

FOREST OF DEAN CROSSROADS CARING FOR CARERS

England & Wales · Charity number 1086841

Details

Other names	CROSSROADS CARE - FOREST OF DEAN & HEREFORDSHIRE, Crossroads Gloucestershire
Status	Registered
Legal form	Charitable company
Company number	04178148
Registered	2001-05-31
Register	View on the Charity Commission register

Contact

Address	St Annals House Belle Vue Rd Cinderford GL14 2AB
Phone	01594823414
Email	admin@crossroadsglos.org.uk
Website	www.crossroadsglos.org.uk

Activities

Objects: TO RELIEVE THE STRESSES EXPERIENCED BY CARERS, AND CHILDREN AND ADULTS WHO HAVE CARE NEEDS, AS A RESULT OF DISABILITY, ILLNESS OR AGE BY OFFERING A RESPITE SERVICE THROUGH THE PROVISION OF COMMUNITY-BASED SUPPORT WORKERS.

Activities: Forest of Dean Crossroads provides respite breaks for Carers in the form of daycare services, social groups and community respite. We also work in partnership with Adult and Social Care Directorate by providing care workers to work in a day centre setting as well as in the community. We also support Carers and cared for who hold Direct Payments and those who pay for their support privately.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED. IN PRACTICE FOREST OF DEAN.
- Gloucestershire
- Herefordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,916,938	£1,881,646	£214,675	72
2024-03-31	£1,721,505	£1,836,597	£179,383	83
2023-03-31	£1,858,906	£2,042,895	£294,475	96
2022-03-31	£2,579,367	£2,652,610	£478,464	131
2021-03-31	£2,543,643	£2,658,997	£551,707	148

Trustees

Name	Role	Appointed
Pierre De Carteret	Chair	2022-08-22
Andrew Robert Jones		2025-09-05
Deborah Vaughan		2024-02-16
Elizabeth Blake		2025-10-31
Jan Marriott		2020-12-03
Joanna Elizabeth Easton		2025-09-05
Nicholas Michael Evans		2023-08-01
Patrick Williams		2021-10-01

FOREST OF DEAN CROSSROADS CARING FOR CARERS

England & Wales - Charity number 1086841

Accounts

Charity registration number 1086841 (England and Wales)

Company registration number

**FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

FOREST OF DEAN CROSSROADS - CARING FOR CARERS TRADING AS CROSSROADS GLOUCESTERSHIRE LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

J D Marriott
H Brown (resigned 10.11.2025)
N M Evans
P De Carteret
D J Vaughan
P A Williams
J E Easton (appointed 05.09.2025)
A R Jones (appointed 05.09.2025)
E Blake (appointed 31.10.2025)

Secretary

K Williams

Charity number (England and Wales) 1086841

Company number 04178148

Registered office

St Annals House
Belle Vue Road
Cinderford
Gloucestershire
England
GL14 2AB

Auditor

BK Plus Audit Limited (Statutory Auditor)
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

Bankers

HSBC Bank Plc
Harry Weston Road
Binley
Coventry
CV3 2SH

Chief Executive Officer

D J Vaughan

FOREST OF DEAN CROSSROADS - CARING FOR CARERS TRADING AS CROSSROADS GLOUCESTERSHIRE CONTENTS

	Page
Trustees' report	1 - 5
Independent auditor's report	6 - 8
Statement of financial activities	9
Statement of financial position	10
Statement of cash flows	11
Notes to the financial statements	12 - 23

FOREST OF DEAN CROSSROADS - CARING FOR CARERS TRADING AS CROSSROADS GLOUCESTERSHIRE TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

The Trustees of Crossroads Gloucestershire are pleased to present their annual report, alongside the audited financial statements, for the financial year ending 31 March 2025.

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

Objectives and activities

Our aims include:

- Delivering high-quality, responsive, and accessible services tailored to evolving client needs.
- Ensuring person-centred care that achieves meaningful outcomes.
- Providing practical, emotional, and informational support to vulnerable individuals.
- Helping clients remain independent and safe in their own homes.
- Investing in staff training to meet the needs of individuals with complex conditions.

Core Services:

Our primary services include one-to-one domiciliary care and respite breaks for unpaid carers, helping individuals maintain their independence and quality of life.

Active Living Groups

We run a range of Active Living Groups to combat social isolation and enhance the wellbeing of individuals living with disabilities or experiencing loneliness. These services offer social interaction, engagement, and mental stimulation, contributing to improved health and quality of life.

Public Benefit:

Crossroads Gloucestershire provides services across Gloucestershire and Herefordshire without discrimination based on race, religion, sexuality, or financial means. We recognise the challenges of rural access and work with partners to seek and provide transport for clients in less accessible areas.

Mission Statement

Our mission is to be the provider of choice for person-centred, high-quality support services across Gloucestershire. We serve individuals who are vulnerable due to age, financial hardship, ill health, or disability, along with their carers — enabling safer, more supported lives in the community.

Achievements and performance

The financial year 2024–2025 has continued to challenge organisations in the health and social care sector, with rising operational costs and workforce shortages creating the potential to impact service delivery. Despite this, Crossroads Gloucestershire has remained resilient, with staff displaying commitment and adaptability.

As Chair, I extend heartfelt thanks to our dedicated staff and volunteers. Their professionalism and compassion have ensured that we continue to deliver outstanding, person-centred services.

We remain committed to quality. Our services are regularly reviewed and audited under our Quality Strategy to ensure compliance and excellence. Positive client feedback and numerous testimonials underscore the high level of satisfaction and care.

FOREST OF DEAN CROSSROADS - CARING FOR CARERS TRADING AS CROSSROADS GLOUCESTERSHIRE TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Workforce Development:

The Government's Sponsored Worker Scheme has been instrumental in helping Crossroads Gloucestershire address workforce shortages and increase capacity. Through this scheme, we have successfully recruited skilled care workers. These employees were already in the UK and their sponsorship paperwork was transferring to Crossroads. This has helped us expand our team and ensure a more consistent and reliable service delivery.

These additional staffing resources have allowed us to:

- Improve roster planning and reduce reliance on agency staff.
- Provide more timely support to clients and reduce waiting lists.
- Alleviate pressures on existing staff, supporting better work-life balance and morale.

Service Expansion:

Crossroads Gloucestershire has benefited significantly from Gloucestershire County Council's block booking initiative, introduced as part of its wider Health and Social Care Framework. This initiative secures guaranteed hours of care provision from approved providers, offering financial stability and operational certainty in a challenging care landscape.

By participating in the scheme, we have been able to:

- Plan services more effectively, knowing that commissioned hours are secured.
- Improved utilisation of staff, with more predictable workloads and reduced downtime
- Improve service continuity, reducing waiting times and ensuring timely interventions for clients.
- Assured income has enabled us to invest in quality improvement maintaining and enhancing standards of care.

The block booking model represents a strategic shift in the way care services are commissioned, moving towards long-term partnerships and sustainable delivery models and we are proud that GCC has recognised Crossroads Gloucestershire as an important partner in achieving this change.

Active Living Services:

We are also pleased to report an expansion of our Active Living Services. During the year, we introduced dedicated support groups for individuals living with Parkinson's and those recovering from strokes. These new groups offer tailored social interaction, peer support, and therapeutic activities aimed at improving mobility, wellbeing, and overall quality of life. Initial feedback has been overwhelmingly positive, and we plan to continue growing these specialist services in line with community needs.

I would also extend our sincere thanks to the funders who help support our charitable activities and have provided long-term grant support which has enabled us to plan ahead with confidence and stability.

Partnerships:

We value our collaborations with:

- Gloucestershire County Council
- Cinderford Town Council
- People Plus
- Forest of Dean Dementia Action Alliance
- Forest of Dean Health Forum
- Forest Sensory Service

Working in partnership enables us to maximise resources and enhance service delivery across the region.

FOREST OF DEAN CROSSROADS - CARING FOR CARERS TRADING AS CROSSROADS GLOUCESTERSHIRE TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Financial review

The continued pressures of recruitment and the cost-of-living crisis have affected our finances. Rising costs, particularly in fuel and energy, have impacted both operations and those we support.

Despite this, we have increased the fund balances from £179,383 to £214,675. Detailed financial statements are provided on pages 9 and 10, together with accompanying notes.

Reserves Policy:

The reserves policy is reviewed annually to ensure financial sustainability. The policy supports:

Meeting obligations in the event of wind-up.
Strategic planning
Focused fundraising
Transparent financial communication with stakeholders

As of 31 March 2025, the charity held total reserves of £214,675 of which £174,095 are free reserves. Free reserves are defined as unrestricted funds less the written down value of fixed assets. This equates to 1.78 times coverage of liabilities (£120,272) exceeding the target threshold of 1.2.

Risk Management

The Board recognises key operational and strategic risks, including staffing capacity, quality assurance, regulatory compliance, and financial sustainability.

Risks are mitigated through:

- Regular quality audits
- Ongoing review of staffing and recruitment
- Diversification of income streams
- Active review and use of the Risk Register
- Support from the Company Secretary in risk oversight
- Quarterly Board Meetings and Monthly Departmental Review meetings with Trustees

All new services undergo comprehensive risk assessments to ensure they do not compromise existing operations. The Business Continuity Plan is reviewed routinely.

Structure, governance and management

Governing document

The charity is a company limited by guarantee, having no share capital. It is established under a Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association.

Board of Trustees:

The charity is led by a Board of Trustees, who also serve as directors of the company.

Trustee appointments are considered carefully to ensure the Board maintains the right balance of size, skills, and expertise to operate effectively. When vacancies arise, the Board reviews the skills required in the context of future challenges and sector changes and follows an open recruitment process supported by a structured induction programme.

Trustees play a central role in ensuring the charity is guided by individuals with the appropriate skills, experience, and values. Ongoing training and development opportunities are made available to support Trustees in their role.

FOREST OF DEAN CROSSROADS - CARING FOR CARERS TRADING AS CROSSROADS GLOUCESTERSHIRE TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Board development and effectiveness

The Board remains committed to continuous improvement in governance. Previous effectiveness reviews have informed the strengthening of reporting processes, ensuring Trustees now receive regular monthly robust management information to support informed decision making. Trustees are regularly invited to put forward ideas for improving governance, ensuring that Board development is both continuous and inclusive. These suggestions are considered as part of ongoing reviews of Board effectiveness, and where appropriate, changes are implemented to strengthen systems, processes, and overall governance practice.

Partnership with Senior Management Team:

Trustees continue to work closely with the Senior Management Team and staff across key areas, including Finance, Quality, HR and Remuneration, and Trustees review progress monthly via written reports provided to the Board, which provide information on operational performance monitoring, and risk management.

These monthly reports are discussed with the Trustee designated as the critical friend to each business area and they are invited to make additional written comments before the reports are circulated. Monthly reports are a standing Agenda item at each Board Meeting where Trustees are invited to comment and/or ask questions.

Compliance and Oversight:

The Board continues to prioritise regulatory compliance, including General Data Protection Regulation (GDPR) requirements. A Data Protection Officer oversees these processes, ensuring policies are regularly reviewed and updated.

During the financial year 2024-2025, the charity continued to review and strengthen its systems and processes across all business areas to ensure resilience and effectiveness.

Trustees provide strategic oversight and expertise but are not involved in the charity's day-to-day operational management, which is delegated to the Chief Executive and Senior Management Team.

Senior Management Team:

Operational management is the responsibility of the Chief Executive Officer and her Senior Management team.

Senior Management Remuneration:

Trustees are unpaid unless providing professional services separately. Remuneration for senior staff is reviewed annually, benchmarked, and approved by the Board following performance evaluations.

Director and Trustee Appointments:

- Mr A R Jones as a director on the 5th September 2025
- Ms J E Easton as a director on the 5th September 2025
- Ms E Blake as a director on the 31st October 2025

Director and Trustee Resignations:

- Ms H Brown as a director on the 10th November 2025

FOREST OF DEAN CROSSROADS - CARING FOR CARERS TRADING AS CROSSROADS GLOUCESTERSHIRE TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Statement of trustees' responsibilities

The trustees, who are also the directors of Forest Of Dean Crossroads - Caring For Carers for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Future plans

Crossroads Gloucestershire is committed to delivering high-quality care while maintaining financial sustainability in a challenging environment. Key priorities include:

- Optimising operations and increasing efficiencies
- Expanding and diversifying income sources
- Enhancing performance monitoring and evaluation

We are encouraged by our improved financial position in the first half of the financial year 2025–2026, achieved through increased staffing and grant income, and a reduction in long-term liabilities.

Auditors

The auditors, BK Plus Audit Limited (Statutory Auditor), will be proposed for re-appointment at the forthcoming Annual General Meeting.

Conclusion

The Trustees extend their sincere gratitude to all staff, volunteers, funders, and partners for their commitment and hard work throughout the year. We look forward to continuing our mission and building on this year's progress.

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



P De Carteret - Trustee

21 November 2025

FOREST OF DEAN CROSSROADS - CARING FOR CARERS TRADING AS CROSSROADS GLOUCESTERSHIRE INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF FOREST OF DEAN CROSSROADS - CARING FOR CARERS

Opinion

We have audited the financial statements of Forest Of Dean Crossroads - Caring For Carers (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the statement of financial position, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

FOREST OF DEAN CROSSROADS - CARING FOR CARERS TRADING AS CROSSROADS GLOUCESTERSHIRE INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF FOREST OF DEAN CROSSROADS - CARING FOR CARERS

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

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

- enquiries of management including a pre audit meeting;
- obtaining and reviewing supporting documentation of policies concerning the laws and regulations applicable to the business;
- understanding how the charity complies with its regulatory framework by making enquiries of management;
- considering the culture inherent in the charity and whether this represents a culture of honesty and ethical behaviour with a strong emphasis of detection and prevention of fraud.

We assessed the susceptibility of the charity's financial statements to material misstatement and considered how fraud might occur. The audit procedures performed included, but were not limited to:

- challenging management assumptions and estimates;
- identifying and testing unusual journal entries;
- assessing how the relevant laws and regulations have been complied with and noting any instances of non compliance;
- reviewing the financial statements for compliance with relevant Accounting Standards and accounting legislation applicable to a charity;
- considering how those charged with governance have addressed the possibility of an override of essential controls or other influence over the financial reporting processes.

In addition, we also considered non financial laws relevant to the charity. These do not necessarily have a direct influence on the charity but might affect the charity's ability to operate.

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

**FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

**TO THE TRUSTEES OF FOREST OF DEAN CROSSROADS - CARING FOR
CARERS**

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Roger Downes FCA (Senior Statutory Auditor)
for and on behalf of BK Plus Audit Limited (Statutory Auditor)
Chartered Certified Accountants
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

Date: 04 December 2025

**FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
Donations and legacies	3	31,283	-	31,283	31,467	-	31,467
Charitable activities	5	1,613,141	272,153	1,885,294	1,516,112	169,990	1,686,102
Investments	4	361	-	361	3,936	-	3,936
Total income		1,644,785	272,153	1,916,938	1,551,515	169,990	1,721,505
Expenditure on:							
Charitable activities	6	1,649,543	232,103	1,881,646	1,661,507	175,090	1,836,597
Total expenditure		1,649,543	232,103	1,881,646	1,661,507	175,090	1,836,597
Net income/(expenditure) and movement in funds		(4,758)	40,050	35,292	(109,992)	(5,100)	(115,092)
Reconciliation of funds:							
Fund balances at 1 April 2024		178,853	530	179,383	288,845	5,630	294,475
Fund balances at 31 March 2025		174,095	40,580	214,675	178,853	530	179,383

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

The notes on pages 12 to 23 form part of these financial statements.

**FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
STATEMENT OF FINANCIAL POSITION**

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	12		-		5,615
Current assets					
Stocks	13	21,516		33,517	
Debtors	14	239,529		210,868	
Cash at bank and in hand		73,902		34,281	
		<u>334,947</u>		<u>278,666</u>	
Creditors: amounts falling due within one year	16	(120,272)		(104,898)	
Net current assets			214,675		173,768
Total assets less current liabilities			<u>214,675</u>		<u>179,383</u>
The funds of the charity					
Restricted income funds	17	40,580		530	
Unrestricted funds	18	174,095		178,853	
		<u>214,675</u>		<u>179,383</u>	

The notes on pages 12 to 23 form part of these financial statements.

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

The financial statements were approved by the trustees on 21 November 2025



P De Carteret - Trustee

Company registration number (England and Wales)

**FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	22		39,260		(132,196)
Investing activities					
Investment income received		361		3,936	
Net cash generated from investing activities			361		3,936
Net cash generated from financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			39,621		(128,260)
Cash and cash equivalents at beginning of year			34,281		162,541
Cash and cash equivalents at end of year			73,902		34,281

FOREST OF DEAN CROSSROADS - CARING FOR CARERS TRADING AS CROSSROADS GLOUCESTERSHIRE NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Forest Of Dean Crossroads - Caring For Carers is a private company limited by guarantee incorporated in England and Wales. The registered office is St Annals House, Belle Vue Road, Cinderford, Gloucestershire, GL14 2AB, England.

1.1 Accounting convention

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

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

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Grants receivable are included in full in the Statement of Financial Activities in the year in which the conditions for their receipt have been complied with, less any amounts of grants repayable to the grant-givers.

Grants restricted to future accounting periods are deferred and recognised in those future accounting periods. Grants are apportioned to accounting periods on a time apportionment basis.

Purchased care hours contracts are shown in the Statement of Financial Activities in the year to which they relate.

Voluntary income received by way of donations and membership subscriptions, and investment income, is included in full in the Statement of Financial Activities in the year to which they relate.

The value of services provided by volunteers is not included.

**FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

(Continued)

1.5 Expenditure

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

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

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

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

Computers	25% on cost
Motor vehicles	25% on cost

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

The Board of Trustees have agreed a capitalisation policy whereby only items costing £1,000 are considered to be Tangible Fixed Assets, anything under this limit being deemed general operating expenditure and included within the Statement of Financial Activities.

1.7 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.8 Cash and cash equivalents

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

1.9 Taxation

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

1.10 Employee benefits

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

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

FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.11 Retirement benefits

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

1.12 Fund accounting

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

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

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

1.13 Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Bad debts are provided at set rates depending on the age of the invoice. Prepayments are valued at the amount prepaid net of any discounts.

1.14 Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

2 Critical accounting estimates and judgements

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

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

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are depreciation, the stock valuation and the bad debt provision.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	31,283	31,467

FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	361	3,936

5 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Activity						
Grants and other income for care work	1,613,141	272,153	1,885,294	1,516,112	169,990	1,686,102

Grants received, included in the above, are as follows:

	Activity 2025 £	Activity 2024 £
Care delivered	1,613,141	1,516,112
PeoplePlus Group Limited	179,184	146,990
Barnwood Trust	43,900	5,000
Big Lottery	19,500	-
NHS Gloucestershire Integrated Care	12,069	-
Befriending Group (FoD DC)	10,000	-
Gloucester Community Foundation	7,500	7,500
Forest of Dean District Council Offices	-	10,000
Cinderford Town Council	-	500
	1,885,294	1,686,102

FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on charitable activities

	Total 2025 £	Total 2024 £
Direct costs		
Staff costs	1,439,874	1,391,969
Depreciation and impairment	5,614	5,407
Insurance	19,005	19,197
Agency costs	9,583	3,555
Telephone	42,344	44,391
Post, printing & stationery	9,740	10,010
Advertising	1,716	1,602
Sundries	192	204
Cinderford Day Centre expenses and repairs	17,905	17,061
Travelling expenses and accommodation	107,578	105,809
Training & Recruitment	6,615	6,285
Subscriptions & Memberships	8,827	10,666
Accountancy & Professional costs	57,336	54,736
Bad debt write-off	(1,549)	1,850
Refreshments	7,388	8,823
Staff expenses	1,676	1,272
Bank and credit charges	4,089	6,106
Rent, service charges & rates	40,408	39,413
Safety clothing	13,022	21,525
Computer costs	80,212	78,266
Repairs & renewals	1,280	-
	<u>1,872,855</u>	<u>1,828,147</u>
Support and governance costs (See note 7)		
Support	8,791	8,450
	<u>1,881,646</u>	<u>1,836,597</u>
Analysis by fund		
Unrestricted funds	1,649,543	1,661,507
Restricted funds	232,103	175,090
	<u>1,881,646</u>	<u>1,836,597</u>

FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

7 Support costs allocated to activities

	2025	2024
	£	£
Auditors' remuneration	6,593	6,300
Auditors' remuneration - non-audit	2,198	2,100
Trustee meeting expenses	-	50
	<u>8,791</u>	<u>8,450</u>

8 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's auditor:		
- for the audit of the charity's financial statements	6,593	6,300
- for statutory accounts preparation	2,198	2,100
Depreciation of owned tangible fixed assets	5,614	5,407
	<u>14,405</u>	<u>13,807</u>

9 Trustees

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

In the prior year, one of the trustees was paid £624 for website services on an arms' length basis.

