

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

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

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

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

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

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

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*

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

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

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

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Notes							
Income and endowments from:							
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
Total income		785,873	-	785,873	440,925	-	440,925
Expenditure on:							
Charitable activities	7	700,658	34	700,692	520,754	45	520,799
Total expenditure		700,658	34	700,692	520,754	45	520,799
Net income/(expenditure) and movement in funds		85,215	(34)	85,181	(79,829)	(45)	(79,874)
Reconciliation of funds:							
Fund balances at 1 October 2023		(19,610)	1,205	(18,405)	60,219	1,250	61,469
Fund balances at 30 September 2024		65,605	1,171	66,776	(19,610)	1,205	(18,405)

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

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

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

CROSSROADS CARE NORTH WEST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2024

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

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

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

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 £
Charitable Activity		
Services provided under contract	66,033	62,962
Income from charitable activities	719,368	376,737
	785,401	439,699

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 £
Direct costs		
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>
Share of support and governance costs (see note 8)		
Support	67,006	50,123
Governance	6,500	11,486
	<u>700,692</u>	<u>520,799</u>
Analysis by fund		
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

	2024 £	2023 £
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>
---------------------	---------------	---------------

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

9 Net movement in funds

	2024 £	2023 £
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 £
Cost				
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
Depreciation and impairment				
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
Carrying amount				
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 £
Amounts falling due within one year:		
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	<u>1,205</u>	<u>(34)</u>	<u>1,171</u>
Previous year:	At 1 October 2022 £	Resources expended £	At 30 September 2023 £
Marilyn Porter	<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> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 October 2022	Incoming resources	Resources expended	At 30 September 2023
	£	£	£	£
General funds	60,219	440,925	(520,754)	(19,610)
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

18 Analysis of net assets between funds

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

21	Cash generated from/(absorbed by) operations	2024	2023
		£	£
	Surplus/(deficit) for the year	85,181	(79,874)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(453)	(800)
	Depreciation and impairment of tangible fixed assets	707	382
	Movements in working capital:		
	(Increase) in debtors	(57,071)	(11,200)
	Increase in creditors	225,009	106,847
	(Decrease) in deferred income	-	(21,709)
		<hr/>	<hr/>
	Cash generated from/(absorbed by) operations	253,373	(6,354)
		<hr/> <hr/>	<hr/> <hr/>
22	Analysis of changes in net funds		
	The charity had no material debt during the year.		