

# CROSSROADS TENDRING & COLCHESTER LTD

England & Wales · Charity number 1103860

## Details

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Other names	CROSSROADS CARE TENDRING & COLCHESTER, TENDRING LTD CROSSROADS- CARING FOR CARERS, TENDRING CROSSROADS SCHEME
Status	Registered
Legal form	Charitable company
Company number	05019338
Registered	2004-05-21
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	21 Chapman Road Clacton-On-Sea CO15 6PT
Phone	01255 860960
Email	<a href="mailto:tendcrossroads@btconnect.com">tendcrossroads@btconnect.com</a>
Website	<a href="http://www.crossroadscaretc.co.uk">www.crossroadscaretc.co.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.

**Activities:** Respite breaks for carers

## Classification

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- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- **Area of benefit:** TENDRING, ESSEX
- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£690,755	£694,266	£409,442	41
2024-03-31	£731,017	£718,471	£412,429	44
2023-03-31	£637,155	£634,182	£399,883	43
2022-03-31	£734,764	£658,181	£396,910	48
2021-03-31	£568,503	£599,629	£320,327	48

## Trustees

Name	Role	Appointed
Cannon Edward Beavan		2017-11-21
Darren Wardle Mr		2022-03-15
James Wilson		2023-02-21
Noreen Stoker		2018-01-16
Paul Honey		2025-09-16

**CROSSROADS TENDRING & COLCHESTER LTD**

England & Wales - Charity number 1103860

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# Accounts

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**CROSSROADS TENDRING &  
COLCHESTER LTD**

Charity Number: 1103860  
Company Number: 5019338

**TRUSTEES REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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# CROSSROADS TENDRING & COLCHESTER LTD

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2025

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<b>Charity number</b>	1103860
<b>Company registration number</b>	05019338
<b>Registered Office</b>	Suite 3 Unit 3 Bosworth House High Street Thorpe Le Soken Essex CO16 0EA
<b>Trustees</b>	Hugh Beavan (director & trustee) Karoline Hlubek (director & trustee) Katie Grover (director) Noreen Stoker (director & trustee) Darren Wardle (director & trustee) James Wilson (director & trustee) Don Miller (director & trustee) Sandra Gooch (director & trustee)
<b>Company Secretary</b>	Dawn Breame Tracey Bennett
<b>Chairman</b>	Noreen Stoker
<b>Accountants</b>	Community360 Winsley's House High Street Colchester Essex CO1 1UG

# CROSSROADS TENDRING & COLCHESTER LTD

## CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

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It is with deep gratitude and a sense of responsibility that I present this year's Chairman's Report for Crossroads Tendring and Colchester. As of May 2025, I had the honour of stepping into the role of Chairman, and I want to begin by acknowledging the dedication and compassion of our care team, office staff and Trustees who make this organisation what it is - a lifeline for carers and families in our community.

### **Service Delivery and Community Impact**

Throughout the year, we continued to deliver high-quality care across Tendring and Colchester, with a steady rise in referrals and active clients, culminating in 216 active clients in June 2025. Care hours remained robust, often averaging 595 hours per week, with our team adapting flexibly to the changing needs of families. Encouragingly, most referrals came through personal recommendations - a testament to the reputation we are building on the ground.

The Taster Service, made possible through support from Colchester Catalyst, remained a crucial gateway for new carers to access our services. With a healthy remaining balance of £12,440 in June this initiative continues to reduce barriers for families unsure about seeking support. In addition to this, it has been decided to increase the taster service to 8 hours which will help cement the end user continuing a paid service and add to the growing reputation of Crossroads' offering. We are also proud to report that our Homecare rating reached a perfect 10, reinforcing our commitment to excellence and compassionate care.

A highlight this year was a public commendation for one of our care staff, Barbara Innis, who was praised by a passer-by for the dignity and warmth shown to a client in the community. Moments like this capture the true spirit of Crossroads.

### **Workforce and Staff Wellbeing**

Staffing remained stable, with 41-42 employees across the year. Several new carers joined, bringing valuable experience and energy to our team, including Wendy Oldfield, Beverley Anderson, Victoria Yeandle and others. We also introduced enhanced pay rate for carers who have worked for Crossroads for more than 5 years as well as continuing to offer an enhanced rate for diplomas. Thus ensuring our wages remain competitive and above the National Minimum Wage.

A new cloud-based wage system was introduced, providing secure access for staff to view payslips and reducing administrative costs. Staff training continued, including moving and handling, first aid, and a substantial investment in e-learning courses.

### **Financial Performance**

Our financial footing remains strong. Despite some months showing operational losses due to payroll timing, we closed the year with an overall loss of £2,987 and a combined account balance of £356,610. Strategic fixed savings across reputable institutions have ensured strong returns - vital in today's climate.

A notable development was a favourable outcome in an electricity billing dispute, which concluded with a goodwill payment and an apology from the provider. We also welcomed a £5,000 grant from Pacific Life Foundation and increased advertising efforts, including campaigns with the Women's Institute and local care directories.

# CROSSROADS TENDRING & COLCHESTER LTD

## CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

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### **Governance and Oversight**

This year saw a smooth transition in leadership, and I extend my sincere thanks to Noreen Stoker for her previous service as Chair. Our Board of Trustees has remained consistent, and we are actively seeking to strengthen it in the coming year with additional expertise and representation.

We also completed a mock Care Quality inspection with positive feedback on our staff culture, systems, and progress towards a paperless working environment.

### **Challenges and Learning**

This year was not without its challenges. An employee tribunal was settled out of court - thankfully covered by our insurers. We are currently under inspection from the HMRC inspection and awaiting the results once they have processed all data sent for the last 3 years. Meanwhile we have stopped claiming back training costs if an employee leaves within 1 year. We now also include payable travelling time in the wages calculation to ensure employee do not dip below national minimum wage for hours worked.

Despite these pressures, we maintained our focus on delivering trusted care, retaining staff, and refining internal practices. The service continued uninterrupted - even as we adjusted to client needs, expanded our self-funding capacity, and transitioned several alternative care models.

### **The Year Ahead**

As we look ahead to 2025/26, our priorities remain rooted in growth, compassion, and service. We will expand partnerships, promote our perfect Homecare score, and deepen community outreach. Staff welfare will continue to be a focus, with plans for further training incentives and recognition.

In all things, we remain committed to our mission - to provide respite, dignity, and hope to those who care for others. Thank you once again to each Trustee, supporter, and member of staff for your service this year. Crossroads Tendring and Colchester is thriving because of you.

With appreciation and renewed purpose,

Signed of behalf of the trustees.

James Wilson ..... Director    Date.....  
(Chairman from May 2025)

# CROSSROADS TENDRING & COLCHESTER LTD

## STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
<b>Incoming resources</b>					
Donations & legacies		4,434	-	4,434	1,840
Income from charitable activities	2	646,894	30,000	676,894	721,051
Investment income	3	9,427	-	9,427	8,126
<b>Total incoming resources</b>		<b>660,755</b>	<b>30,000</b>	<b>690,755</b>	<b>731,017</b>
<b>Resources expended</b>					
Charitable activities	4/5	675,583	18,683	694,266	718,471
<b>Total resources expended</b>		<b>675,583</b>	<b>18,683</b>	<b>694,266</b>	<b>718,471</b>
<b>Net income/(expense) before transfers</b>		<b>(14,828)</b>	<b>11,317</b>	<b>(3,511)</b>	<b>12,546</b>
<b>Transfer between funds</b>		<b>19,400</b>	<b>(19,400)</b>	<b>-</b>	<b>-</b>
<b>Profit/Loss on sale of assets</b>		<b>524</b>	<b>-</b>	<b>524</b>	<b>-</b>
<b>Net Movement in Funds</b>		<b>5,096</b>	<b>(8,083)</b>	<b>(2,987)</b>	<b>12,546</b>
Balances brought forward at 1st April 2024		403,450	8,979	412,429	399,883
Balances carried forward at 31st March 2025		<b>408,546</b>	<b>896</b>	<b>409,442</b>	<b>412,429</b>

The notes on pages 8 - 11 form an integral part of these financial statements.