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Total	<u>72</u>	<u>83</u>

Employment costs

	2025	2024
	£	£
Wages and salaries	1,325,441	1,283,964
Social security costs	94,823	87,541
Other pension costs	19,610	20,464
	<u>1,439,874</u>	<u>1,391,969</u>

FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

10 Employees

(Continued)

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

	2025 Number	2024 Number
£70,001 - £80,000	<u>1</u>	<u>1</u>

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	<u>166,089</u>	<u>164,406</u>

The key management personnel of the charity comprise the Chief Executive Officer, Registered Manager, Director of Human Resources and the Company Secretary.

11 Taxation

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

12 Tangible fixed assets

	Computers £	Motor vehicles £	Total £
Cost			
At 1 April 2024	<u>19,902</u>	<u>17,500</u>	<u>37,402</u>
At 31 March 2025	<u>19,902</u>	<u>17,500</u>	<u>37,402</u>
Depreciation and impairment			
At 1 April 2024	<u>18,663</u>	<u>13,125</u>	<u>31,788</u>
Depreciation charged in the year	<u>1,239</u>	<u>4,375</u>	<u>5,614</u>
At 31 March 2025	<u>19,902</u>	<u>17,500</u>	<u>37,402</u>
Carrying amount			
At 31 March 2024	<u>1,240</u>	<u>4,375</u>	<u>5,615</u>

13 Stocks

	2025 £	2024 £
Stocks of PPE	<u>21,516</u>	<u>33,517</u>

**FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

14 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	112,158	140,540
Other debtors	1,537	2,156
Prepayments and accrued income	100,681	68,172
	<u>214,376</u>	<u>210,868</u>
	2025	2024
	£	£
Amounts falling due after more than one year:		
Prepayments and accrued income	25,153	-
	<u>25,153</u>	<u>-</u>
Total debtors	<u>239,529</u>	<u>210,868</u>

15 Cash at bank and in hand

Cash at bank and in hand includes balances held on the COIF Charities Deposit Fund.

16 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	19,475	15,539
Trade creditors	12,166	12,272
Other creditors	530	8,465
Accruals and deferred income	88,101	68,622
	<u>120,272</u>	<u>104,898</u>

FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

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

	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
Summerfield Trust	530	-	-	530
Befriending Group (FoD DC)	-	10,000	(10,000)	-
PeoplePlus Group Limited	-	179,184	(179,184)	-
Big Lottery	-	19,500	(4,875)	14,625
NHS Gloucestershire Integrated Care	-	12,069	(12,069)	-
Barnwood Trust	-	30,000	(15,000)	15,000
Active Living	-	13,900	(3,475)	10,425
Thriving Communities - Social Engagement	-	7,500	(7,500)	-
	<u>530</u>	<u>272,153</u>	<u>(232,103)</u>	<u>40,580</u>

Previous year:

	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
Summerfield Trust	530	-	-	530
Thriving Communities - Dog Days	5,100	-	(5,100)	-
Carers Breaks / Emergency Services	-	146,990	(146,990)	-
Befriending Group (FoD DC)	-	10,000	(10,000)	-
Music Memory	-	500	(500)	-
Active Living	-	5,000	(5,000)	-
Thriving Communities - Social Engagement	-	7,500	(7,500)	-
	<u>5,630</u>	<u>169,990</u>	<u>(175,090)</u>	<u>530</u>

**FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

17 Restricted funds

(Continued)

The balance held on restricted funds represents monies brought forward, monies received in the year and amounts held for ongoing work on specific projects at the year-end which is carried forward to support those projects in the coming year.

Summerfield Trust awarded £530 to gather stories from clients to produce a book called "Voices from the Forest". This was unspent at the end of the financial year.

A grant of £10,000 was awarded by the Forest of Dean District Council towards our Befriending Service. This allows us to provide services to the older and vulnerable residents of the Forest of Dean who are not able to access support in the community.

People Plus have provided £179,184. They have a contract with Gloucestershire County Council. We provide two elements of this contract on their behalf. The first is a Carers Break Service, where we look after the Cared for, whilst the Carer can have some much needed time off. The second element is an Emergency Services Care provision.

The Lottery have provided of £19,500 of funding to assist with the cost of providing support to our Active Living Clubs. This includes the Gents, Ladies and Skittles Club, for people who people who due to ill health, isolation or age are not able to get out as much as they would like.

The NHS Gloucestershire Integrated Care grant of £12,069 was awarded to purchase a digital social care system from an assured supplier. This was to cover the initial cost and year one costs.

Barnwood Trust have very kindly provided £30,000 of funding to assist with the cost of providing support to a number of Active Living Clubs. This includes the Gents, Ladies and Skittles Club, which are run on a weekly basis, for people who due to ill health, isolation or age are not able to get out as much as they would like.

A grant of £7,500 was awarded by Gloucestershire County Council's Thriving Communities fund to help with social engagement, to build confidence and provide activities. We are able to facilitate this using the Skittles clubs that are run on a weekly basis for people who, due to ill health, isolation or age, are not able to get out as much as they would like.

A grant of £13,900 was awarded by Gloucester Community Foundation to help towards the running of our Active living Services. This helps to support the Skittles clubs that are run on a weekly basis.

18 Unrestricted funds

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

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	178,853	1,644,785	(1,649,543)	174,095
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	288,845	1,551,515	(1,661,507)	178,853
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

**FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

18 Unrestricted funds

(Continued)

Transfers are made between restricted and unrestricted funds at the end of every accounting period in cases where:

- (i) The activity of the restricted fund has come to an end and there is an unspent balance that is not repayable to the funder(s), when the surplus is transferred to unrestricted funds;
- (ii) The restricted fund is in deficit and has either come to an end or there is no prospect of a surplus in a later period, which the deficit is eliminated by transfer from unrestricted funds; and
- (iii) to transfer the value of tangible fixed assets from restricted to unrestricted funds when the asset has been purchased from a restricted fund donation but is held for a general and not a restricted purpose.

19 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Current assets/(liabilities)	174,095	40,580	214,675
	<u>174,095</u>	<u>40,580</u>	<u>214,675</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	5,615	-	5,615
Current assets/(liabilities)	173,238	530	173,768
	<u>178,853</u>	<u>530</u>	<u>179,383</u>

20 Contingent Liabilities

Various funders retain the right to claw back grants should the use of funds not be in accordance with the terms of the grant. In the opinion of the trustees no such liability exists at the year-end.

21 Related party transactions

The CEO made a short-term advance of £23,000 in January 2025 for working capital support at a time of a delay in funder payment. The advance, which was unsecured and incurred no interest charge, was paid off in full in March 2025. No liability existed at year-end.

FOREST OF DEAN CROSSROADS - CARING FOR CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

22 Cash generated from operations	2025 £	2024 £
Surplus/(deficit) for the year	35,292	(115,092)
Adjustments for:		
Investment income recognised in statement of financial activities	(361)	(3,936)
Depreciation and impairment of tangible fixed assets	5,614	5,407
Movements in working capital:		
Decrease/(increase) in stocks	12,001	(33,517)
(Increase)/decrease in debtors	(28,661)	83,607
Increase in creditors	15,375	104,898
Cash generated from operations	39,260	41,367

23 Analysis of changes in net funds

	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	34,281	39,621	73,902
	34,281	39,621	73,902
	34,281	39,621	73,902

FOREST OF DEAN CROSSROADS CARING FOR CARERS

England & Wales - Charity number 1086841

Accounts

REGISTERED COMPANY NUMBER: 04178148 (England and Wales)
REGISTERED CHARITY NUMBER: 1086841

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024
FOR
FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**BK Plus Audit Limited (Statutory Auditor)
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX**

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 7
Report of the Independent Auditors	8 to 11
Statement of Financial Activities	12
Statement of Financial Position	13
Statement of Cash Flows	14
Notes to the Statement of Cash Flows	15
Notes to the Financial Statements	16 to 26

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2024**

TRUSTEES	J Huck (resigned 30.9.23) B Barwell (resigned 31.3.24) M Gallagher (resigned 31.12.23) J D Marriott H Brown (appointed 1.8.23) N M Evans (appointed 1.8.23) J L Goode (resigned 6.10.23) P De Carteret D J Vaughan (appointed 16.2.24) P A Williams S J Windle (resigned 31.3.24)
COMPANY SECRETARY	Mrs K Williams
REGISTERED OFFICE	St Annals House Belle Vue Road Cinderford Gloucestershire GL14 2AB
REGISTERED COMPANY NUMBER	04178148 (England and Wales)
REGISTERED CHARITY NUMBER	1086841
AUDITORS	BK Plus Audit Limited (Statutory Auditor) 6 Manor Park Business Centre Mackenzie Way Cheltenham Gloucestershire GL51 9TX
BANKERS	HSBC Bank Plc Harry Weston Road Binley Coventry CV3 2SH
CHIEF EXECUTIVE OFFICER	D J Vaughan

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our mission is to be the provider of choice for the provision of person-centred quality support services for the people of Gloucestershire. In particular, but not exclusively, we offer support to those who are in need by reason of frailty, lack of means, ill-health, or disability and also their carers to lead safer and supported lives.

Our vision is for a society that values equality, dignity, and inclusion. Providing support for people with disabilities and mental health conditions promotes equal opportunities, reduces stigma, and enhances their ability to live independently. This not only improves their quality of life but also benefits the community economically and socially. We seek to:

- Provide a full range of high quality, accessible, responsive services that meet the changing needs of Service Users and their families/representatives.
- Provide person-centred care, ensuring client needs are met and outcomes achieved.
- Provide quality information, guidance, practical and emotional support for vulnerable people in our community.
- Provide a quality care, ensuring all of those who use our service can remain in the community in their own home.
- Ensure our staff are trained and skilled to meet the needs of complex clients.

Core services include one to one care, supporting people so that they can remain living independently at home and in their community. This is through the provision of domiciliary care and respite breaks for unpaid carers.

Our charitable responsibilities include a range of Active Living Groups, which provide social support and stimulation to people living with disabilities or in social isolation. The Active Living Groups aim to increase the health, wellbeing, and quality of life for service users.

Public benefit

The services provided by Forest of Dean Crossroads - Caring for Carers are open to all Carers and those they care for throughout Gloucestershire and Herefordshire irrespective of an individual's race, religion, sexuality or financial status. We also recognise that we serve a rural area and seek to work with other organisations and individuals to help clients access our services from less accessible areas by providing subsidised transport arrangements where appropriate.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The year April 2023 to March 2024 has continued to present challenges for organisations operating in Health and Social Care. The sector continues to operate in the face of rising operational costs as well as staff shortages. This continues to affect Crossroads in the same manner and it has been a testing time for everyone associated with our organisation, our service users and their families, our staff and their families, our commissioners, and our suppliers. Trustees are immensely proud of the way that staff have risen to the challenges in how they care for service users and each other in very difficult times and for the support they have given to families.

We have strengthened our approach to partnership working. By building collaborative relationships with other social prescribers within our community we have all been better equipped to address complex challenges, enhance community well-being, and deliver more effective, efficient, and inclusive services. We are pleased to have continued working alongside and further relationships with partner organisations across Gloucestershire.

These include:

- Gloucestershire County Council
- Cinderford Town Council
- People Plus
- Forest of Dean Dementia Action Alliance
- Forest of Dean Health Forum
- Forest Sensory Service

Comparison of Achievements against Objectives

We have continued to successfully deliver care that is person-centred and focused on ensuring a positive experience for our clients and their families. We seek positive outcomes because of our support, rather than just executing tasks. We ensure that the wishes and needs of the people we support are met by use of inclusive policies, fostering a supportive culture and ensuring representation. At all times our plans ensure everyone can be integral to our decision-making processes, promoting a truly inclusive environment.

The excellent feedback received from our recent Annual Service User Survey has shown that despite the latest set of challenges, we have continued to deliver a quality service to our clients and their families. Although we are experienced in providing quantitative information as part of our CQC registration, we prefer to use qualitative measurements, such as personal testimonies from the cared for and/or their families to give a fuller picture as this is more genuinely responsive to our community's needs.

Our Active Living Groups have had profound impact on our local community. promoting physical health, social engagement, and mental well-being. By organizing regular activities, creating accessible opportunities and building support networks, these groups foster an inclusive environment that benefits individuals and the community as a whole. They also offer support during testing times as we can provide access to resources and information.

Most importantly, no-one is "left behind" as we provide transport via our own minibus. Everyone who wishes to have accessibility to our activities can do so, regardless of their needs.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

ACHIEVEMENT AND PERFORMANCE

Fundraising activities

The fundraising market is more competitive than ever and people with care needs and their carers do not attract the same level of support as other more self-explanatory causes. However, we constantly research available grants, and are fortunate that our Active Living Services fulfil a vital community need which may otherwise go unaddressed which helps with our success rate. Unfortunately, we were unsuccessful in obtaining any funding from the government's Levelling Up programme despite meeting the application criteria.

We seek to leverage community-based fundraising initiatives. The Forest of Dean community is well-known for its sense of solidarity. Local people feel a deep-rooted connection to their local area, which drives them to support causes that benefit their friends, neighbours, and families. We are fortunate that community-led events such as fairs, festivals, charity runs, and tombola's are a mainstay for raising funds. We are also lucky to have a dedicated team of staff who regularly give up their own time to help with fundraising via raffles, quizzes, bingo/race nights and cake sales.

Internal and external factors

The role that Crossroads plays in providing care and support to older and vulnerable people and their families across our communities has never been more important. Wider society is also starting to recognise the essential part that social care plays and that it needs investment and reform. Overall, the social care system has been placed under huge strain, and we are hoping that the government will announce long awaited reforms to support social care providers.

FINANCIAL REVIEW

Financial review

This financial year has continued to be a challenge as this sector continues to struggle to retain staff. The cost-of-living crisis has also impacted on costs this year with fuel and energy costs particularly increasing. These cost increases have impacted on our staff and clients.

This impact has meant that the financial position has worsened in year due to reflect a deficit position of £115,092 in the accounts up to 31 March 2024. The position up to 31 March 2023 (last financial year) was a deficit of £183,989.

Reserves policy

The trustees have in the year reviewed its reserves policy that allows it to maintain a surplus and to operate on a sustainable basis.

The objectives of the policy are such that they:

- Ensure we can meet our financial obligations should the charity be wound up
- Aid strategic planning
- Focus fundraising activities and identify our level of need for funds and what they are used for
- Provides for communication with external bodies and helps to demonstrate that the charity's money is being used to good effect.

The reserves target has been reviewed in year to ensure that the above objectives are met and to meet contractual commitments (e.g. redundancy payments) in the event that the Charity has insufficient funds to continue.

The actual reserves as of 31 March 2024 are £179,383, of which £178,853 are free reserves. Free reserves are defined as unrestricted funds. This equates a cover of 1.42 times coverage of liabilities of £126,297. This is above the deemed critical level of 1.20 coverage of liabilities.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a company limited by guarantee, having no share capital. It is established under a Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association.

Trustee Board:

The organisation is governed by a Board of Trustees, which meets quarterly to oversee and guide the organisation's strategic direction and operational performance.

Following a robust selection process Pierre de Carteret was appointed as Chair of Trustees effective from 1/1/24.

The charity is governed by a Board of Trustees who are directors of the charitable company. When Trustee vacancies occur, the Board consider whether an automatic replacement Trustee is required against the optimum number of Trustees that will ensure the Board is effective. Additionally, a skill set review is undertaken to ascertain which skill set is currently required to enable the Board to be able to meet future challenges and our changing environment.

A more formal open trustee recruitment process is now in place and is supported by a full induction process.

Being a trustee is an important role and it is key that not only does the Board of Trustees consist of people with the correct skills, experience and values for the market we operate in but that they also receive relevant training and development as appropriate.

Trustees take part in person-to-person annual reviews and the board also reviews itself for effectiveness in relation to the business environment we operate in. This has been evidenced by the high standard of management information available, thereby providing the board with quality information allowing more informed decision making.

Trustees have continued to work closely with the Senior Management and staff colleagues. These are focused on Finance, HR and Remuneration, and Quality. Trustees work with the Senior Management each month to review each area and report directly to the Board to inform strategic development, operational performance monitoring and risk management. Robust scrutiny takes place at each Monthly Meeting and a report is sent out each month from each area to the Board. There are currently a minimum of four Board meetings per year.

We have continued our work to ensure that we meet the General Data Protection Requirements (GDPR) and that we are compliant. We have a GDPR Data Protection Officer to oversee and govern these processes. This includes reviewing all company policies to ensure compliance. During 2023-24 we continued to review and improve our systems and processes.

Management Team

The daily operations are managed by the CEO and her team.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Key management remuneration

The Board of Directors are the Charity's trustees. The senior management team comprise of the key management personnel of the charity who are in charge of directing, controlling, running and operating the Charity on a day-to-day basis. All Trustees give of their time freely unless in the capacity of providing professional services on a commercial basis. No Director received remuneration in the year. Details of Directors' expenses and related party transactions are disclosed in note 21 to the financial statements.

The pay of the senior management team is reviewed annually by the HR and Remuneration Committee, with any increases commensurate with performance of the organisation as a whole and is built into the annual budget with Board approval. Pay scales are benchmarked against comparable roles in the local market and voluntary sector.

Risk management

The Board recognises that risks exist in relation to sustainable delivery of its operational services and continues to review the capacity of its staffing structure and capability and to invest in recruitment and training and to utilise external expertise where required. It has also recognised that failures in service delivery to clients or in regulatory compliance are significant risks, which are mitigated by regular quality monitoring and appropriate actions to mitigate those risks. The strategic risks relating to significant income reductions through reductions in business, especially the potential loss of contracts from commissioners of services, are regularly reviewed and addressed by the development of new services and flexibility in the delivery of required services with appropriate contingencies identified. Overarching risks in relation to corporate governance, including the composition of the Board and the appropriateness of the rules under which it operates, are recognised and subject to ongoing review.

During 2023/24 we have maintained a comprehensive Risk Register and the Company Secretary supports the Board in a regular review of major risks and mitigation measures at every Board meeting. Each area of the organisation also reviews its section of the Risk Register and advises of any amendments prior to each Board Meeting. Any new services will be risk assessed to ensure that in providing such services we will not be compromising any existing areas of service delivery.

The Business Continuity Plan is subject to regular review.

Future Plans

We will continue to focus on providing high quality care whilst ensuring economic sustainability for our organisation, despite the difficult market conditions. This is a multifaceted goal that requires strategic planning, efficient operations, prudent financial management, and community engagement. The CEO has clear goals, which include optimising operations, growth of revenue streams, and continuously monitoring performance.

The Trustees would like to thank all staff, volunteers, donors, and partners for their continued support and dedication. We look forward to another year of progress.

The Charity has seen a significant improvement in its results in the first six months of 2024-25. This has been achieved through securing additional staff and income and additional grant income. The expectation is that it will continue to improve throughout the second half of 2024-25. The Charity has also seen a reduction in its long-term liabilities, which helps to secure the long term viability of the organisation.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Forest Of Dean Crossroads-Caring For Carers 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).

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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.

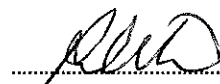
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, BK Plus Audit Limited (Statutory Auditor), (formerly Andorran Limited) will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 20/11/2024 and signed on its behalf by:


.....
P De Carteret - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF FOREST OF DEAN CROSSROADS-CARING FOR CARERS

Opinion

We have audited the financial statements of Forest Of Dean Crossroads-Caring For Carers (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, 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 (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 2024 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 UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the 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.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
FOREST OF DEAN CROSSROADS-CARING FOR
CARERS**

Matters on which we are required to report by exception

In the light of the 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 Report of the Trustees.

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

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF FOREST OF DEAN CROSSROADS-CARING FOR CARERS

Our 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 a Report of the Auditor that includes our opinion. Reasonable assurance is a high level of assurance, but it 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.

Owing to the inherent limitations of an audit, there is an unavoidable risk that, despite us planning and performing our audit in accordance with auditing standards, one or more material misstatements in the financial statements may have gone undetected by our audit. As with any audit, there is a risk that irregularities and fraud will go undetected where they involve matters such as misrepresentations from management, collusion, deliberate omissions and override of controls. It is not the role of the auditor to prevent non-compliance and we cannot be expected to detect every instance of non-compliance with all laws and regulations.

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

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

- enquiries of management including a pre audit meeting;
- obtaining and reviewing supporting documentation of policies concerning the laws and regulations applicable to the business;
- understanding how the charity complies with its regulatory framework by making enquiries of management;
- considering the culture inherent in the charity and whether this represents a culture of honesty and ethical behaviour with a strong emphasis of detection and prevention of fraud.

We assessed the susceptibility of the charity's financial statements to material misstatement and considered how fraud might occur. The audit procedures performed included, but were not limited to:

- challenging management assumptions and estimates;
- identifying and testing unusual journal entries;
- assessing how the relevant laws and regulations have been complied with and noting any instances of non compliance;
- reviewing the financial statements for compliance with relevant Accounting Standards and accounting legislation applicable to a charity;
- considering how those charged with governance have addressed the possibility of an override of essential controls or other influence over the financial reporting processes.

