Carers Trust Crossroads West Wales

England & Wales · Charity number 1121666

Details

Other names	CROSSROADS SIR GAR LIMITED, CROSSROADS SIR GAR/GOFAL CROESSFFYRDD SIR GAR
Status	Registered
Legal form	Charitable company
Company number	06199277
Registered	2007-11-22
Register	View on the Charity Commission register

Contact

Address	Crossroads Unit 3 96 Queen Victoria Road Llanelli Dyfed SA15 2TH
Phone	01554 754957
Email	crossroads@ctcww.org.uk
Website	www.ctcww.org.uk

Activities

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: A specialist carers' organisation providing support to care in their own home. We work across all ages and disabilities providing care from childhood into adult care. The service can be regular or occasional and is provided by trained carer support workers who will continue the caring role while carers have a break.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups

Geography

- **Area of benefit:** NOT DEFINED. IN PRACTICE. CARMARTHENSHIRE
- Carmarthenshire
- Ceredigion

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£3,149,896	£3,139,793	£574,940	141
2024-03-31	£3,115,265	£3,127,518	£564,837	146
2023-03-31	£3,258,326	£3,376,019	£568,271	154
2022-03-31	£3,343,614	£3,334,348	£685,964	167
2021-03-31	£3,414,878	£3,255,754	£676,698	160

Trustees

Name	Role	Appointed
Rev HELEN NICHOLLS	Chair	
Dr Wynford Neil Lodwick		2025-01-28
Helen Powell		2023-01-16
JANET KNOTT		
Jennifer Thomas		2015-05-05

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Carers Trust Crossroads West Wales

England & Wales - Charity number 1121666

Accounts

REGISTERED COMPANY NUMBER: 06199277 (England and Wales)
REGISTERED CHARITY NUMBER: 1121666

Report of the Trustees and

Financial Statements

for the Year Ended 31st March 2025

for

Carers Trust Crossroads West Wales Ltd

Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

Carers Trust Crossroads West Wales Ltd

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Carers Trust Crossroads West Wales Ltd

Report of the Trustees
for the Year Ended 31st March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives and principal activities of the Charity to benefit the public are encompassed within its Vision, Mission and Values as set out below. The trustees, staff and volunteers are guided by these statements and the services provided by the organisation will always adhere to them.

Carers Trust Crossroads West Wales (CTCWW) vision is that unpaid carers of all ages are heard and valued and have access to the support, advice, and resources they need to need to live a fulfilling life alongside caring. Our ethos is that carers are at the heart of everything we do, and our organisation's objectives are to be recognised as the specialist 'go to' organisation for unpaid carers in West Wales to ensure they can access high quality information, advice, and support.

Our values underpin our work with carers. We are 'Excellence', 'Inclusive', 'Responsive' and 'Trusted'. These values were prioritised to ensure that carers and stakeholders have the confidence to work with us for the following reasons:

Excellence: to ensure we apply best practice to deliver quality support to empower carers and the individuals they care for to improve their quality of life.

Inclusive: to meet the diverse needs of carers and the individuals they care for, collaborating to coproduce services that reflect their individual and collective needs.

Responsive: timely, person-centred and accessible support to ensure that carers and the individuals they care for receive preventative services

Trusted: our reputation for excellence ensures that our beneficiaries and stakeholders trust us to deliver quality services to meet their needs.

The charity is registered with Care Inspectorate Wales (CIW) as a domiciliary care agency for both adults and children. It employs paid qualified Carer Support Workers to provide domiciliary care in the community to give carers a break from their caring role. The work of the Carer Support Workers is monitored regularly, and their effectiveness and skills are assessed by their managers.

Report of the Trustees
for the Year Ended 31st March 2025

OBJECTIVES AND ACTIVITIES

Public benefit

Each year, the management committee reviews our aims, objectives and activities against the Operating Plan and Strategic Plan. The review looks at what we achieved and the outcomes of our work in the previous twelve months. The review looks at the success of each key activity and the benefits they have brought to the carers we support. The review also helps us to ensure our aim, objectives and activities remain focused on our stated purpose. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The trustees consider how developments or activities will contribute to the aims and objectives they have set.

