

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

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|--|---|----------------|--|------------------|--|--------------|--------------------------|-------------|--|----------------|--|---------------|-------------------------|---------------------|-------------------------|---------------|--|------------------|--------------------------|--------------|-------------------------|------------------|-----------------------|
| <b>Company number</b>                            | 04178148  |                |  |                  |  |              |                          |             |  |                |  |               |                         |                     |                         |               |  |                  |                          |              |                         |                  |                       |
| <b>Charity number</b>                            | 1086841   |                |  |                  |  |              |                          |             |  |                |  |               |                         |                     |                         |               |  |                  |                          |              |                         |                  |                       |
| <b>Registered office and operational address</b> | St Annals House<br>Belle Vue Road<br>Cinderford<br>Gloucestershire<br>GL14 2AB  |                |  |                  |  |              |                          |             |  |                |  |               |                         |                     |                         |               |  |                  |                          |              |                         |                  |                       |
| <b>Trustees</b>                                  | <p>Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:</p> <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   |                |  |                  |  |              |                          |             |  |                |  |               |                         |                     |                         |               |  |                  |                          |              |                         |                  |                       |
| <b>Company secretary</b>                         | Kaye Williams   |                |  |                  |  |              |                          |             |  |                |  |               |                         |                     |                         |               |  |                  |                          |              |                         |                  |                       |
| <b>Bankers</b>                                   | HSBC Bank plc<br>Harry Weston Road<br>Binley<br>Coventry<br>CV3 2SH   |                |  |                  |  |              |                          |             |  |                |  |               |                         |                     |                         |               |  |                  |                          |              |                         |                  |                       |
| <b>Auditors</b>                                  | Godfrey Wilson Limited<br>Chartered accountants and statutory auditors<br>5th Floor Mariner House<br>62 Prince Street<br>Bristol<br>BS1 4QD   |                |  |                  |  |              |                          |             |  |                |  |               |                         |                     |                         |               |  |                  |                          |              |                         |                  |                       |

## **Forest of Dean Crossroads - Caring for Carers**

### **Report of the trustees**

#### **For the year ended 31 March 2022**

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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**

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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**

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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**

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##### **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**

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- 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**

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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**

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#### **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

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##### 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**

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##### **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**

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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**

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##### **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**

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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 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<br>£      | Unrestricted<br>£     | 2022<br>Total<br>£           | Restated<br>2021<br>Total<br>£ |
|------------------------------------|------|----------------------|-----------------------|------------------------------|--------------------------------|
| <b>Income from:</b>                |      |                      |                       |                              |                                |
| Donations and legacies             | 3    | -                    | 230,207               | <b>230,207</b>               | 281,095                        |
| Charitable activities              | 4    | 33,074               | 2,312,844             | <b>2,345,918</b>             | 2,419,352                      |
| Investments                        |      | -                    | 108                   | <b>108</b>                   | 443                            |
| Other income                       |      | -                    | 3,134                 | <b>3,134</b>                 | -                              |
| <b>Total income</b>                |      | <u>33,074</u>        | <u>2,546,293</u>      | <u><b>2,579,367</b></u>      | <u>2,700,890</u>               |
| <b>Expenditure on:</b>             |      |                      |                       |                              |                                |
| Charitable activities              |      | <u>37,868</u>        | <u>2,614,742</u>      | <u><b>2,652,610</b></u>      | <u>2,658,997</u>               |
| <b>Total expenditure</b>           | 6    | <u>37,868</u>        | <u>2,614,742</u>      | <u><b>2,652,610</b></u>      | <u>2,658,997</u>               |
| <b>Net income / (expenditure)</b>  |      | (4,794)              | (68,449)              | <b>(73,243)</b>              | 41,893                         |
| Transfers between funds            |      | -                    | -                     | -                            | -                              |
| <b>Net movement in funds</b>       | 7    | (4,794)              | (68,449)              | <b>(73,243)</b>              | 41,893                         |
| <b>Reconciliation of funds:</b>    |      |                      |                       |                              |                                |
| Total funds brought forward        |      | <u>17,001</u>        | <u>534,706</u>        | <u><b>551,707</b></u>        | <u>509,814</u>                 |
| <b>Total funds carried forward</b> |      | <u><u>12,207</u></u> | <u><u>466,257</u></u> | <u><u><b>478,464</b></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<br>£ | 2021<br>£ |
|--|------|-----------|-----------|-----------|
| <b>Fixed assets</b>                          |      |           |           |           |
| Tangible assets                              | 10   |           | 18,029    | 28,171    |
| <b>Current assets</b>                        |      |           |           |           |
| 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   |
| <b>Liabilities</b>                           |      |           |           |           |
| Creditors: amounts falling due within 1 year | 13   | (154,377) |           | (185,237) |
| <b>Net current assets</b>                    |      |           | 460,435   | 523,536   |
| <b>Net assets</b>                            | 14   |           | 478,464   | 551,707   |
| <b>Funds</b>                                 | 15   |           |           |           |
| Restricted funds                             |      |           | 12,207    | 17,001    |
| Unrestricted funds                           |      |           | 466,257   | 534,706   |
| <b>Total charity funds</b>                   |      |           | 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<br>£       | 2021<br>£       |
|---|-----------------|-----------------|
| <b>Cash used in operating activities:</b>                             |                 |                 |
| 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           |
| <b>Net cash provided by / (used in) operating activities</b>          | <b>(29,750)</b> | <b>1,548</b>    |
| <b>Cash flows from investing activities:</b>                          |                 |                 |
| Dividends, interest and rents from investments                        | 108             | 443             |
| Purchase of tangible fixed assets                                     | -               | (21,629)        |
| <b>Net cash provided by / (used in) investing activities</b>          | <b>108</b>      | <b>(21,186)</b> |
| <b>Increase / (decrease) in cash and cash equivalents in the year</b> | <b>(29,642)</b> | <b>(19,638)</b> |
| Cash and cash equivalents at the beginning of the year                | 363,858         | 383,496         |
| <b>Cash and cash equivalents at the end of the year</b>               | <b>334,216</b>  | <b>363,858</b>  |

