PLANNING

Key strategy objectives are reported to, and closely monitored by, the Board of Trustees for Crossroads Care Kent at bi-monthly meetings, ensuring targets are met and decisions implemented.

REVIEW OF ACTIVITIES DURING THE YEAR 2024-2025

SERVICE UPDATES

Our range of services supported a total of 3,294 adult Carers with their caring role during the year.

Short Breaks service

Caring for a loved one is often described by Carers as a full-time role layered on top of everyday responsibilities, work, family, household management, and personal wellbeing. For many Carers, the demands are relentless, and without structured support, the risk of burnout is high. Carers consistently feedback that who provides the support matters just as much as when it is provided and trusted relationships between Carer Support Workers and the family in need are of the utmost importance – we excel at exactly this. Having the same Carer Support Worker each week builds familiarity and trust. Carers tell us they feel reassured knowing their loved one is cared for by someone who understands their routines, preferences, and needs. Consistency removes the stress of “starting over” with new staff and the often-exhausting repetition of sharing essential information about their loved one. Sharing communication needs, safe nutrition and hydration requirements alongside medication handling and changeable personal choices of activity is both tiring and worrying.

'We'd been married for 48 lovely years when I really noticed my husband was changing. He wasn't just forgetting words, or how to do things, he was forgetting how to function and be my husband. I hoped I could understand he was frightened of how he was feeling as he was far from his usual happy sunny self, but sadly I couldn't really. My friend told me about Crossroads and how I could get support, but I wasn't ready to acknowledge I needed the help. I was alone, isolated and terrified for my future. I was invited to attend a dementia tour by the lovely Crossroads Care Manager who called me to book a home assessment – I decided to go. It was lifechanging, for me and my husband as I had an insight into his new world which gave me the confidence and knowledge to adjust the way we went about our lives. I also have a weekly break where I usually meet up with an old work colleague/friend and we support each other as her husband has MND. We are both slowly losing our husbands, which is devastating. I have been having Carers counselling with Crossroads and feel better knowing I'm not alone in my feelings of anticipatory grief and loss of the life we used to have.'

Caring is not a role that can be switched off at the end of the day. It is constant, demanding, and often isolating. Carers give so much of themselves; physically, emotionally, and mentally, that without support, the weight of responsibility can become overwhelming. This is why Crossroads short breaks are not a luxury, but a lifeline. Continuous caregiving can lead to stress, fatigue, ill health and isolation.

Having delivered short breaks for more than 43 years we know these breaks are far more than moments of rest;

Trustees' Report (continued)
For the Year Ended 31 March 2025

they are a preventative measure that reduces the need for crisis intervention by health and social care services. When Carers and those they support have access to regular, consistent breaks, the ripple effect is profound.

Without breaks, Carers can reach exhaustion, leading to physical illness, depression, or anxiety. This increases demand for GP services, mental health support, and even hospital admissions. Our regular breaks help Carers sustain work, reducing reliance on state or social care support.

'When you have a child with a life limiting disability, you don't dare to think they might not reach adulthood, we were lucky our daughter has. But, just because she turned 18 doesn't make her an adult, or give her the chance to live a life without us constantly by her side. She's a tough cookie to keep occupied and is easily frustrated, she doesn't suffer fools gladly. Her sibling attends a Crossroads young carers club and told me I might be able to get a weekly break, I didn't hold out much hope that my daughter would allow this. A wonderful, vibrant and caring support worker took time to find out about my daughter's likes and from the first visit they really hit it off. I don't always go out, I like pottering in my garden without worry, or I might catch up on some sleep or in the holidays take my son out for an activity. All our lives are richer right now and right now is all that matters.'

As in previous years, the number of people being referred or referring themselves for a short break continues to rise well beyond the level of resources available to meet demand. This upward trend highlights two critical realities:

- Engagement to reach Kent's Carers are working as Carers are increasingly aware of the importance of respite in sustaining their role.
- Current provision is insufficient to meet the growing need, leaving many carers without the support they urgently require.

Over 23% of our referrals come directly from Carers, family members, or friends. This direct engagement gives us the opportunity to understand each family's unique situation right from the first point of contact. It ensures that Carers feel heard, supported, and guided at the very moment they reach out for help.

Our specialist team provides high-quality information and guidance, drawing on their skills to recognise when a family's needs may escalate. By identifying these risks early, we can act quickly to prevent Carers and those they support from entering a crisis situation. This proactive approach reduces the likelihood of emergency interventions and helps families remain stable and resilient.

For those who would benefit from our services, the team takes time to explain the full range of support options available. Where appropriate, they make onward referrals to other trusted services, ensuring families receive a joined-up package of care that meets their needs holistically. In addition:

- Carers gain confidence knowing their concerns are taken seriously from the outset.
- Families receive timely, personalised guidance that prevents small challenges from becoming overwhelming.
- The wider health and social care system benefits, as early support reduces demand for crisis interventions and costly statutory services.

Between April 2024 and March 2025, 1,390 carers benefited from a short break. These breaks not only gave carers valuable time to rest and recharge but also provided meaningful and supportive visits for 1,390 people receiving care. Altogether, this represents a minimum of 2,780 individuals who directly benefited from the short breaks service during the year.

In total, the service delivered 87,683 hours of replacement care, ensuring carers could step away with confidence while their loved ones continued to receive high-quality support.

Trustees' Report (continued)
For the Year Ended 31 March 2025

Health Appointments

The latest version of the State of Caring report is the State of Caring 2025, published by Carers UK in October–November 2025. It is the UK's most comprehensive annual survey into the lives and experiences of unpaid carers, with over 10,500 carers taking part.

Never has it been more important for Carers to take care of their wellbeing as life pressures take their toll emotionally, physically and financially. The above report states:

- 42% reported their physical health has worsened.
- 20% experienced an injury due to caring.
- 74% said they feel stressed or anxious, with some reporting panic attacks or sleep difficulties

For Carers, prioritising their own health and attending medical appointments is often extremely difficult, particularly when the person they care for cannot be left alone. Without support, many Carers miss GP consultations, outpatient appointments, or treatment sessions, placing their own wellbeing at risk and increasing the likelihood of future crisis intervention.

Our Health Appointment service provides a practical solution. By arranging replacement care, we enable Carers to attend essential appointments with confidence that their loved one is safe and supported. Carers who already receive a short break from Crossroads frequently use this time to plan their own health care, knowing that a trusted Carer Support Worker will be present. Importantly, this service is available to any Carer, not just those accessing short breaks, and can be booked in advance to ensure reliability.