We deliver public benefit through:

- Providing breaks from caring with replacement care, in groups or practical 1:1 support
- Assessment and support of carers' needs, helping them achieve desired goals
- Emergency planning and providing care cover using our charitable funds
- Training and equipping carers with skills for their caring role
- Raising awareness of caring and family carers in the community, schools and with employers, to help them understand the impact of caring and how they can help
- Developing links with partner organisations and referring to other Professionals and charities that support carers
- Developing and diversifying our services, ensuring the charity remains representative of the carers we serve
- Ensuring our services are available to as many carers and the people they support as possible
- Involving carers and the people they support so that they drive service design and development
- Ensuring that our services are high quality, flexible, responsive, and continually improving
- Learning from the good practice of others and encourage others to learn from us
- Exploring opportunities for establishing joint projects and relationships with organisations to improve services for carers.

The impact we strive to achieve for family carers is:
- Increased confidence in their caring role
- Improved or maintained physical health
- Improved or maintained mental health
- Carers and family able to cope financially
- Increase in carers able access education, training, volunteering and employment
- Enabling more family carers to be involved in influencing policy
- For those with care needs whom we support have a maintained or improved quality of life

Who used and benefited from our service?

Our objectives and funding restrict the services we provide to residents in the counties of Carmarthenshire, Ceredigion and Pembrokeshire in Wales, covering some 5750 square kilometres, which represents over 27% of the total landmass in Wales. The number of unpaid carers in Carmarthenshire is estimated at 23,998; 7,114 carers provide 50 or more hours of care per week. Ceredigion's estimated unpaid carers are 8,603 and Pembrokeshire's estimated unpaid carers are 12,890 (Census 2021).
Carers living in rural and remote communities face added challenges in accessing services.

OBJECTIVES AND ACTIVITIES

We continued to utilise Amser and Carer Support Funding to assist unpaid carers throughout Carmarthenshire and Pembrokeshire. Support was provided in various forms, including food vouchers, essential household appliances, and one-on-one assistance. Additionally, we maintained our commitment to offering information, guidance, and activities for both carers and those they care for.

We also facilitated social clubs and events for young adults with disabilities which enabled the families to have a break from their caring role.

Equal Opportunities and Welsh Language

The Charity is committed to providing equal opportunities for all regarding service provision and employment, regardless of age, gender, physical disability, mental or sensory impairment, race, culture, economic factors, sexual orientation, marital status, political beliefs, or religion.

Carers Trust has adopted the principle that in the conduct of its business in Wales it will treat the English and Welsh languages on a basis of equality. Our Welsh Language Scheme sets out how Crossroads will give effect to the principle when providing services to the public in Wales.

Carers Trust Crossroads West Wales have over 27% Welsh speaking staff, which includes 75% of office-based staff who are able to converse in Welsh.

ACHIEVEMENTS AND PERFORMANCE

We continue to be the go-to provider for replacement care in Carmarthenshire and Ceredigion providing 94,582 hours of regulated care provided at home and in the community.

Together with our network partners in the Gofalwyr Ceredigion Carers consortium, we continue to deliver comprehensive advice, information, and practical support services to carers.

This year has been both dynamic and rewarding as we dedicated our efforts to reentering and securing new service opportunities. We are proud that we have successfully secured several significant contracts that strengthen our commitment to supporting individuals and communities.

- **Community Support Service for Children in Carmarthenshire:** We are delighted to have been appointed as a framework provider, enabling us to deliver essential support to children and young people across the county.

- **Community Support Service for Adults in Carmarthenshire:** We have also been approved as a provider for adults, ensuring access to tailored support that promotes independence and inclusion, across the County

- **Specialist Support for Adults with Complex Care Needs and Autism:** In addition, we have been selected as an approved provider for adults with complex needs, specifically those with autism, covering the Amman, Llanelli, and Gwendraeth areas.