In addition, we also considered other non financial laws relevant to the charity. These do not necessarily have a direct influence on the financial statements but might affect the charity's ability to operate.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
FOREST OF DEAN CROSSROADS-CARING FOR
CARERS**

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 the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Roger Downes FCA (Senior Statutory Auditor)
for and on behalf of BK Plus Audit Limited (Statutory Auditor)
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

Date: 21 November 2024

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	31,467	-	31,467	64,457
Charitable activities	5				
Grants and other income for care work		1,516,112	169,990	1,686,102	1,778,127
Investment income	4	3,936	-	3,936	2,961
Other income		-	-	-	13,361
Total		<u>1,551,515</u>	<u>169,990</u>	<u>1,721,505</u>	<u>1,858,906</u>
EXPENDITURE ON					
Charitable activities	6				
Support for Carers and Cared for		<u>1,661,507</u>	<u>175,090</u>	<u>1,836,597</u>	<u>2,042,895</u>
NET INCOME/(EXPENDITURE)		(109,992)	(5,100)	(115,092)	(183,989)
RECONCILIATION OF FUNDS					
Total funds brought forward		288,845	5,630	294,475	478,464
TOTAL FUNDS CARRIED FORWARD		<u><u>178,853</u></u>	<u><u>530</u></u>	<u><u>179,383</u></u>	<u><u>294,475</u></u>

The notes form part of these financial statements

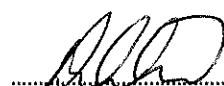
**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**STATEMENT OF FINANCIAL POSITION
31 MARCH 2024**

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	14	5,615	-	5,615	11,022
CURRENT ASSETS					
Stocks	15	33,517	-	33,517	54,714
Debtors	16	210,868	-	210,868	186,213
Cash at bank and in hand	17	33,751	530	34,281	162,541
		<u>278,136</u>	<u>530</u>	<u>278,666</u>	<u>403,468</u>
CREDITORS					
Amounts falling due within one year	18	(104,898)	-	(104,898)	(120,015)
NET CURRENT ASSETS		<u>173,238</u>	<u>530</u>	<u>173,768</u>	<u>283,453</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>178,853</u>	<u>530</u>	<u>179,383</u>	<u>294,475</u>
NET ASSETS		<u>178,853</u>	<u>530</u>	<u>179,383</u>	<u>294,475</u>
FUNDS	19				
Unrestricted funds				178,853	288,845
Restricted funds				530	5,630
TOTAL FUNDS				<u>179,383</u>	<u>294,475</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on ~~28.11.2023~~ and were signed on its behalf by:


P De Carteret - Trustee

The notes form part of these financial statements

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	31.3.24 £	31.3.23 £
Cash flows from operating activities			
Cash generated from operations	1	(132,196)	(174,636)
Net cash used in operating activities		(132,196)	(174,636)
Cash flows from investing activities			
Interest received		3,936	2,961
Net cash provided by investing activities		3,936	2,961
Change in cash and cash equivalents in the reporting period		(128,260)	(171,675)
Cash and cash equivalents at the beginning of the reporting period		162,541	334,216
Cash and cash equivalents at the end of the reporting period		34,281	162,541

The notes form part of these financial statements

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024**

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.24 £	31.3.23 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(115,092)	(183,989)
Adjustments for:		
Depreciation charges	5,407	7,007
Interest received	(3,936)	(2,961)
Decrease/(increase) in stocks	21,197	(27,755)
(Increase)/decrease in debtors	(24,655)	67,424
Decrease in creditors	(15,117)	(34,362)
Net cash used in operations	<u>(132,196)</u>	<u>(174,636)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23 £	Cash flow £	At 31.3.24 £
Net cash			
Cash at bank and in hand	162,541	(128,260)	34,281
	<u>162,541</u>	<u>(128,260)</u>	<u>34,281</u>
Total	<u>162,541</u>	<u>(128,260)</u>	<u>34,281</u>

The notes form part of these financial statements

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

GOING CONCERN

We have assessed projected future income, expenditure and cashflows for the next 12 months based on conservative estimates and analysed the strength of the charity's reserves and cash against future results.

Based on our analysis, and the predictability over timing of regular cashflows, we have concluded that there is a reasonable expectation that the charity has adequate resources to continue their activities for the foreseeable future. Therefore, we have continued to adopt the going concern basis in preparing the financial statements.

Income

Grants receivable are included in full in the Statement of Financial Activities in the year in which the conditions for their receipt have been complied with, less any amounts of grants repayable to the grant-givers.

Grants restricted to future accounting periods are deferred and recognised in those future accounting periods. Grants are apportioned to accounting periods on a time apportionment basis.

Purchased care hours contracts are shown in the Statement of Financial Activities in the year to which they relate.

Voluntary income received by way of donations and membership subscriptions, and investment income, is included in full in the Statement of Financial Activities in the year in which it is receivable.

The value of services provided by volunteers is not included.

Expenditure

Expenditure is allocated to the particular activity where the cost relates to that activity. The support costs of overall direction and administration of each activity, comprising the salary and overhead costs of the central function are apportioned on an estimated basis, based on staff time costs, of the amount attributable to each activity.

Tangible fixed assets

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

Fixtures and fittings	- 20% on cost
Motor vehicles	- 25% on cost
Computer equipment	- 25% on cost

The Board of Trustees have agreed a capitalisation policy whereby only items costing £1,000 are considered to be Tangible Fixed Assets, anything under this limit being deemed general operating expenditure and included within the Statement of Financial Activities.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

1. ACCOUNTING POLICIES - continued

Stocks

Donated items of stock, that will be used by the charity in providing services, are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Taxation

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

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

Cash at bank and in hand

Cash at bank and in hand includes cash and liquid investments.

Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Bad debts are provided at set rates depending on the age of the invoice. Prepayments are valued at the amount prepaid net of any discounts.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

2. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

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

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

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are depreciation, the stock valuation and the bad debt provision.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

3. DONATIONS AND LEGACIES

	31.3.24	31.3.23
	£	£
Donations	31,467	64,457
	<u>31,467</u>	<u>64,457</u>

4. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Deposit account interest	3,936	2,961
	<u>3,936</u>	<u>2,961</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	31.3.24	31.3.23
	£	£
Grants	1,686,102	1,778,127
	<u>1,686,102</u>	<u>1,778,127</u>

Grants received, included in the above, are as follows:

	31.3.24	31.3.23
	£	£
Care delivered	1,516,112	1,596,715
PeoplePlus Group Limited	146,990	137,150
Forest of Dean District Council Offices	10,000	-
Gloucestershire County Council	7,500	-
Barnwood Trust	5,000	15,360
Cinderford Town Council	500	-
Other income or grants (grants less than £10,000 individually)	-	3,066
Befriending Group (FoD DC)	-	10,000
Thriving Communities - Know Your Patch	-	7,500
Big Lottery	-	8,336
	<u>1,686,102</u>	<u>1,778,127</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Support for Carers and Cared for	1,828,147	8,450	1,836,597
	<u>1,828,147</u>	<u>8,450</u>	<u>1,836,597</u>

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.24	31.3.23
	£	£
Staff costs	1,391,969	1,564,227
Insurance	19,197	12,318
Rent, service charges & rates	39,413	38,929
Telephone	44,391	39,232
Post, printing & stationery	10,010	11,697
Advertising	1,602	5,261
Sundries	204	448
Cinderford Day Centre expenses and repairs	17,061	12,944
Travelling expenses and accommodation	105,809	122,076
Training & Recruitment	6,285	11,148
Subscriptions & Memberships	10,666	14,358
Accountancy	54,736	56,027
Bad debt write-off	1,850	1,712
Refreshments	8,823	9,154
Staff Expenses	1,272	2,778
Bank and credit charges	6,106	6,443
Safety clothing (inc PPE re Covid-19)	21,525	19,020
Agency costs	3,555	27,710
Computer costs	78,266	69,560
Depreciation	5,407	7,007
	<u>1,828,147</u>	<u>2,032,049</u>

8. SUPPORT COSTS

	Governance costs £
Support for Carers and Cared for	<u>8,450</u>

Support costs, included in the above, are as follows:

	31.3.24	31.3.23
	Support for Carers and Cared for £	Total activities £
Auditors' remuneration	8,400	10,800
Trustee meeting expenses	50	46
	<u>8,450</u>	<u>10,846</u>

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.24	31.3.23
	£	£
Statutory audit	8,400	10,800
Depreciation - owned assets	5,407	7,007
	<u>13,807</u>	<u>17,807</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

The charity's Chief Executive Officer became a trustee on 16 February 2024. Her remuneration is included in the note of employee benefits of the key management personnel.

Trustees' expenses

During the year, one of the trustees was paid £624 for website services on an arms' length basis.

In the prior year, £7 was reimbursed to one trustee for small gifts purchased on behalf of the charity.

11. STAFF COSTS

	31.3.24	31.3.23
	£	£
Wages and salaries	1,283,964	1,436,294
Social security costs	87,541	104,557
Other pension costs	20,464	23,376
	<u>1,391,969</u>	<u>1,564,227</u>

The key management personnel of the charity comprise the trustees, the Chief Executive Officer, Registered Manager, Director of Human Resources and the Company Secretary. The total employee benefits of the key management personnel of the charity were £164,406 (2023: £188,565).

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

	31.3.24	31.3.23
	83	96
Average head count	<u>83</u>	<u>96</u>

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

	31.3.24	31.3.23
	1	1
£60,001 - £70,000	<u>1</u>	<u>1</u>

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	64,457	-	64,457
Charitable activities			
Grants and other income for care work	1,736,931	41,196	1,778,127
Investment income	2,961	-	2,961
Other income	13,361	-	13,361
Total	1,817,710	41,196	1,858,906
EXPENDITURE ON			
Charitable activities			
Support for Carers and Cared for	1,995,122	47,773	2,042,895
NET INCOME/(EXPENDITURE)	(177,412)	(6,577)	(183,989)
RECONCILIATION OF FUNDS			
Total funds brought forward	466,257	12,207	478,464
TOTAL FUNDS CARRIED FORWARD	288,845	5,630	294,475

13. TAXATION

The charitable company is exempt from Corporation Tax on income and gains falling within Corporation Tax Act 2010 and section 256 of the Taxation Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charitable company.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2023	1,000	17,500	42,831	61,331
Disposals	(1,000)	-	(22,929)	(23,929)
At 31 March 2024	-	17,500	19,902	37,402
DEPRECIATION				
At 1 April 2023	1,000	8,750	40,559	50,309
Charge for year	-	4,375	1,032	5,407
Eliminated on disposal	(1,000)	-	(22,929)	(23,929)
At 31 March 2024	-	13,125	18,662	31,787
NET BOOK VALUE				
At 31 March 2024	-	4,375	1,240	5,615
At 31 March 2023	-	8,750	2,272	11,022

15. STOCKS

	31.3.24	31.3.23
	£	£
Stocks of PPE	33,517	54,714

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade debtors	140,540	118,927
Other debtors	2,156	500
Prepayments	12,639	12,234
Accrued income	55,533	54,552
	210,868	186,213

Of the other debtors, £1,076 is due in more than one year.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

17. CASH AT BANK AND IN HAND

Cash at bank and in hand includes balances held on the COIF Charities Deposit Fund.

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24 £	31.3.23 £
Trade creditors	12,272	9,309
Social security and other taxes	15,539	17,630
Other creditors	8,465	504
Accrued expenses	68,622	92,572
	<u>104,898</u>	<u>120,015</u>

19. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	288,845	(109,992)	178,853
Restricted funds			
Thriving Communities - Dog Days	5,100	(5,100)	-
Summerfield Trust	530	-	530
	<u>5,630</u>	<u>(5,100)</u>	<u>530</u>
TOTAL FUNDS	<u>294,475</u>	<u>(115,092)</u>	<u>179,383</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,551,515	(1,661,507)	(109,992)
Restricted funds			
Thriving Communities - Dog Days	-	(5,100)	(5,100)
Carers Breaks / Emergency Services	146,990	(146,990)	-
Befriending Group (FoD DC)	10,000	(10,000)	-
Music Memory	500	(500)	-
Active Living	5,000	(5,000)	-
Thriving Communities - Social Engagement	7,500	(7,500)	-
	<u>169,990</u>	<u>(175,090)</u>	<u>(5,100)</u>
TOTAL FUNDS	<u>1,721,505</u>	<u>(1,836,597)</u>	<u>(115,092)</u>

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

19. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	466,257	(177,412)	288,845
Restricted funds			
Thriving Communities - Dog Days	5,100	-	5,100
Masonic Community Foundation	2,706	(2,706)	-
Summerfield Trust	530	-	530
NLCF - Gert Suit	3,871	(3,871)	-
	<u>12,207</u>	<u>(6,577)</u>	<u>5,630</u>
TOTAL FUNDS	<u>478,464</u>	<u>(183,989)</u>	<u>294,475</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,817,710	(1,995,122)	(177,412)
Restricted funds			
Masonic Community Foundation	-	(2,706)	(2,706)
Barnwood Trust	15,360	(15,360)	-
Befriending Group (FoD DC)	10,000	(10,000)	-
Thriving Communities - Know Your Patch	7,500	(7,500)	-
Big Lottery	8,336	(8,336)	-
NLCF - Gert Suit	-	(3,871)	(3,871)
	<u>41,196</u>	<u>(47,773)</u>	<u>(6,577)</u>
TOTAL FUNDS	<u>1,858,906</u>	<u>(2,042,895)</u>	<u>(183,989)</u>

Purposes of Restricted Funds

The balance held on restricted funds represent monies received in the year and held for ongoing work on specific projects at the year-end which is carried forward to support those projects in the coming year.

Thriving Communities awarded Crossroads Gloucestershire with a grant worth £5,100 to launch and deliver Dog Days Social Group in Gloucestershire for 12 months. The group provides social opportunities for unpaid carers and people who live with disabilities.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

19. MOVEMENT IN FUNDS - continued

Carers Breaks and Emergency Services was a successful contract won by People Plus Group Limited and the service was sub-contracted to Crossroads Gloucestershire to deliver the Care Service with an element of the service known as Carers Emergency Scheme.

A grant of £10,000 was awarded by the Forest of Dean District Council towards our Befriending Service. This allows us to provide services to the older and vulnerable residents of the Forest of Dean who are not able to access support in the community.

A grant of £500 was received from Cinderford Town Council towards the Music memory Club that Crossroads run.

A grant of £5,000 was awarded by the Gloucester Community Foundation to help towards the running of our Active living Services. This helps to support the Skittles clubs that are run on a weekly basis.

A grant of £7,500 was awarded by Gloucestershire County Council's Thriving Communities fund to help with social engagement, to build confidence and provide activities. We are able to facilitate this using the Skittles clubs that are run on a weekly basis for people who, due to ill health, isolation or age, are not able to get out as much as they would like.

Summerfield Trust awarded £530 to gather stories from clients to produce a book called "Voices from the Forest". This was unspent at the end of the financial year.

Transfers between funds

Transfers are made between restricted and unrestricted funds at the end of every accounting period in cases where:

- (i) The activity of the restricted fund has come to an end and there is an unspent balance that is not repayable to the funder (s), when the surplus is transferred to unrestricted funds;
- (ii) the restricted fund is in deficit and has either come to an end or there is no prospect of a surplus in a later period, which the deficit is eliminated by transfer from unrestricted funds: and
- (iii) to transfer the value of tangible fixed assets from restricted to unrestricted funds when the asset has been purchased from a restricted fund donation but is held for a general and not a restricted purpose.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

20. CONTINGENT LIABILITIES

Various funders retain the right to claw back grants should the use of funds not be in accordance with the terms of the grant. In the opinion of the trustees no such liability exists at the year-end.

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

FOREST OF DEAN CROSSROADS CARING FOR CARERS

England & Wales - Charity number 1086841

Accounts

Company no. 04178148
Charity no. 1086841

**Forest of Dean Crossroads - Caring for
Carers
(Trading as Crossroads Gloucestershire)
Report and Audited Financial Statements
31 March 2023**

Forest of Dean Crossroads - Caring for Carers

Reference and administrative details

For the year ended 31 March 2023

Company number	04178148																		
Charity number	1086841																		
Registered office and operational address	St Annals House Belle Vue Road Cinderford Gloucestershire GL14 2AB																		
Trustees	Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows: <table><tr><td>Brenda Barwell</td><td></td></tr><tr><td>Pierre de Carteret</td><td>appointed 22 August 2022</td></tr><tr><td>Marcia Gallagher</td><td></td></tr><tr><td>Joanna Goode</td><td></td></tr><tr><td>Jackie Huck</td><td></td></tr><tr><td>Janet Marriott</td><td></td></tr><tr><td>Jill Sinclair</td><td>resigned 31 March 2023</td></tr><tr><td>Patrick Williams</td><td></td></tr><tr><td>Stephanie Windle</td><td>appointed 10 May 2022</td></tr></table>	Brenda Barwell		Pierre de Carteret	appointed 22 August 2022	Marcia Gallagher		Joanna Goode		Jackie Huck		Janet Marriott		Jill Sinclair	resigned 31 March 2023	Patrick Williams		Stephanie Windle	appointed 10 May 2022
Brenda Barwell																			
Pierre de Carteret	appointed 22 August 2022																		
Marcia Gallagher																			
Joanna Goode																			
Jackie Huck																			
Janet Marriott																			
Jill Sinclair	resigned 31 March 2023																		
Patrick Williams																			
Stephanie Windle	appointed 10 May 2022																		
Company secretary	Kaye Williams																		
Bankers	HSBC Bank plc Harry Weston Road Binley Coventry CV3 2SH																		
Auditors	Godfrey Wilson Limited Chartered accountants and statutory auditors 5th Floor Mariner House 62 Prince Street Bristol BS1 4QD																		

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2023

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice - Accounting and Reporting by Charities (effective from January 2019).

Objectives and activities

Provision of high-quality support services to enable those people, in particular but not exclusively, who are in need by reason of frailty, ill-health, or disability and their Carers to lead safer and healthier lives.

Support is provided in a variety of settings using person centred activities so that loneliness and isolation are minimised, and quality of life is improved thereby enabling people to remain in their own homes/communities for as long as possible.

Public benefit

The services provided by Forest of Dean Crossroads - Caring for Carers are open to all the cared for and their carers throughout Gloucestershire and Herefordshire irrespective of an individual's race, religion, sexuality or financial status. We also recognise that we serve a rural area and seek to work with other organisations and individuals to help clients to access our services from less accessible areas by providing subsidised transport arrangements where appropriate.

Achievements and performance

The year April 2022 to March 2023 continued to present challenges for organisations operating in Health and Social Care. Whilst the aftermath of the Covid pandemic has not impacted on our activities in quite the same manner as previous years, Crossroads continues to operate with the legacy and challenges (and opportunities) which the pandemic created. Although the pandemic has become an endemic it continues to be a testing time for everyone associated with our organisation, our service users and their families, our staff and their families, our commissioners, and our suppliers. Trustees are immensely proud of the way that staff adapted to a new “normal”, in how they care for service users and each other in very challenging times and for the support they have given to families.

In addition, as we emerge from the many issues the pandemic presented us with, we are now faced with new difficulties associated with the sharp rise in the cost of living (especially energy and fuel prices) which are impacting our service users and staff equally. These steep rises in costs are leading to changes in lifestyle, increased anxiety, worry and concern, and for many a real financial instability.

As Chair, I would like to pay tribute to the CEO, management team and the amazing team of staff and volunteers who have, and continue to, overcome obstacles during this extremely turbulent period in our history. Our response to the pandemic, and our ability to continue to provide such high-quality bespoke services, would not be possible without the dedication and proficiency of the team, who always go the extra mile.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2023

Crossroads remains focused on providing services that achieve high quality and service user satisfaction. The Quality Strategy is regularly reviewed and audited to ensure that our services are fully compliant with good quality care. We believe that we are providing care and support to our service users at a high level, and we have many testimonies of thanks during the year which supports this belief.

Our CEO, supported, by the Senior Management team, has continued to look for ways to innovate and try to "work smarter" - not an easy task in an industry sector which historically has been slow to modernise and adopt new technology. I am pleased to report that we have actively embraced both areas. We are now able to gather and access information more quickly and efficiently, therefore improving the processes for our care teams and service users. This allows our care team working in the field to report updates in real-time, still meeting our regulatory requirements, but more importantly this way of reporting allows them to spend more time supporting our clients.

To support our objective to be Employer of Choice, we recognise the importance of investing in our colleagues and supporting them to develop and achieve their personal and career aspirations. Our aim is to treat everyone fairly which includes making sure everyone has the same opportunities for recognition, reward, and career development. We value our employees and promote equality and diversity wherever we can.

Recruiting and retaining staff continues to be difficult, with the whole industry facing the same problem in the aftermath from the pandemic. As a result we took several decisive actions to support the recruitment and retention of staff, one of the biggest was to conduct a thorough review of our employment terms and conditions. Our proposals were very well received, and all staff confirmed their agreement, and we were able to start implementing our improvements from 1 April 2023.

Training and developing staff and ensuring that their skills remain up to date is another key factor in retaining staff and we have invested in an e-learning platform to supplement face to face training and to provide refresher and other training for all staff.

We have also improved our approach to developing colleague engagement and were pleased to receive a large amount of feedback on what was important to staff. An action plan to address all the issues was put together, and in a follow up Survey at the end of 2022 it was pleasing to see that the majority of responses were positive with staff feeling supported and 100% of the staff who participated saying they felt proud to work for Crossroads.

We were able to take the exciting decision to move our Cinderford Day Centre from Foxes Bridge to a new venue - The Wesley Hall. This has provided us with a huge opportunity to increase our range of service and the number of operational days.

