

Charity registration number 1086841 (England and Wales)

Company registration number

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

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

Trustees

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

Secretary

K Williams

Charity number (England and Wales) 1086841

Company number 04178148

Registered office

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

Auditor

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

Bankers

HSBC Bank Plc
Harry Weston Road
Binley
Coventry
CV3 2SH

Chief Executive Officer

D J Vaughan

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

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

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

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

Objectives and activities

Our aims include:

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

Core Services:

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

Active Living Groups

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

Public Benefit:

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

Mission Statement

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

Achievements and performance

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

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

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

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

Workforce Development:

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

These additional staffing resources have allowed us to:

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

Service Expansion:

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

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

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

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

Active Living Services:

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

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

Partnerships:

We value our collaborations with:

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

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

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

Financial review

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

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

Reserves Policy:

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

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

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

Risk Management

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

Risks are mitigated through:

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

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

Structure, governance and management

Governing document

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

Board of Trustees:

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

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

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

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

Board development and effectiveness

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

Partnership with Senior Management Team:

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

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

Compliance and Oversight:

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

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

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

Senior Management Team:

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

Senior Management Remuneration:

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

Director and Trustee Appointments:

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

Director and Trustee Resignations:

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

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

Statement of trustees' responsibilities

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

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

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

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

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

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

Future plans

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

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

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

Auditors

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

Conclusion

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

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



P De Carteret - Trustee

21 November 2025

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

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

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

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

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

Responsibilities of trustees

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

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

Use of our report

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



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

Date: 04 December 2025

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

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

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

AS AT 31 MARCH 2025

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

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

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

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



P De Carteret - Trustee

Company registration number (England and Wales)

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

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

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

1 Accounting policies

Charity information

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

1.1 Accounting convention

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

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

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

The value of services provided by volunteers is not included.

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

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

Computers	25% on cost
Motor vehicles	25% on cost

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

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

1.7 Stocks

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

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

1.8 Cash and cash equivalents

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

1.9 Taxation

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

1.10 Employee benefits

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

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

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

1 Accounting policies

(Continued)

1.11 Retirement benefits

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

1.12 Fund accounting

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

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

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

1.13 Debtors

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

1.14 Creditors

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

2 Critical accounting estimates and judgements

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

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

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

3 Income from donations and legacies

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

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4 Income from investments

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

5 Income from charitable activities

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

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

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

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6 Expenditure on charitable activities

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

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
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7 Support costs allocated to activities

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

8 Net movement in funds

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

9 Trustees

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

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

10 Employees

The average monthly number of employees during the year was:

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

Employment costs

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

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FOR THE YEAR ENDED 31 MARCH 2025

10 Employees

(Continued)

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

	2025	2024
	Number	Number
£70,001 - £80,000	1	1

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	166,089	164,406

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

11 Taxation

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

12 Tangible fixed assets

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

13 Stocks

	2025	2024
	£	£
Stocks of PPE	21,516	33,517

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14 Debtors

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

15 Cash at bank and in hand

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

16 Creditors: amounts falling due within one year

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

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17 Restricted funds

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

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

Previous year:

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

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
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17 Restricted funds

(Continued)

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

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

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

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

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

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

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

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

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

18 Unrestricted funds

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

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

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
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18 Unrestricted funds

(Continued)

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

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

19 Analysis of net assets between funds

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

20 Contingent Liabilities

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

21 Related party transactions

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

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

23 Analysis of changes in net funds

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