These vital services play a crucial role in enhancing the lives of disabled children, young people, and adults. Our teams will help individuals access community resources, attend youth clubs, and participate in social and recreational activities that foster inclusion, independence, and overall well-being.

All contracts commenced on **2nd September 2024** and will run until **1st September 2028**, marking a significant milestone in our ongoing mission to deliver high-quality, person-centre d care.

Through these efforts, we are also providing much-needed respite for parent carers. By creating opportunities for their children to engage in community activities, we alleviate the intense stress often experienced by families caring for children with complex health needs. These breaks allow parent carers to spend quality time with siblings, pursue personal interests, work, rest, or simply enjoy time for themselves-contributing to their overall wellbeing and resilience.

Through the tendering process, we were once again successful in securing a significant contract with Pembrokeshire County Council to deliver the Pembrokeshire Carers Support Service as from 1st October 2024. This agreement, which runs until 31st March 2027, enables us to provide vital information advice and support to unpaid carers across the region.

In addition, we have been commissioned to offer guidance and support around short breaks, helping unpaid carers access well-deserved and affordable opportunities for rest and relaxation. These breaks are essential for maintaining carers' wellbeing, reducing stress, and ensuring they have time to recharge while continuing their invaluable role.

We were again successful in securing the Hospital Discharge contract with Hywel Dda University Health Board to deliver services in the local hospitals and outreach workers in the community.

Report of the Trustees
for the Year Ended 31st March 2025

Hywel Dda University Health Board made the strategic decision to bring the Investors in Carers service in-house effective from 1 April 2024. Working collaboratively, we ensured a seamless transition of both the service and its staff.In addition, following the publication of a new tender for the Complex Continuing Care service for Children contract with Hywel Dda, we chose not to submit an application to continue delivering this service. Our priority remained the well-being of the children and their families, so we worked closely with all stakeholders to guarantee a smooth handover to the new provider, minimising disruption and safeguarding care standards.

We continued to successfully deliver short break opportunities with the Amser funding from the Welsh Government, along with additional support to extend this service to unpaid carers in Pembrokeshire. The continuation of Carers Support Funding has enabled us to enhance our financial support offerings through our Money Matters Project, providing a holistic service tailored to the needs of carers facing financial challenges. Carers can continue to access assistance to maximize their income and reduce expenses through a variety of available grants, discounts, and concessions for themselves and those they care for.
We were commissioned by Carmarthenshire County Council to lead the Carmarthenshire Carers Co-Production and Engagement initiative. The primary aim of this work was to provide dedicated specialist capacity to engage directly with unpaid carers across the county. Through meaningful collaboration, we ensured that services designed to support carers are not only developed for them but with them-drawing on their lived experiences, insights, and ideas. This approach guarantees that future services are shaped by carers' aspirations, preferences, and priorities, creating a truly person-centred model of support.

We made a meaningful impact on carers and their families by distributing a range of grants to support them through challenging times, thanks to the support of Carers Trust Wales, the Welsh Government, and Carmarthenshire County Council. In Pembrokeshire, we extended our support further, offering grants for food and essential equipment through funding from Carers Trust Wales and the Welsh Government.

Ceredigion County Council approached us to deliver an Income Maximisation service, building on the proven success of our model in Carmarthenshire. This request reflects the strong outcomes and positive impact we have achieved in supporting individuals and families to access their full financial entitlements. By leveraging our expertise and best practices, we aim to replicate these results in Ceredigion, ensuring residents receive comprehensive guidance and support to improve financial resilience and well-being.

We were commissioned by Carmarthenshire County Council to deliver Carmarthenshire Carers Co - Production & Engagement Work for the primary purpose to provide specialist capacity to work directly with unpaid carers in Carmarthenshire, so that services to support carers are developed with carers, informed by their experience and ideas, and shaped by their aspirations and preferences.

In the second year of our three-year funding award of £499,000 from the Big Lottery, we are proud to build on the strong foundations laid over the past three years. This continued support enables us to sustain and enhance the impactful services we provide for young carers and young adult carers, ensuring they receive the guidance, resources, and opportunities they need to thrive

We are recognised locally for providing a high-quality, flexible, and responsive service.