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

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#### 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

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**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**

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

#### 3. Income from donations

|                                    | Restricted<br>£ | Unrestricted<br>£ | <b>2022<br/>Total<br/>£</b> |
|------------------------------------|-----------------|-------------------|-----------------------------|
| Donations                          | -               | 73,741            | <b>73,741</b>               |
| Grants                             | -               | 156,466           | <b>156,466</b>              |
| <b>Total income from donations</b> | <b>-</b>        | <b>230,207</b>    | <b>230,207</b>              |

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

#### Prior period comparative:

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

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

#### Prior period comparative:

|  | Restricted<br>£ | Unrestricted<br>£ | Restated<br>2021<br>Total<br>£ |
|--|-----------------|-------------------|--------------------------------|
| 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                         |
| <b>Total income from charitable activities</b> | <b>153,281</b>  | <b>2,266,071</b>  | <b>2,419,352</b>               |

#### 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<br>activities<br>£ | Support and<br>governance<br>costs<br>£ | 2022 Total<br>£  |
|--|-------------------------------|---|------------------|
| 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              |
| <b>Sub-total</b>                           | <b>1,935,688</b>              | <b>716,922</b>                          | <b>2,652,610</b> |
| Allocation of support and governance costs | 716,922                       | (716,922)                               | -                |
| <b>Total expenditure</b>                   | <b>2,652,610</b>              | <b>-</b>                                | <b>2,652,610</b> |

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<br>activities<br>£ | Support and<br>governance<br>costs<br>£ | 2021 Total<br>£         |
|--|-------------------------------|---|-------------------------|
| 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                   |
| <b>Sub-total</b>                           | <b>1,900,375</b>              | <b>758,622</b>                          | <b>2,658,997</b>        |
| Allocation of support and governance costs | <u>758,622</u>                | <u>(758,622)</u>                        | <u>-</u>                |
| <b>Total expenditure</b>                   | <b><u>2,658,997</u></b>       | <b><u>-</u></b>                         | <b><u>2,658,997</u></b> |



## 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<br>£ | 2021<br>£ |
|-----------------------------------|-----------|-----------|
| 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<br>£        | 2021<br>£        |
|-----------------------|------------------|------------------|
| Salaries and wages    | 1,974,797        | 2,041,834        |
| Social security costs | 132,094          | 130,146          |
| Pension costs         | 27,800           | 31,067           |
|                       | <b>2,134,691</b> | <b>2,203,047</b> |

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<br>No. | 2021<br>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<br>£ | Motor vehicles<br>£ | Computer equipment<br>£ | Total<br>£    |
|-------------------------|--------------------------|---------------------|-------------------------|---------------|
| <b>Cost</b>             |                          |                     |                         |               |
| At 1 April 2021         |                          |                     |                         |               |
| and 31 March 2022       | <u>1,000</u>             | <u>17,500</u>       | <u>42,831</u>           | <u>61,331</u> |
| <b>Depreciation</b>     |                          |                     |                         |               |
| 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> |
| <b>Net book value</b>   |                          |                     |                         |               |
| <b>At 31 March 2022</b> | <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<br>£     | 2021<br>£    |
|-----|---------------|--------------|
| PPE | <u>26,959</u> | <u>8,712</u> |

### 12. Debtors

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

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

#### 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

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#### 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<br>2020<br>£ | Income<br>£      | Expenditure<br>£   | Transfers<br>between<br>funds<br>£ | At 31 March<br>2021<br>£ |
|---|-------------------------|------------------|--------------------|------------------------------------|--------------------------|
| <b>Restricted funds</b>                 |                         |                  |                    |                                    |                          |
| 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<br>Services   | -                       | 114,649          | (110,362)          | (4,287)                            | -                        |
| Masonic Community<br>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<br>Foundation | -                       | 1,000            | (1,000)            | -                                  | -                        |
| <b>Total restricted funds</b>           | <u>25,000</u>           | <u>157,247</u>   | <u>(139,330)</u>   | <u>(25,916)</u>                    | <u>17,001</u>            |
| <b>Unrestricted funds</b>               |                         |                  |                    |                                    |                          |
| General funds                           | <u>484,814</u>          | <u>2,543,643</u> | <u>(2,519,667)</u> | <u>25,916</u>                      | <u>534,706</u>           |
| <b>Total unrestricted funds</b>         | <u>484,814</u>          | <u>2,543,643</u> | <u>(2,519,667)</u> | <u>25,916</u>                      | <u>534,706</u>           |
| <b>Total funds</b>                      | <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).