

**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**

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FOR THE YEAR ENDED 31 MARCH 2021**

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**FOREST OF DEAN CROSSROADS-CARING FOR  
CARERS  
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**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  
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**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  
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**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.



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**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.

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**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.



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**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  
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**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  
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**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.

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

**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

In so far as the trustees are aware:

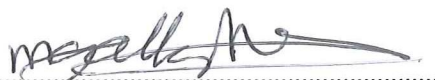
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

**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  
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**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  
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**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](http://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 £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	7,397	-	7,397	50,923
<b>Charitable activities</b>	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	-
<b>Total</b>		<u>2,543,643</u>	<u>157,247</u>	<u>2,700,890</u>	<u>2,483,548</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	6				
Support for Carers and Cared for		2,519,667	139,330	2,658,997	2,437,953
<b>NET INCOME</b>		<u>23,976</u>	<u>17,917</u>	<u>41,893</u>	<u>45,595</u>
<b>Transfers between funds</b>	19	<u>25,916</u>	<u>(25,916)</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		<u>49,892</u>	<u>(7,999)</u>	<u>41,893</u>	<u>45,595</u>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		484,814	25,000	509,814	464,219
<b>TOTAL FUNDS CARRIED FORWARD</b>		<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

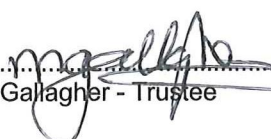
**FOREST OF DEAN CROSSROADS-CARING FOR  
CARERS  
TRADING AS CROSSROADS GLOUCESTERSHIRE**

**STATEMENT OF FINANCIAL POSITION  
31 MARCH 2021**

	Notes	Unrestricted fund £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	14	28,171	-	28,171	11,481
<b>CURRENT ASSETS</b>					
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>
<b>CREDITORS</b>					
Amounts falling due within one year	18	(185,237)	-	(185,237)	(181,861)
<b>NET CURRENT ASSETS</b>		<u>506,535</u>	<u>17,001</u>	<u>523,536</u>	<u>498,333</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>534,706</u>	<u>17,001</u>	<u>551,707</u>	<u>509,814</u>
<b>NET ASSETS</b>		<u>534,706</u>	<u>17,001</u>	<u>551,707</u>	<u>509,814</u>
<b>FUNDS</b>	19				
Unrestricted funds				534,706	484,814
Restricted funds				<u>17,001</u>	<u>25,000</u>
<b>TOTAL FUNDS</b>				<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 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	1,548	17,633
Net cash provided by operating activities		<u>1,548</u>	<u>17,633</u>
<b>Cash flows from investing activities</b>			
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>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>(19,638)</u>	<u>12,610</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>383,496</u>	<u>370,886</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<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 £
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	41,893	45,595
<b>Adjustments for:</b>		
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)
<b>Net cash provided by operations</b>	<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 £
<b>Net cash</b>			
Cash at bank and in hand	383,496	(19,638)	363,858
	<u>383,496</u>	<u>(19,638)</u>	<u>363,858</u>
<b>Total</b>	<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 £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	25,923	25,000	50,923
<b>Charitable activities</b>			
Grants and other income for care work	2,304,142	127,106	2,431,248
Investment income	1,377	-	1,377
<b>Total</b>	2,331,442	152,106	2,483,548
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Support for Carers and Cared for	2,302,251	135,702	2,437,953
<b>NET INCOME</b>	29,191	16,404	45,595
<b>Transfers between funds</b>	(6,717)	6,717	-
<b>Net movement in funds</b>	22,474	23,121	45,595
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	462,340	1,879	464,219
<b>TOTAL FUNDS CARRIED FORWARD</b>	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 £
<b>COST</b>				
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
<b>DEPRECIATION</b>				
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
<b>NET BOOK VALUE</b>				
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 £
<b>Unrestricted funds</b>				
General fund	484,814	23,976	25,916	534,706
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	2,543,643	(2,519,667)	23,976
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
General fund	462,340	29,191	(6,717)	484,814
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	2,331,442	(2,302,251)	29,191
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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).