# CROSSROADS TENDRING & COLCHESTER LTD

## BALANCE SHEET AS AT 31 MARCH 2025

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	Notes	2025		2024	
		£	£	£	£
<b>Tangible Fixed assets</b>	<b>9</b>		12,729		2,601
<b>Current assets</b>					
Debtors and prepayments	<b>10</b>	46,609		52,148	
Cash at bank and in hand		356,610		361,046	
		<u>403,219</u>		<u>413,194</u>	
<b>Creditors:</b>					
Accounts falling due within one year	<b>11</b>	6,506		3,366	
		<u>6,506</u>		<u>3,366</u>	
<b>Net current assets</b>			396,713		409,828
<b>Net assets</b>			<u><b>409,442</b></u>		<u><b>412,429</b></u>
<b>Financed by</b>					
Unrestricted funds	<b>14</b>		408,546		403,450
Restricted funds	<b>13</b>		896		8,979
			<u><b>409,442</b></u>		<u><b>412,429</b></u>

For the year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed \_\_\_\_\_ Date \_\_\_\_\_  
Hugh Bevan

Signed \_\_\_\_\_ Date \_\_\_\_\_  
James Wilson

# CROSSROADS TENDRING & COLCHESTER LTD

## STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<b>Cash flows from operating activities</b>					
<i>Net cash provided by (used in) operating activities</i>	a	15,144	(8,083)	7,061	(35,360)
<b>Cash flows from investing activities</b>					
Proceeds from the sale of tangible assets		1,500	-	1,500	-
Purchase of property, plant and equipment		(12,995)	-	(12,995)	(640)
<i>Net cash provided by (used in) investing activities</i>		(11,495)	-	(11,495)	(640)
<i>Change in cash and cash equivalents in reporting period</i>		3,649	(8,083)	(4,434)	(36,000)
<b>Cash and cash equivalents at the beginning of the reporting period</b>	b	352,065	8,979	361,046	397,044
<b>Cash and cash equivalents at the end of the reporting period</b>		355,714	896	356,610	361,046

### (a) RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<b>Net income/(expenditure) for the reporting period (as per SOFA)</b>		5,096	(8,083)	(2,987)	12,546
<b>Adjustments for non-cash items:</b>					
Depreciation charges		1,893	-	1,893	619
(Gains)/losses on the sale of fixed assets		(524)	-	(524)	-
(increase)/decrease in debtors	5	5,539	-	5,539	-
Increase/(decrease) in creditors	6	3,140	-	3,140	-
<i>Net cash provided by (used in) operating activities</i>		15,144	(8,083)	7,061	13,165

### b) ANALYSIS OF CASH AND CASH EQUIVALENTS

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Cash in hand		355,714	896	356,610	361,046
Notice deposits (less than 3 months)		-	-	-	-
<b>Total cash and cash equivalents</b>		355,714	896	356,610	361,046

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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### 1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

#### 1.1 Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on 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)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### 1.2 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received either by way of grants, donations and gifts or as contractual income in payment for services and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Income from investments is included in the year in which it is receivable.

#### 1.3 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### 1.4 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected life. As follows:

Fixtures, fittings and equipment - 15% Reducing Balance

Motor Vehicles - 25% Reducing Balance

Computer Equipment - 30% Reducing Balance

#### 1.5 Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

#### 16 Going Concern

The charity is operating on a going concern basis

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 2 Income from charitable activities

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £
Grants	-	30,000	30,000
Respite care	646,894	-	646,894
	<b>646,894</b>	<b>30,000</b>	<b>676,894</b>

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
Grants	5,312	20,923	26,235
Respite care	694,816	-	694,816
	<b>700,128</b>	<b>20,923</b>	<b>721,051</b>

### 3 Investment income

	Unrestricted 2025 £	Total 2025 £	Total 2024 £
Bank deposit account	9,427	9,427	8,126
	<b>9,427</b>	<b>9,427</b>	<b>8,126</b>

### 4 Costs of charitable activities by fund type

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £
Activity costs	434,921	18,683	453,604
Support costs	240,662	-	240,662
	<b>675,583</b>	<b>18,683</b>	<b>694,266</b>

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
Activity costs	449,550	20,045	469,595
Support costs	248,876	-	248,876
	<b>698,426</b>	<b>20,045</b>	<b>718,471</b>

### 5 Costs of charitable activities by activity type

	Total Funds 2025	Total Funds 2024
General funds	693,496	717,701
Governance costs	770	770
	<b>694,266</b>	<b>718,471</b>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 7 Staff costs and emoluments

<b>Total staff costs were as follows:</b>	<b>2025</b>	<b>2024</b>
	£	£
Wages and salaries	545,996	619,641
Social security costs	27,521	26,521
Pension contributions	9,034	8,702
	<u><b>545,996</b></u>	<u><b>619,641</b></u>

### 8 Particulars of employees:

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

	<b>2025</b>	<b>2024</b>
	No.	No.
Number of other staff - definable	<u>41</u>	<u>44</u>

No employee received remuneration of more than £60,000 During the year (2024 - Nil).

### 9 Tangible fixed assets

	<b>Computer Equipment</b>	<b>Fixtures &amp; Fittings</b>	<b>Motor Vehicles</b>	<b>Total</b>
	£	£	£	£
<b>Cost</b>				
Balance at 1st April 2024	11,426	6,051	2,500	19,977
Additions	-	-	12,995	12,995
Disposals	-	-	(2,500)	(2,500)
Balance at 31st March 2025	<u><b>11,426</b></u>	<u><b>6,051</b></u>	<u><b>12,995</b></u>	<u><b>30,472</b></u>
<b>Accumulated Depreciation</b>				
Balance at 1st April 2024	10,663	5,091	1,622	17,376
Depreciation	229	135	1,624	1,989
Disposals	-	-	(1,622)	(1,622)
Balance at 31st March 2025	<u><b>10,892</b></u>	<u><b>5,226</b></u>	<u><b>1,624</b></u>	<u><b>17,743</b></u>
<b>Net book value:</b>				
at 31st March 2025	<u><b>534</b></u>	<u><b>825</b></u>	<u><b>11,371</b></u>	<u><b>12,729</b></u>
at 31st March 2024	<u><b>763</b></u>	<u><b>960</b></u>	<u><b>878</b></u>	<u><b>2,601</b></u>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 10 Debtors

	2025 Total £	2024 Total £
Trade Debtors	38,415	46,896
Prepayments	8,194	5,252
	<b><u>46,609</u></b>	<b><u>52,148</u></b>

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

	2025 Total £	2024 Total £
Trade creditors	579	-
Accruals and deferred income	5,927	3,366
	<b><u>6,506</u></b>	<b><u>3,366</u></b>

### 13 Restricted income funds

	Balance at 01-Apr-24 £	Income £	Expenditure £	Transfers £	Balance at 31-Mar-25 £
Catalyst	1,578	18,000	(18,683)	-	896
Other restricted	7,400	12,000	-	(19,400)	-
	<b><u>8,978</u></b>	<b><u>30,000</u></b>	<b><u>(18,683)</u></b>	<b><u>(19,400)</u></b>	<b><u>896</u></b>

### 14 Unrestricted income funds

	Balance at 01-Apr-24 £	Income £	Expenditure £	Transfers £	Balance at 31-Mar-25 £
General Funds	<b><u>403,450</u></b>	<b><u>661,279</u></b>	<b><u>(675,583)</u></b>	<b><u>19,400</u></b>	<b><u>408,546</u></b>

### 15 Related Parties

There were no related parties within the year.

**CROSSROADS TENDRING & COLCHESTER LTD**

England & Wales - Charity number 1103860

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# Accounts

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**CROSSROADS TENDRING &  
COLCHESTER LTD**

Charity Number: 1103860

Company Number: 5019338

**TRUSTEES REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

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# CROSSROADS TENDRING & COLCHESTER LTD

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# CROSSROADS TENDRING & COLCHESTER LTD

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2024

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<b>Charity number</b>	1103860
<b>Company registration number</b>	05019338
<b>Registered Office</b>	Suite 3 Unit 3 Bosworth House High Street Thorpe Le Soken Essex CO16 0EA
<b>Trustees</b>	Hugh Beavan (director & trustee) Karoline Hlubek (director & trustee) Katie Grover (director) (appointed 19 September 2023) Noreen Stoker (director & trustee) Darren Wardle (director & trustee) James Wilson (director & trustee) Don Miller (director & trustee) Sandra Gooch (director & trustee)
<b>Company Secretary</b>	Dawn Breame Tracey Bennett (appointed 16 August 2023)
<b>Chairman</b>	Noreen Stoker
<b>Accountants</b>	Community360 Winsley's House High Street Colchester Essex CO1 1UG

# CROSSROADS TENDRING & COLCHESTER LTD

## CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 MARCH 2024

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This financial year we have continued to maintain slow but steady growth in the number of services and referrals made. In recent months the number of referrals has fluctuated slightly but we have managed to increase the number of care hours we deliver in Tendring and Colchester. To increase our services, we have advertised our services through adverts streamed in hospital waiting rooms, leaflets and brochures.

As part of our internal quality monitoring process a random sample of clients were asked to complete a questionnaire regarding the care and support service, they received from us. New clients have mainly come to us as they have heard about Crossroads from friends or relatives who had used our services and recommended us. We have continued with our strategy to provide the same carer to clients on a regular basis as this has been well received in the past.

