

# CROSSROADS CARE NORTH WEST

England & Wales · Charity number 1102796

## Details

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Other names	HALTON CROSSROADS-CARING FOR CARERS, HALTON CROSSROADS SCHEME
Status	Registered
Legal form	Charitable company
Company number	<a href="#">05028053</a>
Registered	2004-03-23
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Unit 10 Waterside Court St Helens Merseyside WA9 1UA
Phone	01744 612499
Email	<a href="mailto:admin@crossroadscarenw.org.uk">admin@crossroadscarenw.org.uk</a>
Website	<a href="http://www.crossroadscarenorthwest.org.uk">www.crossroadscarenorthwest.org.uk</a>

## Activities

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

**Activities:** Crossroads Care North West offers high quality homecare services to ensure that our clients have an improved quality of life in their own home. We have highly qualified and well trained staff who work in local areas to support our clients. We care for carers and clients in a number of areas such as St Helens, Wigan, Halton, Leigh, Hyndburn, West Lancashire, Chorley and South Ribble.

## Classification

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- **How:** Provides Services, Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities

## Geography

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- **Area of benefit:** CHESHIRE
- Halton
- Lancashire
- St Helens
- Wigan

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-09-30	£785,873	£700,692	£66,776	17
2023-09-30	£440,925	£520,799	-	-
2022-09-30	£1,459,107	£1,588,863	£61,469	70
2021-03-31	£1,342,458	£1,312,308	£191,225	81
2020-03-31	£1,364,993	£1,380,096	£161,075	85

## Trustees

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Name	Role	Appointed
Abdur Rab Athar		2022-10-12
Thomas Daniel Hughes		2022-10-12

**CROSSROADS CARE NORTH WEST**

England & Wales - Charity number 1102796

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# Accounts

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Charity registration number 1102796 (England and Wales)

Company registration number 5028053

**CROSSROADS CARE NORTH WEST**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**



# CROSSROADS CARE NORTH WEST

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Mr A R Athar Mr T D Hughes
<b>Charity number (England and Wales)</b>	1102796
<b>Company number</b>	5028053
<b>Registered office</b>	Unit 10 Waterside Court St Helens Merseyside WA9 1UA
<b>Independent examiner</b>	Helen Furlong FCCA Xeinaidin North West Limited 46 Hamilton Square Birkenhead Wirral Merseyside CH41 5AR
<b>Solicitors</b>	Tickle Hall Cross 25 Hardshaw Street St Helens Merseyside WA10 1RF

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# CROSSROADS CARE NORTH WEST

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# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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The trustees present their annual report and financial statements for the year ended 30 September 2024.

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**

The Charity's objectives are:

- 1.To ensure that carers and people with complex care needs are treated with respect and sensitivity, recognising the dignity and value of each person for whom our service is provided.
- 2.To relieve stress experienced by all service users who have care needs, as a result of disability, illness or age by offering respite service through the provision of community based support workers who are well trained to provide personal and individualised care.
- 3.To deliver a quality service which is consistent and tailored to the individual needs of each carer and the person with care needs

The Charity employs Carer Support Workers, alongside Supervisory, Administrative and Management staff who have defined and evaluated duties and responsibilities. The Charity ensures that CCNW staff are supervised and have an annual appraisal, and strives to maintain competitive pay rates. Personnel functions, including pay and conditions review, are ongoing and discussed regularly during all operational and Board meetings. Finance functions are overseen by the Board as well as the Complex Coordination Team.

### *Public benefit*

The Charity exists to provide services to members of the public with complex medical and behavioural needs as well as invaluable care staff that support these individuals. It is part of the Charity's ethos to develop services to meet the changing needs of both our service users and carer staff and to be responsive to requests for support. We have within our leadership and operational team extensive experience within the health and social care sector as well as representation of the voice of the service users and care staff.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

### **Achievements and performance**

#### *Significant activities and achievements against objectives*

The operational business model has been continually monitored and adapted in the light of recent challenges presented by the covid-19 national pandemic as well as the associated challenges faced by the health and social care sector.

The policies and operative procedures for the Charity continue to be reviewed and monitored on a regular basis. All reviewed policies have been adopted by the Board of Trustees and recorded as such in the minutes of Board meetings.

The financial performance of the Charity has been overseen by the Board.

Training of all staff has been maintained as dictated by the policies and procedures. All statutory training requirements have been fulfilled.

All contracts have been successfully delivered and commissioners have been satisfied at regular audits they have undertaken.

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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Increased focus on sustainability needs of the charity and the long term aspirations for service users.

The Charity continues to provide the same level of support to carers in the face of an increasingly difficult economic climate and continued reductions in government funding.

The Charity has taken further steps towards implementing further the person-centered plans that were developed over the past year to offer services that are robust, person centered and aimed at enhancing the quality of life for individuals with complex needs successfully completing transitions working with multi agency stakeholders and professionals. These transitions have involved successful collaboration with critical stakeholders including both acute NHS provisions as well as community multi-disciplinary professionals.

We continue to provide complex care and support services which is very much valued by both service users and carers.

Our work with children with complex needs continues to develop and we maintained our charitable offer of extra support. There is an increased emphasis to look towards further developing the charity's offer around complex learning disabilities by harnessing core competencies around this area.

Local partnerships with community multi-disciplinary teams have continued and proactive communications are also continuing to take place with the NHS newly formed Integrated Care Boards.

Further consideration has continued to be given to re-shaping Crossroads in light of the challenges presented by the pandemic as well as the acute changes within the health and social care sector.

Whilst recruitment of Care Support Workers continues to be difficult, different proactive approaches to attracting a diverse array of staff have been deployed with a high level of success.

### **Strategic Plan**

The Charity aims to continue support across all its areas and emphasis continues now on complex care provision including complex learning disabilities where we feel we have greater expertise. A review will be taking place in relation to implementing a robust and sustainable future plan for the charity to operate effectively in the new era of health and social care significantly affected by the pandemic.

Domiciliary Care continued to be the main care provision during the most recent period up to September 2024.

The charity will be looking at reviewing all aspects of its operational infrastructure with a view to further develop the scope of its operations to provide complex person-centred care and support services.

The Risk Management Register will continue to be reviewed and monitored to support the Strategic Plan.

### **Financial review**

Details of the results for the period are shown in the Statement of Financial Activities and Notes forming part of the financial statements. The charitable company Statement of Financial Activities is set out on page 10 of these accounts. The Trustees report a surplus in the period of £85,181 (2023 - deficit £79,874) and accumulated funds surplus of £66,776 (2023 - deficit £18,405).

### *Going concern*

The Financial Statements are prepared on a going concern basis.

The charity is confident that it remains financially viable with a substantive amount of work that has been done by the board inclusive of a full review of all current contracts, review of all suppliers and expenditure. As well as realigning the business to harness the challenges faced by the health and social care sector. This has resulted in increased operational preparedness through robust management of the Complex Coordination Team which has improved CCNW's overall strategic and operational positioning.

The board has also continued to make increased funding available to assist with infrastructural development as well as increase the contingency reserves that are being maintained. Given all this substantive work, new work projects have been identified as a result of which CCNW's financial and operational position has continued to improve.

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### *Reserves policy*

The Trustees recognise the level of reserves (that is those funds that are freely available) that the Charity needs to bridge the funding gaps between the expenditure associated with providing care support and receiving resources through grants and donations that provide the funding.

During the year the charitable company's total reserves increased from -£18,405 to £66,776. The amount of restricted reserves was £1,171 (2023 - £1,205) and the amount of free reserves was £65,605 (2023 - £19,610).

### *Risk management*

CCNW continues to operate in a very challenging economic environment within the health and social care sector due to inherent long standing challenges faced by providers nationally as well as the added pressures creating during the pandemic. However the organization has adopted a number of risk reducing operational practices in an attempt to mitigate/reduce some operating risks. This has involved taking a holistic approach and reviewing all aspects of the organization regularly.

Long term decisions have been taken after evaluating the financial viability of all LA contracts and the impact these had on key sustainability factors.

All overheads have been reviewed following proactive discussions taking place with all suppliers. The board continues to focus on further infrastructural development to better position CCNW to deal with the increasingly challenging environment within the health and social care sector inclusive of the acute challenges posed as a result of the global pandemic.

### **Plans for future periods**

Since the appointment of the new board in October 2022, CCNW's operational, financial and strategic position has strengthened. All contracts have been reviewed and CCNW has taken substantive steps to return contracts that are not financially viable.

The business has required significant investment to support these steps and all business functions have been streamlined to be overseen and delivered by an experienced complex coordination team with robust oversight and regular operational engagement from the board.

All supplier contracts and arrangements are regularly reviewed with a high level of robustness as the service continues to provide a holistic, person-centered and dynamic provision to best meet the needs of service users with complex disabilities. CCNW has continued to proactively invest in skills development across the organization which has enhanced existing core competencies at all levels which better places CCNW to continue to develop the scope and depth of its service offer in the long term.

### **Structure, governance and management**

Crossroads Care North West is a Registered Charity and also a Company Limited by Guarantee. The charity is governed by its Memorandum and Articles of Association which define its aims, objectives, duties and responsibilities.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr A R Athar

Mr T D Hughes

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### *Recruitment and appointment of trustees*

As set out in the Articles of Association, Trustees will be appointed at future Annual General Meetings of the charity. Trustees may at their discretion admit individuals or organisations to the Board of Trustees. The Board of Trustees may appoint a person who is willing to act to be a Trustee, either to fill a casual vacancy or as an additional Trustee provided that the appointment does not cause the number of Trustees to exceed 12.

The Chairperson of the Board of Trustees is appointed by the Board of Trustees.

All trustees are appointed for a period of 12 months, whereby 50% of them resign and should they wish, are subsequently able to offer themselves for re-election.

All trustees are circulated with invitations to nominate Trustees prior to the AGM and requesting nominations for the AGM. When considering co-opting Trustees, the Board has regard to the requirement for any specialist skills needed.

### *Organisational structure*

The Board of Trustees, which can have up to 12 members, administers the Charity. The Board meets every month and is proactively involved with all aspects of the organisation. The trustees oversee all operational matters and a Complex Coordination Team has been put in place to operationalise the strategic and operational priorities of the organisation.

A long term strategic plan with measurable goals is in place to monitor the nuances of performance within all aspects of the business.

The Charity is subject to Inspections by the Care Quality Commission (CQC). The Charity is also monitored and evaluated and audited both from a financial perspective and a service delivery perspective by its Commissioners, notably ICBs and LAs. Other grant making bodies also demand fiscal, quality and service standards' monitoring.

CQC concern themselves with all the major issues of service delivery and management, including quality, value for money, voice of service users of the Charity, risk management of all elements, strategic planning and development issues, personnel, work force planning, finance and governance. To satisfy these agencies a rigorous detailed examination is undertaken with reports published and placed in the public domain. We pride ourselves on reaching good standards in CQC audits across all our operating areas of service delivery.

Additionally, the Charity has its own regular quality feedback reviews involving service users and families overseen by the board to scrutinize and evaluate the returns.

### *Induction and training of trustees*

New Trustees will spend time in the office with the Complex Coordination Team having the systems, processes, policies and philosophy of the Charity explained to them. They are issued with the necessary policy and procedures documents, with the Charity's handbook that details the day to day working of the Charity, and is the guidance book for the complex care teams. Additionally they meet with the Chairperson of the Board of Trustees, together with other Trustees to gain knowledge and insight into the workings of the Board, and its sub Committees. They also receive a copy of the latest CQC and CROQUET reports, together with a copy of the Memorandum and Articles of Association, the Business Plan and the Strategic Plan along with the recent financial report and the most recent AGM report.

Trustees are also encouraged to attend appropriate internal organised Crossroads Care and external training events where these will facilitate the undertaking of their role.

### *Remuneration policy*

Salaries are regularly bench marked against similarly sized Crossroads Care charities. Increments are based upon annual appraisal and achievement of objectives.

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) (CONTINUED) *FOR THE YEAR ENDED 30 SEPTEMBER 2024*

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

Mr A R Athar  
**Trustee**

20 June 2025

# **CROSSROADS CARE NORTH WEST**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 30 SEPTEMBER 2024***

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The trustees, who are also the directors of Crossroads Care North West 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;
- state whether applicable UK Accounting Standards 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 adequate 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 Companies Act 2006. 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.

# CROSSROADS CARE NORTH WEST

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF CROSSROADS CARE NORTH WEST

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I report to the trustees on my examination of the financial statements of Crossroads Care North West (the charity) for the year ended 30 September 2024.

#### **Responsibilities and basis of report**

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

**Helen Furlong FCCA**  
**Xeinadin North West Limited**

46 Hamilton Square  
Birkenhead  
Wirral  
Merseyside  
CH41 5AR  
Date: .....

# CROSSROADS CARE NORTH WEST

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>Income and endowments from:</b>							
Donations and legacies	3	19	-	19	110	-	110
Charitable activities	4	785,401	-	785,401	439,699	-	439,699
Investments	5	453	-	453	800	-	800
Other income	6	-	-	-	316	-	316
<b>Total income</b>		<u>785,873</u>	<u>-</u>	<u>785,873</u>	<u>440,925</u>	<u>-</u>	<u>440,925</u>
<b>Expenditure on:</b>							
Charitable activities	7	700,658	34	700,692	520,754	45	520,799
<b>Total expenditure</b>		<u>700,658</u>	<u>34</u>	<u>700,692</u>	<u>520,754</u>	<u>45</u>	<u>520,799</u>
<b>Net income/(expenditure) and movement in funds</b>		85,215	(34)	85,181	(79,829)	(45)	(79,874)
<b>Reconciliation of funds:</b>							
Fund balances at 1 October 2023		(19,610)	1,205	(18,405)	60,219	1,250	61,469
<b>Fund balances at 30 September 2024</b>		<u>65,605</u>	<u>1,171</u>	<u>66,776</u>	<u>(19,610)</u>	<u>1,205</u>	<u>(18,405)</u>

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 11 to 21 form part of these financial statements.