Our minibus bus is fully utilised 5 days a week supporting our Active Living Social groups allowing people to connect with their community. Our area is very rural, and it is important that we continue to support and engage with people who suffer from social isolation. We see daily how our groups enable people to remain active, which improves their health, wellbeing and therefore quality of life. We are very grateful for the funding we have received which has allowed us to continue delivering these important services.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2023

Finally, we are pleased to have continued working alongside and building relationships with partner organisations across Gloucestershire. These include:

- Gloucestershire County Council;
- Gloucestershire Health and Care Trust;
- Cinderford Town Council;
- Artspace;
- People Plus - Gloucestershire Carers Hub;
- Forest of Dean Dementia Action Alliance;
- Forest of Dean Health Forum; and
- Forest Sensory Service.

Partnership working is fundamental to the continued success of Crossroads. We need to continue to bring together separate organisation so that we can all benefit from pooled expertise and resources which helps to prove better experience and outcomes of people using care services.

Fundraising and grants

- Barnwood Trust - £15,360 - Funding towards the costs of our charitable activities, i.e. our clubs and trips;
- Forest of Dean District Council - £10,000 - For taking over the running of the Age Concern Befriending Club;
- Big Lottery - £8,336 - Funding towards the costs of the social clubs;
- Thriving Communities - £7,500 - Funding to help with social engagement, build confidence and provide activities; and
- Other Unrestricted Donations - £1,000 - Severn Dean Lions.

Financial review

The Trustees and Finance sub-committee have regularly reviewed the financial position in year as we continue to provide high quality services and continue to emerge from the Covid pandemic and recommence business as usual. Again, this financial year and as reported through the media, this sector has continued to struggle to keep staff. To recognise this issue in-year there was a review of terms and conditions and as a result of this review it is pleasing to note that staff numbers have remained steady at circa 96 throughout the year. In previous years staff numbers were over 100. The cost-of-living crisis has also impacted on costs this year with fuel and energy costs particularly increasing. These cost increases have impacted on our staff and clients. In year we reviewed the mileage rate paid to staff to recognise the cost-of-living impact.

This impact of less chargeable hours due to reduced staff numbers and increased costs due to the cost-of-living impact has meant that the financial position has worsened in year due to reflect a deficit position of £183,989 in the accounts up to March 2023. The position up to March 2022 (last financial year) was a deficit of £73,243.

In year there have been reviews led by the Finance Committee of all operational costs, fixed costs and chargeable hours to understand the cost base and reset the way the Organisation operates to ensure the organisation is in the best place possible to move forward for the future.

We recognise that we have operated in a challenging economic and financial environment in 2022/23 along with all partners in the Health and Care Sector. We recognise that we need to innovate and work smarter to address our in-year deficit and improve the financial sustainability as we move forward.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2023

As an organisation we are working hard to address the deficit and we have set a reduced deficit budget of circa £70k for 2023/24 as we continue to address our cost base and look to return to operating at full capacity and improved financial sustainability.

Reserves policy

The trustees have in the year reviewed its reserves policy that allows it to maintain a surplus and to operate on a sustainable basis.

The objectives of the policy are such that they:

- Ensure we can meet our financial obligations should the charity be wound up;
- Aid strategic planning;
- Focus fundraising activities and identify our level of need for funds and what they are used for;
- Provides for communication with external bodies and helps to demonstrate that the charity's money is being used to good effect.

The reserves target has been reviewed in year to ensure that the above objectives are met and to meet contractual commitments (e.g. redundancy payments) in the event that the Charity has insufficient funds to continue and to provide cover for unexpected events at circa two months of total operating expenditure.

The actual reserves as of 31 March 2023 were £294,475, which reflects circa the last two months of the year's operational expenses (February and March £297,485).

Plans for future periods

Crossroads Gloucestershire plan to continue its core activities in line with the strategic plan and to innovate and work smarter to remain competitive in the marketplace. New opportunities to offer additional services will be considered if financially beneficial and operationally achievable.

Crossroads Gloucestershire's core activities continue to be:

- to continue to develop and extend quality, financially sustainable services;
- to continue to develop, market and promote our brand as a quality provider of care;
- to continue to evaluate and develop internal systems and processes to ensure good governance and quality throughout the organisation; and
- to be the employer of choice in our service delivery areas for those wishing to have a career in the social care profession.

In each of these areas of focus we have specific plans for ongoing development of our services and the activities that support them. In general terms we shall be seeking:

- to continue to develop our digital and marketing strategy;
- to continue to work constructively with the local authorities in those areas in the delivery of innovative and effective services ensuring that delivery is sustainable;
- to work closely in partnership with other bodies, public and private, in the design, development and delivery of new services for those who need them;
- to support the development of our staff, and to also identify ways of increasing their engagement. We will continue to offer non-mandatory training to develop the careers and skills within our team of staff; and
- to build on the work we have done to strengthen our governance and management both in relation to the recruitment and retention of appropriate people as trustees, leaders and managers, specialists, and care staff to use their skills and appropriate professional support to ensure that we remain compliant with regulatory requirements of all statutory and other bodies.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2023

We shall remain committed to open engagement with our funders, our service users, and staff and the wider public and to effective consultation regarding the quality of the services we provide and, where appropriate, specific developments of our service.

Post 31 March 2023

Crossroads Gloucestershire continues to face social and economic challenges, many of which are beyond our control. We recognise that staffing and the cost-of-living crisis will continue to impact on us as we move forward, and we need to operate in an innovative and creative way to address the social and economic challenges facing the sector.

It is pleasing to report that despite our challenges we continue to deliver and remain committed to ensuring that we deliver high quality care to our clients. We have set a reduced deficit budget of £70,166 in 2023/24. As at month 3 we are overachieving the 3-month financial plan by £5k. The reserve coverage as at month 3 is running at slightly under two months of expenditure coverage (by £25k). We will continue to explore all income opportunities and recognise that although we have less reserves coverage less than we would like we are on track to reduce the financial deficit to circa £70k this year. We believe that 2023/24, whilst likely to still be a challenging financial period will enable us to consolidate our position. We remain committed to developing our service.

We will continue to investigate innovations to support our business as the industry moves away from its old structures and assumptions and allow it to embrace a modern future.

We will continue to grow further our strong relationships with partners and professionals, and deliver quality services, to prove that Crossroads Gloucestershire is the Provider of Choice for people living with care and support needs.

We believe Crossroads Gloucestershire will meet the challenges ahead and achieve growth in the future.

We have assessed projected future income, expenditure and cashflows for the next 12 months based on conservative estimates and analysed the strength of the charity's reserves and cash to withstand the further predicted deficit. Based on our analysis, and the predictability over timing of regular cashflows, we have concluded that there is a reasonable expectation that the charity has adequate resources to continue their activities for the foreseeable future. Therefore we have continued to adopt the going concern basis in preparing the financial statements.

Structure, governance and management

Governing document

The charity is a company limited by guarantee, having no share capital. It is established under a Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association.

The charity is governed by a Board of Trustees who are directors of the charitable company. When Trustee vacancies occur, the Board consider whether an automatic replacement Trustee is required against the optimum number of Trustees that will ensure the Board is effective. Additionally, a skill set review is undertaken to ascertain which skill set is currently required to enable the Board to be able to meet future challenges and our changing environment.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2023

A more formal open trustee recruitment process is now in place and is supported by a full induction process.

Being a trustee is an important role and it is key that not only does the Board of Trustees consist of people with the correct skills, experience and values for the market we operate in but that they also receive relevant training and development as appropriate.

In 2019/20 the Board undertook an effectiveness review and identified a number of development areas. During 2020/21 this work took place and has been evidenced by the high standard of management information available, thereby providing the board with quality information allowing more informed decision making.

Trustees have continued to work closely with the Senior Management and staff colleagues through the Board Sub-Committees. These are focused on Finance, HR and Remuneration, and Quality. The work of these Committees is reported directly to the Board to inform strategic development, operational performance monitoring and risk management.

Robust scrutiny takes place at each Sub-Committee. Minutes of each Sub-Committee are presented to the Board. Sub-Committees of the Board are Chaired by nominated Trustees. Recommendations from Sub-Committees are then received by the Board and approved if acceptable. There are currently a minimum of four Board meetings per year.

We have continued our work to ensure that we meet the General Data Protection Requirements (GDPR) and that we are compliant. We have a GDPR Data Protection Officer to oversee and govern these processes. This includes reviewing all company policies to ensure compliance.

During 2022 we continued to review and improve our systems and processes.

Day to day management is delegated by the Board to the Chief Executive.

Key management remuneration

The Board of Directors are the Charity's trustees. The senior management team comprise of the key management personnel of the charity who are in charge of directing, controlling, running and operating the Charity on a day-to-day basis. All Trustees give of their time freely unless in the capacity of providing professional services on a commercial basis. No Director received remuneration in the year. Details of Directors' expenses and related party transactions are disclosed in note 16 to the financial statements.

Pay policy for senior staff

The pay of the senior management team is reviewed annually by the HR and Remuneration Committee, with any increases commensurate with performance of the organisation as a whole and is built into the annual budget with Board approval. Pay scales are benchmarked against comparable roles in the local market and voluntary sector.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2023

Risk management

The Board recognises that risks exist in relation to sustainable delivery of its operational services and continues to review the capacity of its staffing structure and capability and to invest in recruitment and training and to utilise external expertise where required. It has also recognised that failures in service delivery to clients or in regulatory compliance are significant risks, which are mitigated by regular quality monitoring and appropriate actions to mitigate those risks. The strategic risks relating to significant income reductions through reductions in business, especially the potential loss of contracts from commissioners of services, are regularly reviewed and addressed by the development of new services and flexibility in the delivery of required services with appropriate contingencies identified. Overarching risks in relation to corporate governance, including the composition of the Board and the appropriateness of the rules under which it operates, are recognised and subject to ongoing review.

During 2022/23 we have maintained a comprehensive Risk Register and the Company Secretary supports the Board in a regular review of major risks and mitigation measures at every Board meeting. Each Sub-Committee also has a risk register that it reviews at each meeting and escalates any issue to the Board. Any new services will be risk assessed to ensure that in providing such services we will not be compromising any existing areas of service delivery.

The Business Continuity Plan is subject to regular review.

Fundraising practice

All Fundraising activities are carried out by internal staff and senior management oversee and monitor these activities. Fundraising activities are monitored on a monthly basis. The charity has not received any complaints with regards to its fundraising activities and the charity complies with the fundraising practice.

Statement of responsibilities of the trustees

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

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity 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 Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2023

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

Members of the charity guarantee to contribute an amount not exceeding £5 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Auditors

Godfrey Wilson Limited were re-appointed as auditors to the charitable company during the year and have expressed their willingness to continue in that capacity.

Approved by the trustees on 1 September 2023 and signed on their behalf by

M Gallagher

M Gallagher - Chair

Independent auditors' report

To the members of

Forest of Dean Crossroads - Caring for Carers

Opinion

We have audited the financial statements of Forest of Dean Crossroads - Caring for Carers (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, balance sheet, statement of cash flows and the related notes to the financial statements, 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 charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. 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.

Independent auditors' report

To the members of

Forest of Dean Crossroads - Caring for Carers

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

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; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement set out in the trustees' report, the trustees 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 they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Independent auditors' report

To the members of

Forest of Dean Crossroads - Caring for Carers

Our responsibilities for the audit of the financial statements

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

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

(1) We obtained an understanding of the legal and regulatory framework that the charity operates in, and assessed the risk of non-compliance with applicable laws and regulations. Throughout the audit, we remained alert to possible indications of non-compliance.

(2) We reviewed the charity's policies and procedures in relation to:

- Identifying, evaluating and complying with laws and regulations, and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risk of fraud, and whether they were aware of any actual, suspected or alleged fraud; and
- Designing and implementing internal controls to mitigate the risk of non-compliance with laws and regulations, including fraud.

(3) We inspected the minutes of trustee meetings.

(4) We enquired about any non-routine communication with regulators and reviewed any reports made to them.

(5) We reviewed the financial statement disclosures and assessed their compliance with applicable laws and regulations.

(6) We performed analytical procedures to identify any unusual or unexpected transactions or balances that may indicate a risk of material fraud or error.

(7) We assessed the risk of fraud through management override of controls and carried out procedures to address this risk. Our procedures included:

- Testing the appropriateness of journal entries;
- Assessing judgements and accounting estimates for potential bias;
- Reviewing related party transactions; and
- Testing transactions that are unusual or outside the normal course of business.

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. Irregularities that arise due to fraud can be even harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

Independent auditors' report

To the members of

Forest of Dean Crossroads - Caring for Carers

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Alison Godfrey

Date: 1 September 2023

Alison Godfrey FCA
(Senior Statutory Auditor)

For and on behalf of:
GODFREY WILSON LIMITED
Chartered accountants and statutory auditors
5th Floor Mariner House
62 Prince Street
Bristol
BS1 4QD

Forest of Dean Crossroads - Caring for Carers

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2023

	Note	Restricted £	Unrestricted £	2023 Total £	2022 Total £
Income from:					
Donations and legacies	3	-	80,884	80,884	230,207
Charitable activities	4	41,196	1,733,865	1,775,061	2,345,918
Investments		-	2,961	2,961	108
Other income		-	-	-	3,134
Total income		<u>41,196</u>	<u>1,817,710</u>	<u>1,858,906</u>	<u>2,579,367</u>
Expenditure on:					
Charitable activities		<u>47,773</u>	<u>1,995,122</u>	<u>2,042,895</u>	<u>2,652,610</u>
Total expenditure	6	<u>47,773</u>	<u>1,995,122</u>	<u>2,042,895</u>	<u>2,652,610</u>
Net income and net movement in funds	7	(6,577)	(177,412)	(183,989)	(73,243)
Reconciliation of funds:					
Total funds brought forward		<u>12,207</u>	<u>466,257</u>	<u>478,464</u>	<u>551,707</u>
Total funds carried forward		<u><u>5,630</u></u>	<u><u>288,845</u></u>	<u><u>294,475</u></u>	<u><u>478,464</u></u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 15 to the accounts.

Forest of Dean Crossroads - Caring for Carers

Balance sheet

As at 31 March 2023

	Note	£	2023 £	2022 £
Fixed assets				
Tangible assets	10		11,022	18,029
Current assets				
Stock	11	54,714		26,959
Debtors	12	186,213		253,637
Cash at bank and in hand		<u>162,541</u>		<u>334,216</u>
		403,468		614,812
Liabilities				
Creditors: amounts falling due within 1 year	13	<u>(120,015)</u>		<u>(154,377)</u>
Net current assets			<u>283,453</u>	<u>460,435</u>
Net assets	14		<u><u>294,475</u></u>	<u><u>478,464</u></u>
Funds	15			
Restricted funds			5,630	12,207
Unrestricted funds			<u>288,845</u>	<u>466,257</u>
Total charity funds			<u><u>294,475</u></u>	<u><u>478,464</u></u>

These accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the trustees on 1 September 2023 and signed on their behalf by

M Gallagher

M Gallagher - Chair

Forest of Dean Crossroads - Caring for Carers

Statement of cash flows

For the year ended 31 March 2023

	2023 £	2022 £
Cash used in operating activities:		
Net movement in funds	(183,989)	(73,243)
Adjustments for:		
Depreciation charges	7,007	10,142
Dividends, interest and rents from investments	(2,961)	(108)
Increase in stock	(27,755)	(18,247)
Decrease in debtors	67,424	82,566
Decrease in creditors	(34,362)	(30,860)
Net cash used in operating activities	(174,636)	(29,750)
Cash flows from investing activities:		
Dividends, interest and rents from investments	2,961	108
Net cash provided by investing activities	2,961	108
Decrease in cash and cash equivalents in the year	(171,675)	(29,642)
Cash and cash equivalents at the beginning of the year	334,216	363,858
Cash and cash equivalents at the end of the year	162,541	334,216

The charity has not provided an analysis of changes in net debt as it does not have any long term financing arrangements.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

1. Accounting policies

a) Basis of preparation

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

Forest of Dean Crossroads - Caring for Carers 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 note.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. The trustees acknowledge that the level of unrestricted reserves are under the level outlined in the reserves policy due to current market conditions, and the market remains volatile due to the economic crisis and labour market shortages. The trustees have assessed projected future income, expenditure and cashflows for the next 12 months based on conservative forecasts and analysed the strength of the charity's reserves and liquid assets against these projections. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

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

Income received in advance of provision of care is deferred until criteria for income recognition are met.

d) Donated services and facilities

Donated professional services and donated goods or facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item, is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services, goods or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt (or stock, if the goods are to be used by the charity in the course of its service delivery).

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

e) Interest receivable

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

f) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure and irrecoverable VAT

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

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

h) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated in full to charitable activities which is deemed to be reflective of the activities of the charity in this period.

i) Tangible fixed assets

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Fixtures and fittings	5 years straight line
Motor vehicles	4 years straight line
Computer equipment	4 years straight line

Items of equipment are capitalised where the purchase price exceeds £1,000.

j) Stock

Donated items of stock that will be used by the charity in providing services are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

k) Debtors

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

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

l) Cash at bank and in hand

Cash at bank and cash 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.

m) Creditors

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

n) 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 with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

o) Pension costs

The company operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

p) Operating leases

Rentals paid under operating leases are charged to the statement of financial activities as they fall due.

q) Accounting estimates and key judgements

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

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

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are depreciation as described in note 1i and the stock valuation as described in note 1j.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	2022 Total £
Income from:			
Donations and legacies	-	230,207	230,207
Charitable activities	33,074	2,312,844	2,345,918
Investments	-	108	108
Other income	-	3,134	3,134
Total income	33,074	2,546,293	2,579,367
Expenditure on:			
Charitable activities	37,868	2,614,742	2,652,610
Total expenditure	37,868	2,614,742	2,652,610
Net expenditure and net movement in funds	(4,794)	(68,449)	(73,243)

3. Income from donations

	Restricted £	Unrestricted £	2023 Total £	2022 Total £
Donations	-	64,457	64,457	73,741
Grants	-	16,427	16,427	156,466
Total income from donations	-	80,884	80,884	230,207

Included in donations income is £43,915 of donated PPE stock. All income from donations was unrestricted in the prior year.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

4. Income from charitable activities

	Restricted £	Unrestricted £	2023 Total £
Care delivered	-	1,596,715	1,596,715
PeoplePlus Group Limited	-	137,150	137,150
Barnwood Trust	15,360	-	15,360
Befriending Group	10,000	-	10,000
Other income or grants < £10k	15,836	-	15,836
Total income from charitable activities	41,196	1,733,865	1,775,061

Prior period comparative:

	Restricted £	Unrestricted £	2022 Total £
Care delivered	-	2,205,334	2,205,334
PeoplePlus Group Limited	-	104,385	104,385
Befriending Group	15,000	-	15,000
Other income or grants < £10k	18,074	3,125	21,199
Total income from charitable activities	33,074	2,312,844	2,345,918

5. Government grants

The charitable company receives government grants from Gloucestershire County Council to fund charitable activities. In the prior period the charitable company received government grants from The Coronavirus Job Retention Scheme. The total value of such grants in the year ending 31 March 2023 was £13,361 (2022: £161,466). There are no unfulfilled conditions or contingencies attaching to these grants in either period.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

6. Total expenditure

	Charitable activities £	Support and governance costs £	2023 Total £
Staff costs (note 8)	1,194,921	369,306	1,564,227
Other staff costs	-	1,351	1,351
Agency costs	27,710	-	27,710
Computer expenses	-	69,560	69,560
Repairs and renewals	-	15	15
Insurance	-	12,318	12,318
Rent, service charges and rates	4,014	34,915	38,929
Telephone	22,528	16,704	39,232
Post, printing and stationery	-	11,697	11,697
Advertising	-	5,261	5,261
Sundries	-	433	433
Cinderford Day Centre expenses and repairs	10,393	2,551	12,944
Travelling expenses and accommodation	122,076	-	122,076
Training and recruitment	-	11,148	11,148
Subscriptions and memberships	-	14,358	14,358
Accountancy fees	-	66,827	66,827
Bad debt write-off	-	1,712	1,712
Refreshments	9,154	-	9,154
Staff expenses	1,427	46	1,473
Bank and credit charges	-	6,443	6,443
Safety clothing (inc PPE re Covid-19)	19,020	-	19,020
Depreciation	-	7,007	7,007
Sub-total	1,411,243	631,652	2,042,895
Allocation of support and governance costs	631,652	(631,652)	-
Total expenditure	2,042,895	-	2,042,895

Total governance costs were £10,846 (2022: £9,696)

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

6. Total expenditure

Prior period comparative

	Charitable activities £	Support and governance costs £	2022 Total £
Staff costs (note 8)	1,694,970	439,721	2,134,691
Agency costs	7,922	-	7,922
Computer expenses	-	61,559	61,559
Repairs and renewals	-	121	121
Insurance	-	12,319	12,319
Rent, service charges and rates	-	41,774	41,774
Telephone	22,969	16,039	39,008
Post, printing and stationery	-	14,518	14,518
Advertising	-	32,157	32,157
Sundries	894	-	894
Cinderford Day Centre expenses and repairs	12,908	-	12,908
Travelling expenses and accommodation	112,528	6,370	118,898
Training and recruitment	25,767	-	25,767
Subscriptions and memberships	-	16,065	16,065
Accountancy fees	-	51,600	51,600
Bad debt write-off	-	3,397	3,397
Refreshments	9,185	-	9,185
Staff expenses	4,083	-	4,083
Bank and credit charges	-	7,173	7,173
Safety clothing (inc PPE re Covid-19)	48,009	-	48,009
Depreciation	4,375	5,767	10,142
Legal fees	-	420	420
Sub-total	1,943,610	709,000	2,652,610
Allocation of support and governance costs	709,000	(709,000)	-
Total expenditure	2,652,610	-	2,652,610

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

7. Net movement in funds

This is stated after charging:

	2023 £	2022 £
Depreciation	7,007	10,142
Operating lease payments	8,850	8,850
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	7	276
Auditors' remuneration:		
▪ Statutory audit (including VAT)	<u>10,800</u>	<u>9,000</u>

During the year 1 trustee (2022: 5) was reimbursed expenses of £7 (2022: £276) relating to small gifts purchased on behalf of the charity. In the prior period trustee reimbursed expenses included mileage and a small software lease payment.