'I had been sent a kit to test for bowel cancer as part of a screening programme, I put it on the side and left it there. A few months later I realised I was bloated and uncomfortable and my toilet habits had changed; my mind went back to the test with dread. I called my GP who asked me to go to the surgery – I explained I couldn't leave my wife alone as she is confined to bed and extremely anxious. I was given a number to call, I spoke to the kindest, and most understanding person who said they'd send someone to stay with my wife for me to be able to go to the GP. It all happened very quickly after that, a terrifying diagnosis of late-stage cancer needing immediate treatment which went on for months. Our grown-up children all live a long way away now, living their own lives and I felt a great responsibility for getting treated so I could still care for my wife when really I needed care myself. Crossroads was there for me and my wife who really enjoyed the different company. I met a nice chap who used to drive me to my appointments as I wasn't safe on the road anymore, he volunteers to help people like me. I am so grateful to have this chance to get everything in order, for myself and my wife so my family do not have to think about it when we've gone'.

This service is funded by the ICB under the health element of our contract and this year supported 650 different Carers to attend their appointments, providing over 3,951 hours of replacement care.

Urgent Care (Formally known as the Crisis Service)

Many Carers lack a support network to turn to in an emergency or when they simply cannot cope alone. This leaves both the Carer and the person they care for at risk. Our Urgent Care Team provides round-the-clock support, stepping in 24/7 to take over the caring role when a Carer is unwell or in crisis. This prevents unnecessary hospital admissions or care placements, ensuring families receive the essential help they need at home.

Each situation is assessed individually by our experienced team, who deliver a tailored response that considers the needs of the Carer, the person receiving care, and—where appropriate—the wider family. Support is provided at the moment it is most needed, while longer-term solutions are explored or until the immediate crisis is resolved.

Between April 2024 and March 2025, the Urgent Care Team delivered 21,652 hours of support, including 13,303 hours of waking nights and weekend care for 1,218 Carers. This service was a lifeline for families caring for someone at the end of life, for Carers struggling due to the changing health of their loved one, and for Carers who became ill themselves and were unable to provide the care needed to keep their loved one safely at home during their illness or hospital stay.

Trustees' Report (continued)
For the Year Ended 31 March 2025

'I left home to get milk and the papers like I do most days of the week, leaving my wife alone for the 20 minutes it takes me to get to the shop, have a quick chat and return. On my way back I must have been more distracted than usual and crossed the road without checking. I was hit by a cyclist and ended up being taken to hospital by ambulance. I was besides myself with worry for my wife, the crew said they could get help to go to my home to be with her whilst I was getting checked out. They rang Crossroads Urgent Care and a support worker was with her within the hour reassuring her and keeping in touch with me. I needed x-rays which discovered broken ribs, foot and soft tissue damage, bad luck for me. By the time I had seen the correct teams, had a boot fitted and was discharged, I had been away from home for 15 hours. Having Crossroads support meant my wife didn't need to join me in A&E, she would never have coped'.

Dementia Outreach, COGS & Hub Clubs

Our COGS clubs in West Kent continue to offer a safe, welcoming, and stimulating environment for people living with mild to moderate dementia. Each session is grounded in the principles of Cognitive Therapy and includes engaging activities such as current affairs discussions, music, and movement, delivered in small groups. The feedback from carers is consistently positive—these clubs not only give them valuable time for themselves, but also provide meaningful, enjoyable experiences for the person they care for.

Building on the success of COGS, we established Hub Clubs at our Maidstone office to extend this model to carers of people with conditions other than dementia. For example, conditions such as Parkinson's can present in similar ways, and carers have welcomed the opportunity to access a safe, structured activity club for their loved ones while they benefit from a longer break.

Across Kent, six clubs run regularly, each providing carers with up to five hours of respite. Meanwhile, those attending enjoy days filled with appropriate activities, companionship, and plenty of fun—making these clubs a lifeline for families

Macmillan Crossroads Volunteer Service Kent & Medway

For over 12 years, Crossroads Care Kent has partnered with Macmillan Cancer Support to deliver a volunteer support service for people living with cancer and those who care for them. Volunteers are recruited with robust safeguarding processes, including DBS checks and training, before being carefully matched with individuals or families in need of practical and emotional support along their cancer journey.

The support offered is wide-ranging: from help with household or garden tasks to the companionship of a friendly volunteer visitor, available either face-to-face or by phone.

Our Volunteer Coordinators are skilled assessors who use the Macmillan electronic Holistic Needs Assessment toolkit (eHNA), ensuring patients and Carers only need to share their story once. Following this assessment, each client receives a personalised 12-week action plan designed to build resilience and provide support in line with Macmillan's whole-journey approach to cancer care. This vital project is now entering the final year of its three-year funding cycle.

In partnership with the Kent and Medway Cancer Alliance (KMCA), we significantly expanded our Carers Counselling service in 2023/24, focusing on carers of people living with or affected by cancer. When the service first launched in 2017, we had just one counsellor in training. By 2023/24, thanks to KMCA funding, we were able to recruit 40 counsellors in training, dramatically increasing capacity.

As the KMCA funding was time-limited, we have since adjusted to 30 counsellors in training, balancing the cost of delivery with the ongoing demand for this vital service.

Crossroads Care Kent's partnership work has created a lifeline of practical, emotional, and counselling support for cancer patients and Carers. The challenge now is sustaining these services beyond the current funding cycle to ensure families continue to receive the help they need.

During the year over 138 trained, supervised volunteers gave their time freely to provide a tailored service providing practical, emotional and companionship support, along with information, guidance, and Carers counselling, helping over 320 people living with cancer.

Trustees' Report (continued)
For the Year Ended 31 March 2025

Macmillan Crossroads Volunteers:

'I have loved volunteering with you, and I am grateful that I was always able to pass on concerns and that they were dealt with as soon as possible. I also liked that I received phone calls to check in on how I was and to see how I was coping with volunteering. Thank you!!'

'I absolutely love what I do, I wish I could do more'

Macmillan Crossroads Clients:

'My brother thoroughly enjoys his Monday visits from your volunteer; it makes him feel that he is not alone whilst going through his treatment. He makes a real difference to his life.'

'I would just like to say that the service your drivers have given me has been perfect, I include staff in the office there, they could not be faulted. I don't think I would have got this far in my treatment without the support from the Crossroad drivers and staff'

Counselling Client:

'A very positive counselling experience. The 12 week course offered a good amount of time to explore some issues/struggles I brought on a weekly basis. Following completion, I feel in a much stronger, emotional place within myself. The experience has helped me develop and notice resilience and will help me cope better in my caring role going forward. Thank you for giving me the opportunity to access this very much needed service.'

Volunteers are at the heart of our work. They bring with them a wide range of skills, experiences, and perspectives that enrich and strengthen everything we do. Their contributions enhance the quality of our services, extend our reach, and ensure we can provide meaningful support to those who need it most. In return, volunteering offers individuals a deep sense of personal satisfaction, knowing they are making a tangible difference in people's lives. For some, it also provides valuable experience and a pathway into employment, helping them to build confidence, develop new skills, and open doors to future opportunities.