# CROSSROADS CARE NORTH WEST

## BALANCE SHEET

AS AT 30 SEPTEMBER 2024

	Notes	2024 £	£	2023 £	£
<b>Fixed assets</b>					
Tangible assets	13		680		669
<b>Current assets</b>					
Debtors	14	139,302		82,231	
Cash at bank and in hand		316,863		63,755	
		<u>456,165</u>		<u>145,986</u>	
<b>Creditors: amounts falling due within one year</b>	15	<u>(390,069)</u>		<u>(165,060)</u>	
<b>Net current assets/(liabilities)</b>			<u>66,096</u>		<u>(19,074)</u>
<b>Total assets less current liabilities</b>			<u>66,776</u>		<u>(18,405)</u>
<b>The funds of the charity</b>					
Restricted income funds	16		1,171		1,205
Unrestricted funds	17		65,605		(19,610)
			<u>66,776</u>		<u>(18,405)</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2024.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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 20 June 2025

Mr A R Athar  
**Trustee**

Company registration number 5028053 (England and Wales)

# CROSSROADS CARE NORTH WEST

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 SEPTEMBER 2024

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	Notes	2024 £	£	2023 £	£
<b>Cash flows from operating activities</b>					
Cash generated from/(absorbed by) operations	21		253,373		(6,354)
<b>Investing activities</b>					
Purchase of tangible fixed assets		(718)		-	
Investment income received		453		800	
		<u>          </u>		<u>          </u>	
<b>Net cash (used in)/generated from investing activities</b>			(265)		800
<b>Financing activities</b>					
Repayment of bank loans		-		(43,477)	
		<u>          </u>		<u>          </u>	
<b>Net cash used in financing activities</b>			-		(43,477)
			<u>          </u>		<u>          </u>
<b>Net increase/(decrease) in cash and cash equivalents</b>			253,108		(49,031)
Cash and cash equivalents at beginning of year			63,755		112,786
			<u>          </u>		<u>          </u>
<b>Cash and cash equivalents at end of year</b>			<u>316,863</u>		<u>63,755</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 30 SEPTEMBER 2024

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#### 1 Accounting policies

##### Charity information

Crossroads Care North West is a private company limited by guarantee incorporated in England and Wales. The registered office is Unit 10, Waterside Court, St Helens, Merseyside, WA9 1UA.

#### 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. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

The charity is confident that it remains financially viable with a substantive amount of work that has been done by the board inclusive of a full review of all current contracts, review of all suppliers and expenditure. As well as realigning the business to best navigate the complex challenges faced by the health and social care sector post pandemic. This has resulted in increased operational preparedness through the work that continues to be done across the organisation streamlined through the Complex Coordination Team which has improved CCNW's overall strategic and operational positioning.

The board has also made increased funding available to assist with infrastructural development as well as increase the contingency reserves that are being maintained.

Therefore 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.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income from charitable activities includes income received under contract. Income is recognised in the Statement of Financial Activities when the related services have been provided.

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### 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.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Support costs are those that assist the work of the charity but are not directly attributable to the charitable activities. Support costs include office costs, administrative payroll costs and governance costs which support the charity's activities. Where the support costs cannot be attributable to a direct activity they have been allocated to the costs of raising funds and charitable activities on a pro-rata basis.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

#### 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:

Leasehold improvements	5 years straight-line
Fixtures and fittings	3 to 6 years straight-line
Computers	4 to 5 years straight-line

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.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 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.

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### 1 Accounting policies

(Continued)

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.10 Taxation

The charity is exempt from corporation tax on its activities.

#### 1.11 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.

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### 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.

### 3 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	19	110

### 4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
<b>Charitable Activity</b>		
Services provided under contract	66,033	62,962
Income from charitable activities	719,368	376,737
	<u>785,401</u>	<u>439,699</u>

### 5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	453	800

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 6 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	-	316

### 7 Expenditure on charitable activities

	Charitable Activity 2024 £	Charitable Activity 2023 £
<b>Direct costs</b>		
Staff costs	513,078	340,829
Depreciation and impairment	636	344
Rent, rates and water	32,833	25,078
Insurance	9,147	9,810
Light and heat	3,943	2,421
Telephone	24,295	28,168
Postage and stationary	1,600	2,822
Travel	23,322	15,072
Uniform and consumables	-	46
Computer and IT costs	9,756	19,437
Training and courses fees	-	1,000
Recruitment costs	-	5,932
Consultancy fees	115	365
Bad debts	296	(3,000)
Interest payable and similar charges	208	2,526
Sundries	6,393	4,455
Other charitable expenditure	1,564	3,885
	<u>627,186</u>	<u>459,190</u>
<b>Share of support and governance costs (see note 8)</b>		
Support	67,006	50,123
Governance	6,500	11,486
	<u>700,692</u>	<u>520,799</u>
<b>Analysis by fund</b>		
Unrestricted funds	700,658	520,754
Restricted funds	34	45
	<u>700,692</u>	<u>520,799</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 8 Support costs allocated to activities

	<b>2024</b>	<b>2023</b>
	£	£
Staff costs	57,009	37,870
Depreciation	71	38
Postage and telephone	2,877	3,130
Rent, rates, light and heat	3,648	2,787
Insurance	1,016	1,090
Printing and stationary	-	314
Bank charges	23	280
Consultancy	459	1,458
Computer costs	1,084	2,160
Sundries	819	996
Governance costs	6,500	11,486
	<u>73,506</u>	<u>61,609</u>

#### Analysed between:

Charitable Activity	<u>73,506</u>	<u>61,609</u>
---------------------	---------------	---------------

#### Governance costs comprise:

	<b>2024</b>	<b>2023</b>
	£	£
Audit fees	6,500	6,050
Legal and professional	-	5,436
	<u>6,500</u>	<u>11,486</u>

### 9 Net movement in funds

	<b>2024</b>	<b>2023</b>
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	6,500	6,050
Depreciation of owned tangible fixed assets	707	382
	<u>7,207</u>	<u>6,432</u>

### 10 Trustees

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

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 11 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	17	30

### Employment costs

	2024 £	2023 £
Wages and salaries	570,087	378,699

There were no employees whose annual remuneration was more than £60,000.

The total remuneration paid to key management personnel for the period was £0 (2023 - £0). Key management personnel comprise of the trustees, who for the purpose of the day to day running of the charity act as Care Managers, however received no remuneration for these services.

### 12 Taxation

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

### 13 Tangible fixed assets

	Leasehold improvements £	Fixtures and fittings £	Computers £	Total £
<b>Cost</b>				
At 1 October 2023	18,011	29,220	38,800	86,031
Additions	-	-	718	718
At 30 September 2024	18,011	29,220	39,518	86,749
<b>Depreciation and impairment</b>				
At 1 October 2023	17,553	29,009	38,800	85,362
Depreciation charged in the year	344	184	179	707
At 30 September 2024	17,897	29,193	38,979	86,069
<b>Carrying amount</b>				
At 30 September 2024	114	27	539	680
At 30 September 2023	458	211	-	669

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 14 Debtors

	2024	2023
	£	£
<b>Amounts falling due within one year:</b>		
Trade debtors	28,662	21,683
Prepayments and accrued income	110,640	60,548
	<u>139,302</u>	<u>82,231</u>

### 15 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	24,502	5,029
Trade creditors	-	1,605
Other creditors	359,034	152,374
Accruals and deferred income	6,533	6,052
	<u>390,069</u>	<u>165,060</u>

### 16 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 October 2023	Resources expended	At 30 September 2024
	£	£	£
Marilyn Porter	1,205	(34)	1,171
	<u>1,205</u>	<u>(34)</u>	<u>1,171</u>
<b>Previous year:</b>	<b>At 1 October 2022</b>	<b>Resources expended</b>	<b>At 30 September 2023</b>
	£	£	£
Marilyn Porter	1,250	(45)	1,205
	<u>1,250</u>	<u>(45)</u>	<u>1,205</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 17 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 October 2023	Incoming resources	Resources expended	At 30 September 2024
	£	£	£	£
General funds	(19,610)	785,873	(700,658)	65,605
	<u>(19,610)</u>	<u>785,873</u>	<u>(700,658)</u>	<u>65,605</u>
<b>Previous year:</b>	<b>At 1 October 2022</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 30 September 2023</b>
	£	£	£	£
General funds	60,219	440,925	(520,754)	(19,610)
	<u>60,219</u>	<u>440,925</u>	<u>(520,754)</u>	<u>(19,610)</u>

### 18 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
<b>At 30 September 2024:</b>			
Tangible assets	680	-	680
Current assets/(liabilities)	64,925	1,171	66,096
	<u>65,605</u>	<u>1,171</u>	<u>66,776</u>
	<u>65,605</u>	<u>1,171</u>	<u>66,776</u>
	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
<b>At 30 September 2023:</b>			
Tangible assets	669	-	669
Current assets/(liabilities)	(20,279)	1,205	(19,074)
	<u>(19,610)</u>	<u>1,205</u>	<u>(18,405)</u>
	<u>(19,610)</u>	<u>1,205</u>	<u>(18,405)</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 19 Operating lease commitments

#### Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024 £	2023 £
Within one year	21,158	19,216
Between two and five years	22,072	43,320
	<u>43,230</u>	<u>62,536</u>

### 20 Related party transactions

#### Transactions with related parties

During the year the charity entered into the following transactions with related parties:

	Services provided	
	2024 £	2023 £
Trustees	55,615	19,646
	<u>55,615</u>	<u>19,646</u>

During the year the charity received income for care services provided which in total amounted to £55,615 (2023 - £19,646) in relation to a family member of a trustee of the charity.

The following amounts were outstanding at the reporting end date:

	Amounts owed to related parties	
	2024 £	2023 £
Entities over which the entity has control, joint control or significant influence	277,796	131,277
	<u>277,796</u>	<u>131,277</u>

During the year the charity was supported by Acute Needs CIC, an entity under common control, while the charity transitions into new contracts. This loan is non-interest bearing and will be repayable on demand when monies has been received from new contracts.

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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21	Cash generated from/(absorbed by) operations	2024 £	2023 £
	Surplus/(deficit) for the year	85,181	(79,874)
	<b>Adjustments for:</b>		
	Investment income recognised in statement of financial activities	(453)	(800)
	Depreciation and impairment of tangible fixed assets	707	382
	<b>Movements in working capital:</b>		
	(Increase) in debtors	(57,071)	(11,200)
	Increase in creditors	225,009	106,847
	(Decrease) in deferred income	-	(21,709)
	<b>Cash generated from/(absorbed by) operations</b>	<u>253,373</u>	<u>(6,354)</u>

## 22 Analysis of changes in net funds

The charity had no material debt during the year.

**CROSSROADS CARE NORTH WEST**

England & Wales - Charity number 1102796

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# Accounts

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Charity registration number 1102796

Company registration number 5028053 (England and Wales)

**CROSSROADS CARE NORTH WEST**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**CROSS ROADS CARE**  
North West



**McLintocks**

Xeinadin Group

# CROSSROADS CARE NORTH WEST

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Mr A R Athar Mr T D Hughes	(Appointed 12 October 2022) (Appointed 12 October 2022)
<b>Charity number</b>	1102796	
<b>Company number</b>	5028053	
<b>Registered office</b>	Unit 10 Waterside Court St Helens Merseyside WA9 1UA	
<b>Independent examiner</b>	Helen Furlong FCCA McLintocks (NW) Limited 46 Hamilton Square Birkenhead Wirral Merseyside CH41 5AR	
<b>Bankers</b>	Barclays Bank PLC 19 Church Street St Helens Merseyside WA10 1BG	
<b>Solicitors</b>	Tickle Hall Cross 25 Hardshaw Street St Helens Merseyside WA10 1RF	

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# CROSSROADS CARE NORTH WEST

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# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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The trustees present their annual report and financial statements for the year ended 30 September 2023.

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 Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

### **Objectives and activities**

The Charity's objectives are:

- 1.To ensure that carers and people with complex care needs are treated with respect and sensitivity, recognising the dignity and value of each person for whom our service is provided.
- 2.To relieve stress experienced by all service users who have care needs, as a result of disability, illness or age by offering respite service through the provision of community based support workers who are well trained to provide personal and individualised care.
- 3.To deliver a quality service which is consistent and tailored to the individual needs of each carer and the person with care needs

The Charity employs Carer Support Workers, alongside Supervisory, Administrative and Management staff who have defined and evaluated duties and responsibilities. The Charity ensures that CCNW staff are supervised and have an annual appraisal, and strives to maintain competitive pay rates. Personnel functions, including pay and conditions review, are ongoing and discussed regularly during all operational and Board meetings. Finance functions are overseen by the Board as well as the Complex Coordination Team.

### *Public benefit*

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

### **Achievements and performance**

#### *Significant activities and achievements against objectives*

The operational business model has been continually monitored and adapted in the light of recent challenges presented by the covid-19 national pandemic as well as the associated challenges faced by the health and social care sector.

The policies and operative procedures for the Charity continue to be reviewed and monitored on a regular basis. All reviewed policies have been adopted by the Board of Trustees and recorded as such in the minutes of Board meetings.

The financial performance of the Charity has been overseen by the Board.

Training of all staff has been maintained as dictated by the policies and procedures. All statutory training requirements have been fulfilled.

All contracts have been successfully delivered and commissioners have been satisfied at regular audits they have undertaken.

Increased focus on sustainability needs of the charity and the long term aspirations for service users.

The Charity continues to provide the same level of support to carers in the face of an increasingly difficult economic climate and continued reductions in government funding.

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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The Charity has taken further steps towards implementing further the person-centered plans that were developed over the past year to offer services that are robust, person centered and aimed at enhancing the quality of life for individuals with complex needs successfully completing transitions working with multi agency stakeholders and professionals. These transitions have involved successful collaboration with critical stakeholders including both acute NHS provisions as well as community multi-disciplinary professionals.

We continue to provide complex care and support services which is very much valued by both service users and carers.

Our work with children with complex needs continues to develop and we maintained our charitable offer of extra support. There is an increased emphasis to look towards further developing the charity's offer around complex learning disabilities by harnessing core competencies around this area.

Local partnerships with community multi-disciplinary teams have continued and proactive communications are also continuing to take place with the NHS newly formed Integrated Care Boards.