We continue to offer our Taster Service, that is a free service to carers through the grant we received from Colchester Catalyst. The Trustees have agreed that Crossroads will continue this service should the money run out before the end of the financial year. Currently carers, who are not in receipt of a carer's direct payment, are offered 2 hours a week for three weeks for free to try the services and see if it suits them and the person they look after. If carers have a regular service from Crossroads, they can also claim an additional 8 hours to attend appointments related to their own health.

Essex County Council withdrew funding for the Light touch services from 1<sup>st</sup> October 2023. A result of this was that 72 clients left. We are still able to offer services to six families who were able to self-fund.

Our staffing levels have dropped slightly to an average of 42. As requests for services grow, we will continue to increase our staff numbers. During this financial year 12 staff have left Crossroads. We have welcomed 5 new staff members during the course of the year. The number of days lost to Covid sickness has declined considerably.

As a result of our annual review of staff wages an increase of 6% was implemented. We will continue to provide our staff with a range of benefits including the use of the pool car which has helped to minimise disruption to staff who have experienced problems with their own car. We will also continue to provide financial incentives and a mental support service which our staff can access if necessary.

The accounts for this year show a small profit of £12,546. The rise in interest rates has meant our reserves are healthy and that we are in a good position to continue to support our clients' services.

As a result of a problem with estimated meter readings during the course of this year, we will have to make provision for the cost of electricity for the whole year. This issue is in the process of being resolved.

As a result of an Employee Tribunal an out of court settlement was made for £7000. This cost was covered by our Insurers. The cost of defending this case would have been significant and the Trustees felt that the settlement was the most appropriate action even though it was agreed by all that the claims made were disputable.

The members of our Board remain unchanged this year and we hope to increase the number of Trustees in the coming year. We look forward to working together to provide the service and care our clients rely on.

# CROSSROADS TENDRING & COLCHESTER LTD

## CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 MARCH 2024

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### **Finally, our Mission Statement and Statement of Public Benefit.**

“Crossroads” promotes, offers, supports, and delivers high quality services to carers and the people with care needs.”

This is in direct regard to The Charity Commission purpose number 10 which states “the relief of those in need by reason of youth, age, ill health, disability, financial hardship or over disadvantages.”

Crossroads Tendring and Colchester is an independent incorporated charity Registration number: 1103860 whose geographical area for service provision is Essex

### **Trustees Responsibility Statement**

The trustees (who are also the directors of Crossroads Tendring & Colchester Ltd for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations. Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the of the company and the income and expenditure of the company for that period.

The Trustees have had due regard to the guidance on public benefit published by the Charity Commission in section 17(5) of the 2011 Charities Act”.

Crossroads Tendring & Colchester supports Carers in the Tendring & Colchester districts by offering services which includes respite, personnel care, medication administration, shopping, light housework duties, companionship, and a bereavement support service.

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 accounting estimates that are reasonable and prudent; and · prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation. The trustees are responsible for keeping adequate accounting records that are enough to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed of behalf of the trustees.

Noreen Stoker ..... Director      Date.....

# CROSSROADS TENDRING & COLCHESTER LTD

## STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
<b>Incoming resources</b>					
Donations & legacies		1,840	-	1,840	445
Income from charitable activities	2	700,128	20,923	721,051	635,079
Investment Income	3	8,126	-	8,126	1,631
<b>Total incoming resources</b>		<u>710,094</u>	<u>20,923</u>	<u>731,017</u>	<u>637,155</u>
<b>Resources expended</b>					
Charitable activities	4/5	698,426	20,045	718,471	634,182
<b>Total resources expended</b>		<u>698,426</u>	<u>20,045</u>	<u>718,471</u>	<u>634,182</u>
<b>Net income/(expense) before transfers</b>		11,668	878	12,546	2,973
<b>Transfer between funds</b>		-	-	-	-
<b>Net Movement in Funds</b>		<u>11,668</u>	<u>878</u>	<u>12,546</u>	<u>2,973</u>
Balances brought forward at 1st April 2023		391,782	8,101	399,883	396,910
Balances carried forward at 31st March 2024		<u><b>403,450</b></u>	<u><b>8,979</b></u>	<u><b>412,429</b></u>	<u><b>399,883</b></u>

The notes on pages 8 - 11 form an integral part of these financial statements.

# CROSSROADS TENDRING & COLCHESTER LTD

## BALANCE SHEET AS AT 31 MARCH 2024

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		2024		2023	
	Notes	£	£	£	£
<b>Tangible Fixed assets</b>	<b>9</b>		2,601		2,581
<b>Current assets</b>					
Debtors and prepayments	<b>10</b>	52,148		12,801	
Cash at bank and in hand		361,046		397,045	
		<u>413,194</u>		<u>409,846</u>	
<b>Creditors:</b>					
Accounts falling due within one year	<b>11</b>	<u>3,366</u>		<u>12,544</u>	
<b>Net current assets</b>			409,828		397,302
<b>Net assets</b>			<u><b>412,429</b></u>		<u><b>399,883</b></u>
<b>Financed by</b>					
Unrestricted funds	<b>14</b>		403,450		391,782
Restricted funds	<b>13</b>		<u>8,979</u>		<u>8,101</u>
			<u><b>412,429</b></u>		<u><b>399,883</b></u>

For the year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed \_\_\_\_\_ Date \_\_\_\_\_  
Hugh Bevan

Signed \_\_\_\_\_ Date \_\_\_\_\_  
Noreen Stoker

# CROSSROADS TENDRING & COLCHESTER LTD

## STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<b>Cash flows from operating activities</b>					
<i>Net cash provided by (used in) operating activities</i>	a	<u>(36,238)</u>	<u>878</u>	<u>(35,360)</u>	<u>(57,470)</u>
<b>Cash flows from investing activities</b>					
Proceeds from the sale of tangible assets		-	-	-	-
Purchase of property, plant and equipment		<u>(640)</u>	<u>-</u>	<u>(640)</u>	<u>(335)</u>
<i>Net cash provided by (used in) investing activities</i>		<u>(640)</u>	<u>-</u>	<u>(640)</u>	<u>(335)</u>
<i>Change in cash and cash equivalents in reporting period</i>		(36,878)	878	(36,000)	(57,805)
<b>Cash and cash equivalents at the beginning of the reporting period</b>	b	<u>388,943</u>	<u>8,101</u>	<u>397,044</u>	<u>454,849</u>
<i>Cash and cash equivalents at the end of the reporting period</i>		<u>352,065</u>	<u>8,979</u>	<u>361,044</u>	<u>397,044</u>

### (a) RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<i>Net income/(expenditure) for the reporting period (as per SOFA)</i>		11,668	878	12,546	2,973
<b>Adjustments for non-cash items:</b>					
Depreciation charges		619	-	619	648
(Gains)/losses on the sale of fixed assets		-	-	-	-
(increase)/decrease in debtors	5	(39,347)	-	(39,347)	(3,562)
Increase/(decrease) in creditors	6	<u>(9,178)</u>	<u>-</u>	<u>(9,178)</u>	<u>(57,529)</u>
<i>Net cash provided by (used in) operating activities</i>		<u>(36,238)</u>	<u>878</u>	<u>(35,360)</u>	<u>(57,470)</u>

### b) ANALYSIS OF CASH AND CASH EQUIVALENTS

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Cash in hand		352,945	8,101	361,046	397,045
Notice deposits (less than 3 months)		-	-	-	-
<b>Total cash and cash equivalents</b>		<u>352,945</u>	<u>8,101</u>	<u>361,046</u>	<u>397,045</u>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

---

### 1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

#### 1.1 Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on 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)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### 1.2 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received either by way of grants, donations and gifts or as contractual income in payment for services and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Income from investments is included in the year in which it is receivable.

#### 1.3 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### 1.4 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected life. As follows:

Fixtures, fittings and equipment - 15% Reducing Balance

Motor Vehicles - 25% Reducing Balance

Computer Equipment - 30% Reducing Balance

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

### 1.5 Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

### 2 Income from charitable activities

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
Grants	5,312	20,923	26,235
Respite care	694,816	-	694,816
	<b>700,128</b>	<b>20,923</b>	<b>721,051</b>

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £
Grants	32,312	20,077	52,389
CJRS	-	-	-
Respite care	602,767	-	602,767
	<b>635,079</b>	<b>20,077</b>	<b>655,156</b>

### 3 Investment income

	Unrestricted 2024 £	Total 2024 £	Total 2023 £
Bank deposit account	8,126	8,126	1,631
	<b>8,126</b>	<b>8,126</b>	<b>1,631</b>

### 4 Costs of charitable activities by fund type

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
Activity costs	449,550	20,045	469,595
Support costs	248,876	-	248,876
	<b>698,426</b>	<b>20,045</b>	<b>718,471</b>

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £
Activity costs	401,740	21,490	423,230
Support costs	208,058	2,894	210,952
	<b>609,798</b>	<b>24,384</b>	<b>634,182</b>

### 5 Costs of charitable activities by activity type

	Total Funds 2024	Total Funds 2023
General funds	717,701	633,412
Young carers	-	-
Governance costs	770	770
	<b>718,471</b>	<b>634,182</b>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

### 6 Net (outgoing)/incoming resources for the year

This is stated after charging:

	<b>2024</b>	<b>2023</b>
	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
Staff pension contributions	6,972	6,972
Depreciation	619	648
Auditor's remuneration:		
- audit of the financial statements	800	770
	<u><b>8,391</b></u>	<u><b>8,390</b></u>

### 7 Staff costs and emoluments

Total staff costs were as follows:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	654,864	563,135
	<u><b>654,864</b></u>	<u><b>563,135</b></u>

### 8 Particulars of employees:

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

	<b>2024</b>	<b>2023</b>
	<b>No.</b>	<b>No.</b>
Number of other staff - definable	<u>44</u>	<u>49</u>

No employee received remuneration of more than £60,000 During the year (2022 - Nil).