8. Staff costs and numbers

Staff costs were as follows:

	2023 £	2022 £
Salaries and wages	1,436,294	1,974,797
Social security costs	104,557	132,094
Pension costs	<u>23,376</u>	<u>27,800</u>
	<u>1,564,227</u>	<u>2,134,691</u>

Included in the prior year's salaries and wages were redundancy and termination costs totalling £8,735. Redundancy and termination costs were funded from unrestricted general funds. There were no such payments in the current year.

1 employee received remuneration, including employer national insurance contributions, between £60,000 and £70,000 during the year (2022: 1).

The key management personnel of the charitable company comprise the Trustees, Chief Executive Officer, Registered Manager & Deputy Chief Executive Officer, Finance Manager, Operations Manager and Director of Human Resources. The total employee benefits of the key management personnel were £188,565 (2022: £234,223).

	2023 No.	2022 No.
Average head count	<u>96</u>	<u>131</u>

9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

10. Tangible fixed assets

	Fixtures & fittings £	Motor vehicles £	Computer equipment £	Total £
Cost				
At 1 April 2022 and at 31 March 2023	<u>1,000</u>	<u>17,500</u>	<u>42,831</u>	<u>61,331</u>
Depreciation				
At 1 April 2022	1,000	4,375	37,927	43,302
Charge for the year	<u>-</u>	<u>4,375</u>	<u>2,632</u>	<u>7,007</u>
At 31 March 2023	<u>1,000</u>	<u>8,750</u>	<u>40,559</u>	<u>50,309</u>
Net book value				
At 31 March 2023	<u>-</u>	<u>8,750</u>	<u>2,272</u>	<u>11,022</u>
At 31 March 2022	<u>-</u>	<u>13,125</u>	<u>4,904</u>	<u>18,029</u>

11. Stock

	2023 £	2022 £
PPE	<u>54,714</u>	<u>26,959</u>

12. Debtors

	2023 £	2022 £
Trade debtors	118,927	179,709
Prepayments	12,234	24,779
Accrued income	54,552	49,149
Other debtors	<u>500</u>	<u>-</u>
	<u>186,213</u>	<u>253,637</u>

13. Creditors : amounts due within 1 year

	2023 £	2022 £
Trade creditors	9,309	26,042
Accruals	92,572	105,097
Other taxation and social security	17,630	21,502
Other creditors	<u>504</u>	<u>1,736</u>
	<u>120,015</u>	<u>154,377</u>

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

14. Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total funds £
Tangible fixed assets	-	11,022	11,022
Current assets	5,630	397,838	403,468
Current liabilities	-	(120,015)	(120,015)
Net assets at 31 March 2023	5,630	288,845	294,475

Prior period comparative

	Restricted funds £	Unrestricted funds £	Total funds £
Tangible fixed assets	-	18,029	18,029
Current assets	12,207	602,605	614,812
Current liabilities	-	(154,377)	(154,377)
Net assets at 31 March 2022	12,207	466,257	478,464

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

15. Movements in funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2023 £
Restricted funds					
Thriving Communities - Dog Days	5,100	-	-	-	5,100
Thriving Communities - Know Your Patch	-	7,500	(7,500)	-	-
Masonic Community Foundation	2,706	-	(2,706)	-	-
NLCF - Gert Suit	3,871	-	(3,871)	-	-
Summerfield Trust	530	-	-	-	530
Befriending Group (FoD DC)	-	10,000	(10,000)	-	-
Big Lottery	-	8,336	(8,336)	-	-
Barnwood Trust	-	15,360	(15,360)	-	-
Total restricted funds	12,207	41,196	(47,773)	-	5,630
Unrestricted funds					
General funds	466,257	1,817,710	(1,995,122)	-	288,845
Total unrestricted funds	466,257	1,817,710	(1,995,122)	-	288,845
Total funds	478,464	1,858,906	(2,042,895)	-	294,475

Purposes of restricted funds

Thriving Communities - Dog Days Thriving Communities awarded Crossroads Gloucestershire a grant of £5,100 to launch and deliver Dogs Days Social Group in Gloucestershire for 12 months. The group provides social opportunities for unpaid carers and people who live with disabilities. This is under way in 2023/24.

Thriving Communities - Know Your Patch A grant was awarded of £7,500 by Gloucestershire County Council's Thriving Communities fund for Gloucester. This is to help with social engagement, to build confidence and provide activities. We are able to facilitate this using the Gents, Ladies and Skittles Clubs that we run on a weekly basis for people who due to ill health, isolation or age are not able to get out as much as they would like.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

15. Movements in funds (continued)

Purposes of restricted funds (continued)

Masonic Community Foundation	The Masonic Community Foundation grant was to purchase a wheelchair-accessible minibus, to be used to deliver Crossroads services in Gloucestershire and Herefordshire. The budget to purchase the minibus was £25,000, this included a budget of £3,000 for costs in the first year for insurance, servicing, MOT and training etc. However, due to the Covid-19 pandemic, a local charity decided to sell their wheelchair accessible minibus for considerably less. This meant we were able to purchase the bus for significantly less than what was budgeted. We used excess money from the prior period to subsidise transport costs and continue to make the groups more accessible.
NLCF - Gert Suit	The National Lottery Community Fund was given to purchase an Age Simulation Suit (called a GERT Suit), with all the extra attachments that can enhance training services. As well as the equipment, the grant covered the costs for a member of staff to lead Age Simulation Training in the community, with the goal of running sessions with local businesses to ensure their services were inclusive and accessible for older people, and people who live with disabilities.
Summerfield Trust	Summerfield Trust awarded £530 to gather stories from clients to produce a book: "Voices from the Forest".
Befriending Group (FoD DC)	The Befriending Service is an innovative scheme that enhances wellbeing and quality of life for people who are living with dementia or are socially isolated. The service aims to empower people to take part in activities in their community. It goes beyond traditional befriending services by promoting communication, independence and meets the fundamental psychological and social human needs for people living with dementia or in social isolation.
Big Lottery	The Big Lottery awarded £8,336 towards the social clubs that are run by the Charity. This will help towards the Gents, Ladies and Skittles Clubs that we run on a weekly basis for people who due to ill health, isolation or age are not able to get out as much as they would like.
Barnwood Trust	Barnwood Trust have very kindly provided funding to assist with the cost of providing support to a number of Active Living Clubs. This includes the Gents, Ladies and Skittles Club, which are run on a weekly basis, for people who due to ill health, isolation or age are not able to get out as much as they would like.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2023

15. Movements in funds (continued)

Prior period comparative

	At 1 April 2021 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2022 £
Restricted funds					
Thriving Communities	5,100	-	-	-	5,100
Masonic Community Foundation	7,500	-	(4,794)	-	2,706
NLCF - Gert Suit	3,871	-	-	-	3,871
Summerfield Trust	530	-	-	-	530
Befriending Group (FoD DC)	-	15,000	(15,000)	-	-
Barnwood Trust	-	4,608	(4,608)	-	-
Friendship Group	-	13,466	(13,466)	-	-
Total restricted funds	17,001	33,074	(37,868)	-	12,207
Unrestricted funds					
General funds	534,706	2,546,293	(2,614,742)	-	466,257
Total unrestricted funds	534,706	2,546,293	(2,614,742)	-	466,257
Total funds	551,707	2,579,367	(2,652,610)	-	478,464

16. Operating lease commitments

The charity had operating leases at the year end with total future minimum lease payments as follows:

	2023 £	2022 £
Amount falling due:		
Within 1 year	2,212	2,212

17. Related party transactions

During the year trustees donated £125 (2022: £nil). There were no other transactions with related parties during the year or any outstanding balances with other related parties as at 31 March 2023 (2022: £nil).

FOREST OF DEAN CROSSROADS CARING FOR CARERS

England & Wales - Charity number 1086841

Accounts

Company no. 04178148
Charity no. 1086841

**Forest of Dean Crossroads - Caring for
Carers
(Trading as Crossroads Gloucestershire)
Report and Audited Financial Statements
31 March 2022**

Forest of Dean Crossroads - Caring for Carers

Reference and administrative details

For the year ended 31 March 2022

Company number	04178148																						
Charity number	1086841																						
Registered office and operational address	St Annals House Belle Vue Road Cinderford Gloucestershire GL14 2AB																						
Trustees	Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows: <table><tr><td>Brenda Barwell</td><td></td></tr><tr><td>Marcia Gallagher</td><td></td></tr><tr><td>Joanna Goode</td><td>appointed 8 January 2022</td></tr><tr><td>Jackie Huck</td><td></td></tr><tr><td>Janet Marriott</td><td></td></tr><tr><td>Timothy Poole</td><td>resigned 1 October 2021</td></tr><tr><td>Pauline Rea-Dickins</td><td>resigned 1 October 2021</td></tr><tr><td>Jill Sinclair</td><td></td></tr><tr><td>Patrick Williams</td><td>appointed 1 October 2021</td></tr><tr><td>Anita Wilson</td><td>resigned 1 October 2021</td></tr><tr><td>Stephanie Windle</td><td>appointed 10 May 2022</td></tr></table>	Brenda Barwell		Marcia Gallagher		Joanna Goode	appointed 8 January 2022	Jackie Huck		Janet Marriott		Timothy Poole	resigned 1 October 2021	Pauline Rea-Dickins	resigned 1 October 2021	Jill Sinclair		Patrick Williams	appointed 1 October 2021	Anita Wilson	resigned 1 October 2021	Stephanie Windle	appointed 10 May 2022
Brenda Barwell																							
Marcia Gallagher																							
Joanna Goode	appointed 8 January 2022																						
Jackie Huck																							
Janet Marriott																							
Timothy Poole	resigned 1 October 2021																						
Pauline Rea-Dickins	resigned 1 October 2021																						
Jill Sinclair																							
Patrick Williams	appointed 1 October 2021																						
Anita Wilson	resigned 1 October 2021																						
Stephanie Windle	appointed 10 May 2022																						
Company secretary	Kaye Williams																						
Bankers	HSBC Bank plc Harry Weston Road Binley Coventry CV3 2SH																						
Auditors	Godfrey Wilson Limited Chartered accountants and statutory auditors 5th Floor Mariner House 62 Prince Street Bristol BS1 4QD																						

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2022

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice - Accounting and Reporting by Charities (effective from January 2019).

Objectives and activities

Provision of high-quality support services to enable those people, in particular but not exclusively, who are in need by reason of frailty, ill-health, or disability and their Carers to lead safer and healthier lives.

Support is provided in a variety of settings using person centred activities so that loneliness and isolation are minimised, and quality of life is improved thereby enabling people to remain in their own homes/communities for as long as possible.

Public benefit

The services provided by Forest of Dean Crossroads - Caring for Carers are open to all the cared for and their carers throughout Gloucestershire and Herefordshire irrespective of an individual's race, religion, sexuality or financial status. We also recognise that we serve a rural area and seek to work with other organisations and individuals to help clients to access our services from less accessible areas by providing subsidised transport arrangements where appropriate.

Achievements and performance

The year April 2021 to March 2022 continued to present challenges for organisations operating in Health and Social Care. This was due to the ongoing restrictions relating to the Covid-19 pandemic, which further impacted the external environment and how Crossroads Gloucestershire were able to deliver services. The Trustees wish to sincerely thank all the staff at Crossroads who have played their part in ensuring that the people who needed us most remained supported and safe.

October was a month of celebration as we marked the 25th anniversary of Crossroads Gloucestershire. During this time, we have grown from our initial beginnings as an entirely voluntary service supporting Carers through to our present position where we provide a wide range of services offering support to the cared for and their families. This was an incredible milestone to reach and is an achievement of which the organisation was rightly very proud of. We look forward to continuing to "Proudly Care for our Community".

The organisation took advantage of an opportunity to develop the capabilities of the Senior Management Team. We now have the benefit of a new CEO who leads a management team with a wide-ranging skill portfolio. This has given us the opportunity to modernise and become an organisation which is more adaptive and agile. Something which we believe is essential in today's business environment. During the pandemic so much of what we took for granted in health and social care has been transformed. Crossroads must be ready to make further changes if necessary.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2022

Due to the pressures on our staff continuing to deliver our services to our clients, retention has been an issue and we lost a number of staff. This intensified the problem of excessive workload on our remaining team members. A decision was taken to look for solutions, rather than rely on the resilience of our staff, and we are now able to offer a more flexible employment package, resulting in a manageable workload and a better work life balance. Supporting our staff in this way has impacted on our revenue aspirations for 2021/22 but Trustees fully supported the need to create a workplace culture that staff wanted to be part of. We are now benefiting from a gradual increase in our headcount which in turn is improving our capacity.

To support our objective to be Employer of Choice, we have recently introduced a development structure which allows our staff the opportunity to expand their skills; this is in addition to mandatory training they already receive. Having a team of staff with more diverse skills will also support our objective to be the Provider of Choice. Gloucestershire's population is ageing faster than the UK average and there is a local (and nationwide) challenge to provide wide ranging assistance. This is particularly important as by providing this support it will allow people who have been hospitalised to return to their own homes in a safe and more timely manner, thereby reducing the pressure on hospital beds.

The provision of quality care is fundamental to all of Crossroads Gloucestershire's objectives and aspirations and despite the difficulties of the last 12 months we have been able to put into place several initiatives which monitor the standard of care we provide. We have also introduced further technology which not only improves the quality of information we receive but also supports our field staff with the provision of real time information on the needs of our service users. Instead of onerous paperwork more time is available to ensure that we provide person centred care. The benefits of these changes have recently been recognised by the results of our mandatory Annual Client Survey. Despite both our staff and our clients enduring numerous challenges and care guidance changes, our overall positive response rate was 29%.

We are continuing to work on enhancing our brand and image. Our website is being further updated to meet the ever-demanding needs of ensuring that Crossroads Gloucestershire is clearly visible in the digital world. We have also embraced the full social media experience and now use other social platforms such as Instagram and Twitter to enhance our digital presence.

Our knowledge of regulatory and business process compliance continues to grow. Members of our Senior Management hold various professional memberships giving them access to up-to-date information. We also subscribe to a personalised knowledge base which supports all aspects of our CQC compliance. This gives us access to constantly updated regulatory information, policies, and guidance resources. All our staff members have access to this information allowing them at any time to access information such as webinars on best practice and other useful guides. This has assisted greatly in the understanding of the requirement for compliance in order that we not only look after our service users correctly, but that compliance is also necessary to protect our staff from being put in a difficult position due to lack of awareness or understanding.

As we develop our partnerships with other organisations, we have become more aware of requests for various policies external to the provision of social care. We also endorse this approach and understand that our partners take assurance from our ability to demonstrate we have policies which provide consistency of approach, provides quality of service, and improves our reputation. We are building a comprehensive library of such policies.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2022

As the pandemic restrictions began to lift, we were able to carry on delivering our charitable objectives via our programme of Active Living Services. Unfortunately, we were not able to resume all of them due to circumstances beyond our control. However, we are looking at developing some new initiatives such as a Gardening Club. Our "Pubs and Clubs" activities continue to be very popular, and our minibus remains fully utilised.

Our Active Living Day Centre which operates out of Cinderford for three days per week supports our clients who have more complex care needs and we are pleased to say that the Day Centre which services the Abbeymead area of Gloucester is now up and running for one day per week, with a growing attendance rate.

Our Active Living at Home Service which was launched as a consequence of the pandemic in order to bring the advantages of Active Living groups to people in their own homes is still very popular and it has become a permanent service.

We are very grateful for the funding we have received which has allowed us to continue delivering these important services. Although the UK is trying to return to normal post Covid, there is no doubt in our minds that the well-being of the most vulnerable within our society was severely impacted, as they were the people least able to manage with the enforced changes to their daily life. We believe that more than ever it is important to continue to support these vulnerable people in a way which allows them to become part of the community again as safely as possible.

Finally, we are pleased to have continued working alongside and building relationships with partner organisations across Gloucestershire. These include:

- Gloucestershire County Council;
- Gloucestershire Health and Care Trust;
- Cinderford Town Council;
- Artspace;
- People Plus - Gloucestershire Carers Hub;
- Forest of Dean Dementia Action Alliance;
- Forest of Dean Health Forum; and
- Forest Sensory Service.

Fundraising and grants

- Barnwood Trust - £4,608 - towards the costs of our charitable activities, i.e. our clubs and trips;
- Gloucestershire County Council – £3,570 - This was to develop a drop-in Friendship Group;
- Two Rivers Housing Association - £4,896 – Funding towards the costs of our Forest of Dean Friendship Group;
- Forest of Dean District Council - £10,000 – For taking over the running of the Age Concern Befriending Club; and
- Forest Hills Golf Club – Captains Charity - £2,600 – To go towards our charitable activities, i.e., our clubs and trips.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2022

Financial review

The Trustees and Finance sub-committee have regularly reviewed the financial position in year as we continue to provide services as we emerge from the Covid pandemic and recommence business as usual. As reported through the media, this sector has struggled to keep staff and this has impacted on our staff numbers, which have dropped from 137 at the start of April 2021 to 100 by the end of March 2022. This has meant that the financial position has worsened in year due to a reduction in chargeable hours. The market is changing and has been different to business as usual. Despite this challenge the charity has in year received non recurrent Covid grants for furloughed staff and government funded Personal Protective Equipment. This has enabled us to continue to operate in a safe way and within government legislation.

We have operated in a challenging economic and financial environment in 21/22, and for the first time in many years we have delivered a deficit of £73,243.

As an Organisation we are working hard to address the deficit as we continue to emerge from Covid in 22/23 and look to return to operating at full capacity. The HR Manager has reviewed pay and travel arrangements for our staff which was approved by the Board. This will hopefully help us achieve improved capacity and deliver financial sustainability.

See also the Statement of Financial Activities on page 14.

Reserves policy

The trustees have in year reviewed its reserves policy that allows it to maintain a surplus and to operate on a sustainable basis.

The objectives of the policy are such that they:

- Ensure we can meet our financial obligations should the charity be wound up;
- Aid strategic planning;
- Focus fundraising activities and identify our level of need for funds and what they are used for;
- Provides for communication with external bodies and helps to demonstrate that the charity's money is being used to good effect.

The reserves target has been reviewed in year to ensure that the above objectives are met and to meet contractual commitments (e.g. redundancy payments) in the event that the Charity has insufficient funds to continue and to provide cover for unexpected events at circa two months of total operating expenditure.

The actual reserves as at 31 March 2022 were £478,464 which compares favourably with two months operational expenses cover of £428,041 in year.

Plans for future periods

Crossroads Gloucestershire plan to continue its core activities against in line with the strategic plan but will also consider new opportunities to offer additional services. This includes continuing to build services in the geographic area of Tewkesbury and Gloucester City.

Crossroads Gloucestershire's core activities continue to be:

- to continue to develop and extend quality, financially sustainable services to support those with care and support needs together with their carers;

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2022

- to continue to develop, market and promote our brand as a quality provider of care;
- to continue to evaluate and develop internal systems and processes to ensure good governance and quality throughout the organisation; and
- to be the employer of choice in our service delivery areas for those wishing to have a career in the social care profession.

In each of these areas of focus we have specific plans for ongoing development of our services and the activities that support them. In general terms we shall be seeking:

- to continue to develop our digital and marketing strategy;
- to continue to work constructively with the local authorities in those areas in the delivery of innovative and effective services ensuring that delivery is sustainable;
- to work closely in partnership with other bodies, public and private, in the design, development and delivery of new services for those who need them;
- to support the development of our staff, and to also identify ways of increasing their engagement. We will continue to offer non-mandatory training to develop the careers and skills within our team of staff; and
- to build on the work we have done to strengthen our governance and management both in relation to the recruitment and retention of appropriate people as trustees, leaders and managers, specialists, and care staff to use their skills and appropriate professional support to ensure that we remain compliant with regulatory requirements of all statutory and other bodies.

We shall remain committed to open engagement with our funders, our service users, and staff and the wider public and to effective consultation regarding the quality of the services we provide and, where appropriate, specific developments of our service.