Further consideration has continued to be given to re-shaping Crossroads in light of the challenges presented by the pandemic as well as the acute changes within the health and social care sector.

Whilst recruitment of Care Support Workers continues to be difficult, different proactive approaches to attracting a diverse array of staff have been deployed with a high level of success.

### **Strategic Plan**

The Charity aims to continue support across all its areas and emphasis continues now on complex care provision including complex learning disabilities where we feel we have greater expertise. A review will be taking place in relation to implementing a robust and sustainable future plan for the charity to operate effectively in the new era of health and social care significantly affected by the pandemic.

Domiciliary Care continued to be the main care provision during the most recent period up to September 2023.

The charity will be looking at reviewing all aspects of its operational infrastructure with a view to further develop the scope of its operations to provide complex person-centred care and support services.

The Risk Management Register will continue to be reviewed and monitored to support the Strategic Plan.

### **Financial review**

Details of the results for the period are shown in the Statement of Financial Activities and Notes forming part of the financial statements. The charitable company Statement of Financial Activities is set out on page 10 of these accounts. The Trustees report a deficit in the period of £79,874 (2022 - deficit £129,756) and accumulated funds of deficit £18,405 (2022 - surplus £61,469).

### *Going concern*

#### **Going concern**

The Financial Statements are prepared on a going concern basis.

The charity is confident that it remains financially viable with a substantive amount of work that has been done by the new board inclusive of a full review of all current contracts, review of all suppliers and expenditure. As well as realigning the business to harness the challenges faced by the health and social care sector. This has resulted in increased operational preparedness through the appointment of a Complex Coordination Team which has improved CCNW's overall strategic and operational positioning.

The new board has also made increased funding available to assist with infrastructural development as well as increase the contingency reserves that are being maintained. Given all this substantive work, new work projects have been identified as a result of which CCNW's financial and operational position is expected to improve significantly. A significant new contract to support a complex service user has also been awarded to CCNW.

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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### *Reserves policy*

#### **Reserves policy**

The Trustees recognise the level of reserves (that is those funds that are freely available) that the Charity needs to bridge the funding gaps between the expenditure associated with providing care support and receiving resources through grants and donations that provide the funding.

During the year the charitable company's total reserves decreased from £61,469 to -£18,405. The amount of restricted reserves was £1,205 (2022 - £1,250) and the amount of free reserves was -£19,610 (2022 - £60,219).

### *Major risks*

#### **Risk management**

CCNW continues to operate in a very challenging economic environment within the health and social care sector due to the covid-19 pandemic. However the organisation has adopted a number of risk reducing operational practices in an attempt to mitigate/reduce some operating risks. This has involved taking a holistic approach and reviewing all aspects of the organization regularly.

Long term decisions have been taken after evaluating the financial viability of all LA contracts and the impact these had on key sustainability factors.

All overheads have been reviewed following proactive discussions taking place with all suppliers. The board continues to focus on further infrastructural development to better position CCNW to deal with the increasingly challenging environment within the health and social care sector inclusive of the acute challenges posed as a result of the global pandemic.

#### **Plans for future periods**

Since the appointment of the new board in October 2022, a comprehensive review has taken place.

All contracts have been reviewed and we have taken substantive steps to return contracts that are not financially viable.

The business has required significant investment to support these steps and all business functions including payroll have been streamlined to be overseen and delivered by our complex coordination team with robust oversight and regular operational engagement from the board.

A full review of all suppliers and financial feasibility has also taken place to ensure more robustness moving forward and the direction of the business going forward will be seeking to focus on providing complex care and support services to individuals with complex learning disabilities. This is an area we specialise in and have a proven track record.

We are also investing further in initiatives to develop both our logistical infrastructure as well as depth of skills within the organisation building upon existing core competencies at all levels.

#### **Structure, governance and management**

Crossroads Care North West is a Registered Charity and also a Company Limited by Guarantee. The charity is governed by its Memorandum and Articles of Association which define its aims, objectives, duties and responsibilities.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr A R Athar	(Appointed 12 October 2022)
Mr T D Hughes	(Appointed 12 October 2022)
Mr P R Cahill	(Resigned 12 October 2022)
Mrs Elizabeth Dearden MBE DL	(Resigned 12 October 2022)
Mrs C Mather	(Resigned 12 October 2022)
Mrs J Richards	(Resigned 12 October 2022)
Mr J G Spencer	(Resigned 12 October 2022)

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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### *Recruitment and appointment of trustees*

As set out in the Articles of Association, Trustees will be appointed at future Annual General Meetings of the charity. Trustees may at their discretion admit individuals or organisations to the Board of Trustees. The Board of Trustees may appoint a person who is willing to act to be a Trustee, either to fill a casual vacancy or as an additional Trustee provided that the appointment does not cause the number of Trustees to exceed 12.

The Chairperson of the Board of Trustees is appointed by the Board of Trustees.

All trustees are appointed for a period of 12 months, whereby 50% of them resign and should they wish, are subsequently able to offer themselves for re-election.

All trustees are circulated with invitations to nominate Trustees prior to the AGM and requesting nominations for the AGM. When considering co-opting Trustees, the Board has regard to the requirement for any specialist skills needed.

### *Organisational structure*

#### **Organisational structure**

The Board of Trustees, which can have up to 12 members, administers the Charity. The Board meets every month and is proactively involved with all aspects of the organisation. The trustees oversee all operational matters and a Complex Coordination Team has been put in place to operationalise the strategic and operational priorities of the organisation.

A long term strategic plan with measurable goals is being developed to better understand the nuances of performance within all aspects of the business.

The Charity is subject to Inspections by the Care Quality Commission (CQC). The Charity is also monitored and evaluated and audited both from a financial perspective and a service delivery perspective by its Commissioners, notably the local authority, Adult Services Directorate, The Children's Services Directorate and the Primary Care Trust. Other grant making bodies also demand fiscal, quality and service standards' monitoring.

CQC concern themselves with all the major issues of service delivery and management, including quality, value for money, voice of service users of the Charity, risk management of all elements, strategic planning and development issues, personnel, work force planning, finance and governance. To satisfy these agencies a rigorous detailed examination is undertaken with reports published and placed in the public domain. We pride ourselves on reaching good standards in CQC audits across all our operating areas of service delivery.

Additionally, the Charity has its own carer questionnaire, which is an annual one sent to all carers and families. A Trustee is appointed as the nominated person to scrutinise and comment upon these returns. This is part of the quality control process of the organisation. CCNW also conducts an annual staff survey, which is analysed on a timely basis and any concerns/issues managed accordingly.

### *Induction and training of trustees*

#### **Induction and training of new trustees**

New Trustees will spend time in the office with the Complex Coordination Team having the systems, processes, policies and philosophy of the Charity explained to them. They are issued with the necessary policy and procedures documents, with the Charity's handbook that details the day to day working of the Charity, and is the guidance book for the complex care teams. Additionally they meet with the Chairperson of the Board of Trustees, together with other Trustees to gain knowledge and insight into the workings of the Board, and its sub Committees. They also receive a copy of the latest CQC and CROQUET reports, together with a copy of the Memorandum and Articles of Association, the Business Plan and the Strategic Plan along with the recent financial report and the most recent AGM report.

Trustees are also encouraged to attend appropriate internal organised Crossroads Care and external training events where these will facilitate the undertaking of their role.

#### **Key management remuneration**

Salaries are regularly bench marked against similarly sized Crossroads Care charities. Increments are based upon annual appraisal and achievement of objectives.

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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### *Other matters*

#### **Public Benefit**

The Charity exists to provide services to members of the public with complex medical and behavioural needs as well as invaluable care staff that support these individuals. It is part of the Charity's ethos to develop services to meet the changing needs of both our service users and carer staff and to be responsive to requests for support. We have within our leadership and operational team extensive experience within the health and social care sector as well as representation of the voice of the service users and care staff. The Trustees have considered the Charity Commission's guidance on public benefit.

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

.....  
Mr A R Athar  
**Trustee**

Date: .....

# CROSSROADS CARE NORTH WEST

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF CROSSROADS CARE NORTH WEST

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I report to the trustees on my examination of the financial statements of Crossroads Care North West (the charity) for the year ended 30 September 2023.

#### **Responsibilities and basis of report**

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

**Helen Furlong FCCA**  
**McLintocks (NW) Limited**

46 Hamilton Square  
Birkenhead  
Wirral  
Merseyside  
CH41 5AR

Dated: .....

# CROSSROADS CARE NORTH WEST

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes						
<b>Income and endowments from:</b>							
Donations and legacies	3	110	-	110	35,580	-	35,580
Charitable activities	4	439,699	-	439,699	1,418,157	-	1,418,157
Investments	5	800	-	800	60	-	60
Other income	6	316	-	316	5,310	-	5,310
<b>Total income</b>		<u>440,925</u>	<u>-</u>	<u>440,925</u>	<u>1,459,107</u>	<u>-</u>	<u>1,459,107</u>
<b>Expenditure on:</b>							
Charitable activities	7	520,754	45	520,799	1,588,837	26	1,588,863
<b>Total expenditure</b>		<u>520,754</u>	<u>45</u>	<u>520,799</u>	<u>1,588,837</u>	<u>26</u>	<u>1,588,863</u>
<b>Net expenditure and movement in funds</b>		(79,829)	(45)	(79,874)	(129,730)	(26)	(129,756)
<b>Reconciliation of funds:</b>							
Fund balances at 1 October 2022		60,219	1,250	61,469	189,949	1,276	191,225
<b>Fund balances at 30 September 2023</b>		<u>(19,610)</u>	<u>1,205</u>	<u>(18,405)</u>	<u>60,219</u>	<u>1,250</u>	<u>61,469</u>

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 9 to 20 form part of these financial statements.

# CROSSROADS CARE NORTH WEST

## BALANCE SHEET

AS AT 30 SEPTEMBER 2023

	Notes	2023 £	£	2022 £	£
<b>Fixed assets</b>					
Tangible assets	13		669		1,051
<b>Current assets</b>					
Debtors	14	82,231		71,031	
Cash at bank and in hand		63,755		112,786	
		<u>145,986</u>		<u>183,817</u>	
<b>Creditors: amounts falling due within one year</b>	16	<u>(165,060)</u>		<u>(123,399)</u>	
<b>Net current (liabilities)/assets</b>			<u>(19,074)</u>		<u>60,418</u>
<b>Total assets less current liabilities</b>			<u>(18,405)</u>		<u>61,469</u>
<b>Net assets excluding pension liability</b>			<u>(18,405)</u>		<u>61,469</u>
			<u>=====</u>		<u>=====</u>
<b>The funds of the charity</b>					
Restricted income funds	18		1,205		1,250
Unrestricted funds			<u>(19,610)</u>		<u>60,219</u>
			<u>(18,405)</u>		<u>61,469</u>
			<u>=====</u>		<u>=====</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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 .....

.....  
Mr A R Athar  
**Trustee**

Company registration number 5028053 (England and Wales)

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 30 SEPTEMBER 2023

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#### 1 Accounting policies

##### Charity information

Crossroads Care North West is a private company limited by guarantee incorporated in England and Wales. The registered office is Unit 10, Waterside Court, St Helens, Merseyside, WA9 1UA.

##### 1.1 Reporting period

The annual year end of the accounts has been extended and therefore the comparative amounts present in the financial statement (including the related notes) are not entirely comparable.

##### 1.2 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" ("FRS 102") 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)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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. The principal accounting policies adopted are set out below.

##### 1.3 Going concern

The charity is confident that it remains financially viable with a substantive amount of work that has been done by the new board inclusive of a full review of all current contracts, review of all suppliers and expenditure. As well as realigning the business to harness the challenges faced by the health and social care sector. This has resulted in increased operational preparedness through the appointment of a Complex Coordination Team which has improved CCNW's overall strategic and operational positioning.

The new board has also made increased funding available to assist with infrastructural development as well as increase the contingency reserves that are being maintained. Given all this substantive work, new work projects have been identified as a result of which CCNW's financial and operational position is expected to improve significantly. Two significant new contracts to support complex service users have also been awarded to CCNW, one at the end of the financial year and another post year end.

Therefore 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.

##### 1.4 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.

##### 1.5 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2023

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#### 1 Accounting policies

(Continued)

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income from charitable activities includes income received under contract. Income is recognised in the Statement of Financial Activities when the related services have been provided.

Local government covid-19 related grants are recognised on receipt.

#### 1.6 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.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Support costs are those that assist the work of the charity but are not directly attributable to the charitable activities. Support costs include office costs, administrative payroll costs and governance costs which support the charity's activities. Where the support costs cannot be attributable to a direct activity they have been allocated to the costs of raising funds and charitable activities on a pro-rata basis.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

#### 1.7 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:

Leasehold improvements	5 years straightline
Fixtures and fittings	3 to 6 years straightline
Computers	4 to 5 years straightline

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.

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2023

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### 1 Accounting policies

(Continued)

#### 1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.9 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.

#### 1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.11 Taxation

The charity is exempt from corporation tax on its activities.

