

**CROSSROADS TENDRING &
COLCHESTER LTD**

Charity Number: 1103860
Company Number: 5019338

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



CROSSROADS TENDRING & COLCHESTER LTD

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CROSSROADS TENDRING & COLCHESTER LTD

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2025

Charity number	1103860
Company registration number	05019338
Registered Office	Suite 3 Unit 3 Bosworth House High Street Thorpe Le Soken Essex CO16 0EA
Trustees	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)
Company Secretary	Dawn Breame Tracey Bennett
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 2025

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

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 £
Incoming resources					
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
Total incoming resources		660,755	30,000	690,755	731,017
Resources expended					
Charitable activities	4/5	675,583	18,683	694,266	718,471
Total resources expended		675,583	18,683	694,266	718,471
Net income/(expense) before transfers		(14,828)	11,317	(3,511)	12,546
Transfer between funds		19,400	(19,400)	-	-
Profit/Loss on sale of assets		524	-	524	-
Net Movement in Funds		5,096	(8,083)	(2,987)	12,546
Balances brought forward at 1st April 2024		403,450	8,979	412,429	399,883
Balances carried forward at 31st March 2025		408,546	896	409,442	412,429

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

	Notes	2025		2024	
		£	£	£	£
Tangible Fixed assets	9		12,729		2,601
Current assets					
Debtors and prepayments	10	46,609		52,148	
Cash at bank and in hand		356,610		361,046	
		<u>403,219</u>		<u>413,194</u>	
Creditors:					
Accounts falling due within one year	11	<u>6,506</u>		<u>3,366</u>	
Net current assets			396,713		409,828
Net assets			<u>409,442</u>		<u>412,429</u>
Financed by					
Unrestricted funds	14		408,546		403,450
Restricted funds	13		896		8,979
			<u>409,442</u>		<u>412,429</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 £
Cash flows from operating activities					
<i>Net cash provided by (used in) operating activities</i>	a	15,144	(8,083)	7,061	(35,360)
Cash flows from investing activities					
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)
Cash and cash equivalents at the beginning of the reporting period	b	352,065	8,979	361,046	397,044
Cash and cash equivalents at the end of the reporting period		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 £
<i>Net income/(expenditure) for the reporting period (as per SOFA)</i>		5,096	(8,083)	(2,987)	12,546
Adjustments for non-cash items:					
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)		-	-	-	-
Total cash and cash equivalents		355,714	896	356,610	361,046

CROSSROADS TENDRING & COLCHESTER LTD

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

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
	646,894	30,000	676,894
	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
Grants	5,312	20,923	26,235
Respite care	694,816	-	694,816
	700,128	20,923	721,051
3 Investment income	Unrestricted 2025 £	Total 2025 £	Total 2024 £
Bank deposit account	9,427	9,427	8,126
	9,427	9,427	8,126
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
	675,583	18,683	694,266
	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
Activity costs	449,550	20,045	469,595
Support costs	248,876	-	248,876
	698,426	20,045	718,471
5 Costs of charitable activities by activity type		Total Funds 2025	Total Funds 2024
General funds		693,496	717,701
Governance costs		770	770
		694,266	718,471

CROSSROADS TENDRING & COLCHESTER LTD

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

7 Staff costs and emoluments

Total staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	545,996	619,641
Social security costs	27,521	26,521
Pension contributions	9,034	8,702
	545,996	619,641

8 Particulars of employees:

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

	2025 No.	2024 No.
Number of other staff - definable	41	44

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

9 Tangible fixed assets

	Computer Equipment £	Fixtures & Fittings £	Motor Vehicles £	Total £
Cost				
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	11,426	6,051	12,995	30,472
Accumulated Depreciation				
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	10,892	5,226	1,624	17,743
Net book value:				
at 31st March 2025	534	825	11,371	12,729
at 31st March 2024	763	960	878	2,601

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
	46,609	52,148

11 Creditors: amounts falling due within one year

	2025 Total £	2024 Total £
Trade creditors	579	-
Accruals and deferred income	5,927	3,366
	6,506	3,366

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)	-
	8,978	30,000	(18,683)	(19,400)	896

14 Unrestricted income funds

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

15 Related Parties

There were no related parties within the year.