### 9 Tangible fixed assets

	<b>Computer Equipment</b>	<b>Fixtures &amp; Fittings</b>	<b>Motor Vehicles</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>				
Balance at 1st April 2023	10,786	6,051	2,500	19,337
Additions	640	-	-	640
Balance at 31st March 2024	<u><b>11,426</b></u>	<u><b>6,051</b></u>	<u><b>2,500</b></u>	<u><b>19,977</b></u>
<b>Accumulated Depreciation</b>				
Balance at 1st April 2023	10,496	4,932	1,329	16,757
Depreciation	167	159	293	619
Balance at 31st March 2024	<u><b>10,663</b></u>	<u><b>5,091</b></u>	<u><b>1,622</b></u>	<u><b>17,376</b></u>
<b>Net book value:</b>				
at 31st March 2024	<u><b>763</b></u>	<u><b>960</b></u>	<u><b>878</b></u>	<u><b>2,601</b></u>
at 31st March 2023	<u><b>290</b></u>	<u><b>1,119</b></u>	<u><b>1,171</b></u>	<u><b>2,580</b></u>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

### 10 Debtors

	2024 Total £	2023 Total £
Trade Debtors	46,896	7,232
Prepayments	5,252	5,569
	<u>52,148</u>	<u>12,801</u>

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

	2024 Total £	2023 Total £
Trade creditors	-	5,569
Accruals and deferred income	3,366	6,975
	<u>3,366</u>	<u>12,544</u>

### 13 Restricted income funds

	Balance at 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance at 31-Mar-24 £
Fowler Smith	221	-	(221)	-	-
Catalyst	479	15,000	(13,901)	-	1,578
Other restricted	7,400	-	-	-	7,400
Essex Community Foundation	-	5,923	(5,923)	-	-
Restricted Fund	<u>8,100</u>	<u>20,923</u>	<u>(20,045)</u>	<u>-</u>	<u>8,978</u>

### 14 Unrestricted income funds

	Balance at 01-Apr-22 £	Income £	Expenditure £	Transfers £	Balance at 31-Mar-23 £
General Funds	<u>391,782</u>	<u>710,094</u>	<u>(698,426)</u>	<u>-</u>	<u>403,450</u>

### 15 Related Parties

There were no related parties within the year.

### 16 Going Concern

The charity is operating on a going concern basis

**CROSSROADS TENDRING & COLCHESTER LTD**

England & Wales - Charity number 1103860

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# Accounts

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**CROSSROADS TENDRING &  
COLCHESTER LTD**

Charity Number: 1103860

Company Number: 5019338

**TRUSTEES REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

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# CROSSROADS TENDRING & COLCHESTER LTD

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# CROSSROADS TENDRING & COLCHESTER LTD

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2023

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**Charity number** 1103860

**Company registration number** 05019338

**Registered Office** Suite 3 Unit 3 Bosworth House  
High Street  
Thorpe Le Soken  
Essex  
CO16 0EA

**Trustees** Edward Butlin (director & trustee)  
Hugh Beavan (director & trustee)  
Karoline Hlubek (director & trustee)  
Noreen Stoker (director & trustee)  
Darren Wardle (director & trustee)  
James Wilson (director & trustee)  
Don Miller (director & trustee)

**Company Secretary** Dawn Breame

**Chairman** Noreen Stoker

**Accountants** Community360  
Winsley's House  
High Street  
Colchester  
Essex  
CO1 1UG

# CROSSROADS TENDRING & COLCHESTER LTD

## CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 MARCH 2023

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As we began this financial year most of the Covid restrictions had been lifted but we are still feeling the impact of the Covid outbreak. There has been slow but steady growth in services and referrals continue to be busy in Tendring and Colchester.

Feedback we received from new clients informed us that they had heard about Crossroads from their friends who had used our services and highly recommended us. Our strategy to provide the same carer to clients on a regular basis is well received. Our taster service remains popular for carers trying out respite services.

Our staffing levels have remained at an average of 47 and we are actively seeking to increase our staff numbers, as requests for services continue to grow. We will make a loss this financial year end but are in a financial situation where we can cover this loss. Financial planning, local government grants and funding we have applied for will also help to reduce these losses. The Government has extended the term for free PPE until March 2024. The number of days lost to Covid sickness has shown a steady decline. Essex County Council have made the decision to withdraw funding for the Light Touch services from October 1<sup>st</sup> 2023, we shall still offer services to families who are able to self-fund.

We decided to increase staff wages in April 2023 and will continue to review staff wages annually. We have a low staff turnover and continue to provide our staff with a range of benefits including the use of a pool car to minimise disruption if they have car issues, financial incentives and a mental support service which our staff can access if necessary.

There have been some changes to our Board of Trustees. Val Pretty retired from the Board in November. Val served as a trustee for 10 years and has been our Chairperson for the past 5 years making a significant contribution to Crossroads. Sadly, Eddie Butlin who had been a member of the Board for 5 years, died peacefully in September. We all miss him and his cheerful demeanour and sense of humour. We have welcomed some new members to our Board. Sandra Gooch, Darren Wardle, Don Miller and James Wilson have all joined the Board of Trustees this year.

Dawn Bream who has been with crossroads for 8 ½ years, retired in March but has offered to cover for staff holidays in the office. Tracey Bennett has been a care support worker for 6 years and has replaced Dawn as Co-Ordinator.

We continue to offer free services to carers through the grant we received from Colchester Catalyst, currently carers who are not in receipt of a carers direct payment are offered 2 hours a week for three week for free to try the services to see if it suits them and the person they look after.

We look forward to all working together to continue to provide the services and care our clients rely on.

### **Finally, our Mission Statement and Statement of Public Benefit.**

“Crossroads” promotes, offers, supports, and delivers high quality services to carers and the people with care needs.”

This is in direct regard to The Charity Commission purpose number 10 which states “the relief of those in need by reason of youth, age, ill health, disability, financial hardship or over disadvantages.”

# CROSSROADS TENDRING & COLCHESTER LTD

## CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 MARCH 2023

---

This is in direct regard to The Charity Commission purpose number 10 which states "the relief of those in need by reason of youth, age, ill health, disability, financial hardship or over disadvantages."

Crossroads Tendring and Colchester is an independent incorporated charity Registration number: 1103860 whose geographical area for service provision is Essex

### Trustees Responsibility Statement



The trustees (who are also the directors of Crossroads Tendring & Colchester Ltd for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations. Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the of the company and the income and expenditure of the company for that period.

The Trustees have had due regard to the guidance on public benefit published by the Charity Commission in section 17(5) of the 2011 Charities Act".

Crossroads Tendring & Colchester supports Carers in the Tendring & Colchester districts by offering services which includes respite, personnel care, medication administration, shopping, light housework duties, companionship, and a bereavement support service.

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 accounting estimates that are reasonable and prudent; and · prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation. The trustees are responsible for keeping adequate accounting records that are enough to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

Signed of behalf of the trustees.

Noreen Stoker ..... Director            Date..... 

# CROSSROADS TENDRING & COLCHESTER LTD

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2023

---

I report on the accounts of Crossroads Tendring & Colchester LTD for the year ended 31 March 2023 which are set out on pages 5 to 11.

### **Respective responsibilities of trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed. The charities gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Accounting Technicians.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

### **Basis of independent examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

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

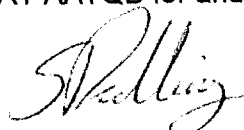
In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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 accounts to be reached.