Carers Café and Social events

Throughout the year, our 4 social cafés have continued to thrive. Carers are warmly welcomed and encouraged to bring along the person they care for should they wish. Each café offers a mix of activities and quizzes, alongside the opportunity to relax, share experiences, and talk openly about the challenges of caring.

We also invite guest speakers to attend, providing carers with valuable information about their rights, entitlements, and the support available to them. These cafés have become a vital space for connection, learning, and respite.

Young Carers

Our Young Carers project was historically sustained by a variety of funding streams. Crossroads was no longer eligible for funding from Children in Need and therefore funding to support this project has significantly declined. There have been a small number of grants and donations, but this project has for the most part been directly funded by Crossroads at a cost of around £12,000 per month. We have a small staff team who work hard with volunteers and sessional workers to run regular group clubs in Maidstone and Sittingbourne, as well as a comprehensive programme of activities for children during school holidays. The Ashford group closed in August 24 and a new Ditton group opened in September 24 – this was as a result of meeting the needs of young carers in terms of referrals. These summer activity days were changed during the summer of 24 to ensure inclusivity for all Young Carers, to ensure safeguarding was paramount and to reduce costs, particularly coach travel. Activities included adventure trails, picnics, workshops, water sports, gocarting, bowling and trips to the cinema. The highlight of the year for our Young Carers was, as always, the Young Carers festival which was enjoyed by everyone.

362 children were supported during the year 2024-2025. 103 new young Carers being referred, assessed and starting with Crossroads Young Carers. These figures are slightly lower than 2023/2024, but still a significant increase in comparison to the 5 years prior to that (excluding COVID).

Crossroads Care Kent
(A Company Limited by Guarantee)

Trustees' Report (continued)
For the Year Ended 31 March 2025

Funding

Crossroads continues to be funded by KCC for the short breaks and emergency care contracts procured in 2018. Kent County Council had initially announced that they would initiate the procurement process towards the end of 2024 for both Carers Short Breaks and the Carers Navigation services which are provided by 3 other organisations across Kent and Medway. There has been significant delays to the procurement, with new timeframes issued. Kent County Council have stated that the procurement process will now commence in summer 25 and the new contracts commencing April 26. We are now aware that the current contract will change and Kent will be in 2 lots – East Kent in lot 1 and West Kent including Swale in lot 2.

Strategic planning is already underway to prepare Crossroads Care Kent to make the best decision we can to support Kent's unpaid Carers.

West Kent ICB End of Life

This service is funded by West Kent ICB to support Carers who are caring for a loved one in the last 12 months of their life. Dealing with the news that someone you care for is nearing the end of their life is an enormously difficult time for Carers and we are grateful to the ICB for grant funding us to provide additional support, including waking night support.

Social Value and Charitable Objectives

Crossroads as a charity retains its values of supporting Carers and beneficiaries of all ages. As a large charity, with around 156 staff and 155 volunteers (including volunteer trainee counsellors), Crossroads works hard to [EV4.1] maintain and deliver a wide range of different types of support for all Carers and beneficiaries, 85% of all our income is spent on supporting general charitable purposes and only 15% on overheads.

Our Board consists of 1 Chair and 7 skilled and experienced Trustees, who provide strategic governance and support to the senior management team and collectively hold responsibility for ensuring the charity meets its charitable objectives and contractual requirements. They are committed to ensuring the sustainability of our charitable services and projects, such as our Young Carers clubs, Carers social activities, COGS clubs and counselling, as well as the development of new and innovative services.

Crossroads Care Kent aiming to be the provider of choice – Supporting the Kent Community

As a charitable organisation employing around 156 staff we monitor against a number of factors to ensure best value, such as:

- variety of flexible contracts provide additional resources without embedded costs.
- locally situated, highly trained staff available across all contracts.
- calls allocated to nearest support worker, minimising delays and travel costs
- county referral communication hub reducing costs and avoiding duplication.
- integrated services, enabling seamless access to a variety of support for Carers of all ages
- high staff retention minimising recruitment costs*.
- re-invested of any surplus in service improvement
- wide range of Volunteer opportunities
- ensuring that as well as financial we identify non-financial rewards as part of our staff support offer.

Crossroads Care Kent invests in planned workforce development and actively promotes the status of care work as a profession. There is a highly skilled, experienced and qualified staff team in place, and the organisation has a good record of retention of experienced colleagues, with a consistently low staff turnover. For year end March 2025 this was 14%, which is lower than average UK or sector averages.

Our Care Managers and HR offer a listening supportive ear to care support staff, being lone workers support staff do appreciate that additional layer of wellbeing support on offer personally, for health and wellbeing, and professionally. There is always someone on the end of the phone for lone workers whether during normal working hours or out of hours. There is a comprehensive induction programme in place, compliance checks, training, mentoring and shadowing to fully support new recruits before they lone work.

Crossroads Care Kent
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Trustees' Report (continued)
For the Year Ended 31 March 2025

The most recent confidential full organisation anonymous staff survey was carried out in June 2025. It was evident from feedback that staff continue to feel very well supported, respected and valued by the organisation, and get great job satisfaction from supporting the Carers and families. Comments included such as *"I feel honoured and privileged to work for such a wonderful organisation"* and *"I always feel supported, trusted and valued"*. Regular surveys will continue to be undertaken. In the meantime, ongoing supervision, appraisal, monitoring and feedback gathering continues to provide us with valued input from our staff. When people do leave, we ask for feedback so that we can continually improve, with examples such as the following from exit interviews in this period: *"Crossroads is a wonderful organisation that deserves more recognition for the amazing work they have done and continue to do."* and *"Crossroads has been a great place to work, with a friendly and kind atmosphere."*

CARERS TRUST

Crossroads Care Kent remains a Network Partner of Carers Trust, a national charity which supports Crossroads Care scheme members by providing safe policies and procedures, access to information and advice, operational support tools and many forms of support.

Carers Trust works to improve support and services as well as recognition for anyone living with the challenges of caring, unpaid, for a family member or friend who is ill, frail, disabled or has mental health or addiction problems. With network Partners, they aim to ensure that information, advice, and practical support are available to all Carers across the UK.

Carers Trust's Network Partners are made up of a unique network of independently managed Carers' charities, the majority of which are based in UK. The shared vision for Carers is to make sure that information, advice, and practical support are available to all Carers across the UK.

Crossroads Care Kent is an autonomous charity, carrying full legal responsibility for its own management, services, and finances.

Carers Trust advises on service development and supports schemes to provide Carer services that meet national and local initiatives and drivers within a framework of legislation and good practice. The terms and conditions of Crossroads Care Kent membership of the Trust are annually reviewed to reflect this.

INCOME AND EXPENDITURE

The total income for the year amounted to £4,281,254 of which £3,783,101 was generated from charitable activities including grants and contracts and £506,863 was derived from other sources, legacies, namely investments, donations and other trading activities.