Post 31 March 2022

Crossroads Gloucestershire continues to face social and economic challenges, many of which are beyond our control. These issues coupled with the loss of Covid-19 funding from our commissioners that supported us in 2021/22 will continue to impact on our financial performance in 2022/23. The loss of some staff and the cost-of-living crisis also continues to impact on us.

It is pleasing to report that despite our challenges we continue to deliver and remain committed to ensuring we deliver high quality care to our clients. We believe that our reserves coverage will ensure that in 2022/23 we will remain financially sustainable and a going concern, albeit with reserve coverage less than we would like. We also believe that 2022/23, whilst likely to still be a challenging financial period will enable us to move into a period of growth in 2023/24. We remain committed to defending and improving our market share within the Forest of Dean area and feel confident that we can develop further our presence in the Gloucester and Tewkesbury areas.

We have recently secured an opportunity to relocate our Active Living Services. This is an exciting development for us as not only does it give us far greater scope to expand our offering, but the location of the building is adjacent to our Head Office bringing this together with our organisation as a whole. We are also planning to use this move to make further progress on our vision of intergenerational care within our community by bringing together the young and elderly and creating opportunities for care to become the main focus of an intergenerational relationship.

We will continue to investigate innovations to support our business as the industry moves away from its old structures and assumptions and allow it to embrace a modern future.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2022

We will continue to grow further our strong relationships with partners and professionals, and deliver quality services, to prove that Crossroads Gloucestershire is the Provider of Choice for people living with care and support needs.

We believe Crossroads Gloucestershire is well placed to meet the challenges ahead and achieve our objective of not only maintaining market share but also sustainable growth.

Structure, governance and management

Governing document

The charity is a company limited by guarantee, having no share capital. It is established under a Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association.

The charity is governed by a Board of Trustees who are directors of the charitable company. When Trustee vacancies occur, the Board consider whether an automatic replacement Trustee is required against the optimum number of Trustees that will ensure the Board is effective. Additionally, a skill set review is undertaken to ascertain which skill set is currently required to enable the Board to be able to meet future challenges and our changing environment.

A more formal open trustee recruitment process is now in place and is supported by a full induction process.

Being a trustee is an important role and it is key that not only does the Board of Trustees consist of people with the correct skills, experience and values for the market we operate in but that they also receive relevant training and development as appropriate.

In 2019/20 the Board undertook an effectiveness review and identified a number of development areas. During 2020/21 this work took place and has been evidenced by the high standard of management information available, thereby providing the board with quality information allowing more informed decision making.

Trustees have continued to work closely with the Senior Management and staff colleagues through the Board Sub-Committees. These are focused on Finance, HR and Remuneration, and Quality. The work of these Committees is reported directly to the Board to inform strategic development, operational performance monitoring and risk management.

Robust scrutiny takes place at each Sub-Committee. Minutes of each Sub-Committee are presented to the Board. Sub-Committees of the Board are Chaired by nominated Trustees. Recommendations from Sub-Committees are then received by the Board and approved if acceptable. There are currently a minimum of four Board meetings per year.

We have continued our work to ensure that we meet the General Data Protection Requirements (GDPR) and that we are compliant. We have a GDPR Data Protection Officer to oversee and govern these processes. This includes reviewing all company policies to ensure compliance.

During 2022 we continued to review and improve our systems and processes.

Day to day management is delegated by the Board to the Chief Executive.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2022

Key management remuneration

The Board of Directors are the Charity's trustees. The senior management team comprise of the key management personnel of the charity who are in charge of directing, controlling, running and operating the Charity on a day-to-day basis. All Trustees give of their time freely unless in the capacity of providing professional services on a commercial basis. No Director received remuneration in the year. Details of Directors' expenses and related party transactions are disclosed in note 16 to the financial statements.

Pay policy for senior staff

The pay of the senior management team is reviewed annually by the HR and Remuneration Committee, with any increases commensurate with performance of the organisation as a whole and is built into the annual budget with Board approval. Pay scales are benchmarked against comparable roles in the local market and voluntary sector.

Risk management

The Board recognises that risks exist in relation to sustainable delivery of its operational services and continues to review the capacity of its staffing structure and capability and to invest in recruitment and training and to utilise external expertise where required. It has also recognised that failures in service delivery to clients or in regulatory compliance are significant risks, which are mitigated by regular quality monitoring and appropriate actions to mitigate those risks. The strategic risks relating to significant income reductions through reductions in business, especially the potential loss of contracts from commissioners of services, are regularly reviewed and addressed by the development of new services and flexibility in the delivery of required services with appropriate contingencies identified. Overarching risks in relation to corporate governance, including the composition of the Board and the appropriateness of the rules under which it operates, are recognised and subject to ongoing review.

During 2021/22 we have maintained a comprehensive Risk Register and the Company Secretary supports the Board in a regular review of major risks and mitigation measures at each Board meeting. Each Sub-Committee also has a risk register that it reviews at each meeting and escalates any issue to the Board. Any new services will be risk assessed to ensure that in providing such services we will not be compromising any existing areas of service delivery.

The Business Continuity Plan has been completely updated and is subject to regular review.

Fundraising practice

All Fundraising activities are carried out by internal staff and senior management oversee and monitor these activities. Fundraising activities are monitored on a monthly basis. The charity has not received any complaints with regards to its fundraising activities and the charity complies with the fundraising practice.

Forest of Dean Crossroads - Caring for Carers

Report of the trustees

For the year ended 31 March 2022

Statement of responsibilities of the trustees

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

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity 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 Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

Members of the charity guarantee to contribute an amount not exceeding £5 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Auditors

Godfrey Wilson Limited were appointed as auditors to the charitable company during the year and have expressed their willingness to continue in that capacity.

Approved by the trustees on 22 September 2022 and signed on their behalf by

M Gallagher

M Gallagher - Chair

Independent auditors' report

To the members of

Forest of Dean Crossroads - Caring for Carers

Opinion

We have audited the financial statements of Forest of Dean Crossroads - Caring for Carers (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, balance sheet, statement of cash flows and the related notes to the financial statements, 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 charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. 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.

Independent auditors' report

To the members of

Forest of Dean Crossroads - Caring for Carers

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

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; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the trustees' responsibilities statement set out in the trustees' report, the trustees 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 they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Independent auditors' report

To the members of

Forest of Dean Crossroads - Caring for Carers

Our responsibilities for the audit of the financial statements

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

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

(1) We obtained an understanding of the legal and regulatory framework that the charity operates in, and assessed the risk of non-compliance with applicable laws and regulations. Throughout the audit, we remained alert to possible indications of non-compliance.

(2) We reviewed the charity's policies and procedures in relation to:

- Identifying, evaluating and complying with laws and regulations, and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risk of fraud, and whether they were aware of any actual, suspected or alleged fraud; and
- Designing and implementing internal controls to mitigate the risk of non-compliance with laws and regulations, including fraud.

(3) We inspected the minutes of trustee meetings.

(4) We enquired about any non-routine communication with regulators and reviewed any reports made to them.

(5) We reviewed the financial statement disclosures and assessed their compliance with applicable laws and regulations.

(6) We performed analytical procedures to identify any unusual or unexpected transactions or balances that may indicate a risk of material fraud or error.

(7) We assessed the risk of fraud through management override of controls and carried out procedures to address this risk. Our procedures included:

- Testing the appropriateness of journal entries;
- Assessing judgements and accounting estimates for potential bias;
- Reviewing related party transactions; and
- Testing transactions that are unusual or outside the normal course of business.

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. Irregularities that arise due to fraud can be even harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

Independent auditors' report

To the members of

Forest of Dean Crossroads - Caring for Carers

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Alison Godfrey

Date: 26 September 2022

Alison Godfrey FCA
(Senior Statutory Auditor)

For and on behalf of:

GODFREY WILSON LIMITED

Chartered accountants and statutory auditors
5th Floor Mariner House
62 Prince Street
Bristol
BS1 4QD

Forest of Dean Crossroads - Caring for Carers

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2022

	Note	Restricted £	Unrestricted £	2022 Total £	Restated 2021 Total £
Income from:					
Donations and legacies	3	-	230,207	230,207	281,095
Charitable activities	4	33,074	2,312,844	2,345,918	2,419,352
Investments		-	108	108	443
Other income		-	3,134	3,134	-
Total income		<u>33,074</u>	<u>2,546,293</u>	<u>2,579,367</u>	<u>2,700,890</u>
Expenditure on:					
Charitable activities		<u>37,868</u>	<u>2,614,742</u>	<u>2,652,610</u>	<u>2,658,997</u>
Total expenditure	6	<u>37,868</u>	<u>2,614,742</u>	<u>2,652,610</u>	<u>2,658,997</u>
Net income / (expenditure)		(4,794)	(68,449)	(73,243)	41,893
Transfers between funds		-	-	-	-
Net movement in funds	7	(4,794)	(68,449)	(73,243)	41,893
Reconciliation of funds:					
Total funds brought forward		<u>17,001</u>	<u>534,706</u>	<u>551,707</u>	<u>509,814</u>
Total funds carried forward		<u><u>12,207</u></u>	<u><u>466,257</u></u>	<u><u>478,464</u></u>	<u><u>551,707</u></u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 15 to the accounts.

Prior period income and expenditure have been reclassified to reflect the requirements of the Charities SORP (FRS 102) and to be comparable with the current year. The restatements are purely reclassifications of income and expenditure and do not affect net income.

Forest of Dean Crossroads - Caring for Carers

Balance sheet

As at 31 March 2022

	Note	£	2022 £	2021 £
Fixed assets				
Tangible assets	10		18,029	28,171
Current assets				
Stock	11	26,959		8,712
Debtors	12	253,637		336,203
Cash at bank and in hand		334,216		363,858
		614,812		708,773
Liabilities				
Creditors: amounts falling due within 1 year	13	(154,377)		(185,237)
Net current assets			460,435	523,536
Net assets	14		478,464	551,707
Funds	15			
Restricted funds			12,207	17,001
Unrestricted funds			466,257	534,706
Total charity funds			478,464	551,707

These accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the trustees on 22 September 2022 and signed on their behalf by

M Gallagher

M Gallagher - Chair

Forest of Dean Crossroads - Caring for Carers

Statement of cash flows

For the year ended 31 March 2022

	2022 £	2021 £
Cash used in operating activities:		
Net movement in funds	(73,243)	41,893
Adjustments for:		
Depreciation charges	10,142	4,939
Dividends, interest and rents from investments	(108)	(443)
Decrease / (increase) in stock	(18,247)	(8,712)
Decrease / (increase) in debtors	82,566	(39,505)
Increase / (decrease) in creditors	(30,860)	3,376
Net cash provided by / (used in) operating activities	(29,750)	1,548
Cash flows from investing activities:		
Dividends, interest and rents from investments	108	443
Purchase of tangible fixed assets	-	(21,629)
Net cash provided by / (used in) investing activities	108	(21,186)
Increase / (decrease) in cash and cash equivalents in the year	(29,642)	(19,638)
Cash and cash equivalents at the beginning of the year	363,858	383,496
Cash and cash equivalents at the end of the year	334,216	363,858

The charity has not provided an analysis of changes in net debt as it does not have any long term financing arrangements.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

1. Accounting policies

a) Basis of preparation

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

Forest of Dean Crossroads - Caring for Carers 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 note.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. However the level of unrestricted reserves are under the level outlined in the reserves policy due to market conditions. Whilst there are no material uncertainties about the charity's ability to continue as a going concern the market remains volatile due to the economic crisis and labour market shortages.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

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

Income received in advance of provision of care is deferred until criteria for income recognition are met.

d) Donated services and facilities

Donated professional services and donated goods or facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item, is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services, goods or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt (or stock, if the goods are to be used by the charity in the course of its service delivery).

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

e) Interest receivable

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

f) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure and irrecoverable VAT

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

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

h) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated in full to charitable activities which is deemed to be reflective of the activities of the charity in this period.

i) Tangible fixed assets

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Fixtures and fittings	5 years straight line
Motor vehicles	4 years straight line
Computer equipment	4 years straight line

Items of equipment are capitalised where the purchase price exceeds £1,000.

j) Stock

Donated items of stock that will be used by the charity in providing services are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

k) Debtors

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

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

l) Cash at bank and in hand

Cash at bank and cash 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.

m) Creditors

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

n) 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 with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

o) Pension costs

The company operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

p) Accounting estimates and key judgements

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

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

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are depreciation as described in note 1i and the stock valuation as described in note 1j.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	Restated 2021 Total £
Income from:			
Donations	3,966	277,129	281,095
Charitable activities	153,281	2,266,071	2,419,352
Investments	-	443	443
Total income	157,247	2,543,643	2,700,890
Expenditure on:			
Charitable activities	139,330	2,519,667	2,658,997
Total expenditure	139,330	2,519,667	2,658,997
Net income / (expenditure)	17,917	23,976	41,893
Transfers between funds	(25,916)	25,916	-
Net movement in funds	(7,999)	49,892	41,893

3. Income from donations

	Restricted £	Unrestricted £	2022 Total £
Donations	-	73,741	73,741
Grants	-	156,466	156,466
Total income from donations	-	230,207	230,207

Donations includes £58,463 of donated stock of PPE.

Prior period comparative:

	Restricted £	Unrestricted £	Restated 2021 Total £
Donations	-	7,397	7,397
Grants	3,966	269,732	273,698
Total income from donations	3,966	277,129	281,095

Income from donations has been restated to include government grants, previously shown as other income.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

4. Income from charitable activities

	Restricted £	Unrestricted £	2022 Total £
Care delivered	-	2,205,334	2,205,334
PeoplePlus Group Limited	-	104,385	104,385
Befriending Group	15,000	-	15,000
Other income or grants < £10k	18,074	3,125	21,199
Total income from charitable activities	33,074	2,312,844	2,345,918

Prior period comparative:

	Restricted £	Unrestricted £	Restated 2021 Total £
Care delivered	-	2,266,071	2,266,071
PeoplePlus Group Limited	110,683	-	110,683
The National Lottery Community Fund	19,968	-	19,968
Other income or grants < £10k	22,630	-	22,630
Total income from charitable activities	153,281	2,266,071	2,419,352

5. Government grants

The charitable company receives government grants under the Coronavirus Job Retention Scheme and other direct government covid support. The total value of such grants in the period ending 31 March 2022 was £161,466 (2021: £273,698). There are no unfulfilled conditions or contingencies attaching to these grants in either period.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

6. Total expenditure

	Charitable activities £	Support and governance costs £	2022 Total £
Staff costs (note 8)	1,694,970	439,721	2,134,691
Computer expenses	-	61,559	61,559
Repairs and renewals	-	121	121
Insurance	-	12,319	12,319
Rent, service charges and rates	-	41,774	41,774
Telephone	22,969	16,039	39,008
Post, printing and stationery	-	14,518	14,518
Advertising	-	32,157	32,157
Sundries	894	-	894
Cinderford Day Centre expenses and repairs	12,908	-	12,908
Travelling expenses and accommodation	112,528	6,370	118,898
Training and recruitment	25,767	-	25,767
Subscriptions and memberships	-	16,065	16,065
Accountancy fees	-	59,522	59,522
Bad debt write-off	-	3,397	3,397
Refreshments	9,185	-	9,185
Staff expenses	4,083	-	4,083
Bank and credit charges	-	7,173	7,173
Safety clothing (inc PPE re Covid-19)	48,009	-	48,009
Depreciation	4,375	5,767	10,142
Legal fees	-	420	420
Sub-total	1,935,688	716,922	2,652,610
Allocation of support and governance costs	716,922	(716,922)	-
Total expenditure	2,652,610	-	2,652,610

Total governance costs were £9,696 (2021: £9,446)

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

6. Total expenditure

Prior period comparative (restated)

	Charitable activities £	Support and governance costs £	2021 Total £
Staff costs (note 8)	1,657,368	545,679	2,203,047
Computer expenses	-	48,066	48,066
Repairs and renewals	-	1,645	1,645
Insurance	-	11,898	11,898
Rent, service charges and rates	-	37,166	37,166
Telephone	20,091	17,599	37,690
Post, printing and stationery	-	14,094	14,094
Advertising	-	11,220	11,220
Sundries	1,064	-	1,064
Cinderford Day Centre expenses and repairs	15,706	-	15,706
Travelling expenses and accommodation	140,547	6,992	147,539
Training and recruitment	12,931	-	12,931
Subscriptions and memberships	-	15,399	15,399
Accountancy fees	-	33,840	33,840
Bad debt write-off	-	85	85
Refreshments	310	-	310
Staff expenses	5,026	-	5,026
Bank and credit charges	-	6,540	6,540
Safety clothing (inc PPE re Covid-19)	47,332	-	47,332
Depreciation	-	4,939	4,939
Legal fees	-	3,460	3,460
Sub-total	1,900,375	758,622	2,658,997
Allocation of support and governance costs	<u>758,622</u>	<u>(758,622)</u>	<u>-</u>
Total expenditure	<u>2,658,997</u>	<u>-</u>	<u>2,658,997</u>

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

7. Net movement in funds

This is stated after charging:

	2022 £	2021 £
Depreciation	10,142	4,939
Operating lease payments	53,280	48,066
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	276	286
Auditors' remuneration:		
▪ Statutory audit (including VAT)	9,000	5,700

During the year 5 (2021: 9) members of the board were reimbursed expenses of £276 (2021: £286) relating to mileage, small gifts purchased on behalf of the charity, and one small software lease payment.

8. Staff costs and numbers

Staff costs were as follows:

	2022 £	2021 £
Salaries and wages	1,974,797	2,041,834
Social security costs	132,094	130,146
Pension costs	27,800	31,067
	2,134,691	2,203,047

Included in salaries and wages are redundancy and termination costs totalling £8,735 (2021: £353). Redundancy and termination costs have been funded from unrestricted general funds (note 15).

1 employee received remuneration, including employer national insurance contributions, between £60,000 and £70,000 during the year (2021: 1).

The key management personnel of the charitable company comprise the Trustees, Chief Executive Officer, Registered Manager & Deputy Chief Executive Officer, Finance Manager, Operations Manager and Director of Human Resources. The total employee benefits of the key management personnel were £234,223 (2021: £274,778).

	2022 No.	2021 No.
Average head count	131	148

9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

10. Tangible fixed assets

	Fixtures & fittings £	Motor vehicles £	Computer equipment £	Total £
Cost				
At 1 April 2021				
and 31 March 2022	<u>1,000</u>	<u>17,500</u>	<u>42,831</u>	<u>61,331</u>
Depreciation				
At 1 April 2021	1,000	-	32,160	33,160
Charge for the year	<u>-</u>	<u>4,375</u>	<u>5,767</u>	<u>10,142</u>
At 31 March 2022	<u>1,000</u>	<u>4,375</u>	<u>37,927</u>	<u>43,302</u>
Net book value				
At 31 March 2022	<u>-</u>	<u>13,125</u>	<u>4,904</u>	<u>18,029</u>
At 31 March 2021	<u>-</u>	<u>17,500</u>	<u>10,671</u>	<u>28,171</u>

11. Stock

	2022 £	2021 £
PPE	<u>26,959</u>	<u>8,712</u>

12. Debtors

	2022 £	2021 £
Trade debtors	179,709	246,532
Prepayments	24,779	16,643
Accrued income	49,149	66,231
Other debtors	<u>-</u>	<u>6,797</u>
	<u>253,637</u>	<u>336,203</u>

13. Creditors : amounts due within 1 year

	2022 £	2021 £
Trade creditors	26,042	29,858
Accruals	105,097	144,419
Other taxation and social security	21,502	-
Deferred income	-	3,125
Other creditors	<u>1,736</u>	<u>7,835</u>
	<u>154,377</u>	<u>185,237</u>

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

14. Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total funds £
Tangible fixed assets	-	18,029	18,029
Current assets	12,207	602,605	614,812
Current liabilities	-	(154,377)	(154,377)
Net assets at 31 March 2022	12,207	466,257	478,464
Prior period comparative	Restricted funds £	Unrestricted funds £	Total funds £
Tangible fixed assets	-	28,171	28,171
Current assets	17,001	691,772	708,773
Current liabilities	-	(185,237)	(185,237)
Net assets at 31 March 2021	17,001	534,706	551,707

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

15. Movements in funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2022 £
Restricted funds					
Thriving Communities	5,100	-	-	-	5,100
Masonic Community Foundation	7,500	-	(4,794)	-	2,706
NLCF - Gert Suit	3,871	-	-	-	3,871
Summerfield Trust	530	-	-	-	530
Befriending Group (FoD DC)	-	15,000	(15,000)	-	-
Barnwood Trust	-	4,608	(4,608)	-	-
Friendship Group	-	13,466	(13,466)	-	-
Total restricted funds	17,001	33,074	(37,868)	-	12,207
Unrestricted funds					
General funds	534,706	2,546,293	(2,614,742)	-	466,257
Total unrestricted funds	534,706	2,546,293	(2,614,742)	-	466,257
Total funds	551,707	2,579,367	(2,652,610)	-	478,464

Purposes of restricted funds

Thriving Communities	Thriving Communities awarded Crossroads Gloucestershire a grant of £5,100 to launch and deliver Dogs Days Social Group in Gloucestershire for 12 months. The group provides social opportunities for unpaid carers and people who live with disabilities.
Masonic Community Foundation	The Masonic Community Foundation grant was to purchase a wheelchair-accessible minibus, to be used to deliver Crossroads services in Gloucestershire and Herefordshire. The budget to purchase the minibus was £25,000, this included a budget of £3,000 for costs in the first year for insurance, servicing, MOT and training etc. However, due to the Covid-19 pandemic, a local charity decided to sell their wheelchair accessible minibus for considerably less. This meant we were able to purchase the bus in the prior year for significantly less than what was budgeted. At the end of grant monitoring report, we reported this underspend to the Masonic Community Foundation, suggesting using the excess money to subsidise transport costs and continue to make the groups more accessible. In written communication received, the funder agreed for us to retain the underspend at 31 March 2021 and utilise going forward at the Board's discretion.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

15. Movements in funds (continued)

Purposes of restricted funds (continued)

NLCF - Gert Suit	The National Lottery Community Fund awarded Crossroads Gloucestershire with a grant worth £5,100 to launch and deliver Dog Days Social Group in Gloucestershire for 12 months. The group provides social opportunities for unpaid carers and people who live with disabilities.
Summerfield Trust	Summerfield Trust awarded £530 to gather stories from clients to produce a book: "Voices from the Forest".
Befriending Group (FoD DC)	The Befriending Service is an innovative scheme that enhances wellbeing and quality of life for people who are living with dementia or are socially isolated. The service aims to empower people to take part in activities in their community. It goes beyond traditional befriending services by promoting communication, independence and meets the fundamental psychological and social human needs for people living with dementia or in social isolation.
Barnwood Trust	Barnwood Trust have very kindly provided funding to assist with the cost of providing support to a number of Active Living Clubs. This includes the Gents, Ladies and Skittles Club, which are run on a weekly basis, for people who due to ill health, isolation or age are not able to get out as much as they would like.
Friendship Group	Crossroads run weekly Friendship Groups which bring together unpaid carers, members of their family and people who live with dementia. The group take part in activities which are suitable for people who live with memory difficulties and we run a trip out on the second Monday of every month. Crossroads Friendship Group primarily supports families caring for someone who is living with dementia. Crossroads Gloucestershire's wheelchair accessible minibus, which was kindly funded by the Masonic Charitable Foundation, ensures the groups are accessible for people who are isolated or do not have other means of transport.