Shelley-Marie Rudling FMAAT AATQB for and on behalf of:

Community360  
Winsley's House, High Street, Colchester, Essex



Date 26/07/2023

# CROSSROADS TENDRING & COLCHESTER LTD

## STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
<b>Incoming resources</b>					
Donations & legacies		445	-	445	580
Income from charitable activities	2	615,002	20,077	635,079	731,409
Investment Income	3	1,631	-	1,631	2,775
<b>Total incoming resources</b>		<u>617,078</u>	<u>20,077</u>	<u>637,155</u>	<u>734,764</u>
<b>Resources expended</b>					
Charitable activities	4/5	609,798	24,384	634,182	658,181
<b>Total resources expended</b>		<u>609,798</u>	<u>24,384</u>	<u>634,182</u>	<u>658,181</u>
<b>Net income/(expense) before transfers</b>		7,280	(4,307)	2,973	76,583
<b>Transfer between funds</b>		(10)	10	-	-
<b>Net Movement in Funds</b>		<u>7,270</u>	<u>(4,297)</u>	<u>2,973</u>	<u>76,583</u>
Balances brought forward at 1st April 2022		384,512	12,398	396,910	320,327
Balances carried forward at 31st March 2023		<u><b>391,782</b></u>	<u><b>8,101</b></u>	<u><b>399,883</b></u>	<u><b>396,910</b></u>

The notes on pages 8 - 11 form an integral part of these financial statements.

# CROSSROADS TENDRING & COLCHESTER LTD

## BALANCE SHEET AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
<b>Tangible Fixed assets</b>	<b>9</b>		2,581		2,895
<b>Current assets</b>					
Debtors and prepayments	<b>10</b>	12,801		9,239	
Cash at bank and in hand		397,045		454,849	
		<u>409,846</u>		<u>464,088</u>	
<b>Creditors:</b>					
Accounts falling due within one year	<b>11</b>	<u>12,544</u>		<u>70,073</u>	
<b>Net current assets</b>			397,302		394,015
<b>Net assets</b>			<u><b>399,883</b></u>		<u><b>396,910</b></u>
<b>Financed by</b>					
Unrestricted funds	<b>14</b>		391,782		384,512
Restricted funds	<b>13</b>		8,101		12,398
			<u><b>399,883</b></u>		<u><b>396,910</b></u>


For the year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.


The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed  Date 19.7.23  
Hugh Bevan

Signed  Date 19/7/23  
Noreen Stoker

# CROSSROADS TENDRING & COLCHESTER LTD

## STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<b>Cash flows from operating activities</b>					
<i>Net cash provided by (used in) operating activities</i>	a	<u>(53,173)</u>	<u>(4,297)</u>	<u>(57,470)</u>	<u>101,034</u>
<b>Cash flows from investing activities</b>					
Proceeds from the sale of tangible assets		-	-	-	-
Purchase of property, plant and equipment		<u>(335)</u>	<u>-</u>	<u>(335)</u>	<u>-</u>
<i>Net cash provided by (used in) investing activities</i>		<u>(335)</u>	<u>-</u>	<u>(335)</u>	<u>-</u>
<i>Change in cash and cash equivalents in reporting period</i>		(53,508)	(4,297)	(57,805)	101,034
<b>Cash and cash equivalents at the beginning of the reporting period</b>	b	<u>442,451</u>	<u>12,398</u>	<u>454,849</u>	<u>353,815</u>
<i>Cash and cash equivalents at the end of the reporting period</i>		<u>388,943</u>	<u>8,101</u>	<u>397,044</u>	<u>454,849</u>

### (a) RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<i>Net income/(expenditure) for the reporting period (as per SOFA)</i>		7,270	(4,297)	2,973	70,978
<b>Adjustments for non-cash items:</b>					
Depreciation charges		648	-	648	861
(Gains)/losses on the sale of fixed assets		-	-	-	-
(increase)/decrease in debtors	5	(3,562)	-	(3,562)	(3,595)
Increase/(decrease) in creditors	6	<u>(57,529)</u>	<u>-</u>	<u>(57,529)</u>	<u>32,790</u>
<i>Net cash provided by (used in) operating activities</i>		<u>(53,173)</u>	<u>(4,297)</u>	<u>(57,470)</u>	<u>101,034</u>

### b) ANALYSIS OF CASH AND CASH EQUIVALENTS

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Cash in hand		388,944	8,101	397,045	454,849
Notice deposits (less than 3 months)		-	-	-	-
<b>Total cash and cash equivalents</b>		<u>388,944</u>	<u>8,101</u>	<u>397,045</u>	<u>454,849</u>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

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### 1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

#### 1.1 Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on 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)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### 1.2 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received either by way of grants, donations and gifts or as contractual income in payment for services and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Income from investments is included in the year in which it is receivable.

#### 1.3 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### 1.4 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected life. As follows:

Fixtures, fittings and equipment - 15% Reducing Balance  
Motor Vehicles - 25% Reducing Balance  
Computer Equipment - 30% Reducing Balance

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

### 6 Net (outgoing)/incoming resources for the year

This is stated after charging:

	2023 Total £	2022 Total £
Staff pension contributions	6,972	6,972
Depreciation	648	861
Auditor's remuneration:		
- audit of the financial statements	770	770
	<u>8,390</u>	<u>8,603</u>

### 7 Staff costs and emoluments

Total staff costs were as follows:

	2023 £	2022 £
Wages and salaries	563,135	534,723
	<u>563,135</u>	<u>534,723</u>

### 8 Particulars of employees:

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

	2023 No.	2022 No.
Number of other staff - definable	<u>49</u>	<u>48</u>

No employee received remuneration of more than £60,000 During the year (2022 - Nil).

### 9 Tangible fixed assets

	Computer Equipment £	Fixtures & Fittings £	Motor Vehicles £	Total £
<b>Cost</b>				
Balance at 1st April 2022	10,786	5,716	2,500	19,002
Additions	-	335	-	335
Balance at 31st March 2023	<u>10,786</u>	<u>6,051</u>	<u>2,500</u>	<u>19,337</u>
<b>Accumulated Depreciation</b>				
Balance at 1st April 2022	10,371	4,799	938	16,108
Depreciation	125	133	391	648
Balance at 31st March 2023	<u>10,496</u>	<u>4,932</u>	<u>1,329</u>	<u>16,756</u>
<b>Net book value:</b>				
at 31st March 2023	<u>290</u>	<u>1,119</u>	<u>1,171</u>	<u>2,581</u>
at 31st March 2022	<u>415</u>	<u>917</u>	<u>1,562</u>	<u>2,894</u>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

### 10 Debtors

	2023 Total £	2022 Total £
Trade Debtors	7,232	5,134
Prepayments	5,569	4,105
	<u>12,801</u>	<u>9,239</u>

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

	2023 Total £	2022 Total £
Trade creditors	5,569	-
Accruals and deferred income	6,975	70,073
	<u>12,544</u>	<u>70,073</u>

### 13 Restricted income funds

	Balance at 01-Apr-22 £	Income £	Expenditure £	Transfers £	Balance at 31-Mar-23 £
Fowler Smith	221	-	(93)	-	129
Catalyst	2,959	19,000	(21,490)	10	479
Other restricted	9,217	-	(1,817)	-	7,400
Essex Community Foundation	-	1,077	(1,077)	-	-
Restricted Fund	<u>12,397</u>	<u>20,077</u>	<u>(24,476)</u>	<u>10</u>	<u>8,008</u>

### 14 Unrestricted income funds

	Balance at 01-Apr-22 £	Income £	Expenditure £	Transfers £	Balance at 31-Mar-23 £
General Funds	<u>384,512</u>	<u>617,078</u>	<u>(609,798)</u>	<u>(10)</u>	<u>391,782</u>

### 15 Related Parties

There were no related parties within the year.

### 16 Going Concern

The charity is operating on a going concern basis

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

### 1.5 Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

### 2 Income from charitable activities

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £
Grants	32,312	20,077	52,389
CJRS	-	-	-
Respite care	602,767	-	602,767
	<u>635,079</u>	<u>20,077</u>	<u>655,156</u>

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £
Grants	72,598	102,325	174,923
CJRS	5,605	-	5,605
Respite care	550,881	-	550,881
	<u>629,084</u>	<u>102,325</u>	<u>731,409</u>

### 3 Investment income

	Unrestricted 2023 £	Total 2023 £	Total 2022 £
Bank deposit account	1,631	1,631	2,775
	<u>1,631</u>	<u>1,631</u>	<u>2,775</u>

### 4 Costs of charitable activities by fund type

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £
Activity costs	401,740	21,490	423,230
Support costs	208,058	2,894	210,952
	<u>609,798</u>	<u>24,384</u>	<u>634,182</u>

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £
Activity costs	317,582	102,666	420,248
Support costs	215,020	22,913	237,933
	<u>532,602</u>	<u>125,579</u>	<u>658,181</u>

### 5 Costs of charitable activities by activity type

	Total Funds 2023	Total Funds 2022
General funds	633,412	657,411
Young carers	-	-
Governance costs	770	770
	<u>634,182</u>	<u>658,181</u>