Total expenditure of Crossroads Care Kent in 2024/2025 was £3,770,948 a decrease of £319,245. The overall result for the year was a surplus of £510,306 comparing to the deficit of £89,933 for 2024.

The average number of staff employed by Crossroads Care Kent during the year was 155.5, a decrease from 168.5 for 23/24.

Net assets at 31 March 2025

Crossroads Care Kent net assets at 31 March 2025 was £2,915,913. This represents a increase of £510,306 compared with the net assets at 31 March 2024.

Financial strategy and reserves

The charity's financial strategy is guided by its policies on expenditure and reserves. The Crossroads Care Kent policy on expenditure is to ensure that it has sufficient resources to meet its charitable objectives over the medium term. The charity generates money from a variety of activities that support or are complementary to its core purpose and make best use of its assets.

Crossroads Care Kent
(A Company Limited by Guarantee)

Trustees' Report (continued)
For the Year Ended 31 March 2025

In agreeing the level of resources, Trustees are mindful of their responsibility for the stewardship of the charities long-term mission. Trustees take a risk-based approach, which aims to balance the ambition in meeting its charitable objectives; its ability to generate income; and its capacity to spend now and in the future.

The Crossroads Care Kent total reserves at 31 March 2025 was £2,915,913. As set out in note 17 to the accounts, £200,032 of this represents restricted funds, £1,024,628 of designated funds and the remaining £1,691,253 represents unrestricted funds.

DEVELOPMENTS SINCE 1st APRIL 2025

FUNDING FROM KENT COUNTY COUNCIL (KCC) & KENT & MEDWAY INTEGRATED CARE BOARD (ICB)

The financial challenges faced by Kent County Council have been widely publicised and the messaging has been clear that the Council will need to make difficult decisions, in order to provide services for all of Kent's residents.

There will remain the statutory requirement to provide services in order to fulfil the terms of the 2014 Care Act, and short breaks are a significant part of this offer. The new contracts anticipated for April 26 have so far indicated that they will be looking beyond the traditional break types to fulfil the terms of the Care Act. This potentially will bring about innovation and a new delivery model for Crossroads, if the contracts are awarded. There is also likely to be a need to demonstrate efficiency savings from a financial perspective and to ensure best use of public funds.

Trustees and Senior Managers have continued to liaise with senior health and social care leaders to press upon them the importance of this valuable service for Carers and to highlight the risks to the organisation should funding not be renewed in future.

Crossroads funding is now secure until March 2026 for our Short Breaks, Health Appointments and Carers Crisis support services. Crossroads is currently in the tender process for the new Kent Carer's contracts.

FORWARD LOOKING STATEMENTS

Whilst the organisation is of course relieved to receive an additional one years' funding, it is difficult to sustain the level of clients we support using paid care staff in these times of increasing wages and business expenses without heavy subsidies being released from our reserves to do so at the same volume.

There has been no increase in the amount of funding received since 2018 whilst minimum wages, compulsory pension contributions, on costs and increased regulatory costs have increased significantly, meaning that a planned and measured release from our reserves over the last 3 years has been necessary to remain viable to date.

We are now aware that the current contract will change and Kent will be in 2 Lots – East Kent in Lot 1 and West Kent, including Swale in Lot 2.

It is essential that the organisation takes the necessary actions now to ensure Crossroads' sustainability and to remain viable and fit for purpose when the next Short Breaks contract is finally published, which is expected in the Summer of 2025. We need to take steps to reduce the level of service provision that we currently provide to match the income we receive from the Direct Award contract, so that our deficit does not increase through continued subsidisation of the KCC contract. Unfortunately, this will mean staff reductions and reducing the number of care hours that we deliver in 2025/2026, to allow sustainability and fall in line with financial provision and contractual requirements. It is anticipated that by the end of the next financial year, we will have achieved and stabilised the necessary reduction in headcount to meet, but not exceed, our contractual requirements in service levels. This work continues to bring finances in line with the targets set and further required actions have been identified for the forthcoming financial year of 2025/2026.

Crossroads Care Kent
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Trustees' Report (continued)
For the Year Ended 31 March 2025

PUBLIC BENEFIT

The Trustees have a responsibility to report on how the aims of the charity are carried out for public benefit through the activities undertaken by the charity.

This report sets out the activities of the scheme using both narrative and statistics to evidence that these aims are being met and that the charity is operating for public benefit.

The Directors and Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have regard to public benefit guidance published by the Charity Commission.

RESERVES AND RISK REVIEW RISK FACTORS

The Board is responsible for undertaking regular reviews of any major internal or external risk factors associated with running a Charity. There are currently several risks to which Crossroads Care Kent is exposed:

1. Reliance on publicly funded entities, such as Local Authorities and the NHS. Any material reduction or loss of grant revenue could adversely impact Crossroads Care Kent's business.
2. Crossroads Care Kent operates in a highly regulated business and care environment; failure to comply with regulations could lead to substantial penalties, and de-registration.
3. Failure to accurately predict and provide for future cost increases, or to overestimate its ability efficiently to deliver services that it contracts to provide, could affect its capability to deliver services.
4. Current systems and databases not fully supporting an evidence-based approach required for contract management and bidding and grant purposes
5. Increasing competition with other for-profit and not-for-profit entities for contracts as funding continues to decline.
6. The ability to attract, retain and train experienced and/or qualified staff, managers, Trustees and other volunteers required to deliver a quality service
7. Loss of expertise, experience and resources as a result of the financial restructure impacting on day-to-day operations
8. Challenges in accessing grants and fundraising due to annual income

STATEMENT OF RISK ASSESSMENT

The Trustees have a duty to take all reasonable steps to assess and manage risks to their charity's activities, beneficiaries, property, work, or reputation. A Risk Register control system of all risks including financial and operational is in place to monitor internal risks. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the financial control procedures approved by the Trustees.

These procedures are periodically reviewed to ensure they meet the needs of the charity.

Crossroads Care Kent
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Trustees' Report (continued)
For the Year Ended 31 March 2025

Reserves Policy

Reserves are held in order to provide working capital and to cover unplanned emergency expenditure. Most of our reserves are held in unrestricted reserves and designated funds to cover cost for redundancies and purchase of larger premises. Trustees believe that given ongoing needs of our organisation, it is essential to consider what would happen were income to fall.

Restricted funds comprise funds which are to be used in accordance with specific restrictions imposed by the donors of the funds. Generally, restrictions relate to the work committed under specific grants received in the previous years.