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2023

### 1 Accounting policies

(Continued)

#### 1.12 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.

### 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.

### 3 Income from donations and legacies

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Donations and gifts	110	35,580

### 4 Income from charitable activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
<b>Charitable Activity</b>		
Services provided under contract	62,962	-
Income from charitable activities	376,737	1,418,157
	<u>439,699</u>	<u>1,418,157</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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### 5 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	800	60

### 6 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Other income	316	5,310

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

### 7 Expenditure on charitable activities

	Charitable Activity 2023 £	Charitable Activity 2022 £
<b>Direct costs</b>		
Staff costs	340,829	1,197,876
Depreciation and impairment	344	534
Rent, rates and water	25,078	39,671
Insurance	9,810	14,191
Light and heat	2,421	4,849
Telephone	28,168	35,874
Postage and stationary	2,822	6,962
Travel	15,072	46,401
Uniforms and consumables	46	807
Computer and IT costs	19,437	26,763
Affiliation fees	-	12,217
Training and course fees	1,000	5,188
Recruitment costs	5,932	15,226
Consultancy fees	365	1,072
Bad debts	(3,000)	(1,817)
Interest payable and similar charges	2,526	3,838
Sundries	4,455	13,097
Other charitable expenditure	3,885	-
	<u>459,190</u>	<u>1,422,749</u>
<b>Share of support and governance costs (see note 8)</b>		
Support	50,123	155,518
Governance	11,486	10,596
	<u>520,799</u>	<u>1,588,863</u>
<b>Analysis by fund</b>		
Unrestricted funds	520,754	1,588,837
Restricted funds	45	26
	<u>520,799</u>	<u>1,588,863</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2023

### 8 Support costs allocated to activities

	<b>2023</b>	<b>2022</b>
	£	£
Staff costs	37,870	133,097
Depreciation	38	59
Postage and telephone	3,130	3,589
Rent, rates, light and heat	2,787	4,947
Insurance	1,090	1,577
Affiliation fees	-	1,357
Printing and stationary	314	1,172
Bank charges	280	426
Consultancy	1,458	4,289
Training courses and publicity	-	576
Computer costs	2,160	2,974
Sundries	996	1,455
Governance costs	11,486	10,596

61,609      166,114

#### Analysed between:

Charitable Activity	61,609	166,114
---------------------	--------	---------

**2023**      **2022**  
£      £

#### Governance costs comprise:

Audit fees	6,050	5,116
Legal and professional	5,436	5,480
	<u>11,486</u>	<u>10,596</u>

### 9 Net movement in funds

**2023**      **2022**  
£      £

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements	6,050	5,116
Depreciation of owned tangible fixed assets	382	593
	<u>6,432</u>	<u>5,709</u>

### 10 Trustees

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

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

### 11 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	30	70
	<u>30</u>	<u>70</u>

### Employment costs

	2023 £	2022 £
Wages and salaries	378,699	1,330,973
	<u>378,699</u>	<u>1,330,973</u>

There were no employees whose annual remuneration was more than £60,000.

### Remuneration of key management personnel

The remuneration of key management personnel was as follows:

The total remuneration paid to key management personnel for the 12 month period was £0 (18 month period ending 30/092022 - £139,480). Key management personnel comprise of the trustees, who for the purpose of the day to day running of the charity act as Care Managers, however received no remuneration for these services.

### 12 Taxation

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

### 13 Tangible fixed assets

	Leasehold improvements £	Fixtures and fittings £	Computers £	Total £
<b>Cost</b>				
At 1 October 2022	18,011	29,220	38,800	86,031
At 30 September 2023	<u>18,011</u>	<u>29,220</u>	<u>38,800</u>	<u>86,031</u>
<b>Depreciation and impairment</b>				
At 1 October 2022	17,209	28,971	38,800	84,980
Depreciation charged in the year	344	38	-	382
At 30 September 2023	<u>17,553</u>	<u>29,009</u>	<u>38,800</u>	<u>85,362</u>
<b>Carrying amount</b>				
At 30 September 2023	<u>458</u>	<u>211</u>	<u>-</u>	<u>669</u>
At 30 September 2022	<u>802</u>	<u>249</u>	<u>-</u>	<u>1,051</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

### 14 Debtors

	2023	2022
	£	£
<b>Amounts falling due within one year:</b>		
Trade debtors	21,683	41,956
Prepayments and accrued income	60,548	29,075
	<u>82,231</u>	<u>71,031</u>

### 15 Loans and overdrafts

	2023	2022
	£	£
Bank loans	-	43,477
	<u>-</u>	<u>43,477</u>
Payable within one year	-	43,477
	<u>-</u>	<u>43,477</u>

The loan relates to a bounce back loan scheme with Barclays Bank PLC. The term of the loan was 6 years with repayments payable after year 1. Interest is charged at 2.5%.

The loan was paid back in full post year end in April 2023.

### 16 Creditors: amounts falling due within one year

	Notes	2023	2022
		£	£
Bank loans	15	-	43,477
Other taxation and social security		5,029	(483)
Deferred income	17	-	21,709
Trade creditors		1,605	14,198
Other creditors		152,374	3,381
Accruals		6,052	41,117
		<u>165,060</u>	<u>123,399</u>

### 17 Deferred income

	2023	2022
	£	£
Other deferred income	-	21,709
	<u>-</u>	<u>21,709</u>

Deferred income is included in the financial statements as follows:

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

17 Deferred income	(Continued)	
	2023	2022
	£	£
Deferred income is included within:		
Current liabilities	-	21,709
	<u>          </u>	<u>          </u>
Movements in the year:		
Deferred income at 1 October 2022	21,709	5,614
Released from previous periods	(21,709)	(5,614)
Resources deferred in the year	-	21,709
	<u>          </u>	<u>          </u>
Deferred income at 30 September 2023	-	21,709
	<u>          </u>	<u>          </u>

### 18 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 October 2022	Resources expended	At 30 September 2023
	£	£	£
Marilyn Porter	1,250	(45)	1,205
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous period:</b>	<b>At 1 October 2021</b>	<b>Resources expended</b>	<b>At 30 September 2022</b>
	£	£	£
Marilyn Porter	1,276	(26)	1,250
	<u>          </u>	<u>          </u>	<u>          </u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2023

### 19 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 October 2022	Incoming resources	Resources expended	At 30 September 2023
	£	£	£	£
General funds	60,219	440,925	(520,754)	(19,610)
	<u>60,219</u>	<u>440,925</u>	<u>(520,754)</u>	<u>(19,610)</u>
<b>Previous period:</b>	<b>At 1 October 2021</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 30 September 2022</b>
	£	£	£	£
General funds	189,949	1,459,107	(1,588,837)	60,219
	<u>189,949</u>	<u>1,459,107</u>	<u>(1,588,837)</u>	<u>60,219</u>

### 20 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>At 30 September 2023:</b>			
Tangible assets	669	-	669
Current assets/(liabilities)	(20,279)	1,205	(19,074)
	<u>(19,610)</u>	<u>1,205</u>	<u>(18,405)</u>
	<u>669</u>	<u>1,205</u>	<u>1,874</u>
	<u>60,219</u>	<u>1,250</u>	<u>61,469</u>
<b>At 30 September 2022:</b>			
Tangible assets	1,051	-	1,051
Current assets/(liabilities)	59,168	1,250	60,418
	<u>60,219</u>	<u>1,250</u>	<u>61,469</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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### 21 Operating lease commitments

#### Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	19,216	30,626
Between two and five years	43,230	62,445
	<u>62,446</u>	<u>93,071</u>

### 22 Related party transactions

#### Transactions with related parties

During the year the charity entered into the following transactions with related parties:

	Services provided	
	2023 £	2022 £
Trustees	19,646	-
	<u>19,646</u>	<u>-</u>

During the year the charity received income for care services provided which in total amounted to £19,646 (2022 - nil) in relation to a family member of Araz Athar, a trustee of the charity.

The following amounts were outstanding at the reporting end date:

	Amounts owed to related parties	
	2023 £	2022 £
Other related parties	131,277	-
	<u>131,277</u>	<u>-</u>

During the year the charity was supported by Acute Needs CIC, an entity under common control, while the charity transitions into new contracts. This loan is non-interest bearing and will be repayable on demand when monies has been received from new contracts.

**CROSSROADS CARE NORTH WEST**

England & Wales - Charity number 1102796

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# Accounts

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Charity registration number 1102796

Company registration number 5028053 (England and Wales)

**CROSSROADS CARE NORTH WEST**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 30 SEPTEMBER 2022**

**ROADS CARE**

North West



**McLintocks**

Xeinodin Group

# CROSSROADS CARE NORTH WEST

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Mr A R Athar Mr T D Hughes	(Appointed 12 October 2022) (Appointed 12 October 2022)
<b>Charity number</b>	1102796	
<b>Company number</b>	5028053	
<b>Registered office</b>	Unit 10 Waterside Court St Helens Merseyside WA9 1UA	
<b>Auditor</b>	Xeinadin Audit Limited 2 Hilliards Court Chester Business Park Chester Cheshire CH4 9QP	
<b>Bankers</b>	Barclays Bank PLC 19 Church Street St Helens Merseyside WA10 1BG	
<b>Solicitors</b>	Tickle Hall Cross 25 Hardshaw Street St Helens Merseyside WA10 1RF	

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# CROSSROADS CARE NORTH WEST

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# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE PERIOD ENDED 30 SEPTEMBER 2022

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The trustees present their annual report and financial statements for the period ended 30 September 2022.

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 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### **Objectives and activities**

The Charity's objectives are:

- 1.To ensure that carers and people with complex care needs are treated with respect and sensitivity, recognising the dignity and value of each person for whom our service is provided.
- 2.To relieve stress experienced by all service users who have care needs, as a result of disability, illness or age by offering respite service through the provision of community based support workers who are well trained to provide personal and individualised care.
- 3.To deliver a quality service which is consistent and tailored to the individual needs of each carer and the person with care needs

The Charity employs Carer Support Workers, alongside Supervisory, Administrative and Management staff who have defined and evaluated duties and responsibilities. The Charity ensures that CCNW staff are supervised and have an annual appraisal, and strives to maintain competitive pay rates. Personnel functions, including pay and conditions review, are ongoing and discussed regularly during all operational and Board meetings. Finance functions are overseen by the Board as well as the Complex Coordination Team.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Achievements and performance**

The operational business model has been continually monitored and adapted in the light of recent challenges presented by the covid-19 national pandemic as well as the associated challenges faced by the health and social care sector.

The policies and operative procedures for the Charity continue to be reviewed and monitored on a regular basis. All reviewed policies have been adopted by the Board of Trustees and recorded as such in the minutes of Board meetings.

The financial performance of the Charity has been overseen by the Board.

Training of all staff has been maintained as dictated by the policies and procedures. All statutory training requirements have been fulfilled.

All contracts have been successfully delivered and commissioners have been satisfied at regular audits they have undertaken.

Increased focus on sustainability needs of the charity and the long term aspirations for service users.

The Charity continues to provide the same level of support to carers in the face of an increasingly difficult economic climate and continued reductions in government funding.

Respite care for carers in St Helens, Halton, Wigan and Leigh, Chorley and South Ribble, Hyndburn and West Lancashire has been continued. Despite the challenges faced as a result of the pandemic resulting in reduced income, the charity has been able to retain long standing service users and ensure continuity of care.

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE PERIOD ENDED 30 SEPTEMBER 2022

---

We continue to provide End of Life care which is very much valued by carers looking after a loved one who is terminally ill and wishes to remain at home.

Our work with children with complex needs continues to increase and we maintained our charitable offer of extra support. There is an increased emphasis to look towards further developing the charity's offer around complex learning disabilities by harnessing core competencies around this area.

Local partnerships have developed particularly in Wigan and Halton and we have developed partnerships working with the local universities to undertake joint research.

Further consideration has been given to re-shaping Crossroads in light of the challenges presented by the pandemic as well as the acute changes within the health and social care sector.

Whilst recruitment of Carer Support Workers continues to be difficult, different approaches to attract differing age groups have been adopted with some success, particularly with health care students from the universities.

#### **Strategic Plan**

The Charity aims to continue support across all its areas and emphasis continues now on complex care provision including complex learning disabilities where we feel we have greater expertise. A review will be taking place in relation to implementing a robust and sustainable future plan for the charity to operate effectively in the new era of health and social care significantly affected by the pandemic.

Domiciliary Care continued to be the main care provision during the most recent period up to September 2022.

The charity will be looking at reviewing all aspects of its operational infrastructure with a view to further develop the scope of its operations to provide complex person-centred care and support services.

The Risk Management Register will continue to be reviewed and monitored to support the Strategic Plan.

#### **Financial review**

Details of the results for the period are shown in the Statement of Financial Activities and Notes forming part of the financial statements. The charitable company Statement of Financial Activities is set out on page 10 of these accounts. The Trustees report a deficit in the period of £129,756 (2021 - surplus £30,150) and accumulated funds of £61,469 (2021 - £191,225).

#### **Going concern**

The Financial Statements are prepared on a going concern basis.

The charity is confident that it remains financially viable with a substantive amount of work that has been done by the new board inclusive of a full review of all current contracts, review of all suppliers and expenditure. As well as realigning the business to harness the challenges faced by the health and social care sector. This has resulted in increased operational preparedness through the appointment of a Complex Coordination Team which has improved CCNW's overall strategic and operational positioning.

The new board has also made increased funding available to assist with infrastructural development as well as increase the contingency reserves that are being maintained. Given all this substantive work, new work projects have been identified as a result of which CCNW's financial and operational position is expected to improve significantly. A significant new contract to support a complex service user has also been awarded to CCNW.

#### **Reserves policy**

The Trustees recognise the level of reserves (that is those funds that are freely available) that the Charity needs to bridge the funding gaps between the expenditure associated with providing care support and receiving resources through grants and donations that provide the funding.

During the year the charitable company's total reserves decreased from £191,225 to £61,469. The amount of restricted reserves was £1,250 (2021 - £1,276) and the amount of free reserves was £60,219 (2021 - £189,449).

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE PERIOD ENDED 30 SEPTEMBER 2022

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#### **Risk management**

CCNW continues to operate in a very challenging economic environment. However the organisation has adopted a number of risk reducing operational practices in an attempt to mitigate/reduce some operating risks. This has involved taking a holistic approach and reviewing all aspects of the organisation.

This has also meant ongoing work around evaluating the financial viability of all LA contracts and the impact these have on key sustainability factors.

All overheads are also being reviewed and proactive discussions taking place with all suppliers. The board is also looking at further infrastructural development to better position CCNW to deal with the increasingly challenging environment within the health and social care sector inclusive of the acute challenges posed as a result of the global pandemic.

#### **Plans for future periods**

Since the appointment of the new board in October 2022, a comprehensive review has taken place.

All contracts have been reviewed and we have taken substantive steps to return contracts that are not financially viable.

The business has required significant investment to support these steps and all business functions including payroll have been streamlined to be overseen and delivered by our complex coordination team with robust oversight and regular operational engagement from the board.

A full review of all suppliers and financial feasibility has also taken place to ensure more robustness moving forward and the direction of the business going forward will be seeking to focus on providing complex care and support services to individuals with complex learning disabilities. This is an area we specialise in and have a proven track record.

We are also investing further in initiatives to develop both our logistical infrastructure as well as depth of skills within the organisation building upon existing core competencies at all levels.