**CROSSROADS TENDRING & COLCHESTER LTD**

England & Wales - Charity number 1103860

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# Accounts

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**CROSSROADS TENDRING &  
COLCHESTER LTD**

Charity Number: 1103860

Company Number: 5019338

**TRUSTEES REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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# CROSSROADS TENDRING & COLCHESTER LTD

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# CROSSROADS TENDRING & COLCHESTER LTD

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2022

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<b>Charity number</b>	1103860
<b>Company registration number</b>	05019338
<b>Registered Office</b>	Suite 3 Unit 3 Bosworth House High Street Thorpe Le Soken Essex CO16 0EA
<b>Trustees</b>	David MacDonald (director & trustee) Edward Butlin (director & trustee) Hugh Beavan (director & trustee) Karoline Hlubek (director & trustee) Noreen Stoker (director & trustee) Valerie Pretty (director & trustee) Darren Wardle (director & trustee) (Appointed March 2022)
<b>Company Secretary</b>	Dawn Breame
<b>Chairman</b>	Valerie Pretty
<b>Accountants</b>	Community360 Winsley's House High Street Colchester Essex CO1 1UG

# CROSSROADS TENDRING & COLCHESTER LTD

## STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

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	Notes	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
<b>Incoming resources</b>					
Donations & legacies		580	-	580	1,238
Income from charitable activities	2	629,084	102,325	731,409	563,647
Investment Income	3	2,775	-	2,775	3,618
<b>Total incoming resources</b>		<u>632,439</u>	<u>102,325</u>	<u>734,764</u>	<u>568,503</u>
<b>Resources expended</b>					
Charitable activities	4/5	532,602	125,579	658,181	599,629
<b>Total resources expended</b>		<u>532,602</u>	<u>125,579</u>	<u>658,181</u>	<u>599,629</u>
<b>Net income/(expense) before transfers</b>		99,837	(23,254)	76,583	(31,125)
<b>Transfer between funds</b>		(91)	91	-	-
<b>Net Movement in Funds</b>		<u>99,746</u>	<u>(23,163)</u>	<u>76,583</u>	<u>(31,125)</u>
Balances brought forward at 1st April 2021		284,766	35,561	320,327	351,452
Balances carried forward at 31st March 2022		<u><b>384,512</b></u>	<u><b>12,398</b></u>	<u><b>396,910</b></u>	<u><b>320,327</b></u>

The notes on pages 8 - 11 form an integral part of these financial statements.

# CROSSROADS TENDRING & COLCHESTER LTD

## BALANCE SHEET AS AT 31 MARCH 2022

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	Notes	2022		2021	
		£	£	£	£
<b>Tangible Fixed assets</b>	<b>9</b>		2,895		3,756
<b>Current assets</b>					
Debtors and prepayments	<b>10</b>	9,239		5,644	
Cash at bank and in hand		454,849		348,210	
		<u>464,088</u>		<u>353,854</u>	
<b>Creditors:</b>					
Accounts falling due within one year	<b>11</b>	<u>70,073</u>		<u>37,283</u>	
<b>Net current assets</b>			394,015		316,571
<b>Net assets</b>			<u><b>396,910</b></u>		<u><b>320,327</b></u>
<b>Financed by</b>					
Unrestricted funds	<b>14</b>		384,512		270,639
Restricted funds	<b>13</b>		<u>12,398</u>		<u>49,688</u>
			<u><b>396,910</b></u>		<u><b>320,327</b></u>

For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed \_\_\_\_\_ Date \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

# CROSSROADS TENDRING & COLCHESTER LTD

## STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<b>Cash flows from operating activities</b>					
<i>Net cash provided by (used in) operating activities</i>	a	<u>129,802</u>	<u>(23,163)</u>	<u>106,639</u>	<u>(17,857)</u>
<b>Cash flows from investing activities</b>					
Proceeds from the sale of tangible assets		-	-	-	-
Purchase of property, plant and equipment		-	-	-	(2,500)
<i>Net cash provided by (used in) investing activities</i>		<u>-</u>	<u>-</u>	<u>-</u>	<u>(2,500)</u>
<i>Change in cash and cash equivalents in reporting period</i>		129,802	(23,163)	106,639	(20,357)
<b>Cash and cash equivalents at the beginning of the reporting period</b>	b	<u>298,522</u>	<u>49,688</u>	<u>348,210</u>	<u>368,567</u>
<i>Cash and cash equivalents at the end of the reporting period</i>		<u>428,324</u>	<u>26,525</u>	<u>454,849</u>	<u>348,210</u>

### (a) RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<i>Net income/(expenditure) for the reporting period (as per SOFA)</i>		99,746	(23,163)	76,583	(31,125)
<b>Adjustments for non-cash items:</b>					
Depreciation charges		861	-	861	862
(Gains)/losses on the sale of fixed assets		-	-	-	-
(increase)/decrease in debtors	5	(3,595)	-	(3,595)	(1,925)
Increase/(decrease) in creditors	6	<u>32,790</u>	-	<u>32,790</u>	<u>14,331</u>
<i>Net cash provided by (used in) operating activities</i>		<u>129,802</u>	<u>(23,163)</u>	<u>106,639</u>	<u>(17,857)</u>

### b) ANALYSIS OF CASH AND CASH EQUIVALENTS

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Cash in hand		405,161	49,688	454,849	348,210
Notice deposits (less than 3 months)		-	-	-	-
<b>Total cash and cash equivalents</b>		<u>405,161</u>	<u>49,688</u>	<u>454,849</u>	<u>348,210</u>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

---

### 1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

#### 1.1 Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on 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)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### 1.2 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received either by way of grants, donations and gifts or as contractual income in payment for services and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Income from investments is included in the year in which it is receivable.

#### 1.3 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### 1.4 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected life. As follows:

Fixtures, fittings and equipment - 15% Reducing Balance

Motor Vehicles - 25% Reducing Balance

Computer Equipment - 30% Reducing Balance

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 1.5 Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

### 2 Income from charitable activities

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £
Grants	72,598	102,325	174,923
CJRS	5,605	-	5,605
Respite care	550,881	-	550,881
	<b>629,084</b>	<b>102,325</b>	<b>731,409</b>

	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £
Grants	42,806	16,000	58,806
CJRS	84,104	-	84,104
Respite care	420,738	-	420,738
	<b>547,647</b>	<b>16,000</b>	<b>563,647</b>

### 3 Investment income

	Unrestricted 2022 £	Total 2022 £	Total 2021 £
Bank deposit account	2,775	2,775	3,618
	<b>2,775</b>	<b>2,775</b>	<b>3,618</b>

### 4 Costs of charitable activities by fund type

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £
Activity costs	317,582	102,666	420,248
Support costs	215,020	22,913	237,933
	<b>532,602</b>	<b>125,579</b>	<b>658,181</b>

	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £
Activity costs	414,107	-	414,107
Support costs	170,827	14,695	185,522
	<b>584,934</b>	<b>14,695</b>	<b>599,629</b>

### 5 Costs of charitable activities by activity type

	Total Funds 2022	Total Funds 2021
General funds	657,411	598,361
Young carers	-	568
Governance costs	770	700
	<b>658,181</b>	<b>599,629</b>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 6 Net (outgoing)/incoming resources for the year

This is stated after charging:

	<b>2022</b>	<b>2021</b>
	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
Staff pension contributions	6,972	6,202
Depreciation	861	862
Auditor's remuneration:		
- audit of the financial statements	770	700
	<u><b>8,603</b></u>	<u><b>7,764</b></u>

### 7 Staff costs and emoluments

Total staff costs were as follows:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Wages and salaries	534,723	542,368
	<u><b>534,723</b></u>	<u><b>542,368</b></u>

### 8 Particulars of employees:

The average number of employees during the year, calculated on the basis of full time equivalents, was as follows:

	<b>2022</b>	<b>2021</b>
	<b>No.</b>	<b>No.</b>
Number of other staff - definable	<u>48</u>	<u>48</u>

No employee received remuneration of more than £60,000 During the year (2021 - Nil).

### 9 Tangible fixed assets

	<b>Computer</b>	<b>Fixtures &amp;</b>	<b>Motor</b>	<b>Total</b>
	<b>Equipment</b>	<b>Fittings</b>	<b>Vehicles</b>	<b>£</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>				
Balance at 1st April 2021	10,786	5,716	2,500	19,002
Additions	-	-	-	-
Disposals	-	-	-	-
Balance at 31st March 2022	<u><b>10,786</b></u>	<u><b>5,716</b></u>	<u><b>2,500</b></u>	<u><b>19,002</b></u>
<b>Accumulated Depreciation</b>				
Balance at 1st April 2021	10,193	4,637	417	15,246
Depreciation	178	162	521	861
Balance at 31st March 2022	<u><b>10,371</b></u>	<u><b>4,799</b></u>	<u><b>938</b></u>	<u><b>16,107</b></u>
<b>Net book value:</b>				
at 31st March 2022	<u><b>415</b></u>	<u><b>917</b></u>	<u><b>1,562</b></u>	<u><b>2,895</b></u>
at 31st March 2021	<u><b>593</b></u>	<u><b>1,079</b></u>	<u><b>2,083</b></u>	<u><b>3,756</b></u>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 10 Debtors

	2022 Total £	2021 Total £
Trade Debtors	5,134	5,644
Prepayments	4,105	-
	<u>9,239</u>	<u>5,644</u>

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

	2022 Total £	2021 Total £
Trade creditors	-	-
Accruals and deferred income	70,073	37,283
	<u>70,073</u>	<u>37,283</u>

### 12 Commitments under operating leases

As 31 March 2021 the company had annual commitments under non-cancellable operating leases as set out below.