Designated funds are as follows:

Designated funds are as follows: Our designated funds which are set aside by trustees' total £1,024,628 including £250,000 to support the potential relocation of both offices to one central site or to meet the organisation's short and long term accommodation needs in the event that one or both offices are required to find alternative suitable accommodation. Our accommodation in both East and West Kent is stable at present with suitable premises rented from external landlords. However, the Trustees consider it prudent to continue to designate this fund for the foreseeable future. In addition, reserves of £494,628 are also designated to cover the costs of declaring all staff redundant in the event of the charity being wound up or the loss of contracts. The other designation of £280,000 relates to the commitment we make to our clients providing future respite, emergency, and palliative care in the event of restricted income being withdrawn. General Funds represent free reserves and is held in recognition of the risks (and opportunities) that may impact on the operation of the charity itself. The overarching principle applied when calculating the optimal level of unrestricted reserves, is that should funding come to an end, sufficient time is available to: - find replacement income; and or to - find alternative organisations to provide necessary service; and or to - smoothly close part of the services down. Based on this principle the Trustees have decided to hold 2 months of Care Support Workers and staff associated costs, 4 months of programme costs and urgent care team costs and 6 months of anticipated fixed (non-recovery Running Costs) of the charity in unrestricted reserves. This sets the requirement at £850,000.

Pay Policy Introduction

This policy sets out the principles upon which the Trustees of Crossroads Care Kent make decisions about staff salary.

Principles

The following pay principles are applied:

- salaries will be reviewed annually and benchmarked when necessary, against suitable employers
- salaries must be affordable given the financial performance of the charity
- salaries will recognise appropriate regional differences

Policy Statement

Crossroads Care Kent seeks to ensure that its remuneration policy and practices are compatible with effective risk management. This is done by embedding the following principles into its Pay Policy:

- remuneration is compatible with the risk management and risk tolerance of the charity
- remuneration supports the charity's strategy, objectives, values, and long-term interests
- employees in control functions have appropriate authority and are remunerated adequately in accordance with their functions; and
- the board of Trustees approves and reviews annually the general principles of the remuneration policy.

This policy aims to attract and retain people with the right mix of skills and experience who share the charity's values and are prepared to work together as a team.

Crossroads Care Kent
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Trustees' Report (continued)
For the Year Ended 31 March 2025

Scope

This policy applies to all employees of Crossroads Care Kent. It is owned by the Trustees. Its content and any amendments are subject to approval by the Trustees. The policy will be reviewed annually by the Board of Trustees.

Benchmarking

Crossroads Care Kent needs to be able to attract and retain suitable individuals. The need for appropriate levels of remuneration must be considered. A job evaluation scheme would be disproportionate to the size of Crossroads Care Kent. Therefore, should the need for benchmarking occur Crossroads Care Kent will consider pay across charities and not-for-profit organisations within the Kent area. It will aim to benchmark its salaries at the median after making allowance for other benefits that are included within a role, it will always meet and where possible pay above the National Minimum Wage with the provision of affordability at the time of NMW increase.

Salary process and recommendations for salary awards

The Trustees maintain oversight and control over Crossroads Care Kent's salaries to ensure pay levels remain appropriate. The approach adopted comprises:

- The Chief Executive is responsible for making recommendations to the Board of Trustees.
- The Chief Executive has authority to make decisions around salary adjustments necessary to meet operational need within overall agreed budget.
- A recommendation on whether to make an annual pay increase will be made by the Chief Executive Officer when they consider the next financial year's estimates and the performance of an employee. Different levels of increase may be awarded to different staff if felt appropriate by the Chief Executive Officer.
- Employees will receive written notification of any salary awards made to them.

Anyone who is subject to formal action arising from poor performance or conduct will not receive a pay increase until their performance is deemed satisfactory by their line manager.

Employee Benefits

Crossroads Care Kent offers the following employee benefits in addition to salary:

- 28 days annual leave including bank holidays per calendar year. This is adjusted "pro-retain the first and last year of employment and as appropriate for part-time staff. An additional 3 days annual leave is available for staff serving 3 years or more.
- Occupational sick pay is offered in addition to Statutory Sick Pay for all personnel in the organisation.
- Staff are automatically enrolled into the organisations auto enrolment pension provider when reaching the eligibility criteria.
- Access to health insurance through payroll
- Staff counselling
- Enhanced training and progression opportunities
- Medical leave allowed for pre-planned and evidenced medical appointments
- Referral bonus
- Recognition rewards
- Staff savings club
- Flexible working options

Crossroads Care Kent carries a variety of insurance policies including, among others, property and material damage, business interruption, employer's liability, public liability, directors and officers liability and medical malpractice. Crossroads Care Kent maintains insurance coverage that is of the type that is customary for a business of the nature and size of Crossroads Care Kent.

Trustees' Report (continued)
For the Year Ended 31 March 2025

LEGAL PROCEEDINGS

In the normal course of its business, Crossroads Care Kent is subject to national and local regulatory scrutiny, supervision, and control. At the date of this annual report, to the best of Crossroads Care Kent knowledge, after due inquiry, there were no exceptional events, claims or litigation which have had or are likely to have a material adverse impact on Crossroads Care Kent business activities, results of operations or financial condition.

The Trustees of Crossroads Care Kent declare that no serious incident has taken place during the year which should have been reported to the Charity Commission.

QUALITY ASSURANCE

Crossroads Care Kent is focused on providing services that achieve high quality and service user satisfaction. The scheme has consistently maintained the high quality of work demanded by the sector and the Care Quality Commission which publicly regulates social care providers and facilities in England.

CARE QUALITY COMMISSION

The Care Quality Commission announced a new strategy which will bring all health and social care providers under one single framework to provide more consistency across services. This was scheduled to start in the Autumn of 2023. We continue to work with the CQC providing information about our work through desk top reviews and conversations with inspectors to ensure compliance. CQC use this information to evaluate our ratings annually, which remain GOOD across the board. Information to this effect will be posted on our CQC's website to inform the public of this outcome.

Links to our latest CQC reports are available on our website: www.crossroadskent.org

Marnie Enever, Operations Director was appointed Registered Manager in March 2025.

STATEMENT OF TRUSTEES RESPONSIBILITIES FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

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

Crossroads Care Kent
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Trustees' Report (continued)
For the Year Ended 31 March 2025

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as the trustees are aware there is no relevant audit information of which the charitable company's auditors are unaware; and
- that Trustees have taken all steps that they ought to have taken to make themselves aware of
- any relevant information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The audit registration of Kreston Reeves LLP was transferred to Kreston Reeves Audit LLP on 6 October 2025. Kreston Reeves Audit LLP were formally appointed as auditor to the company on 6 October 2025.

Approved by order of the members of the board of Trustees and signed on their behalf by:



Patricia Hughes

Date: 19/12/2025

Crossroads Care Kent
(A Company Limited by Guarantee)

Independent Auditors' Report to the Members of Crossroads Care Kent

Opinion

We have audited the financial statements of Crossroads Care Kent (the 'charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Crossroads Care Kent
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Independent Auditors' Report to the Members of Crossroads Care Kent (continued)

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

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

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

Responsibilities of trustees

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

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

Independent Auditors' Report to the Members of Crossroads Care Kent (continued)

Auditors' responsibilities for the audit of the financial statements

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

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

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety, Care Quality Commission inspection reports, and fundraising practices) and fraud, and review of the reports made by management; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Reading minutes of meetings of those charged with governance; and
- Performing analytical procedures with automated data analytics tools to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Identifying and testing journal entries.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance.