#### **Structure, governance and management**

Crossroads Care North West is a Registered Charity and also a Company Limited by Guarantee. The charity is governed by its Memorandum and Articles of Association which define its aims, objectives, duties and responsibilities.

The trustees, who are also the directors for the purpose of company law, and who served during the period and up to the date of signature of the financial statements were:

Mr A R Athar	(Appointed 12 October 2022)
Mr T D Hughes	(Appointed 12 October 2022)
Mr P R Cahill	(Resigned 12 October 2022)
Mrs Elizabeth Dearden MBE DL	(Resigned 12 October 2022)
Mrs C Mather	(Resigned 12 October 2022)
Mrs J Richards	(Resigned 12 October 2022)
Mr J G Spencer	(Resigned 12 October 2022)

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE PERIOD ENDED 30 SEPTEMBER 2022

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As set out in the Articles of Association, Trustees will be appointed at future Annual General Meetings of the charity. Trustees may at their discretion admit individuals or organisations to the Board of Trustees. The Board of Trustees may appoint a person who is willing to act to be a Trustee, either to fill a casual vacancy or as an additional Trustee provided that the appointment does not cause the number of Trustees to exceed 12.

The Chairperson of the Board of Trustees is appointed by the Board of Trustees.

All trustees are appointed for a period of 12 months, whereby 50% of them resign and should they wish, are subsequently able to offer themselves for re-election.

All trustees are circulated with invitations to nominate Trustees prior to the AGM and requesting nominations for the AGM. When considering co-opting Trustees, the Board has regard to the requirement for any specialist skills needed.

#### **Organisational structure**

The Board of Trustees, which can have up to 12 members, administers the Charity. The Board meets every month and is proactively involved with all aspects of the organisation. The trustees oversee all operational matters and a Complex Coordination Team has been put in place to operationalise the strategic and operational priorities of the organisation.

A long term strategic plan with measurable goals is being developed to better understand the nuances of performance within all aspects of the business.

The Charity is subject to Inspections by the Care Quality Commission (CQC). The Charity is also monitored and evaluated and audited both from a financial perspective and a service delivery perspective by its Commissioners, notably the local authority, Adult Services Directorate, The Children's Services Directorate and the Primary Care Trust. Other grant making bodies also demand fiscal, quality and service standards' monitoring.

CQC concern themselves with all the major issues of service delivery and management, including quality, value for money, voice of service users of the Charity, risk management of all elements, strategic planning and development issues, personnel, work force planning, finance and governance. To satisfy these agencies a rigorous detailed examination is undertaken with reports published and placed in the public domain. We pride ourselves on reaching good standards in CQC audits across all our operating areas of service delivery.

Additionally, the Charity has its own carer questionnaire, which is an annual one sent to all carers and families. A Trustee is appointed as the nominated person to scrutinise and comment upon these returns. This is part of the quality control process of the organisation. CKNW also conducts an annual staff survey, which is analysed on a timely basis and any concerns/issues managed accordingly.

#### **Induction and training of new trustees**

New Trustees will spend time in the office with the Complex Coordination Team having the systems, processes, policies and philosophy of the Charity explained to them. They are issued with the necessary policy and procedures documents, with the Charity's handbook that details the day to day working of the Charity, and is the guidance book for the complex care teams. Additionally they meet with the Chairperson of the Board of Trustees, together with other Trustees to gain knowledge and insight into the workings of the Board, and its sub Committees. They also receive a copy of the latest CQC and CROQUET reports, together with a copy of the Memorandum and Articles of Association, the Business Plan and the Strategic Plan along with the recent financial report and the most recent AGM report.

Trustees are also encouraged to attend appropriate internal organised Crossroads Care and external training events where these will facilitate the undertaking of their role.

#### **Key management remuneration**

Salaries are regularly bench marked against similarly sized Crossroads Care charities. Increments are based upon annual appraisal and achievement of objectives.

# CROSSROADS CARE NORTH WEST

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE PERIOD ENDED 30 SEPTEMBER 2022

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### Public Benefit

The Charity exists to provide services to members of the public with complex medical and behavioural needs as well as invaluable care staff that support these individuals. It is part of the Charity's ethos to develop services to meet the changing needs of both our service users and carer staff and to be responsive to requests for support. We have within our leadership and operational team extensive experience within the health and social care sector as well as representation of the voice of the service users and care staff. The Trustees have considered the Charity Commission's guidance on public benefit.

### Auditor

In accordance with the company's articles, a resolution proposing that Xeinadin Audit Limited be reappointed as auditor of the company will be put at a General Meeting.

### Impact of Covid-19

The most recent period, similar to the last reporting period, has involved substantive work in dealing with the complex challenges presented by the pandemic.

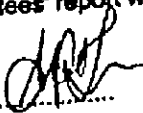
These have also included sector wide challenges with recruitment and retention.

As well as increased organisational resources needed to deal with logistical matters vital to day-to-day service delivery and ensuring continuity of care.

### Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

  
.....  
Mr A R Athar  
Trustee

Date: 9/8/23  
.....

# **CROSSROADS CARE NORTH WEST**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE PERIOD ENDED 30 SEPTEMBER 2022***

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The trustees, who are also the directors of Crossroads Care North West 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 period.

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;
- state whether applicable UK Accounting Standards 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 adequate 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 Companies Act 2006. 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.

# CROSSROADS CARE NORTH WEST

## INDEPENDENT AUDITOR'S REPORT

### TO THE MEMBERS OF CROSSROADS CARE NORTH WEST

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#### Opinion

We have audited the financial statements of Crossroads Care North West (the 'charity') for the period ended 30 September 2022 which comprise the statement of financial activities, the balance sheet, 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 30 September 2022 and of its incoming resources and application of resources, including its income and expenditure, for the period 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, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial period for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

# CROSSROADS CARE NORTH WEST

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE MEMBERS OF CROSSROADS CARE NORTH WEST

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#### **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 directors' report included within 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; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

#### **Responsibilities of trustees**

As explained more fully in the 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**

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.

#### **Extent to which the audit was considered capable of detecting irregularities, including fraud**

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management team and inspecting legal correspondence; and identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

# CROSSROADS CARE NORTH WEST

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE MEMBERS OF CROSSROADS CARE NORTH WEST

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We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management team as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC and relevant regulators.

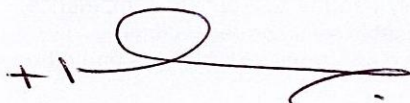
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

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

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.

#### Use of our report

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



**Helen Furlong FCCA (Senior Statutory Auditor)**  
for and on behalf of Xeinadin Audit Limited

10.8.23

**Accountants**  
**Statutory Auditor**

2 Hilliards Court  
Chester Business Park  
Chester  
Cheshire  
CH4 9QP

# CROSSROADS CARE NORTH WEST

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD ENDED 30 SEPTEMBER 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
<b>Income and endowments from:</b>							
Donations and legacies	3	35,580	-	35,580	127,067	-	127,067
Charitable activities	4	1,418,157	-	1,418,157	1,193,361	21,900	1,215,261
Investments	5	60	-	60	130	-	130
Other income	6	5,310	-	5,310	-	-	-
<b>Total income</b>		<b>1,459,107</b>	<b>-</b>	<b>1,459,107</b>	<b>1,320,558</b>	<b>21,900</b>	<b>1,342,458</b>
<b>Expenditure on:</b>							
Charitable activities	7	1,588,837	26	1,588,863	1,290,408	21,900	1,312,308
<b>Net (expenditure)/income for the period/ Net movement in funds</b>		<b>(129,730)</b>	<b>(26)</b>	<b>(129,756)</b>	<b>30,150</b>	<b>-</b>	<b>30,150</b>
Fund balances at 1 April 2021		189,949	1,276	191,225	159,799	1,276	161,075
<b>Fund balances at 30 September 2022</b>		<b>60,219</b>	<b>1,250</b>	<b>61,469</b>	<b>189,949</b>	<b>1,276</b>	<b>191,225</b>

The statement of financial activities includes all gains and losses recognised in the period.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# CROSSROADS CARE NORTH WEST

## BALANCE SHEET

AS AT 30 SEPTEMBER 2022

	Notes	2022 £	£	2021 £	£
<b>Fixed assets</b>					
Tangible assets	12		1,051		497
<b>Current assets</b>					
Debtors	13	71,031		111,736	
Cash at bank and in hand		112,786		252,767	
		183,817		364,503	
<b>Creditors: amounts falling due within one year</b>	15	(123,399)		(123,775)	
<b>Net current assets</b>			60,418		240,728
<b>Total assets less current liabilities</b>			61,469		241,225
<b>Creditors: amounts falling due after more than one year</b>	16		-		(50,000)
<b>Net assets</b>			61,469		191,225
<b>Income funds</b>					
Restricted funds	18		1,250		1,276
Unrestricted funds			60,219		189,949
			61,469		191,225

The financial statements were approved by the Trustees on 9/8/23

  
Mr A R Alhar  
Trustee

Company registration number 5028053

# CROSSROADS CARE NORTH WEST

## STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED 30 SEPTEMBER 2022

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	Notes	2022 £	£	2021 £	£
<b>Cash flows from operating activities</b>					
Cash (absorbed by)/generated from operations	22		(132,372)		150,215
<b>Investing activities</b>					
Purchase of tangible fixed assets		(1,146)		-	
Investment income received		60		130	
		<u>        </u>		<u>        </u>	
<b>Net cash (used in)/generated from investing activities</b>			(1,086)		130
<b>Financing activities</b>					
Repayment of bank loans		(6,523)		50,000	
		<u>        </u>		<u>        </u>	
<b>Net cash (used in)/generated from financing activities</b>			(6,523)		50,000
<b>Net (decrease)/increase in cash and cash equivalents</b>			(139,981)		200,345
Cash and cash equivalents at beginning of period			252,767		52,422
			<u>        </u>		<u>        </u>
<b>Cash and cash equivalents at end of period</b>			<u>        </u> <u>        </u>		<u>        </u> <u>        </u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE PERIOD ENDED 30 SEPTEMBER 2022

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#### 1 Accounting policies

##### Charity information

Crossroads Care North West is a private company limited by guarantee incorporated in England and Wales. The registered office is Unit 10, Waterside Court, St Helens, Merseyside, WA9 1UA.

##### 1.1 Reporting period

The annual year end of the accounts has been extended and therefore the comparative amounts present in the financial statement (including the related notes) are not entirely comparable.

##### 1.2 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" ("FRS 102") 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)" (effective 1 January 2019). 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. The principal accounting policies adopted are set out below.

##### 1.3 Going concern

The charity is confident that it remains financially viable with a substantive amount of work that has been done by the new board inclusive of a full review of all current contracts, review of all suppliers and expenditure. As well as realigning the business to harness the challenges faced by the health and social care sector. This has resulted in increased operational preparedness through the appointment of a Complex Coordination Team which has improved CCNW's overall strategic and operational positioning.

The new board has also made increased funding available to assist with infrastructural development as well as increase the contingency reserves that are being maintained. Given all this substantive work, new work projects have been identified as a result of which CCNW's financial and operational position is expected to improve significantly. A significant new contract to support a complex service user has also been awarded to CCNW.

Therefore 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.

##### 1.4 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 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.

##### 1.5 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 SEPTEMBER 2022

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### 1 Accounting policies

(Continued)

Income from charitable activities includes income received under contract. Income is recognised in the Statement of Financial Activities when the related services have been provided.

Local government covid-19 related grants are recognised on receipt.

#### 1.6 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.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Support costs are those that assist the work of the charity but are not directly attributable to the charitable activities. Support costs include office costs, administrative payroll costs and governance costs which support the charity's activities. Where the support costs cannot be attributable to a direct activity they have been allocated to the costs of raising funds and charitable activities on a pro-rata basis.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

#### 1.7 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:

Leasehold improvements	5 years straightline
Fixtures and fittings	3 to 6 years straightline
Computers	4 to 5 years straightline

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.

#### 1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE PERIOD ENDED 30 SEPTEMBER 2022

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#### 1 Accounting policies

(Continued)

##### 1.9 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.

##### 1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

##### 1.11 Taxation

The charity is exempt from corporation tax on its activities.

##### 1.12 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.

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 SEPTEMBER 2022

### 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.

### 3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	35,580	127,067

### 4 Charitable activities

	Caring and Grants	Caring and Grants
	2022	2021
	£	£
Income from charitable activities	1,418,157	1,215,261
<b>Analysis by fund</b>		
Unrestricted funds	1,418,157	1,193,361
Restricted funds	-	21,900

### 5 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	60	130

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 SEPTEMBER 2022

### 6 Other income

	Unrestricted funds	Total
	2022	2021
	£	£
Other income	5,310	-

### 7 Charitable activities

	Caring and Grants 2022	Caring and Grants 2021
	£	£
Staff costs	1,197,876	948,469
Depreciation and impairment	534	976
Rent, rates and water	39,671	24,518
Insurance	14,191	8,455
Light and heat	4,849	2,795
Telephone	35,874	19,661
Postage and stationary	6,962	6,905
Travel	46,401	34,932
Uniforms and consumables	807	23,062
Computer and IT costs	26,763	28,545
Affiliation fees	12,217	13,380
Training and course fees	5,188	6,571
Recruitment costs	15,226	4,657
Consultancy fees	1,072	185
Bad debts	(1,817)	23,956
Interest payable and similar charges	3,838	5,491
Sundries	13,097	26,616
	<u>1,422,749</u>	<u>1,179,174</u>
Share of support costs (see note 8)	155,518	122,115
Share of governance costs (see note 8)	10,596	11,019
	<u>1,588,863</u>	<u>1,312,308</u>
<b>Analysis by fund</b>		
Unrestricted funds	1,588,837	1,290,408
Restricted funds	26	21,900
	<u>1,588,863</u>	<u>1,312,308</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 SEPTEMBER 2022

### 8 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Staff costs	133,097	-	133,097	105,386	-	105,386
Depreciation	59	-	59	108	-	108
Postage and telephone	3,589	-	3,589	2,185	-	2,185
Rent, rates, light and heat	4,947	-	4,947	3,035	-	3,035
Insurance	1,577	-	1,577	939	-	939
Affiliation fees	1,357	-	1,357	1,487	-	1,487
Printing and stationary	1,172	-	1,172	767	-	767
Bank charges	426	-	426	610	-	610
Consultancy	4,289	-	4,289	739	-	739
Training courses and publicity	576	-	576	730	-	730
Computer costs	2,974	-	2,974	3,172	-	3,172
Sundries	1,455	-	1,455	2,957	-	2,957
Audit fees	-	5,116	5,116	-	6,300	6,300
Legal and professional	-	5,480	5,480	-	4,719	4,719
	<u>155,518</u>	<u>10,596</u>	<u>166,114</u>	<u>122,115</u>	<u>11,019</u>	<u>133,134</u>
Analysed between Charitable activities	<u>155,518</u>	<u>10,596</u>	<u>166,114</u>	<u>122,115</u>	<u>11,019</u>	<u>133,134</u>

### 9 Trustees

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

### 10 Employees

The average monthly number of employees during the period was:

	2022	2021
	Number	Number
	70	81
	<u>70</u>	<u>81</u>
Employment costs	2022	2021
	£	£
Wages and salaries	1,330,973	1,053,855
	<u>1,330,973</u>	<u>1,053,855</u>

The total remuneration paid to key management personnel for the 18 month period was £139,480 (2021 - £98,078). Key management personnel comprise of the trustees, Chief Executive and Project Co-ordinator.