#### Land & buildings

	2022 Total £	2021 Total £
Operating leases which expire: After more than 5 years	-	-

### 13 Restricted income funds

	Balance at 01-Apr-21 £	Income £	Expenditure £	Transfers £	Balance at 31-Mar-22 £
Fowler Smith	471	-	(250)	-	221
Catalyst	1,873	24,000	(22,914)	-	2,959
Other restricted	-	102,325	(102,416)	91	-
Young Carers	33,217	-	-	-	33,217
Restricted Fund	<u>35,561</u>	<u>126,325</u>	<u>(125,580)</u>	<u>91</u>	<u>36,397</u>

### 14 Unrestricted income funds

	Balance at 01-Apr-20 £	Income £	Expenditure £	Transfers £	Balance at 31-Mar-21 £
General Funds	<u>284,766</u>	<u>632,439</u>	<u>(532,602)</u>	<u>(91)</u>	<u>384,512</u>

Accounts for the year 20-21 incorrectly showed restricted spend of £14,127 as unrestricted. Therefore the opening balances have been corrected in these accounts to show the true position of funds.

### 15 Related Parties

There were no related parties within the year.

### 16 Going Concern

The charity is operating on a going concern basis

**CROSSROADS TENDRING & COLCHESTER LTD**

England & Wales - Charity number 1103860

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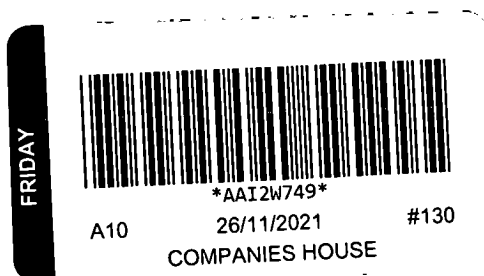
# Accounts

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# **CROSSROADS TENDRING & COLCHESTER LTD**

Charity Number: 1103860  
Company Number: 5019338

## **TRUSTEES REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**



# CROSSROADS TENDRING & COLCHESTER LTD

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# CROSSROADS TENDRING & COLCHESTER LTD

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2021

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**Charity number** 1103860

**Company registration number** 05019338

**Registered Office** Suite 3 Unit 3 Bosworth House  
High Street  
Thorpe Le Soken  
Essex  
CO16 0EA

**Trustees** David MacDonald (director & trustee)  
Edward Butlin (director & trustee)  
Hugh Beavan (director & trustee)  
Karoline Hlubek (director & trustee)  
Noreen Stoker (director & trustee)  
Valerie Pretty (director & trustee)

**Company Secretary** Dawn Breame

**Chairman** Valerie Pretty

**Accountants** Community360  
Winsley's House  
High Street  
Colchester  
Essex  
CO1 1UG

# CROSSROADS TENDRING & COLCHESTER LTD

## CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 MARCH 2021

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We started our year with the country in Lockdown due to the Covid 19 situation, we were not allowed to enter our Clients home's which meant we could only offer services like Shopping, collecting prescriptions, and other activities that could be done. We furloughed 33 of our 52 members of staff 63% under the government scheme. The staff that continued to work, we made sure they received their normal hours of pay. We were fully stocked with PPE for all our staff, hand sanitisers etc. After the lockdown finished a good number of Clients wanted our services back, as they had missed the respite, we give them. We still had a few staff off on furlough who had been shielding. Things were getting back to normal with our services when the 2<sup>nd</sup> Lockdown started, but this time we could enter our clients' homes and provide our services, which they were grateful for, gradually those staff on furlough had returned, but a few due to shielding stayed on the furlough scheme. Unfortunately, we lost one member of staff Lelsi Watts to Covid 19; she did have diabetes and developed complications. Leslie was a very popular care support worker and will be sadly missed. Within the year there have been times when other members of staff had contracted Covid but did not have to go to hospital and returned to work within 3 weeks. Also there have been times when staff have had contact with someone with Covid and so therefore have had to self-isolate.

A sad decision was made to close the Young Carers Group, numbers had dropped even before the Lockdown, mostly due to the way children had been referred previously having changed. Our Taster Service to new clients of 2 hours service a week for up to 6 weeks, remains extremely popular for carers trying out respite services. We did receive a top up payment during the year. We find this is a good way for Carers to find out how much our services help them.

During both lockdown's Trustee meetings had to stop, but we all received monthly reports and accounts. Anything that needed a vote on was dealt with by email. We did try one Zoom meeting but did not feel it was helpful. We did have some Board Meetings in the Office and hope to resume them as soon as we are allowed. The Trustees stay the same for 2021/22, in 2022/23 both myself & David McDonald will have served on the board for 10 years, so will have to stand down and replacements found.

Due to Covid 19 this has been a challenging time for us, we will have made a loss in during the year, which we had planned for. We are in a financial situation where we can cover this loss. We also received some Local government grants which has greatly helped to reduce these loses.

Our services are making a slow recovery to where we were before lockdown in March 2020, we are hoping demand will increase when public places are open again and we will be recruiting a few new members of staff, to replace the ones which have left us over 2020/21.

Our average level of staff is 46 and our reputation as a sound employer is now receiving recognition, which is confirmed by our low staff turnover. We are currently looking to recruit staff for our growing child services. Our declared strategy of providing the same carer to clients on a regular basis is very well received. We also provide extra care during the day, evenings, and weekends when existing clients need cover for appointments, and social events. We will be increasing staff wages in April 2021, and continue with the staff benefits that we have at present.

We have a mental health support service from BUPA which can support our staff either over the phone or one to one session. Some have used this service during this difficult year and have found it very helpful.

# CROSSROADS TENDRING & COLCHESTER LTD

## CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 MARCH 2021

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Finally, our Mission Statement and Statement of Public Benefit.

"Crossroads" promotes, offers, supports and delivers high quality services to carers and the people with care needs."

This is in direct regard to The Charity Commission purpose number 10 which states "the relief of those in need by reason of youth, age, ill health, disability, financial hardship or other disadvantages."

Crossroads Tendring and Colchester is an independent incorporated charity Registration number: 1103860 whose geographical area for service provision is Essex.

### Trustees Responsibility Statement

The trustees (who are also the directors of Crossroads Tendring & Colchester Ltd for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations. Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the of the company and the income and expenditure of the company for that period.

The Trustees have had due regard to the guidance on public benefit published by the Charity Commission in section 17(5) of the 2011 Charities Act".


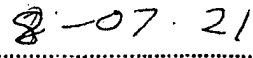
Crossroads Tendring & Colchester supports Carers in the Tendring & Colchester districts by offering services which includes respite, personnel care, medication administration, shopping, light housework duties, companionship, and a bereavement support service.

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 accounting estimates that are reasonable and prudent; and · prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation. The trustees are responsible for keeping adequate accounting records that are enough to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Registered office:

Suite 3 Unit 3 Bosworth House

Signed of behalf of the trustees.

Valerie Evelyn Pretty  Director Date 

# CROSSROADS TENDRING & COLCHESTER LTD

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2021

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I report on the accounts of Crossroads Tendring & Colchester LTD for the year ended 31 March 2021 which are set out on pages 5 to 11.

### **Respective responsibilities of trustees and examiner**

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed. The charities gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Accounting Technicians.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

### **Basis of independent examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

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

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

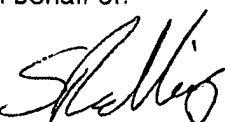
- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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 accounts to be reached.