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

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

Crossroads Care Kent
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Independent Auditors' Report to the Members of Crossroads Care Kent (continued)

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves Audit LLP

Samantha Rouse FCCA DChA (Senior Statutory Auditor)

for and on behalf of

Kreston Reeves Audit LLP

Statutory Auditor

Canterbury

Date: 23 December 2025

Crossroads Care Kent
(A Company Limited by Guarantee)

Statement of financial activities (incorporating income and expenditure account)
For the Year Ended 31 March 2025

	Note	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	4	6,146	447,473	453,619	158,511
Charitable activities	5	543,079	3,240,022	3,783,101	3,798,650
Investments	6	-	44,534	44,534	42,219
Other income		-	-	-	880
Total Income		549,225	3,732,029	4,281,254	4,000,260
Expenditure on:					
Charitable activities	7	660,176	3,110,772	3,770,948	4,090,193
Total expenditure	7	660,176	3,110,772	3,770,948	4,090,193
Net (expenditure)/income		(110,951)	621,257	510,306	(89,933)
Transfers between funds	16	(19,275)	19,275	-	-
Net movement in funds		(130,226)	640,532	510,306	(89,933)
Reconciliation of funds:					
Total funds brought forward		330,258	2,075,349	2,405,607	2,495,540
Net movement in funds		(130,226)	640,532	510,306	(89,933)
Total funds carried forward		200,032	2,715,881	2,915,913	2,405,607

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 27 to 44 form part of these financial statements.

Crossroads Care Kent
(A Company Limited by Guarantee)
Registered number: 03694575

Balance Sheet
As at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	11	3,249	1,562
		<u>3,249</u>	<u>1,562</u>
Current assets			
Debtors	12	959,561	577,927
Investments	13	-	350,000
Cash at bank and in hand		2,243,701	1,761,268
		<u>3,203,262</u>	<u>2,689,195</u>
Creditors: amounts falling due within one year	14	(270,598)	(265,150)
Net current assets		<u>2,932,664</u>	<u>2,424,045</u>
Total assets less current liabilities		<u>2,935,913</u>	<u>2,425,607</u>
Provisions for liabilities	15	(20,000)	(20,000)
Total net assets		<u><u>2,915,913</u></u>	<u><u>2,405,607</u></u>
Charity funds			
Restricted funds	16	200,032	330,258
Unrestricted funds	16	2,715,881	2,075,349
Total funds		<u><u>2,915,913</u></u>	<u><u>2,405,607</u></u>

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



Patricia Hughes

Date: 19/12/2025

The notes on pages 27 to 44 form part of these financial statements.

Crossroads Care Kent
(A Company Limited by Guarantee)

Statement of Cash Flows
For the Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash used in operating activities	19	92,966	(727,222)
Cash flows from investing activities			
Dividends, interests and rents from investments		44,534	42,219
Purchase of tangible fixed assets		(5,067)	-
Proceeds from sale of investments		350,000	-
Net cash provided by investing activities		389,467	42,219
Change in cash and cash equivalents in the year		482,433	(685,003)
Cash and cash equivalents at the beginning of the year		1,761,268	2,446,271
Cash and cash equivalents at the end of the year	20	2,243,701	1,761,268

The notes on pages 27 to 44 form part of these financial statements

Crossroads Care Kent
(A Company Limited by Guarantee)

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

1. General information

Crossroads Care Kent is a charity (company number: 03694575), limited by guarantee, incorporated in England and Wales.

The charity's registered office is 170 Tonbridge Road, Watlingbury, Maidstone, Kent, ME18 5NS.

The charitable activities of the charity continues to be to provide trained care support workers to take over the Carer's role to give the Carer a short break on a regular basis.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity has applied all amendments to FRS102, in accordance with the mandatory adoption of the triennial review for accounting periods beginning on or after 1 January 2019.

Crossroads Care Kent 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.

The charity's functional and presentational currency is in Pounds Sterling.

The charity's financial statements are presented to the nearest pound.

2.2 Going concern

The charity's main source of income is from its charitable objectives being the receipt of grants and donations to provide trained Carer support workers to take over the Carer's role to give the Carer a short break on a regular basis.

In order to meet its day to day working capital requirements the charity is dependent upon these grants and donations, the nature of which are primarily awarded on an annual basis.

The Trustees have a reasonable expectation that the charity will have adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt a going concern basis in preparing the financial statements.

2.3 Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £5 per member of the company.

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

2. Accounting policies (continued)

2.4 Income

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 income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Where the donated good is a fixed asset, it is measured at fair value, unless it is impractical to measure this reliably, in which case the cost of the item to the donor should be used. The gain is recognised as income from donations and a corresponding amount is included in the appropriate fixed asset class and depreciated over the useful economic life in accordance with the charity's accounting policies.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

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

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

2. Accounting policies (continued)

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. 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.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

2.6 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.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Fixtures and fittings	-	25% Straight line
Computer equipment	-	25% Straight line

2.8 Investments

Current asset investments include cash or other short-term liquid investments with a short maturity of more than three months but less than one year, held for investment purposes.

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

2. Accounting policies (continued)

2.9 Debtors

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

2.10 Cash at bank and in hand

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

2.11 Liabilities

Liabilities and provisions are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.12 Financial instruments

The charitable company only 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.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method. Debt instruments that are payable or receivable within one year, typically trade payables or receivables, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration expected to be paid or received. However if the arrangements of a short-term instrument constitute a financing transaction, like the payment of a trade debt deferred beyond normal business terms or finance at a rate of interest that is not a market rate or in case of an outright short-term loan not at market rate, the financial asset or liability is measured, initially, at the present value of the future cash flow discounted at a market rate of interest for a similar debt instrument and subsequently at amortised cost.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If the objective evidence of impairment is found, an impairment loss is recognised in the profit and loss account.

For financial assets measured at amortised cost, the impairment loss is measured as the difference between an assets carrying amount and the present value of estimated cash flows discounted at the asset's original effective interest rate. If a financial asset has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined under the contract.

Financial assets and liabilities are offset and the net amount reported in the balance sheet when there is an 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.

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

2. Accounting policies (continued)

2.13 Provisions

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event which it is probable will result in the transfer of economic benefits and the obligation can be estimated reliably.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

2.14 Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

2.15 Pensions

The charity 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.

2.16 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

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

2. Accounting policies (continued)

3. Critical accounting estimates and areas of judgement

The preparation of the financial statements requires key management to make judgements, estimates and assumptions that can affect the amounts reported for assets and liabilities, and the results for the year. The nature of estimation is such though that actual outcomes could differ significantly from those estimates.