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE PERIOD ENDED 30 SEPTEMBER 2022

#### 10 Employees (Continued)

There were no employees whose annual remuneration was more than £60,000.

#### 11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

#### 12 Tangible fixed assets

	Leasehold Improvements	Fixtures and fittings	Computers	Total
	£	£	£	£
<b>Cost</b>				
At 1 April 2021	16,865	29,220	38,800	84,885
Additions	1,146	-	-	1,146
	<u>18,011</u>	<u>29,220</u>	<u>38,800</u>	<u>86,031</u>
At 30 September 2022	18,011	29,220	38,800	86,031
	<u>17,209</u>	<u>28,971</u>	<u>38,800</u>	<u>84,980</u>
<b>Depreciation and impairment</b>				
At 1 April 2021	16,865	28,722	38,800	84,387
Depreciation charged in the period	344	249	-	593
	<u>17,209</u>	<u>28,971</u>	<u>38,800</u>	<u>84,980</u>
At 30 September 2022	17,209	28,971	38,800	84,980
	<u>17,209</u>	<u>28,971</u>	<u>38,800</u>	<u>84,980</u>
<b>Carrying amount</b>				
At 30 September 2022	802	249	-	1,051
	<u>802</u>	<u>249</u>	<u>-</u>	<u>1,051</u>
At 31 March 2021	-	498	(1)	497
	<u>-</u>	<u>498</u>	<u>(1)</u>	<u>497</u>

#### 13 Debtors

	2022	2021
	£	£
<b>Amounts falling due within one year:</b>		
Trade debtors	41,956	48,551
Prepayments and accrued income	29,075	63,185
	<u>71,031</u>	<u>111,736</u>

#### 14 Loans and overdrafts

	2022	2021
	£	£
Bank loans	43,477	50,000
	<u>43,477</u>	<u>50,000</u>
Payable within one year	43,477	-
Payable after one year	-	50,000
	<u>43,477</u>	<u>50,000</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 SEPTEMBER 2022

### 14 Loans and overdrafts

(Continued)

The loan relates to a bounce back loan scheme with Barclays Bank PLC. The term of the loan was 6 years with repayments payable after year 1. Interest is charged at 2.5%.

The loan was paid back in full post year end in April 2023.

### 15 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Bank loans	14	43,477	-
Other taxation and social security		(483)	11,981
Deferred income	17	21,709	5,614
Trade creditors		14,198	14,576
Other creditors		3,381	26
Accruals		41,117	91,578
		<u>123,399</u>	<u>123,775</u>

### 16 Creditors: amounts falling due after more than one year

	Notes	2022 £	2021 £
Bank loans	14	-	50,000
		<u>-</u>	<u>50,000</u>

### 17 Deferred income

	2022 £	2021 £
Other deferred income	<u>21,709</u>	<u>5,614</u>

Deferred income is included in the financial statements as follows:

	2022 £	2021 £
Deferred income at 1 April 2021	5,614	2,954
Released from previous periods	(5,614)	(2,954)
Resources deferred in the period	21,709	5,614
	<u>21,709</u>	<u>5,614</u>
Deferred income at 30 September 2022	<u>21,709</u>	<u>5,614</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE PERIOD ENDED 30 SEPTEMBER 2022

#### 18 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds					
	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 1 April 2021	Resources expended	Balance at 30 September 2022
	£	£	£	£	£	£
Marilyn Porter	1,276	-	-	1,276	(26)	1,250
Infection Control Fund	-	13,800	(13,800)	-	-	-
Workforce Capacity Grant	-	1,500	(1,500)	-	-	-
Workforce Capacity Fund	-	600	(600)	-	-	-
Connecting Communities	-	1,900	(1,900)	-	-	-
Children's SEN Project	-	3,500	(3,500)	-	-	-
Carers Respite and Development Fund	-	600	(600)	-	-	-
	<u>1,276</u>	<u>21,900</u>	<u>(21,900)</u>	<u>1,276</u>	<u>(26)</u>	<u>1,250</u>

#### 19 Analysis of net assets between funds

	Unrestricted funds 2022	Restricted funds 2022	Total Unrestricted funds 2022	Restricted funds 2021	Total 2021
	£	£	£	£	£
Fund balances at 30 September 2022 are represented by:					
Tangible assets	1,051	-	1,051	497	497
Current assets/(liabilities)	59,168	1,250	60,418	240,728	240,728
Long term liabilities	-	-	-	(50,000)	(50,000)
	<u>60,219</u>	<u>1,250</u>	<u>61,469</u>	<u>191,225</u>	<u>191,225</u>

#### 20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	30,626	4,000
Between two and five years	62,445	-
	<u>93,071</u>	<u>4,000</u>

# CROSSROADS CARE NORTH WEST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 30 SEPTEMBER 2022

### 21 Related party transactions

There were no disclosable related party transactions during the period (2021 - none).

22 Cash generated from operations	2022 £	2021 £
(Deficit)/surplus for the period	(129,756)	30,150
Adjustments for:		
Investment income recognised in statement of financial activities	(60)	(130)
Depreciation and impairment of tangible fixed assets	592	1,084
Movements in working capital:		
Decrease in debtors	40,705	63,394
(Decrease)/increase in creditors	(59,948)	50,103
Increase in deferred income	16,095	5,614
<b>Cash (absorbed by)/generated from operations</b>	<b>(132,372)</b>	<b>150,215</b>

### 23 Analysis of changes in net funds

	At 1 April 2021 £	Cash flows At 30 September 2022 £	£
Cash at bank and in hand	252,767	(139,981)	112,786
Loans falling due within one year	-	(43,477)	(43,477)
Loans falling due after more than one year	(50,000)	50,000	-
	<u>202,767</u>	<u>(133,458)</u>	<u>69,309</u>



**CROSSROADS CARE NORTH WEST**

England & Wales - Charity number 1102796

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# Accounts

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REGISTERED COMPANY NUMBER: 5028053 (England and Wales)  
REGISTERED CHARITY NUMBER: 1102796

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020  
FOR  
CROSSROADS CARE NORTH WEST**

Styles and Co JFC Limited  
Heather House  
473 Warrington Road  
Culcheth  
Warrington  
WA35QU

**CROSSROADS CARE NORTH WEST**

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FOR THE YEAR ENDED 31 MARCH 2020**

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## CROSSROADS CARE NORTH WEST

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

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 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The Charity's objectives are:

1. To ensure that carers and people with care needs are treated with the respect and sensitivity, recognising the dignity and value of each person for whom our service is provided.
2. To relieve stress experienced by carers, and children and adults who have care needs, as a result of disability, illness or age by offering respite service through the provision of community based support workers who are well trained to provide personal and individualised care.
3. To deliver a quality service which is consistent and tailored to the individual needs of each carer and the person with care needs.

The Charity employs Carer Support Workers, alongside Supervisory, Administrative and Management staff who have defined and evaluated duties and responsibilities. The Charity ensures that CCNW staff is supervised and have an annual appraisal, and strives to maintain competitive pay rates. Personnel functions, including pay and conditions review, are ongoing and discussed regularly at Personnel Sub-Committee meetings. There is also a Finance Sub Committee in place and both sub committees are attended by three Trustees and the CEO.

## CROSSROADS CARE NORTH WEST

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

#### STRATEGIC REPORT

##### Achievement and performance

1. The operational business model has been continually monitored and adapted in the light of environmental changes. The benefits of last year's merger have been seen through this financial year.
2. The policies and operative procedures for the Charity continue to be reviewed and monitored as required by Carers Trust. All reviewed policies have been adopted by the Board of Trustees and recorded as such in the minutes of Board meetings.
3. The financial performance of the Charity has been overseen by the CEO and the finance team supported by outside professional financial input; this has enabled finance information to be brought to the Board to enable relevant decisions to be made. Increases in National Minimum wage have improved the hourly rates for front line Care Support Workers; however this has not always been reflected in the commissioned rates that commissioners are willing to pay for social care.
4. Training of all staff has been maintained as dictated by the policies and procedures. All statutory training requirements have been fulfilled.
5. All contracts have been successfully delivered and commissioners have been satisfied at regular audits they have undertaken.
6. Marketing continues to increase private work and the new approach to Carer Support Worker recruitment has also resulted in some increase in recruitment and retention.
7. The Charity continues to provide the same level of support to carers in the face of an increasingly deficient economic climate and continued reductions in government funding.
8. Respite care for carers in St Helens, Halton, Wigan and Leigh, Chorley and South Ribble, Hyndburn and West Lancashire has been continued, although the adjustments to Covid-19 in March immediately resulted in reduced hours.  
  
The organisation lost a significant piece of private work in addition a significant amount of commissioned work was cancelled and some staff had to be furloughed due to a variety of reasons. However the organisation re-grouped and began to operate in some ways within a different delivery model, for example new technologies were utilized to communicate, support and reassure vulnerable service users. Whilst core support interventions continued to be delivered, much to the credit of front line staff and their local management team.
9. We continue to provide End of Life care which is very much valued by carers looking after a loved one who is terminally ill and wishes to remain at home together with a small newly commissioned service to deliver End of Life overnight support was secured via a local CCG.
10. Our work with children with complex needs continues to increase and we maintained our charitable offer of extra support as an alternative to previous Christmas parties. The extra support was responsive to individual need and reflects the needs of the holistic family and their respective individual circumstances. CCNW now offers some free fun activities to its supported children, in addition to some support that we now provide by way of food hampers and presents for all the children in our supported families, not just the ones we are commissioned to support.
11. Local partnerships have developed particularly in Wigan and Halton and we have developed partnerships working with the local universities to undertake joint research.

## CROSSROADS CARE NORTH WEST

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

#### STRATEGIC REPORT

##### Achievement and performance

12. The CEO successfully negotiated uplifts in hourly rates for existing contracts against the continued background of austerity for local councils, and challenges in health service finance. This helped maintain the continued uplifts in minimum wage and auto enrolment pension provision to ensure CCNW maintains competitive pay rates for Carer Support Workers.

13. Continued reviews of the staff structure took place with the appointment of the Credit Control Manager resulting in successfully reducing the level of debt to very low levels. The appointment of the Quality and Business Senior Manager has resulted in support to the CEO in all aspects of contract provision ensuring the high quality of care and adherence to policies and procedures for which CCNW is recognised.

14. Whilst recruitment of Carer Support Workers continues to be deficient, different approaches to attract differing age groups have been adopted with some success.

15. CCNW acknowledge the risks to its services both operational and financially which may result from the Pandemic declared in March 2020. The organisation is proactively taking steps to ensure its contractual funding is protected and additional funding is secured for costs to be incurred in respect of Protective Equipment and other issues.

#### STRATEGIC PLAN

The organisation made a strategic decision to put a greater emphasis on securing charitable funding, in order to become less reliant on commissioned work and to provide improved project support to its carers, by reducing social isolation and aiming to improve their holistic wellbeing and resilience.

Ongoing discussion with a similar but larger organisation to Crossroads Care North West regarding the potential for both organisations to merge are now on hold due to the Pandemic and its outcome.

The strategic plan has been updated to inform the Annual Business Plan for the years April 2019 - April 2020. This ensured the relevance in the light of changing physical and political environments.

The Charity aims to continue support across all its areas and emphasis continues now on complex care provision such as End of Life and complex Children's Services where we feel we have greater expertise. Domiciliary Care however continues to be the main care provision in the Hyndburn area although we are using our marketing plan to develop alternative services.

The Risk Management Register will continue to be reviewed and monitored to support the Strategic Plan.

#### ACKNOWLEDGMENTS

In December 2019 Crossroads Care North West, with great sadness, reported the passing of their Chairperson Joyce Wilcock. Joyce's level headedness, calming influence, knowledge, expertise and guidance were an asset that is greatly missed.

The Board would like to put on record their appreciation to all the staff for their dedication and commitment especially Sandra Keatley CEO whose leadership and ability to face the challenges is commendable.

**CROSSROADS CARE NORTH WEST**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**STRATEGIC REPORT**

**Achievement and performance**

The Board and management team would also like to formally acknowledge the continued support of our commissioners.

**Financial review**

Details of the results for the year are shown in the Statement of Financial Activities and Notes forming part of the financial statements. The Trustees are satisfied with the results for the year. The charitable company Statement of Financial Activities is set out on page 14 of these accounts. The trustees report a deficit in the year of £15,103 (2019 - surplus £11,142) and accumulated funds of £161,075 (2019 - £176,178).

**Reserves policy**

The Trustees recognise the level of reserves (that is those funds that are freely available) and that the Charity needs to bridge the funding gaps between the expenditure associated with providing care support and receiving resources through grants and donations that provide the funding.

