

**CROSSROADS TENDRING &
COLCHESTER LTD**

Charity Number: 1103860

Company Number: 5019338

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



CROSSROADS TENDRING & COLCHESTER LTD

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CROSSROADS TENDRING & COLCHESTER LTD

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2023

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

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 1st 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.....

19/7/23

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

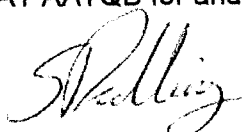
In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- 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 £
Incoming resources					
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
Total incoming resources		<u>617,078</u>	<u>20,077</u>	<u>637,155</u>	<u>734,764</u>
Resources expended					
Charitable activities	4/5	609,798	24,384	634,182	658,181
Total resources expended		<u>609,798</u>	<u>24,384</u>	<u>634,182</u>	<u>658,181</u>
Net income/(expense) before transfers		7,280	(4,307)	2,973	76,583
Transfer between funds		(10)	10	-	-
Net Movement in Funds		<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>391,782</u>	<u>8,101</u>	<u>399,883</u>	<u>396,910</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 £
Tangible Fixed assets	9	2,581	2,895
Current assets			
Debtors and prepayments	10	12,801	9,239
Cash at bank and in hand		397,045	454,849
		<u>409,846</u>	<u>464,088</u>
Creditors:			
Accounts falling due within one year	11	<u>12,544</u>	<u>70,073</u>
Net current assets		397,302	394,015
Net assets		<u>399,883</u>	<u>396,910</u>
Financed by			
Unrestricted funds	14	391,782	384,512
Restricted funds	13	8,101	12,398
		<u>399,883</u>	<u>396,910</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

EH Bevan
Hugh Bevan

Date

19.7.23

Signed

N Stoker
Noreen Stoker

Date

19/7/23

CROSSROADS TENDRING & COLCHESTER LTD

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Cash flows from operating activities					
<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>
Cash flows from investing activities					
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
Cash and cash equivalents at the beginning of the reporting period	b	<u>442,451</u>	<u>12,398</u>	<u>454,849</u>	<u>353,815</u>
Cash and cash equivalents at the end of the reporting period		<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 £
Net income/(expenditure) for the reporting period (as per SOFA)		7,270	(4,297)	2,973	70,978
Adjustments for non-cash items:					
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)		-	-	-	-
Total cash and cash equivalents		<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

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
	8,390	8,603

7 Staff costs and emoluments

Total staff costs were as follows:

	2023 £	2022 £
Wages and salaries	563,135	534,723
	563,135	534,723

8 Particulars of employees:

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

	2023 No.	2022 No.
Number of other staff - definable	49	48

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

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
	12,801	9,239

11 Creditors: amounts falling due within one year

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

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	12,397	20,077	(24,476)	10	8,008

14 Unrestricted income funds

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

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
	635,079	20,077	655,156
	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £
Grants	72,598	102,325	174,923
CJRS	5,605	-	5,605
Respite care	550,881	-	550,881
	629,084	102,325	731,409

3 Investment income

	Unrestricted 2023 £	Total 2023 £	Total 2022 £
Bank deposit account	1,631	1,631	2,775
	1,631	1,631	2,775

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
	609,798	24,384	634,182
	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £
Activity costs	317,582	102,666	420,248
Support costs	215,020	22,913	237,933
	532,602	125,579	658,181

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
	634,182	658,181