The following judgements have had the most significant impact on the amounts recognised in the financial statements:

Lease commitments

The charity has entered into a range of lease commitments in respect of property. The classification of these leases as either financial or operating leases requires key management to consider whether the terms and conditions of each lease are such that the charity has acquired the risks and rewards associated with the ownership of the underlying assets.

The following are the company's key sources of estimation uncertainty:

Allocation of support costs

The charity allocates its support costs based upon the number of hours staff members have incurred between the charitable activities. This method is also used to allocate support costs between restricted and unrestricted funds.

Provisions

A provision has been made in relation to the dilapidations of the property. This can be seen at note 15.

Crossroads Care Kent
(A Company Limited by Guarantee)

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

4. Income from donations and legacies

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	6,146	132,367	138,513	158,511
Legacies	-	215,106	215,106	-
Grants	-	100,000	100,000	-
Total 2025	6,146	447,473	453,619	158,511

5. Income from charitable activities

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from charitable activities - Provision of care services	543,079	3,240,022	3,783,101	3,798,650

6. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Investment income	44,534	44,534	42,219

Crossroads Care Kent
(A Company Limited by Guarantee)

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

7. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £	Total funds 2024 £
Provision of care services	3,353,786	341,632	3,695,418	4,007,172
Volcare	75,530	-	75,530	83,021
Total 2025	3,429,316	341,632	3,770,948	4,090,193

Analysis of direct costs

	Provision of care services 2025 £	Volcare 2025 £	Total funds 2025 £	Total funds 2024 £
Staff costs	3,191,124	75,530	3,266,654	3,670,651
Staff training	19,277	-	19,277	11,188
Recruitment costs	690	-	690	32,463
Dartford Borough Council project activities	62,500	-	62,500	-
Macmillan project activities	37,494	-	37,494	22,571
COGS expenditure	21,372	-	21,372	14,670
Carers activities	161	-	161	1,222
Young Carers project activities	21,168	-	21,168	26,035
Total 2025	3,353,786	75,530	3,429,316	3,778,800

Crossroads Care Kent
(A Company Limited by Guarantee)

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

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Provision of care services 2025 £	Total funds 2025 £	Total funds 2024 £
Depreciation	3,380	3,380	6,203
Rent	123,967	123,967	127,095
Gas, electricity and water	7,877	7,877	4,695
Telephone and postage	23,687	23,687	19,117
Computer costs	77,015	77,015	76,734
Repairs and maintenance	14,634	14,634	12,517
Insurance	21,734	21,734	22,007
Affiliation costs	11,839	11,839	11,275
Legal and professional fees	35,675	35,675	6,285
Consultancy fees	2,189	2,189	5,464
Bank charges	3,000	3,000	2,760
Incidental expenses	1,495	1,495	2,874
Fundraising and public relations	5,876	5,876	4,131
Bad debt write off	264	264	36
Audit fees	9,000	9,000	10,200
Total 2025	341,632	341,632	311,393

8. Auditors' remuneration

	2025 £	2024 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	10,800	10,200

Crossroads Care Kent
(A Company Limited by Guarantee)

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

9. Staff costs

	2025 £	2024 £
Wages and salaries	3,003,573	3,396,066
Social security costs	210,490	209,610
Contribution to defined contribution pension schemes	52,591	64,975
	<u>3,266,654</u>	<u>3,670,651</u>

During the prior year £195,373 was paid in redundancy costs before the balance sheet date.

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
Employees	<u>156</u>	<u>168</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025 No.	2024 No.
In the band £60,001 - £70,000	1	-
In the band £100,001 - £110,000	-	1
In the band £130,001 - £140,000	-	1

The Trustees and certain senior employees who have authority and responsibility for planning, directing and controlling the activities of the charity are considered to be key management personnel. No Trustee received any remuneration during the year (2024: £Nil) and the total compensation paid to key management personnel amounted to £129,278 (2024: £339,497 including £94,471 of redundancy costs). These redundancy figures relate to former key management personnel, who left the organisation in December 2023.

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £156).

Crossroads Care Kent
(A Company Limited by Guarantee)

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

11. Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost or valuation			
At 1 April 2024	31,417	105,284	136,701
Additions	693	4,374	5,067
At 31 March 2025	<u>32,110</u>	<u>109,658</u>	<u>141,768</u>
Depreciation			
At 1 April 2024	31,417	103,722	135,139
Charge for the year	173	3,207	3,380
At 31 March 2025	<u>31,590</u>	<u>106,929</u>	<u>138,519</u>
Net book value			
At 31 March 2025	<u>520</u>	<u>2,729</u>	<u>3,249</u>
At 31 March 2024	<u>-</u>	<u>1,562</u>	<u>1,562</u>

12. Debtors

	2025 £	2024 £
Trade debtors	752,944	515,198
Other debtors	-	3,225
Prepayments and accrued income	206,617	59,504
	<u>959,561</u>	<u>577,927</u>

13. Current asset investments

	2025 £	2024 £
Unlisted investments	<u>-</u>	<u>350,000</u>

Crossroads Care Kent
(A Company Limited by Guarantee)

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

14. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	21,951	9,220
Other taxation and social security	41,689	41,766
Pension fund loan payable	10,862	(8,030)
Other creditors	14,126	31,429
Accruals and deferred income	181,970	190,765
	270,598	265,150

15. Provisions

	Provisions
	£
At 1 April 2024	20,000
	20,000

Dilapidations

The charity is required by the terms of its rental agreement to replace all carpets in the premises at the end of the tenancy. The Trustees are of the opinion that £20,000 remains to be a realistic provision, and therefore there have been no movements of this balance in the current year.

Crossroads Care Kent
(A Company Limited by Guarantee)

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

16. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Redundancy contingency	494,628	-	-	-	494,628
Relocation fund	250,000	-	-	-	250,000
Emergency care breaks	280,000	-	-	-	280,000
	<u>1,024,628</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,024,628</u>
General funds					
General Funds	1,050,721	3,732,029	(3,110,772)	19,275	1,691,253
	<u>1,050,721</u>	<u>3,732,029</u>	<u>(3,110,772)</u>	<u>19,275</u>	<u>1,691,253</u>
Total Unrestricted funds	<u>2,075,349</u>	<u>3,732,029</u>	<u>(3,110,772)</u>	<u>19,275</u>	<u>2,715,881</u>
Restricted funds					
Volcare	48,052	-	-	(48,052)	-
End of Life West Kent CCG	160,017	91,667	(91,987)	(42,530)	117,167
Young Carers	2,877	44,688	(130,080)	82,515	-
Macmillan Volunteer Service	108,104	412,870	(438,109)	-	82,865
KCC Enhanced Hospital Discharge	(475)	-	-	475	-
Hospital Discharge	11,683	-	-	(11,683)	-
	<u>330,258</u>	<u>549,225</u>	<u>(660,176)</u>	<u>(19,275)</u>	<u>200,032</u>
Total of funds	<u>2,405,607</u>	<u>4,281,254</u>	<u>(3,770,948)</u>	<u>-</u>	<u>2,915,913</u>