During the year the charitable company's total reserves decreased from £176,178 to £161,075. The amount of restricted reserves was £1,276 (2019:£nil) and the amount of free reserves was £158,217 (2019: £172,578).

**Investment policy and objectives**

Under the Memorandum and Articles of Association, the Charity has the power to invest in any way the Trustees see fit in order to achieve its charitable aims. The Trustees, having regard to the liquidity requirements of operating the Charity and to the reserves policy, have operated a policy of keeping available funds in an interest bearing deposit account and seek to achieve a rate of deposit interest which matches or exceeds inflation as measured by the retail prices index.

However it should be noted that the adverse changes to the national economic environment have impacted on the investment income available. The Board of Trustees reviewed a range of potential investment opportunities with a view to maximising income whilst ensuring the security of the Charity's finances. The Board will continue to monitor the position.

**Financial Performance**

The Finance Sub Committee provides an on-going review of the Charity's method of reporting its financial performance to the Board of Trustees to ensure we accurately reflect the performance of the Charity and fully comply with the requirement of CC8 - Internal Financial Controls for Charities. The Trustees agreed an annual financial budget for the year.

The principal funding sources are contained within this Report being detailed in Notes 2, 3 & 4 of the Statement of Activities for the year ending 31st March 2020. The Board is extremely grateful to all those who have provided funding. The support of our funders is essential and enables the Charity to continue to provide Carer support.

## CROSSROADS CARE NORTH WEST

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

#### STRATEGIC REPORT

##### Future plans

Over the next year the Charity aims to continue to provide services across all its geographical areas.

We have recognised that our strength lies in more complex work and not "the quarter hour drop ins" which have been the mainstay of Local Authority domiciliary care contracts. So we will continue to seek work in the specialist areas such as End of Life Care, Children's work and Dementia Care in which our staff receive comprehensive training. The CEO will consider all publicised tenders in these areas and submit procurement documents where relevant after discussion with the Board.

The Board has a dedicated team of Trustees with a diversity of expertise to support the work of the Charity. This includes those who are Carers themselves. Although it is difficult to recruit Trustees, we will review the skills required at Board level and seek to recruit to fill the gaps.

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Governing document

Crossroads Care North West is a Registered Charity and also a Company Limited by Guarantee. The Charity is governed by its Memorandum and Articles of Association which define its aims, objectives, duties and responsibilities.

##### Recruitment and appointment of new trustees

As set out in the Articles of Association, Trustees will be appointed at future Annual General Meetings of the Charity. Trustees may at their discretion admit individuals or organisations to the Board of Trustees. The Board of Trustees may appoint a person who is willing to act to be a Trustee, either to fill a casual vacancy or as an additional Trustee provided that the appointment does not cause the number of Trustees to exceed twelve.

The Chairperson of the Board of Trustees is appointed by the Board of Trustees.

All Trustees are appointed for a period of twelve months, whereby 50% of them resign and should they wish, are subsequently able to offer themselves for re-election.

All Trustees are circulated with invitations to nominate Trustees prior to the AGM and requesting nominations for the AGM. When considering co-opting Trustees, the Board has regard to the requirement for any specialist skills needed.

## CROSSROADS CARE NORTH WEST

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Organisational structure**

The Board of Trustees, which can have up to 12 members, administers the Charity. The Board meets every month (3rd Thursday). There are sub-committees covering personnel and finance, which meet as per the agreed schedule. Additionally there is an ad hoc sub group that reviews the quality standards requirements of the Charity.

The Chief Executive Officer (CEO) manages the day to day operations of the Charity and to facilitate effective operations has delegated authority, within terms of delegation approved by the Trustees for operational matters including finance, employment and personnel issues.

Strategic Planning and Business Planning activities have dedicated "away day" times allocated; these take place at least annually. Strategic and Business plans are reviewed throughout the financial year. A new business strategy plan has been devised to reflect the current market conditions and is updated monthly by the CEO and reviewed/monitored by the Board of Trustees.

The Charity is subject to Inspections by the Care Quality Commission (CQC). The Charity is also monitored and evaluated and audited both from a financial perspective and a service delivery perspective by its Commissioners, notably the local authority, Adult Services Directorate, The Children's Services Directorate and the Primary Care Trust. Other grant making bodies also demand fiscal, quality and service standards' monitoring.

CQC concern themselves with all the major issues of service delivery and management, including quality, value for money, voice of service users of the Charity, risk management of all elements, strategic planning and development issues, personnel, work force planning, finance and governance. To satisfy these agencies a rigorous detailed examination is undertaken with reports published and placed in the public domain. We pride ourselves on reaching good standards in CQC audits across all our operating areas of service delivery.

Additionally, the Charity has its own carer questionnaire, which is an annual one sent to all carers and families. A Trustee is appointed as the nominated person to scrutinise and comment upon these returns. This is part of the quality control process of the organisation. CCNW also conducts an annual staff survey, which is analysed on a timely basis and any concerns/issues managed accordingly. Additionally Trustees attend (on rota) regular staff meetings, where all staff come together in a formal meeting on a scheduled basis. The role of the Trustee here is to interact with the staff to gain feedback from them, but also to inform the staff of proposals or possible developments and the general thinking of the Board regarding the service and its development.

## CROSSROADS CARE NORTH WEST

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Induction and training of new trustees**

New Trustees will spend time in the office with the Chief Executive Officer (CEO) having the systems, processes, policies and philosophy of the Charity explained to them. They are issued with the necessary policy and procedures documents, with the Charity's handbook that details the day to day working of the Charity, and is the guidance book for the Carer Support Workers. Additionally they meet with the Chairperson of the Board of Trustees, together with other Trustees to gain knowledge and insight into the workings of the Board, and its sub Committees. They also receive a copy of the latest CQC and CROQUET reports, together with a copy of the Memorandum and Articles of Association, the Business Plan and the Strategic Plan along with the recent financial report and the most recent AGM report. The CEO will also ensure that new Trustees meet with key members of staff and also meet all the Carer Support Workers at one of the regular staff meetings.

Trustees are also encouraged to attend appropriate internal organised Crossroads Care and external training events where these will facilitate the undertaking of their role.

##### **Key management remuneration**

Salaries are regularly bench marked against similarly sized Crossroads Care charities. Increments are based upon annual appraisal and achievement of objectives.

##### **Public Benefit**

The Charity exists to provide services to members of the public who are carers. Without this support their own health and wellbeing would inevitably suffer, the impact on Carers' health being well documented. It is part of the Charity's ethos to develop services to meet the changing needs of carers and to be responsive to requests for support. Any surplus generated from the provision of our services is used to further address the needs of carers within our operating Area of Benefit. The Trustees have considered the Charity Commission's guidance on public benefit.

##### **Related parties**

The company is governed by the Carers Trust Constitution for Member Schemes which has been accepted by the Charities Commission and Companies House. Liability of the members remains at a maximum of £5 each. The Carers Trust provide legal, personnel and sound governance advice. The Trust also acts as a conduit with Central Government and the Regions and spearhead the awareness-raising of Carer's issues on the national stage. As with many similar Organisations who have affiliated members, the corporate identity with regard to policies, procedures, contracts, forms and so on is developed centrally. Each Charity retains its own identity and responsibility for its own income generation, governance and management.

## CROSSROADS CARE NORTH WEST

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Risk management

CCNW continues to operate in a very challenging economic environment. However the organisation has adopted a number of risk reducing operational practices in an attempt to mitigate/reduce some operating risks. A significant transfer of local authority commissioned business transferred over to Direct Payments, whereby CCNW then applied 7 day payment terms, this supports cash flow. A strategic approach was adopted with local commissioners which eventually secured improved hourly rates of pay. A targeted approach to credit control has also been adopted by the organisation which has proved successful and improved the cash at bank and cash flow. Monthly income and expenditure is closely monitored in a timely manner, to enable quick responses to any financial challenges. CCNW has reduced its overheads and negotiated a number of reductions to them, this alongside of improved hourly rates has proven beneficial when managing very tight margins, in income versus expenditure. Ongoing increases to minimum wage and a lack of strategic leadership from central government continue to cause great challenges within the social care sector, however CCNW has focussed on condensing its business footprint and reach, securing greater economies of scale in specific areas of delivery.

#### REFERENCE AND ADMINISTRATIVE DETAILS

##### Registered Company number

5028053 (England and Wales)

##### Registered Charity number

1102796

##### Registered office

Unit 10, St Helens Technology Centre  
Waterside Court  
St Helens  
Merseyside  
WA91UA

##### Trustees

P R Cahill

Mrs E J Dearden MBE DL

Mrs C Mather

T A Narayanan - resigned 1.5.19

Mrs J Richards

J G Spencer

Mrs J Wilcock - deceased 14.12.19

##### Charity Management

Ms S Keatley - Chief Executive Officer

##### Company Secretary

A J Gore

## CROSSROADS CARE NORTH WEST

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

#### REFERENCE AND ADMINISTRATIVE DETAILS

##### **Auditors**

Styles and Co JFC Limited  
Heather House  
473 Warrington Road  
Culcheth  
Warrington  
WA35QU

##### **Solicitors**

Tickle Hall Cross, 25 Hardshaw Street, St Helens, Merseyside, WA10 1RF.

##### **Bankers**

Barclays Bank PLC, 19 Church Street, St Helens, Merseyside, WA10 1BG.

#### STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Crossroads Care North West for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

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

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

In so far as the trustees are aware:

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

#### AUDITORS

The auditors, Styles and Co JFC Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

**CROSSROADS CARE NORTH WEST**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2020**

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on .....17.12.2020..... and signed on the board's behalf by:



Mrs E.J Dearden MBE DL - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
CROSSROADS CARE NORTH WEST

**Opinion**

We have audited the financial statements of Crossroads Care North West (the 'charitable company') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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 2020 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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

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

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
**CROSSROADS CARE NORTH WEST**

**Opinions on other matters prescribed by the Companies Act 2006**

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

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

**Matters on which we are required to report by exception**

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

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

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

**Responsibilities of trustees**

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

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

**Our responsibilities for the audit of the financial statements**

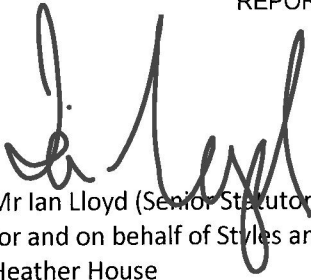
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is 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.

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

**Use of our report**

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

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
**CROSSROADS CARE NORTH WEST**



Mr Ian Lloyd (Senior Statutory Auditor)  
for and on behalf of Styles and Co JFC Limited  
Heather House  
473 Warrington Road  
Culcheth  
Warrington  
WA35QU

Date: 17/12/2020

CROSSROADS CARE NORTH WEST

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2020

	Notes	Unrestricted fund £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	29,137	1,227	30,364	23,749
<b>Charitable activities</b>	4				
Caring and Grants		1,334,398	-	1,334,398	1,523,261
Investment income	3	231	-	231	299
<b>Total</b>		<u>1,363,766</u>	<u>1,227</u>	<u>1,364,993</u>	<u>1,547,309</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	5				
Caring and Grants		<u>1,379,645</u>	<u>451</u>	<u>1,380,096</u>	<u>1,536,167</u>
<b>NET INCOME/(EXPENDITURE)</b>		<u>(15,879)</u>	<u>776</u>	<u>(15,103)</u>	<u>11,142</u>
Transfers between funds	15	<u>(500)</u>	<u>500</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		<u>(16,379)</u>	<u>1,276</u>	<u>(15,103)</u>	<u>11,142</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>176,178</u>	<u>-</u>	<u>176,178</u>	<u>165,036</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>159,799</u></u>	<u><u>1,276</u></u>	<u><u>161,075</u></u>	<u><u>176,178</u></u>

The notes form part of these financial statements

CROSSROADS CARE NORTH WEST

BALANCE SHEET  
AT 31 MARCH 2020

	Notes	Unrestricted fund £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	11	1,581	-	1,581	3,600
<b>CURRENT ASSETS</b>					
Debtors	12	175,130	-	175,130	216,358
Cash at bank		51,146	1,276	52,422	54,035
		<u>226,276</u>	<u>1,276</u>	<u>227,552</u>	<u>270,393</u>
<b>CREDITORS</b>					
Amounts falling due within one year	13	(68,058)	-	(68,058)	(97,815)
		<u>158,218</u>	<u>1,276</u>	<u>159,494</u>	<u>172,578</u>
<b>NET CURRENT ASSETS</b>					
		<u>159,799</u>	<u>1,276</u>	<u>161,075</u>	<u>176,178</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>159,799</u>	<u>1,276</u>	<u>161,075</u>	<u>176,178</u>
<b>NET ASSETS</b>					
		<u>159,799</u>	<u>1,276</u>	<u>161,075</u>	<u>176,178</u>
<b>FUNDS</b>					
	15				
Unrestricted funds				159,799	176,178
Restricted funds				1,276	-
<b>TOTAL FUNDS</b>				<u>161,075</u>	<u>176,178</u>

The financial statements were approved by the Board of Trustees on 17-12-2020 and were signed on its behalf by:

  
Mrs E J Dearden MBE DL -Trustee

**CROSSROADS CARE NORTH WEST**

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	31.3.20 £	31.3.19 £
<b>Cash flows from operating activities:</b>			
Cash generated from operations	1	11,140	62,328
Interest paid		<u>(13,144)</u>	<u>(14,429)</u>
<b>Net cash provided by (used in) operating activities</b>		<u>(2,004)</u>	<u>47,899</u>
 <b>Cash flows from investing activities:</b>			
Sale of tangible fixed assets		160	-
Interest received		<u>231</u>	<u>299</u>
<b>Net cash provided by (used in) investing activities</b>		<u>391</u>	<u>299</u>
 <b>Change in cash and cash equivalents in the reporting period</b>			
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>54,035</u>	<u>5,837</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>52,422</u></u>	<u><u>54,035</u></u>

The notes form part of these financial statements

**CROSSROADS CARE NORTH WEST**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2020**

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	31.3.20	31.3.19
	£	£
<b>Net income/(expenditure) for the reporting period (as per the statement of financial activities)</b>	(15,103)	11,142
<b>Adjustments for:</b>		
Depreciation charges	2,019	4,426
Interest received	(231)	(299)
Interest paid	13,144	14,429
Decrease in debtors	41,228	22,520
(Decrease)/increase in creditors	(29,917)	10,110
	<u>11,140</u>	<u>62,328</u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1/4/19	Cash flow	At 31/3/20
	£	£	£
<b>Net cash</b>			
Cash at bank	54,035	(1,613)	52,422
	<u>54,035</u>	<u>(1,613)</u>	<u>52,422</u>
<b>Total</b>	<u>54,035</u>	<u>(1,613)</u>	<u>52,422</u>

## CROSSROADS CARE NORTH WEST

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Crossroads Care North West is a registered charity in England. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 8 of these financial statements.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Grants from government agencies where there is a service contract are included as income from charitable activities.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

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

Improvements to property	- 5 years straight line
Fixtures and fittings	- at varying rates on cost
Computer equipment	- 25% on cost and 20% on cost

##### **Taxation**

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

## CROSSROADS CARE NORTH WEST

### NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31 MARCH 2020

#### 1. ACCOUNTING POLICIES - continued

##### **Fund accounting**

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

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

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

##### **Pension costs and other post-retirement benefits**

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

The company pays a fixed contribution to the personal pension scheme of an employee.