Shelley-Marie Rudling FMAAT AATQB for and on behalf of:

Community360

Winsley's House, High Street, Colchester, Essex



Date 6<sup>th</sup> August 2021

# CROSSROADS TENDRING & COLCHESTER LTD

## STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
<b>Incoming resources</b>					
Donations & legacies		1,238	-	1,238	1,840
Income from charitable activities	2	547,647	16,000	563,647	686,530
Investment Income	3	3,618	-	3,618	4,291
<b>Total incoming resources</b>		<u>552,503</u>	<u>16,000</u>	<u>568,503</u>	<u>692,661</u>
<b>Resources expended</b>					
Charitable activities	4/5	599,061	568	599,629	663,420
<b>Total resources expended</b>		<u>599,061</u>	<u>568</u>	<u>599,629</u>	<u>663,420</u>
<b>Net income/(expense) before transfers</b>		(46,557)	15,432	(31,125)	29,241
<b>Profit/Loss on disposals of Tangible Assets</b>		-	-	-	(632)
<b>Net Movement in Funds</b>		<u>(46,557)</u>	<u>15,432</u>	<u>(31,125)</u>	<u>28,609</u>
Balances brought forward at 1st April 2020		317,196	34,256	351,452	322,843
Balances carried forward at 31st March 2021		<u>270,639</u>	<u>49,688</u>	<u>320,327</u>	<u>351,452</u>

The notes on pages 8 - 11 form an integral part of these financial statements.

# CROSSROADS TENDRING & COLCHESTER LTD

## BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021		2020	
		£	£	£	£
<b>Tangible Fixed assets</b>	9		3,756		2,118
<b>Current assets</b>					
Debtors and prepayments	10	5,644		3,719	
Cash at bank and in hand		348,210		368,566	
		<u>353,854</u>		<u>372,285</u>	
<b>Creditors:</b>					
Accounts falling due within one year	11	37,283		22,952	
<b>Net current assets</b>			316,571		349,333
<b>Net assets</b>			<u>320,327</u>		<u>351,451</u>
<b>Financed by</b>					
Unrestricted funds	14		270,639		317,196
Restricted funds	13		49,688		34,256
			<u>320,327</u>		<u>351,452</u>

For the year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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

The directors declare that they have approved the accounts above.

Signed Valerie Pretty Date 8-07-21

Signed David MacDonald Date 8-07-2021

# CROSSROADS TENDRING & COLCHESTER LTD

## STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>Cash flows from operating activities</b>					
<i>Net cash provided by (used in) operating activities</i>	a.	<u>(33,289)</u>	<u>15,432</u>	<u>(17,857)</u>	<u>26,714</u>
<b>Cash flows from investing activities</b>					
Proceeds from the sale of tangible assets		-	-	-	200
Purchase of property, plant and equipment		<u>(2,500)</u>	<u>-</u>	<u>(2,500)</u>	<u>-</u>
<i>Net cash provided by (used in) investing activities</i>		<u>(2,500)</u>	<u>-</u>	<u>(2,500)</u>	<u>200</u>
<b>Change in cash and cash equivalents in reporting period</b>		<b>(35,789)</b>	<b>15,432</b>	<b>(20,357)</b>	<b>26,914</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>	b.	<u>334,310</u>	<u>34,256</u>	<u>368,567</u>	<u>341,652</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>298,522</u></u>	<u><u>49,688</u></u>	<u><u>348,210</u></u>	<u><u>368,566</u></u>

### (a) RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>Net income/(expenditure) for the reporting period (as per SOFA)</b>		(46,557)	15,432	(31,125)	28,609
<b>Adjustments for non-cash items:</b>					
Depreciation charges		862	-	862	865
(Gains)/losses on the sale of fixed assets		-	-	-	632
(increase)/decrease in debtors	5	(1,925)	-	(1,925)	5,191
Increase/(decrease) in creditors	6	14,331	-	14,331	(8,583)
<i>Net cash provided by (used in) operating activities</i>		<u>(33,289)</u>	<u>15,432</u>	<u>(17,857)</u>	<u>26,714</u>

### b) ANALYSIS OF CASH AND CASH EQUIVALENTS

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Cash in hand		298,522	49,688	348,210	368,566
Notice deposits (less than 3 months)		-	-	-	-
<b>Total cash and cash equivalents</b>		<u>298,522</u>	<u>49,688</u>	<u>348,210</u>	<u>368,566</u>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

#### 1.1 Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on 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)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### Cash Flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

#### 1.2 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received either by way of grants, donations and gifts or as contractual income in payment for services and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Income from investments is included in the year in which it is receivable.

#### 1.3 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### 1.4 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected life. As follows:

Fixtures, fittings and equipment - 15% Reducing Balance  
Motor Vehicles - 25% Reducing Balance  
Computer Equipment - 30% Reducing Balance

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 1.5 Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

### 2 Income from charitable activities

	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £
Grants	42,806	16,000	58,806
CJRS	84,104	-	84,104
Respite care	420,738	-	420,738
	<u>547,647</u>	<u>16,000</u>	<u>563,647</u>

	Unrestricted 2020 £	Restricted 2020 £	Total 2020 £
Grants	2,450	33,831	36,281
Respite care	650,249	-	650,249
	<u>652,699</u>	<u>33,831</u>	<u>686,530</u>

### 3 Investment income

	Unrestricted 2021 £	Total 2021 £	Total 2020 £
Bank deposit account	3,618	3,618	4,291
	<u>3,618</u>	<u>3,618</u>	<u>4,291</u>

### 4 Costs of charitable activities by fund type

	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £
Activity costs	414,107	-	414,107
Support costs	184,954	568	185,522
	<u>599,061</u>	<u>568</u>	<u>599,629</u>

	Unrestricted 2020 £	Restricted 2020 £	Total 2020 £
Activity costs	461,164	-	461,164
Support costs	166,641	35,615	202,256
	<u>627,805</u>	<u>35,615</u>	<u>663,420</u>

### 5 Costs of charitable activities by activity type

	Total Funds 2021	Total Funds 2020
General funds	598,361	642,886
Young carers	568	19,834
Governance costs	700	700
	<u>599,629</u>	<u>663,420</u>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 6 Net (outgoing)/incoming resources for the year

This is stated after charging:

	2021 Total £	2020 Total £
Staff pension contributions	6,202	6,845
Depreciation	862	1,495
Auditor's remuneration:		
- audit of the financial statements	700	700
	<u>7,764</u>	<u>9,040</u>

### 7 Staff costs and emoluments

Total staff costs were as follows:

	2021 £	2020 £
Wages and salaries	538,599	501,386
Other pension costs	3,769	3,769
	<u>542,368</u>	<u>505,155</u>

### 8 Particulars of employees:

The average number of employees during the year, calculated on the basis of full time equivalents, was as follows:

	2021 No.	2020 No.
Number of other staff - definable	<u>48</u>	<u>48</u>

No employee received remuneration of more than £60,000 During the year (2020 - Nil).

### 9 Tangible fixed assets

	Computer Equipment £	Fixtures & Fittings £	Motor Vehicles £	Total £
<b>Cost</b>				
Balance at 1st April 2020	10,786	5,716	-	16,502
Additions	-	-	2,500	2,500
Disposals	-	-	-	-
Balance at 31st March 2021	<u>10,786</u>	<u>5,716</u>	<u>2,500</u>	<u>19,002</u>
<b>Accumulated Depreciation</b>				
Balance at 1st April 2020	9,938	4,446	-	14,384
Depreciation	255	191	417	862
Disposals	-	-	-	-
Balance at 31st March 2021	<u>10,193</u>	<u>4,637</u>	<u>417</u>	<u>15,246</u>
<b>Net book value:</b>				
at 31st March 2021	<u>593</u>	<u>1,079</u>	<u>2,083</u>	<u>3,756</u>
at 31st March 2020	<u>848</u>	<u>1,270</u>	<u>-</u>	<u>2,118</u>

# CROSSROADS TENDRING & COLCHESTER LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 10 Debtors

	2021 Total £	2020 Total £
Trade Debtors	5,644	3,719
	<u>5,644</u>	<u>3,719</u>

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

	2021 Total £	2020 Total £
Trade creditors	-	459
Accruals and deferred income	37,283	22,493
	<u>37,283</u>	<u>22,952</u>

### 12 Commitments under operating leases

As 31 March 2021 the company had annual commitments under non-cancellable operating leases as set out below.

	Land & buildings	
	2021 Total £	2020 Total £
Operating leases which expire: After more than 5 years	-	8,552
	<u>-</u>	<u>8,552</u>

### 13 Restricted income funds

	Balance at 01-Apr-20 £	Income £	Expenditure £	Transfers £	Balance at 31-Mar-21 £
Fowler Smith	471	-	-	-	471
Catalyst	-	16,000	-	-	16,000
Young Carers	33,785	-	(568)	-	33,217
Restricted Fund	<u>34,256</u>	<u>16,000</u>	<u>(568)</u>	<u>-</u>	<u>49,688</u>

### 14 Unrestricted income funds

	Balance at 01-Apr-20 £	Income £	Expenditure £	Transfers £	Balance at 31-Mar-21 £
General Funds	<u>317,196</u>	<u>552,503</u>	<u>(599,061)</u>	<u>-</u>	<u>270,639</u>

### 15 Related Parties

There were no related parties within the year.

### 16 Going Concern

The charity is operating on a going concern basis