Forest of Dean Crossroads - Caring for Carers

Notes to the financial statements

For the year ended 31 March 2022

15. Movements in funds (continued)

Prior period comparative

	At 1 April 2020 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2021 £
Restricted funds					
NLCF - Active Living Groups	-	19,968	(19,968)	-	-
Groundworks - Tesco	-	500	(500)	-	-
Thriving Communities	-	5,100	-	-	5,100
Forest of Dean District Council	-	5,000	(5,000)	-	-
Carers Breaks / Emergency Services	-	114,649	(110,362)	(4,287)	-
Masonic Community Foundation	25,000	-	-	(17,500)	7,500
Barnwood Trust	-	1,500	(1,500)	-	-
Western Power Distribution	-	1,000	(1,000)	-	-
NLCF - Gert Suit	-	8,000	-	(4,129)	3,871
Summerfield Trust	-	530	-	-	530
Gloucestershire Community Foundation	-	1,000	(1,000)	-	-
Total restricted funds	<u>25,000</u>	<u>157,247</u>	<u>(139,330)</u>	<u>(25,916)</u>	<u>17,001</u>
Unrestricted funds					
General funds	<u>484,814</u>	<u>2,543,643</u>	<u>(2,519,667)</u>	<u>25,916</u>	<u>534,706</u>
Total unrestricted funds	<u>484,814</u>	<u>2,543,643</u>	<u>(2,519,667)</u>	<u>25,916</u>	<u>534,706</u>
Total funds	<u>509,814</u>	<u>2,700,890</u>	<u>(2,658,997)</u>	<u>-</u>	<u>551,707</u>

16. Related party transactions

In the prior year the charity provided care services to a related party of one trustee on an arm's length basis; Mrs Jackie Huck. The value of the income of these services to the charity was £12,516, all of which had been paid by the year end. No such income was received in the current year.

There were no other transactions with related parties during the year or any outstanding balances with other related parties as at 31 March 2022 (2021: £nil).

FOREST OF DEAN CROSSROADS CARING FOR CARERS

England & Wales - Charity number 1086841

Accounts

REGISTERED COMPANY NUMBER: 04178148 (England and Wales)
REGISTERED CHARITY NUMBER: 1086841

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021
FOR
FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

Andorran Limited (Statutory Auditor)
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

	Page
Reference and Administrative Details	1
Chair's Report	2
Report of the Trustees	3 to 9
Report of the Independent Auditor	10 to 12
Statement of Financial Activities	13
Statement of Financial Position	14
Statement of Cash Flows	15
Notes to the Statement of Cash Flows	16
Notes to the Financial Statements	17 to 28

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES

T J Poole
J Huck
H R Aldridge (resigned 3.12.20)
B Barwell
K Booth (resigned 30.10.20)
P Williams (resigned 28.8.20)
M Gallagher
P M Rea-Dickins
A C Wilson
J D Marriott (appointed 1.12.20)
J Sinclair (appointed 1.1.21)

REGISTERED OFFICE

St Annals House
Belle Vue Road
Cinderford
Gloucestershire
GL14 2AB

**REGISTERED COMPANY
NUMBER**

04178148 (England and Wales)

**REGISTERED CHARITY
NUMBER**

1086841

AUDITOR

Andorran Limited (Statutory Auditor)
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

BANKERS

HSBC Bank Plc
Harry Weston Road
Binley
Coventry
CV3 2SH

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**CHAIR'S REPORT
FOR THE YEAR ENDED 31 MARCH 2021**

It is a pleasure and privilege to welcome you to this report which describes the key achievements of Crossroads Gloucestershire.

When I wrote the previous annual report we were still in the midst of responding to Covid-19 and it is no secret that the last 12 months has been extremely challenging for charities and organisations working in health and social care. We have seen increased demand on our charitable services and have been responsible for keeping our communities safe. Our staff, in partnership with the NHS, emergency services and other essential workers, have been on the frontline throughout the pandemic. They have continued to work in the community, even supporting people with COVID-19 at times, in the most challenging of circumstances. I would like to sincerely thank them all for their courage, compassion, tireless commitment, and dedication towards keeping vulnerable community members safe, and empowering people to maintain a high quality of life and live well at home.

Despite all the challenges it has been wonderful to see our organisation and stakeholders pull together, to continue providing quality services and supporting our community. Examples of this is working collaboratively with partners such as the Dementia Action Alliance to set up services including Project Engage, and distribution of innovative communications set up by Wyldwood Arts, such as their Digital, Interactive Newsletter for people who live in social isolation. We have also been able to deliver new and innovative services to meet our client's needs whilst adhering to all the government advice regarding Covid-19.

I hope that the Report of the Trustees provides an interesting and informative overview of what we have achieved in 2020/21.

On behalf of the Board of Trustees I would like to record our sincere thanks to the staff, Chief Executive and senior management team who have worked so determinedly, courageously and compassionately in supporting our clients during these unprecedented times.



M Gallagher - Chair

Date: 22.9.21

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

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

OBJECTIVES AND ACTIVITIES

Objectives and aims

Provision of high-quality support services to enable those people, in particular but not exclusively, who are in need by reason of frailty, ill-health, or disability and their Carers to lead safer and healthier lives.

Support is provided in a variety of settings using person centred activities so that loneliness and isolation are minimised, and quality of life is improved thereby enabling people to remain in their own homes/communities for as long as possible.

Public Benefit

The services provided by Forest of Dean Crossroads - Caring for Carers are open to all Carers and those they care for throughout Gloucestershire and Herefordshire irrespective of an individual's race, religion, sexuality or financial status. We also recognise that we serve a rural area and seek to work with other organisations and individuals to help clients to access our services from less accessible areas by providing subsidised transport arrangements where appropriate.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The year April 2020 to March 2021 saw significant challenges for organisations and businesses operating in Health and Social Care. This was due to the COVID-19 pandemic, which drastically impacted the external environment and how Crossroads Gloucestershire were able to deliver services.

Due to the pandemic, we saw increased demand on our charity's services and have been responsible for keeping our communities safe. Our teams, in partnership with the NHS emergency services and other key workers, have been on the frontline throughout the pandemic. They have continued to work in the community, even supporting people with COVID-19 at times and in the most challenging of circumstances. Crossroads Gloucestershire's leadership team would like to sincerely thank colleagues for their courage, compassion, tireless commitment, dedication towards keeping vulnerable community members safe as well as empowering people to maintain a high quality of life and live well at home through the pandemic.

Despite the challenges COVID-19 brought, it has been wonderful to see our organisation and stakeholders pull together, to continue providing quality services and supporting our community.

Whilst adjusting to remote working, it became clear that one of the challenges our organisation faced was adequately supporting field service teams in the community. To overcome this, we employed a team of four Team Leaders to oversee different areas within the Forest of Dean. They are responsible for managing their team members grouped by area, conducting spot checks and quality reviews of care provided to our service users.

The pandemic created challenges regarding communication. As a result, Crossroads Gloucestershire have implemented new systems to enhance internal communication amongst team members. This includes the online communications system Slack, increased frequency of email newsletter communication with all staff and further development of the Staff Forum, which gives all employees a regular opportunity to share their opinions and have a voice within the company.

Additionally, the organisation has worked to overcome recruitment and retention challenges. Since the implementation of a new HR Business Function, the organisation has improved the entire employee lifecycle process. Our recruitment program has been developed and has shown an immediate benefit between April and December 2020, where the organisation reached capacity during inductions.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

ACHIEVEMENT AND PERFORMANCE

Charitable activities - continued

Most staff are now contractually employed, providing benefits to them and reducing risk to the organisation. We believe Crossroads offer employees an enhanced salary and benefits package, meeting one of our strategic objectives which is to become the Employer of Choice.

Challenges remain, particularly surrounding the development of capacity to take on new work and there is potential to improve the overall capabilities of teams at all levels of the organisation. We will strive to build on these opportunities in the next financial year.

Furthermore, we have continued to implement and improve Crossroads Gloucestershire's brand. This has included overhauling paperwork, literature, our social media, and our website. Additionally, in October 2020, Crossroads Gloucestershire implemented a new marketing plan targeting growth and expansion of services in Gloucestershire and the defence of or increased recognition of services in the Forest of Dean and Ross-on-Wye. This included development of new budgets that allows Crossroads to increase and solidify brand awareness in 2021-22.

We have strived to improve monitoring and evaluation of our work and services. This includes

implementing more established reporting processes to allow senior management to make informed decisions. A new operations team and structure gives Crossroads the opportunity to deliver higher quality care in the future. Furthermore, we have used technology and care planning systems such as Optimiser to improve efficiencies and assist with cost savings.

Our organisation remains committed to ensuring it complies with the GDPR regulations that came into force in May 2018 and maintains a system that meets our obligations. Crossroads runs separate risk registers relative to the responsibilities of each sub-committee. We have identified our corporate "Top Five Risks" to help inform and reduce risk. At the onset of Covid-19 we instigated a stand-alone Covid-19 Risk Register to support us in what initially was a very fast-moving risk landscape. At the start of 2021 Covid-19 related risks were allocated to the individual sub-committee risk registers.

Our knowledge of regulatory and business process compliance has continued to develop particularly as major stakeholders have become more focused on the organisations ability to provide a wide range of documented policies as part of bids and tender submissions. We have begun the development of a compliance culture within the organisation. This is promoting the benefits of accountability to employees which in turn improves the quality of our organisation and services.

In October 2020, we received news that we had successfully tendered for two contracts. The first was to deliver Domiciliary Care services in all areas of Gloucestershire and the second was to deliver Day Centre opportunities in Gloucestershire. These bids had been submitted in February 2020, but the announcements were delayed due to COVID-19.

During summer 2020, Crossroads Gloucestershire launched a new service called Active Living at Home. This was a direct response to groups having to temporarily close due to COVID-19, giving service users an opportunity to still access activities and social opportunities, albeit within their own homes. We are pleased to share that this initiative has proved so successful, we intend on making it a permanent service provision.

When COVID-19 restrictions permitted, we ran groups and activities in a new, socially distanced setting. To meet demand, this meant running more groups with fewer people attending. This was subsidized by generous grants and donations from partners.

Finally, we are pleased to have continued working alongside and building relationships with partner organisations across Gloucestershire. This includes delivering services alongside the Forest of Dean Dementia Action Alliance, providing services for carers in partnership with Gloucestershire Carers Hub, and supporting people in the Forest of Dean alongside Wyldwood Arts.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

ACHIEVEMENT AND PERFORMANCE

Fundraising and grants

- Gloucestershire Community Foundation: £1,000 to provide befriending and prescription collection services.
- The National Lottery Community Foundation: £19,968 to support Crossroads Active Living Services during COVID-19.
- Summerfield Trust: £530 to run Voices from the Forest.
- Gloucestershire County Council: £12,240 to support Crossroads Active Living Services during COVID-19.
- Gloucestershire Disability Fund: £1,000 to provide befriending and prescription collection services.
- Barnwood Trust: £1,500 to provide befriending and prescription collection services.
- Western Power: £1,000 to provide befriending and prescription collection services.
- Tesco: £500 to provide befriending and prescription collection services.

FINANCIAL REVIEW

Investment policy and objectives

The trustees and Finance sub-committee have considered the most appropriate policy for holdings funds prior to use. Currently funds in hand prior to use are held partly in the COIF Charities Deposit funds and partly in a high interest deposit account with HSBC, the aim being to maximise the potential return to be applied to the Scheme's charitable activities.

Financial Review

The Trustees and Finance sub-committee have regularly reviewed the financial position in year as to continue to provide services during the Covid pandemic this has been challenging and different to business as usual. The charity has in year received Covid grants for furloughed staff and PPE equipment and has worked closely with its partners to continue operating in a safe way and within government legislation.

Despite operating in such a challenging economic and financial environment in 20/21, we have maintained our financial sustainability.

A surplus of £41,893 has been delivered for 20/21. In financial year 2021/22 Crossroads are emerging from the COVID pandemic and returning to operating at full capacity.

See also the Statement of Financial Activities on page 13.

Reserves Policy

The trustees have set a reserves policy that allows it to maintain a surplus that allows it to operate on a sustainable basis. This is based solely on unrestricted reserves.

The objectives of the policy are such that they:

- ensure we can meet our financial obligations should the Charity be wound up;
- aid strategic planning;
- focus fundraising activities and identify our level of need for funds and what they are for; and
- are necessary for communication with external bodies and helps to demonstrate that the charity's money is being used to good effect.

The reserves target has been reviewed in year to ensure that the above objectives are met and to meet contractual commitments (e.g. redundancy payments) in the event that the Charity has insufficient funds to continue and to provide cover for unexpected events at circa two months of total operating expenditure.

The actual reserves as at 31 March 2021 were £534,706 which compares favourably with the revised target set in year.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

FUTURE PLANS

Crossroads Gloucestershire plan to continue its core activities against opportunities identified in the strategic plan but will also consider new opportunities to offer additional services. This includes services in a new geographic area of Tewkesbury and Gloucester City.

Crossroads core activities continue to be:

- to continue to develop and extend quality, financially sustainable, services to support those with care and support needs and their unpaid carers;
- to continue to develop, market and promote our brand as a quality provider of care services;
- to continue to evaluate and develop internal systems and processes to ensure good governance and quality throughout the organisation;
- to be the employer of choice in our service delivery areas for those wishing to have a career in the caring profession.

In each of these areas of focus we have specific plans for ongoing development of our services and the activities that support them. In general terms we shall be seeking:

- to continue to develop our marketing strategy with a view to streamlining and enhancing the website and encouraging its use;
- to continue to work constructively with the local authorities in those areas in the delivery of innovative and effective services and to ensure that we carefully analyse tenders to reassure ourselves that we are bidding for work that is appropriate and plays to our strengths;
- to work closely in partnership with other bodies, public and private, in the design, development and delivery of new services for those who need them;
- to support the development of our staff, and to identify ways of increasing their engagement. We will continue to introduce elements of non-mandatory training to maintain interest within our staff team and pay staff for attending training courses;
- to build on the work we have done to strengthen our governance and management both in relation to the recruitment and retention of appropriate people as trustees, as leaders and managers, as specialists and as care staff and in using their skills and appropriate professional support to ensure that we remain compliant with regulatory requirements of all statutory and other bodies.

We shall remain committed to open engagement with our funders, our service users and staff and the wider public and to effective consultation regarding the quality of the services we provide and, where appropriate, specific developments of our service.

Post 31st March 2021

Crossroads continues to overcome challenges in the environment. We are aware that the difficulties created from the global pandemic are ongoing and we will continue to work with partners to deliver safe, consistent, and reliable care at a difficult time. Furthermore, we are aware of increased competition on the market and wider obstacles facing Health and Social Care, such as recruiting and retaining skilled employees.

We will continue to expand our services in Tewkesbury and Gloucester City Centre, with the long-term ambition to deliver care and support services throughout Gloucestershire. To achieve this, we will build strong relationships with partners and professionals, and deliver quality services, to prove that Crossroads Gloucestershire is the provider of choice for people living with care and support needs. Crossroads is also committed to defending our high market share in the Forest of Dean and Ross-on-Wye.

During 2021-22, we will focus on reinstating our Active Living groups and activities in the Forest of Dean, many of which were temporarily closed during COVID-19. We also have ambitions to open similar Active Living groups and activities in Gloucester.

We believe Crossroads Gloucestershire is well placed to meet the challenges ahead and achieve our objectives of sustainable growth in Gloucestershire. We will remain a going concern in 2021-22. We continue to deliver agile operations to maintain financial sustainability and adapt to an ever changing, challenging environment.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

FUTURE PLANS

Post 31st March 2021 - continued

Furthermore, monthly KPI performance reports are now produced, and the Board of Trustees receive a full copy of reports at each quarterly Board meeting to ensure Crossroads continues to adhere to the highest standards of services.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a company limited by guarantee, having no share capital. It is established under a Memorandum of Association, which sets out the objects and powers of the charitable company, and is governed under its Articles of Association.

The charity is governed by a Board of Trustees who are directors of the charitable company. When Trustee vacancies occur, the Board consider whether an automatic replacement Trustee is required against the optimum number of Trustees that will ensure the Board is effective. Additionally, a skill set review is undertaken to ascertain which skill set is currently required to enable the Board to be able to meet future challenges and our changing environment.

A more formal open recruitment process is now in place.

Being a trustee is an important role and it is key that not only does the Board of Trustees consist of people with the correct skills, experience and values for the market we operate in but that they also receive relevant training and development as appropriate.

Trustees have continued to work closely with the leadership team and staff colleagues through the Board Committees. These are focused on Finance, on HR and Remuneration, and on Quality. The work of these Committees is reported directly to the Board to inform strategic development, operational performance monitoring and risk management. The work of the Quality Committee has a particular emphasis on seeking direct feedback from staff and service users as well as compliance with regulatory and contractual requirements and continues to develop strongly.

Scrutiny takes place at each subcommittee. A report after each Sub Committee is presented to the Board.

Sub Committees of the Board are Chaired by nominated Trustees.

Recommendations from Sub Committees are then received by the Board and approved if acceptable. There is a minimum of four Board meetings per year currently.

We have continued our work to ensure that we meet the General Data Protection Requirements (GDPR) and that we are compliant. We have a GDPR Officer to oversee and govern these processes. This includes reviewing all company policies to ensure compliance.

During 2021 we continued to review and improve our systems and processes.

Day to day management is delegated by the Board to the Chief Executive.

Key management remuneration

The Board of Directors are the Charity's trustees. The senior management team comprise of the key management personnel of the charity who are in charge of directing, controlling, running and operating the Charity on a day to day basis. All Trustees give of their time freely unless in the capacity of providing professional services on a commercial basis. No director received remuneration in the year. Details of directors' expenses and related party transactions are disclosed in notes 10 and 21 respectively to the financial statements.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Pay policy for senior staff

The pay of the senior management team is reviewed annually by the HR and Remuneration Committee, with any increases commensurate with performance of the organisation as a whole and is built into the annual budget with Board approval. Pay scales are benchmarked against comparable roles in the local market and voluntary sector.

Risk management

The Board recognises that risks exist in relation to sustainable delivery of its operational services and continues to review the capacity of its staffing structure and capability and to invest in recruitment and training and to utilise external expertise where required. It has also recognised that failures in service delivery to clients or in regulatory compliance are significant risks, which are mitigated by regular quality monitoring and appropriate actions to mitigate those risks. The strategic risks relating to significant income reductions through reductions in business, especially the potential loss of contracts from commissioners of services, are regularly reviewed and addressed by the development of new services and flexibility in the delivery of required services with appropriate contingencies identified. Overarching risks in relation to corporate governance, including the composition of the Board and the appropriateness of the rules under which it operates, are recognised and subject to ongoing review.

During 2020/21 we have maintained a comprehensive Risk Register and the Company Secretary supports the Board in a regular review of major risks and mitigation measures at each Board meeting. Each subcommittee also has a risk register that it reviews at each meeting and escalates any issue to the Board.

Additionally, at the end of 2019/20 a COVID risk register was implemented and has been maintained with escalation processes to Sub Committees and the Board. A standalone Covid-19 Risk Register was created at the start of the pandemic.