##### **Debtors and creditors receivable / payable within on year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

##### **Judgements and key sources of estimation uncertainty.**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### **Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds and the expected level of income and expenditure for the 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to continue as a going concern.

**CROSSROADS CARE NORTH WEST**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020**

**2. DONATIONS AND LEGACIES**

	31.3.20	31.3.19
	£	£
Donations	30,364	21,749
Legacies	-	2,000
	<u>30,364</u>	<u>23,749</u>

Income from donations and legacies was £30,364 (2019:£23,749) of which £1,227 (2019:£nil) was attributable to restricted and £29,137 (2019:£23,749) was attributable to unrestricted funds.

**3. INVESTMENT INCOME**

	31.3.20	31.3.19
	£	£
Deposit account interest	231	299
	<u>231</u>	<u>299</u>

Income from investments was £231 (2019: £299) of which £231 (2019: £299) was attributable to unrestricted income.

**4. INCOME FROM CHARITABLE ACTIVITIES**

		31.3.20	31.3.19
	<b>Activity</b>	£	£
St Helens MBC	Caring and Grants	205,429	240,519
Halton & St Helens CCG	Caring and Grants	28,741	71,363
St Helens CYP	Caring and Grants	39,465	10,540
Spot sales	Caring and Grants	572,687	461,164
Halton BC Short Breaks	Caring and Grants	95,000	118,583
Pilkington Charitable	Caring and Grants	-	2,955
Wigan MBC AH	Caring and Grants	158,173	164,557
Lancashire CC Spot	Caring and Grants	116,128	330,201
Central Lancashire CCG	Caring and Grants	95,527	83,456
Parkinson UK	Caring and Grants	366	1,179
Charity Hours	Caring and Grants	22,882	38,744
		<u>1,334,398</u>	<u>1,523,261</u>

Income from charitable activities was £1,334,398 (2019: £1,523,261) of which £nil (2019: £nil) was attributable to restricted and £1,334,398 (2019 - £1,523,261) was attributable to unrestricted funds.

CROSSROADS CARE NORTH WEST

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020

5. CHARITABLE ACTIVITIES COSTS

	Direct costs (See note 6) £	Totals £
Caring and Grants	<u>1,380,096</u>	<u>1,380,096</u>

**CROSSROADS CARE NORTH WEST**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020**

**6. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	31.3.20	31.3.19
	£	£
Staff costs	1,151,399	1,280,898
Rates and water	31,011	48,960
Insurance	9,412	12,435
Light and heat	2,815	3,590
Telephone	22,006	28,865
Postage and stationery	8,343	9,163
Advertising	130	(254)
Sundries	5,338	9,387
Travel	40,586	28,029
Sundry equipment and maint	8,241	10,483
Uniforms and consumables	2,592	2,077
Computer and IT costs	16,376	16,615
Affiliation fees	15,665	12,323
Training courses and fees	6,214	4,172
Recruitment costs	6,506	3,615
Legal and professional fees	2,180	6,614
Consultancy fees	7,763	18,780
Audit	8,064	7,200
Trustees expenses	54	25
Bad debts	20,238	14,335
Depreciation	2,019	4,426
Interest payable and similar charges	13,144	14,429
	<u>1,380,096</u>	<u>1,536,167</u>

	31.3.20	31.3.20	31.3.20	31.3.19
	Unrestricte d	Restricted	Total	Total
Staff costs	1,150,948	451	1,151,399	1,280,898
Rent and rates	31,011	-	31,011	48,960
Insurance	9,412	-	9,412	12,435
Utilities	2,815	-	2,815	3,590
Postage and telephone	22,006	-	22,006	28,865
Printing and stationery	8,343	-	8,343	9,163
Publicity	130	-	130	(254)
Sundry expenses	5,338	-	5,338	9,387
Travel	40,586	-	40,586	28,029
Sundry equipment and maintenance	8,241	-	8,241	10,483
Uniforms and consumables	2,592	-	2,592	2,077
Computer costs	16,376	-	16,376	16,615
Affiliations fees	15,665	-	15,665	12,323
Training courses and fees	6,214	-	6,214	4,172
Recruitment costs	6,506	-	6,506	3,615

**CROSSROADS CARE NORTH WEST**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020**

**6. DIRECT COSTS OF CHARITABLE ACTIVITIES - continued**

Legal and professional fees	2,180	-	2,180	6,614
Bad debt expense	20,238	-	20,238	14,335
Consultancy	7,763	-	7,763	18,780
Interest payable and charges	13,144	-	13,144	14,429
Trustees expenses	54	-	54	25
Audit fee	8,064	-	8,064	7,200
Depreciation	2,019	-	2,019	4,426
	<u>1,379,645</u>	<u>451</u>	<u>1,380,096</u>	<u>1,536,167</u>

Included in the above charitable activities costs of £1,380,096 (£1,536,167) , total costs of £451 (2019: £nil) were attributable to restricted and £1,379,645 (2019 - £1,536,167) was attributable to unrestricted funds.

Restricted funds includes funds which are to be used in accordance with specific restrictions imposed by donors.

**7. NET INCOME/(EXPENDITURE)**

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

	31.3.20	31.3.19
	£	£
Depreciation - owned assets	<u>1,859</u>	<u>4,427</u>

**8. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019 .

**Trustees' expenses**

During the year, 1 trustee (2019 - 1) received payments totalling £54 (2019 - £25) from re-imbursed travel expenses relating mainly to mileage expenses.

**CROSSROADS CARE NORTH WEST**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020**

**9. STAFF COSTS**

	31.3.20	31.3.19
	£	£
Wages and salaries	1,077,707	1,207,334
Social security costs	56,995	63,556
Other pension costs	16,697	10,008
	<u>1,151,399</u>	<u>1,280,898</u>

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

	31.3.20	31.3.19
Office staff	11	8
Carer support workers	74	91
	<u>85</u>	<u>99</u>

No employees received emoluments in excess of £60,000.

The total remuneration paid to key management personnel was £97,058 (2019 - £77,896). Key management personnel comprise the trustees, Chief Executive and Project Co-ordinator.

**10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	23,749	-	23,749
<b>Charitable activities</b>			
Caring and Grants	1,523,261	-	1,523,261
Investment income	299	-	299
<b>Total</b>	<u>1,547,309</u>	<u>-</u>	<u>1,547,309</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Caring and Grants	1,536,167	-	1,536,167
<b>Total</b>	<u>1,536,167</u>	<u>-</u>	<u>1,536,167</u>
<b>NET INCOME/(EXPENDITURE)</b>	<u>11,142</u>	<u>-</u>	<u>11,142</u>

**CROSSROADS CARE NORTH WEST**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020**

**10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	165,036	-	165,036
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>176,178</b>	<b>-</b>	<b>176,178</b>

**11. TANGIBLE FIXED ASSETS**

	Improvements to property £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2019	16,865	29,220	38,799	84,884
Disposals	-	(211)	-	(211)
At 31 March 2020	16,865	29,009	38,799	84,673
<b>DEPRECIATION</b>				
At 1 April 2019	16,865	27,806	36,613	81,284
Charge for year	-	224	1,635	1,859
Eliminated on disposal	-	(51)	-	(51)
At 31 March 2020	16,865	27,979	38,248	83,092
<b>NET BOOK VALUE</b>				
At 31 March 2020	-	1,030	551	1,581
At 31 March 2019	-	1,414	2,186	3,600

**12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.20	31.3.19
	£	£
Trade debtors	87,923	131,638
Other debtors	5,464	19,523
Prepayments and accrued income	81,743	65,197
	<b>175,130</b>	<b>216,358</b>

**CROSSROADS CARE NORTH WEST**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020**

**13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.20	31.3.19
	£	£
Trade creditors	9,697	17,171
Social security and other taxes	11,006	13,115
Other creditors	2,943	-
Accrued expenses	44,412	67,529
	<u>68,058</u>	<u>97,815</u>

**14. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.20	31.3.19
	£	£
Within one year	15,192	27,089
Between one and five years	4,000	20,200
	<u>19,192</u>	<u>47,289</u>

**15. MOVEMENT IN FUNDS**

	At 1/4/19	Net movement in funds	Transfers between funds	At 31/3/20
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	176,178	(15,879)	(500)	159,799
<b>Restricted funds</b>				
Marilyn Porter	-	776	500	1,276
<b>TOTAL FUNDS</b>	<u>176,178</u>	<u>(15,103)</u>	<u>-</u>	<u>161,075</u>

**CROSSROADS CARE NORTH WEST**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020**

**15. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,363,766	(1,379,645)	(15,879)
<b>Restricted funds</b>			
Marilyn Porter	1,227	(451)	776
<b>TOTAL FUNDS</b>	<u>1,364,993</u>	<u>(1,380,096)</u>	<u>(15,103)</u>

**Comparatives for movement in funds**

	At 1/4/18 £	Net movement in funds £	At 31/3/19 £
<b>Unrestricted Funds</b>			
General fund	165,036	11,142	176,178
<b>TOTAL FUNDS</b>	<u>165,036</u>	<u>11,142</u>	<u>176,178</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,547,309	(1,536,167)	11,142
<b>TOTAL FUNDS</b>	<u>1,547,309</u>	<u>(1,536,167)</u>	<u>11,142</u>

**CROSSROADS CARE NORTH WEST**

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020**

**15. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/18 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
<b>Unrestricted funds</b>				
General fund	165,036	(4,737)	(500)	159,799
<b>Restricted funds</b>				
Marilyn Porter	-	776	500	1,276
<b>TOTAL FUNDS</b>	<u>165,036</u>	<u>(3,961)</u>	<u>-</u>	<u>161,075</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	2,911,075	(2,915,812)	(4,737)
<b>Restricted funds</b>			
Marilyn Porter	1,227	(451)	776
<b>TOTAL FUNDS</b>	<u>2,912,302</u>	<u>(2,916,263)</u>	<u>(3,961)</u>

**16. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2020.

CROSSROADS CARE NORTH WEST

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31 MARCH 2020

17. SUPPORT COSTS

These costs are included in the direct costs of charitable activities.

Support costs incurred in the year in relation to charitable activities were as follows:

	31.3.20	31.3.19
	£	£
Staff costs	111,571	124,119
Postage and telephone	2,132	2,797
Rent, rates, light and heat	3,278	5,092
Insurance	912	1,205
Affiliation fees	1,518	1,194
Printing and stationery	808	888
Sundry expenses	517	910
Office equipment & maintenance	799	1,016
Professional fees (including audit)	10,244	13,814
Consultancy	6,210	15,024
Training courses and publicity	602	404
Computer costs	1,587	1,610
Trustee expenses	54	25
Depreciation	196	429
Bank charges	1,274	1,398
	<hr/>	<hr/>
	141,701	169,925
	<hr/> <hr/>	<hr/> <hr/>

**CROSSROADS CARE NORTH WEST**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2020**

	31.3.20	31.3.19
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	30,364	21,749
Legacies	-	2,000
	30,364	23,749
<b>Investment income</b>		
Deposit account interest	231	299
<b>Charitable activities</b>		
St Helens MBC	205,429	240,519
Halton & St Helens CCG	28,741	71,363
St Helens CYP	39,465	10,540
Spot sales	572,687	461,164
Halton BC Short Breaks	95,000	118,583
Pilkington Charitable	-	2,955
Wigan MBC AH	158,173	164,557
Lancashire CC Spot	116,128	330,201
Central Lancashire CCG	95,527	83,456
Parkinson UK	366	1,179
Charity Hours	22,882	38,744
	1,334,398	1,523,261
<b>Total incoming resources</b>	1,364,993	1,547,309
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	1,077,707	1,207,334
Social security	56,995	63,556
Pensions	16,697	10,008
Rates and water	31,011	48,960
Insurance	9,412	12,435
Light and heat	2,815	3,590
Telephone	22,006	28,865
Postage and stationery	8,343	9,163
Advertising	130	(254)
Sundries	5,338	9,387
Travel	40,586	28,029
Carried forward	1,271,040	1,421,073

This page does not form part of the statutory financial statements

CROSSROADS CARE NORTH WEST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2020

	31.3.20	31.3.19
	£	£
<b>Charitable activities</b>		
Brought forward	1,271,040	1,421,073
Sundry equipment and maint	8,241	10,483
Uniforms and consumables	2,592	2,077
Computer and IT costs	16,376	16,615
Affiliation fees	15,665	12,323
Training courses and fees	6,214	4,172
Recruitment costs	6,506	3,615
Legal and professional fees	2,180	6,614
Consultancy fees	7,763	18,780
Audit	8,064	7,200
Trustees expenses	54	25
Bad debts	20,238	14,335
Depreciation of tangible fixed assets	2,019	4,426
Bank interest	13,144	14,429
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	1,380,096	1,536,167
	<hr/>	<hr/>
<b>Total resources expended</b>	1,380,096	1,536,167
	<hr/>	<hr/>
<b>Net (expenditure)/income</b>	<u>(15,103)</u>	<u>11,142</u>