

CROSSROADS TENDRING & COLCHESTER LTD

Charity Number: 1103860
Company Number: 5019338

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

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CROSSROADS TENDRING & COLCHESTER LTD

CONTENTS FOR THE YEAR ENDED 31 MARCH 2021

	Page
Legal and administrative information	1
Trustees Annual Report	2 - 3
Independent Examiners Report	4
Statement of Financial Activities	5
Balance Sheet	6
Statement of Cash Flow	7
Notes to the financial statements	8 - 11

CROSSROADS TENDRING & COLCHESTER LTD

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2021

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

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 2nd 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 losses.

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

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.

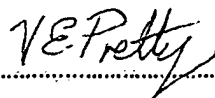
In preparing these financial statements, the trustees are required to: · select suitable accounting policies and then apply them consistently; · observe the methods and principles in the Charities SORP; · make judgements and accounting estimates that are reasonable and prudent; and · prepare the financial 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.

Registered office:

Suite 3 Unit 3 Bosworth House

Signed of behalf of the trustees.

Valerie Evelyn Pretty



Director

Date

8-07-21

CROSSROADS TENDRING & COLCHESTER LTD

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

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:

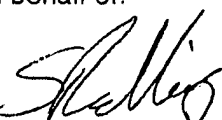
- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts 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 6th 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 £
Incoming resources					
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
Total incoming resources		<u>552,503</u>	<u>16,000</u>	<u>568,503</u>	<u>692,661</u>
Resources expended					
Charitable activities	4/5	599,061	568	599,629	663,420
Total resources expended		<u>599,061</u>	<u>568</u>	<u>599,629</u>	<u>663,420</u>
Net income/(expense) before transfers		(46,557)	15,432	(31,125)	29,241
Profit/Loss on disposals of Tangible Assets		-	-	-	(632)
Net Movement in Funds		<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 £
Tangible Fixed assets	9		3,756		2,118
Current assets					
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>	
Creditors:					
Accounts falling due within one year	11	37,283		22,952	
				<u>22,952</u>	
Net current assets			316,571		349,333
Net assets			<u><u>320,327</u></u>		<u><u>351,451</u></u>
Financed by					
Unrestricted funds	14		270,639		317,196
Restricted funds	13		49,688		34,256
			<u><u>320,327</u></u>		<u><u>351,452</u></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
Valerie Pretty

Signed David MacDonald Date 8-07-2021
David MacDonald

CROSSROADS TENDRING & COLCHESTER LTD

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Cash flows from operating activities					
<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>
Cash flows from investing activities					
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>
Change in cash and cash equivalents in reporting period		<u>(35,789)</u>	<u>15,432</u>	<u>(20,357)</u>	<u>26,914</u>
Cash and cash equivalents at the beginning of the reporting period	b	<u>334,310</u>	<u>34,256</u>	<u>368,567</u>	<u>341,652</u>
Cash and cash equivalents at the end of the reporting period		<u>298,522</u>	<u>49,688</u>	<u>348,210</u>	<u>368,566</u>

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

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Net income/(expenditure) for the reporting period (as per SOFA)		<u>(46,557)</u>	<u>15,432</u>	<u>(31,125)</u>	<u>28,609</u>
Adjustments for non-cash items:					
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)		-	-	-	-
Total cash and cash equivalents		<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

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 £
Cost				
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>
Accumulated Depreciation				
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>
Net book value:				
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

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