The Business Continuity Plan has been reviewed and is subject to regular review. We have also developed a "lessons learnt" action plan from the Pandemic that will be reviewed and actioned by the Quality Committee. Going forward, we will be looking to provide services within certain areas of Gloucestershire. These will be risk assessed to ensure that in providing such services we will not be compromising any existing areas of service delivery.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Forest Of Dean Crossroads-Caring For Carers for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the 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.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

In so far as the trustees are aware:

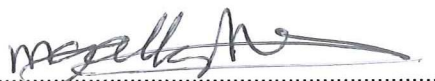
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

AUDITOR

Audit services will be put out to Tender for 31 March 2022 at the forthcoming Annual General Meeting and an appointment will be made.

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

Approved by order of the board of trustees on 22.9.21 and signed on its behalf by:



M Gallagher - Trustee

**REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF
FOREST OF DEAN CROSSROADS-CARING FOR
CARERS**

Opinion

We have audited the financial statements of Forest Of Dean Crossroads-Caring For Carers (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, 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 (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 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor 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 UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the 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.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditor thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

**REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF
FOREST OF DEAN CROSSROADS-CARING FOR
CARERS**

Matters on which we are required to report by exception

In the light of the 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 Report of the Trustees.

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

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Auditor that includes our opinion. Reasonable assurance is a high level of assurance, but it 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.

Owing to the inherent limitations of an audit, there is an unavoidable risk that, despite us planning and performing our audit in accordance with auditing standards, one or more material misstatements in the financial statements may have gone undetected by our audit. As with any audit, there is a risk that irregularities and fraud will go undetected where they involve matters such as misrepresentations from management, collusion, deliberate omissions and override of controls. It is not the role of the auditor to prevent non-compliance and we cannot be expected to detect every instance of non-compliance with all laws and regulations.

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

- enquiries of management including a pre audit meeting;
- obtaining and reviewing supporting documentation of policies concerning the laws and regulations applicable to the business;
- understanding how the charity complies with its regulatory framework by making enquiries of management;
- considering the culture inherent in the charity and whether this represents a culture of honesty and ethical behaviour with a strong emphasis of detection and prevention of fraud.

**REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF
FOREST OF DEAN CROSSROADS-CARING FOR
CARERS**

Auditors' responsibilities for the audit of the financial statements - continued

We assessed the susceptibility of the charity's financial statements to material misstatement and considered how fraud might occur. The audit procedures performed included, but were not limited to:

- challenging management assumptions and estimates;
- identifying and testing unusual journal entries;
- assessing how the relevant laws and regulations have been complied with and noting any instances of non compliance;
- reviewing the financial statements for compliance with relevant Accounting Standards and accounting legislation applicable to a charity;
- considering how those charged with governance have addressed the possibility of an override of essential controls or other influence over the financial reporting processes.

In addition, we also considered other non financial laws relevant to the charity. These do not necessarily have a direct influence on the financial statements but might affect the charity's ability to operate.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditor.

Use of our report

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



Roger Downes FCA (Senior Statutory Auditor)
for and on behalf of Andorran Limited (Statutory Auditor)
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

Date: 23 September 2021

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

	Notes	Unrestricted fund £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	7,397	-	7,397	50,923
Charitable activities	4				
Grants and other income for care work		2,266,071	153,281	2,419,352	2,431,248
Investment income	3	443	-	443	1,377
Other income	5	269,732	3,966	273,698	-
Total		<u>2,543,643</u>	<u>157,247</u>	<u>2,700,890</u>	<u>2,483,548</u>
EXPENDITURE ON					
Charitable activities	6				
Support for Carers and Cared for		2,519,667	139,330	2,658,997	2,437,953
NET INCOME		<u>23,976</u>	<u>17,917</u>	<u>41,893</u>	<u>45,595</u>
Transfers between funds	19	<u>25,916</u>	<u>(25,916)</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>49,892</u>	<u>(7,999)</u>	<u>41,893</u>	<u>45,595</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		484,814	25,000	509,814	464,219
TOTAL FUNDS CARRIED FORWARD		<u><u>534,706</u></u>	<u><u>17,001</u></u>	<u><u>551,707</u></u>	<u><u>509,814</u></u>

The notes form part of these financial statements

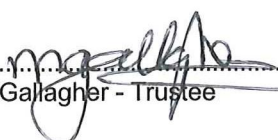
**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**STATEMENT OF FINANCIAL POSITION
31 MARCH 2021**

	Notes	Unrestricted fund £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	14	28,171	-	28,171	11,481
CURRENT ASSETS					
Stocks	15	8,712	-	8,712	-
Debtors	16	336,203	-	336,203	296,698
Cash at bank and in hand	17	346,857	17,001	363,858	383,496
		<u>691,772</u>	<u>17,001</u>	<u>708,773</u>	<u>680,194</u>
CREDITORS					
Amounts falling due within one year	18	(185,237)	-	(185,237)	(181,861)
NET CURRENT ASSETS		<u>506,535</u>	<u>17,001</u>	<u>523,536</u>	<u>498,333</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>534,706</u>	<u>17,001</u>	<u>551,707</u>	<u>509,814</u>
NET ASSETS		<u>534,706</u>	<u>17,001</u>	<u>551,707</u>	<u>509,814</u>
FUNDS	19				
Unrestricted funds				534,706	484,814
Restricted funds				<u>17,001</u>	<u>25,000</u>
TOTAL FUNDS				<u>551,707</u>	<u>509,814</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on 22.9.21 and were signed on its behalf by:


.....
M Gallagher - Trustee

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	1,548	17,633
Net cash provided by operating activities		<u>1,548</u>	<u>17,633</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(21,629)	(6,400)
Interest received		443	1,377
Net cash used in investing activities		<u>(21,186)</u>	<u>(5,023)</u>
Change in cash and cash equivalents in the reporting period		<u>(19,638)</u>	<u>12,610</u>
Cash and cash equivalents at the beginning of the reporting period		<u>383,496</u>	<u>370,886</u>
Cash and cash equivalents at the end of the reporting period		<u><u>363,858</u></u>	<u><u>383,496</u></u>

The notes form part of these financial statements

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.21 £	31.3.20 £
Net income for the reporting period (as per the Statement of Financial Activities)	41,893	45,595
Adjustments for:		
Depreciation charges	4,939	6,824
Interest received	(443)	(1,377)
Increase in stocks	(8,712)	-
Increase in debtors	(39,505)	(29,443)
Increase/(decrease) in creditors	3,376	(3,966)
Net cash provided by operations	<u>1,548</u>	<u>17,633</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	383,496	(19,638)	363,858
	<u>383,496</u>	<u>(19,638)</u>	<u>363,858</u>
Total	<u>383,496</u>	<u>(19,638)</u>	<u>363,858</u>

The notes form part of these financial statements

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going Concern

The charity has net assets and net current assets at the year end. Projections for a period of greater than 12 months from the date of approval of these financial statements indicate that this will continue to be the case and that the charity will generate a surplus for in both FY22 and FY23. These projections are based on detailed forecasts for both years and a substantial review of forecast income levels from all income streams. Covid-19 government support features in the FY22 forecast. The forecast for FY23 has been prepared using the FY22 forecast, stripping out the small amounts of Covid-19 related government assistance, with a focus on anticipated income levels per individual income streams.

The trustees are confident that the plans in place show the charity's ability to continue to operate as a going concern and have consequently prepared these financial statements on that basis.

Income

Grants receivable are included in full in the Statement of Financial Activities in the year in which the conditions for their receipt have been complied with, less any amounts of grants repayable to the grant-givers.

Grants restricted to future accounting periods are deferred and recognised in those future accounting periods. Grants are apportioned to accounting periods on a time apportionment basis.

Purchased care hours contracts are shown in the Statement of Financial Activities in the year to which they relate.

Voluntary income received by way of donations and membership subscriptions, and investment income, is included in full in the Statement of Financial Activities in the year in which it is receivable.

The value of services provided by volunteers is not included.

Expenditure

Expenditure is allocated to the particular activity where the cost relates to that activity. The support costs of overall direction and administration of each activity, comprising the salary and overhead costs of the central function are apportioned on an estimated basis, based on staff time costs, of the amount attributable to each activity.

Tangible fixed assets

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

Fixtures and fittings	- 20% on cost
Computer equipment	- 25% on cost

The Board of Trustees have agreed a capitalisation policy whereby only items costing £1,000 are considered to be Tangible Fixed Assets, anything under this limit being deemed general operating expenditure and included within the Statement of Financial Activities.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

1. ACCOUNTING POLICIES - continued

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

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

Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

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

Hire purchase and leasing commitments

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

Pension costs and other post-retirement benefits

The company operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations	7,397	50,923
	<u>7,397</u>	<u>50,923</u>

3. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	443	1,377
	<u>443</u>	<u>1,377</u>

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.21 £	31.3.20 £
Grants	Activity Grants and other income for care work	2,419,352	2,431,248

Grants received, included in the above, are as follows:

	31.3.21 £	31.3.20 £
Care delivered	2,266,071	2,305,894
PeoplePlus Group Limited	110,683	120,344
The National Lottery Community Fund	19,968	-
Other income or grants (grants less than £10,000 individually)	22,630	5,010
	<u>2,419,352</u>	<u>2,431,248</u>

5. OTHER INCOME

	31.3.21 £	31.3.20 £
Government grants	273,698	-

Government grants received, included in the above, are as follows:

	31.3.21 £	31.3.20 £
Coronavirus Job Retention Scheme	102,991	-
Gloucestershire County Council Infection Control	88,727	-
Gloucestershire County Council Covid-19 Relief	45,966	-
Gloucestershire County Council Day Centre Support	27,537	-
Gloucestershire County Council Workforce Capacity Fund	3,329	-
Herefordshire County Council Covid-19 Relief	2,676	-
Covid-19 Statutory Sick Pay Reclaim	2,472	-
	<u>273,698</u>	<u>-</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Support for Carers and Cared for	2,649,551	9,446	2,658,997

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.21	31.3.20
	£	£
Staff costs	2,203,047	1,987,204
Computer expenses	48,066	54,970
Repairs & Renewals	1,645	3,049
Insurance	11,898	11,478
Rent, service charges & rates	37,166	34,328
Telephone	37,690	38,665
Post, printing & stationery	14,094	17,519
Advertising	11,220	20,551
Sundries	1,063	1,523
Cinderford Day Centre expenses and repairs	15,706	27,778
Travelling expenses and accommodation	147,253	153,609
Training & Recruitment	12,931	11,980
Subscriptions & Memberships	15,400	9,048
Accountancy	28,140	26,429
Bad debt write-off	85	(10)
Refreshments	310	1,211
Staff Expenses	5,026	2,810
Bank and credit charges	6,540	6,516
Safety clothing (inc PPE re Covid-19)	47,332	13,746
Depreciation	4,939	6,824
	<u>2,649,551</u>	<u>2,429,228</u>

8. SUPPORT COSTS

	Governance costs £
Support for Carers and Cared for	<u>9,446</u>

Support costs, included in the above, are as follows:

Governance costs

	31.3.21 Support for Carers and Cared for £	31.3.20 Total activities £
Auditors' remuneration	5,700	5,394
Trustee meeting expenses	286	952
Legal fees	3,460	2,379
	<u>9,446</u>	<u>8,725</u>

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Auditors' remuneration	5,700	5,394
Depreciation - owned assets	4,939	6,824
Other operating leases	48,066	54,970
	<u>58,705</u>	<u>67,188</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

The charity trustees were not paid or received any other benefit from employment with the Charity in the year.

One related party of a charity trustee received care services from the charity and the details are disclosed in note 21 to the financial statements.

The key management personnel of the charity comprise the trustees, the Chief Executive Officer, Registered Manager & Deputy Chief Executive Officer, Finance Manager, Operations Manager and Director of Human Resources. The total employee benefits of the key management personnel of the Charity were £274,778 (2020: £210,384).

Trustees' expenses

Trustees are paid expenses for attending meetings and duties directly related to their duties as a trustee.

In 2020/21 members of the board were paid expenses of £nil in relation to travelling to board meetings (2020: two members were paid £814).

In 2020/21 nine members of the board were paid other expenses of £286 (2020: £138).

11. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	2,041,834	1,843,299
Social security costs	130,146	115,004
Other pension costs	31,067	28,901
	<u>2,203,047</u>	<u>1,987,204</u>

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

	31.3.21	31.3.20
	148	145
Average head count (all staff)	<u>148</u>	<u>145</u>

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

Included in Wages and Salaries is £353 (2020: £3,000) in relation to redundancy costs as part of the organisation's ongoing restructuring programme.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	25,923	25,000	50,923
Charitable activities			
Grants and other income for care work	2,304,142	127,106	2,431,248
Investment income	1,377	-	1,377
Total	2,331,442	152,106	2,483,548
EXPENDITURE ON			
Charitable activities			
Support for Carers and Cared for	2,302,251	135,702	2,437,953
NET INCOME	29,191	16,404	45,595
Transfers between funds	(6,717)	6,717	-
Net movement in funds	22,474	23,121	45,595
RECONCILIATION OF FUNDS			
Total funds brought forward	462,340	1,879	464,219
TOTAL FUNDS CARRIED FORWARD	484,814	25,000	509,814

13. TAXATION

The charitable company is exempt from Corporation Tax on income and gains falling within Corporation Tax Act 2010 and section 256 of the Taxation Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charitable company.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2020	1,000	-	38,702	39,702
Additions	-	17,500	4,129	21,629
	<u>1,000</u>	<u>17,500</u>	<u>42,831</u>	<u>61,331</u>
At 31 March 2021	1,000	17,500	42,831	61,331
DEPRECIATION				
At 1 April 2020	1,000	-	27,221	28,221
Charge for year	-	-	4,939	4,939
	<u>1,000</u>	<u>-</u>	<u>32,160</u>	<u>33,160</u>
At 31 March 2021	1,000	-	32,160	33,160
NET BOOK VALUE				
At 31 March 2021	<u>-</u>	<u>17,500</u>	<u>10,671</u>	<u>28,171</u>
At 31 March 2020	<u>-</u>	<u>-</u>	<u>11,481</u>	<u>11,481</u>

15. STOCKS

	31.3.21 £	31.3.20 £
Stocks of PPE	<u>8,712</u>	<u>-</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Other debtors	6,797	-
Grants and other income receivable for the year, received after the year end	246,532	220,727
Prepayments and accrued income	82,874	75,971
	<u>336,203</u>	<u>296,698</u>

17. CASH AT BANK AND IN HAND

Cash at bank and in hand includes balances held on the COIF Charities Deposit Fund.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Trade creditors	29,858	42,718
Social security and other taxes	-	31,459
Other creditors	7,835	8,380
Accruals and deferred income	147,544	99,304
	<u>185,237</u>	<u>181,861</u>

19. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	484,814	23,976	25,916	534,706
Restricted funds				
Thriving Communities	-	5,100	-	5,100
Carers Breaks / Emergency Services	-	4,287	(4,287)	-
Masonic Community Foundation	25,000	-	(17,500)	7,500
The National Lottery Community Fund				
- Gert Suit	-	8,000	(4,129)	3,871
Summerfield Trust	-	530	-	530
	<u>25,000</u>	<u>17,917</u>	<u>(25,916)</u>	<u>17,001</u>
TOTAL FUNDS	<u>509,814</u>	<u>41,893</u>	<u>-</u>	<u>551,707</u>

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

19. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,543,643	(2,519,667)	23,976
Restricted funds			
The National Lottery Community Fund			
- Active Living Groups	19,968	(19,968)	-
Groundworks - Tesco	500	(500)	-
Thriving Communities	5,100	-	5,100
Forest of Dean District Council	5,000	(5,000)	-
Carers Breaks / Emergency Services	114,649	(110,362)	4,287
Barnwood Trust	1,500	(1,500)	-
Western Power Distribution	1,000	(1,000)	-
The National Lottery Community Fund			
- Gert Suit	8,000	-	8,000
Summerfield Trust	530	-	530
Gloucestershire Community Foundation	1,000	(1,000)	-
	<u>157,247</u>	<u>(139,330)</u>	<u>17,917</u>
TOTAL FUNDS	<u>2,700,890</u>	<u>(2,658,997)</u>	<u>41,893</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	462,340	29,191	(6,717)	484,814
Restricted funds				
Skittle Group	1,879	(1,879)	-	-
Thriving Communities	-	(38)	38	-
Masonic Community Foundation	-	25,000	-	25,000
Carers Breaks / Emergency Services	-	(6,679)	6,679	-
	<u>1,879</u>	<u>16,404</u>	<u>6,717</u>	<u>25,000</u>
TOTAL FUNDS	<u>464,219</u>	<u>45,595</u>	<u>-</u>	<u>509,814</u>

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

19. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,331,442	(2,302,251)	29,191
Restricted funds			
Skittle Group	-	(1,879)	(1,879)
Thriving Communities	1,562	(1,600)	(38)
Masonic Community Foundation	25,000	-	25,000
Herefordshire Community Foundation	200	(200)	-
Forest of Dean District Council	5,000	(5,000)	-
Carers Breaks / Emergency Services	120,344	(127,023)	(6,679)
	<u>152,106</u>	<u>(135,702)</u>	<u>16,404</u>
TOTAL FUNDS	<u>2,483,548</u>	<u>(2,437,953)</u>	<u>45,595</u>

Purposes of Restricted Funds

The balance held on restricted funds represent monies received in the year and held for ongoing work on specific projects at the year-end which is carried forward to support those projects in the coming year.

The National Lottery Community Fund awarded Crossroads with £19,968 to re-launch Active Living Groups at reduced capacity, making them safe, but accessible, for vulnerable people.

Tesco awarded £1,500 for shopping, prescription collection, telephone befriending, Covid-19 support services.

Thriving Communities awarded Crossroads Gloucestershire with a grant worth £5,100 to launch and deliver Dog Days Social Group in Gloucestershire for 12 months. The group provides social opportunities for unpaid carers and people who live with disabilities.

Forest of Dean District Council awarded Crossroads a grant to set up a Befriending Service for people living in social isolation or with dementia in the Forest of Dean.

Carers Breaks and Emergency Services was a successful contract won by People Plus Group Limited and the service was sub-contracted to Crossroads Gloucestershire to deliver the Care Service with an element of the service known as Carers Emergency Scheme.

The Masonic Community Foundation grant was to purchase a wheelchair-accessible minibus, to be used to deliver Crossroads services in Gloucestershire and Herefordshire. The budget to purchase the minibus was £25,000, this included a budget of £3,000 for costs in the first year for Insurance, Servicing, MOT and training etc. However, due to the Covid-19 pandemic, a local charity decided to sell their wheelchair accessible minibus for considerably less. This meant we were able to purchase the bus for significantly less than what was budgeted. At the end of grant monitoring report, we reported this underspend to the Masonic Community Foundation, suggesting using the excess money to subsidise transport costs and continue to make the groups more accessible. In written communications received, the funder agreed for us to retain the underspend at 31 March 2021 and utilise going forward at the Board's discretion, but to be updated as to what remaining funds are expended on.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

19. MOVEMENT IN FUNDS - continued

Barnwood Trust awarded £1,500 for shopping, prescription collection, telephone befriending, Covid-19 support services.

Western Power awarded £1,000 for shopping, prescription collection, telephone befriending, Covid-19 support services.

Crossroads Gloucestershire's grant from The National Lottery Community Fund was to purchase an Age Simulation Suit (called a GERT Suit), with all the extra attachments that can enhance training services. As well as the equipment, the grant covered the costs for a member of staff to lead Age Simulation Training in the community, with the goal of running sessions with local businesses to ensure their services were inclusive and accessible for older people, and people who live with disabilities.

Summerfield Trust awarded £530 to gather stories from client to product a book - "Voices from the Forest".

Gloucestershire Community Foundation awarded £1,000 for shopping, prescription collection, telephone befriending, Covid-19 support services.

Transfers between funds

Transfers are made between restricted and unrestricted funds at the end of every accounting period in cases where:

- (i) The activity of the restricted fund has come to an end and there is an unspent balance that is not repayable to the funder (s), when the surplus is transferred to unrestricted funds;
- (ii) the restricted fund is in deficit and has either come to an end or there is no prospect of a surplus in a later period, which the deficit is eliminated by transfer from unrestricted funds; and
- (iii) to transfer the value of tangible fixed assets from restricted to unrestricted funds when the asset has been purchased from a restricted fund donation but is held for a general and not a restricted purpose.

20. CONTINGENT LIABILITIES

Various funders retain the right to claw back grants should the use of funds not be in accordance with the terms of the grant. In the opinion of the trustees no such liability exists at the year-end.

**FOREST OF DEAN CROSSROADS-CARING FOR
CARERS
TRADING AS CROSSROADS GLOUCESTERSHIRE**

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

21. RELATED PARTY DISCLOSURES

The charity provided care services to a related party of one trustee on an arm's length basis, who served throughout FY21; Mrs Jackie Huck. The value of the income of these services to the charity was £12,516 (2020: £7,966), all of which had been paid by the year-end.

There were no other transactions with related parties during the year or any outstanding balances with other related parties as at 31 March 2021 (2020: £nil).