Crossroads Care Kent
(A Company Limited by Guarantee)

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

16. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Unrestricted funds				
Designated funds				
Redundancy contingency	690,000	-	(195,372)	494,628
Relocation fund	250,000	-	-	250,000
Emergency care breaks	280,000	-	-	280,000
	<u>1,220,000</u>	<u>-</u>	<u>(195,372)</u>	<u>1,024,628</u>
General funds				
General Funds	<u>1,090,091</u>	<u>3,385,858</u>	<u>(3,425,228)</u>	<u>1,050,721</u>
Total Unrestricted funds	<u>2,310,091</u>	<u>3,385,858</u>	<u>(3,620,600)</u>	<u>2,075,349</u>
Restricted funds				
Volcare	48,052	-	-	48,052
End of Life West Kent CCG	104,651	108,333	(52,967)	160,017
Young Carers	12,151	91,934	(101,208)	2,877
Macmillan Volunteer Service	21,070	399,985	(312,951)	108,104
KCC Enhanced Hospital Discharge	(475)	-	-	(475)
Hospital Discharge	-	14,150	(2,467)	11,683
	<u>185,449</u>	<u>614,402</u>	<u>(469,593)</u>	<u>330,258</u>
Total of funds	<u>2,495,540</u>	<u>4,000,260</u>	<u>(4,090,193)</u>	<u>2,405,607</u>

Crossroads Care Kent
(A Company Limited by Guarantee)

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

Transfer between funds

Volcare - the transfer of £48,052 to unrestricted funds represents excess income for this project for which Crossroads Care Kent has obtained permission to use for general purposes.

End of Life West Kent CCG - the transfer of £42,530 to unrestricted funds represents excess income for this project for which Crossroads Care Kent has obtained permission to use for general purposes.

Macmillan Volunteer Service - the transfer of £82,515 from unrestricted funds represents the contribution Crossroads Care Kent has made towards providing support for this project.

KCC Enhanced Hospital Discharge - the transfer of £475 from unrestricted funds represents the contribution Crossroads Care Kent has made towards providing support for this project.

Hospital Discharge - the transfer of £11,683 to unrestricted funds represents excess income for this project for which Crossroads Care Kent has obtained permission to use for general purposes.

Purpose of designated funds

Redundancy contingency - This represents the Trustees' estimate of costs that may be incurred in the event of the charity ceasing to operate, such as rent, redundancy payments etc.

Relocation reserve - This represents funds set aside to seek larger premises as a capital asset in the next two years.

Emergency Care Breaks - This covers the cost of meeting any Carer's emergency need for respite for which no specific funding exists

Palliative Care Fund - This represents funds set aside should there ever be a need to taper off End of Life Project in the event of funding ceasing.

Committed Future Care - This represents the cost of future respite visits to which the charity is committed.

Care Replacement Fund - This represents funds to continue supporting clients whilst they source alternative care provision in the event of closure of the Charity.

Purposes of restricted funds

Volcare - This fund represents grants received in order to provide a bespoke home based respite service for Carers.

End of Life West Kent CCG - This fund represents monies received to specially help those with cancer.

Young Carers - This fund represents grants received in order to provide short breaks for Young Carers.

Macmillan Volunteer Service - This fund represents funding received for a Volunteer Befriending Service. This service provides volunteers to support people who have cancer.

KCC Enhanced Hospital Discharge - This fund represents funding received to provide care to those who are specifically COVID-19 positive.

Barclays - This fund represents monies received to provide post COVID-19 support to Carers across Kent.

Hospital Discharge - This fund represents monies received to provide successful discharge of a Carer or the person with care needs from one of the three main EKHUFT hospitals.

Crossroads Care Kent
(A Company Limited by Guarantee)

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

17. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Designated funds	1,024,628	-	-	-	1,024,628
General funds	1,050,721	3,732,029	(3,110,772)	19,275	1,691,253
Restricted funds	330,258	549,225	(660,176)	(19,275)	200,032
	<u>2,405,607</u>	<u>4,281,254</u>	<u>(3,770,948)</u>	<u>-</u>	<u>2,915,913</u>

Summary of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Designated funds	1,220,000	-	(195,372)	1,024,628
General funds	1,090,091	3,385,858	(3,425,228)	1,050,721
Restricted funds	185,449	614,402	(469,593)	330,258
	<u>2,495,540</u>	<u>4,000,260</u>	<u>(4,090,193)</u>	<u>2,405,607</u>

18. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	-	3,249	3,249
Current assets	233,742	2,969,520	3,203,262
Creditors due within one year	(33,710)	(236,888)	(270,598)
Provisions for liabilities and charges	-	(20,000)	(20,000)
Total	<u>200,032</u>	<u>2,715,881</u>	<u>2,915,913</u>

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18. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	-	1,562	1,562
Current assets	350,908	2,338,287	2,689,195
Creditors due within one year	(20,650)	(244,500)	(265,150)
Provisions for liabilities and charges	-	(20,000)	(20,000)
Total	330,258	2,075,349	2,405,607

19. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income/expenditure for the year (as per Statement of Financial Activities)	510,306	(89,933)
Adjustments for:		
Depreciation charges	3,380	6,203
Dividends, interests and rents from investments	(44,534)	(42,219)
Increase in debtors	(381,634)	(194,149)
(Decrease)/Increase in creditors	5,448	(57,124)
Purchase of investment	-	(350,000)
Net cash provided by/(used in) operating activities	92,966	(727,222)

20. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	2,243,701	1,761,268
Total cash and cash equivalents	2,243,701	1,761,268

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21. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	1,761,268	482,433	2,243,701
Debt due within 1 year	8,030	(18,892)	(10,862)
Liquid investments	350,000	(350,000)	-
	<u>2,119,298</u>	<u>113,541</u>	<u>2,232,839</u>

22. Pension commitments

The charity operates three defined contribution pension schemes. The assets of each scheme are held separately from those of the company in separate independently administered funds. The pension cost charge represents contributions payable by the company to the funds and amounted to £52,591 (2024: £71,745). Contributions totalling £10,862 (2024: £5,449) were payable to the funds at the balance sheet date and are included in creditors.

23. Operating lease commitments

At 31 March 2025 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than 1 year	179,796	198,396
Later than 1 year and not later than 5 years	106,947	286,743
	<u>286,743</u>	<u>485,139</u>

24. Related party transactions

There have been no related party transactions during the year, or during the previous financial year.

25. Controlling party

In the opinion of the Trustees, there is no controlling party.