As part of our annual survey, we actively sought feedback from both carers and service users, who are valued stakeholders, to enhance our services and guide future developments. As part of the role of Responsible Individual the CEO carried our Quality-of-Care reviews with service users and their families, and staff.

The charity did not undertake any fundraising activities during the reporting period.

FINANCIAL REVIEW

Financial position

During the period 1st April 2024 to 31st March 2025, the charity's total income was £3,149,896 a slight increase of 0.8% on the previous financial year. Our principal sources of funding were through commissioned services with Carmarthenshire County Council and Hywel Dda University Health Board.

The cost of delivery during the year totalled £3,139,793 an increase of 0.39% on the previous year including the annual increase in implementing the 'minimum/living wage'.

The main costs associated with providing activities wages have yet again been greatly affected this year due to the continuing adherence to the implementation of the minimum/living wage to include travelling time and the increase of pension costs.

As expected, wage costs, including pension, travelling administration of £2,763,182 or 88% of total expenditure remains the most significant area of expenditure.

At the end of 2024/25, the charity's reserves increased to £574,940.

Investment policy and objectives

To ensure that the organisation has cash readily available to meet working capital and other needs, the Board continues to adopt a cautious policy to maintain cash deposits in safe investments. This policy is kept under regular review. Having due regard to the requirement to ensure liquidity, funds not required to meet day to day expenditure are be held in fixed rate bonds and interest-bearing accounts with the charity's bankers.

Reserves policy

The reserves policy is reviewed annually in the light of the main risks facing the organisation. Having re-examined its strategic plan, the Board will seek to maintain a reserve level that will enable it to take advantage of any opportunity to develop services whilst maintaining its obligations to service users and creditors. The baseline requirement is to have reserves equating to between three to six months of annual expenditure. Firstly, to withstand any unforeseen events and secondly ensure that it can meet potential redundancy costs of employees, many of whom have worked with the charity for over 15 years. An adequate level of reserves is again necessary to meet the working capital requirements of the charity.

Based on 2024/25 unrestricted general fund expenditure, reserves should therefore not fall below £459,548. The actual level of reserves at the end of the year was above the baseline figure. To meet the objectives of the charity as set out on page 3 of this report, all reserves can only be applied for the benefit of Carmarthenshire, Ceredigion and Pembrokeshire carers.

FUTURE PLANS

We expect the following service contracts out for tender:

1. Catch Up Benefits Advice Service
2. Replacement Care Regulated Service

We are delighted to have been commissioned by Carmarthenshire County Council to deliver a series of Summer Clubs for children and young people in the Carmarthen area. These clubs will provide a safe, enjoyable, and enriching environment throughout the holiday period. For the older children up to 18 years old. we will organise social outings and experiences that promote confidence, independence, and positive social interaction. This opportunity reflects the trust placed in us, built on our proven success in delivering high-quality programs in the past.

Building on the success of securing funding for both our Short Breaks and Carers Support initiatives, as well as for our Money Matters and Income Maximisation projects, we are now working in partnership with Carers Trust Wales to advocate for sustained investment from the Welsh Government beyond March 2025. This collaboration involves presenting compelling evidence of the positive impact these programs have had on carers and their families, and actively engaging in discussions to demonstrate the critical need for continued support. Our goal is to ensure that these essential services remain available and adequately funded, safeguarding the wellbeing and financial resilience of carers across Wales.

Our current funding from the National Lottery for the Children and Young People Carers Service will conclude in March 2026. To ensure continuity and enhance the impact of our work, we are seeking an additional three years of funding. This will enable us to maintain our existing support for young carers while expanding the service into primary schools. Early intervention is critical, as many young carers begin their caring responsibilities at a very young age, often without recognition or adequate support. By embedding our service within primary schools, we aim to identify and assist these children sooner, reducing isolation, improving emotional wellbeing, and supporting their educational attainment. This expansion will strengthen our ability to provide tailored resources, training for school staff, and a safe space for young carers to access help, ultimately fostering resilience and better long-term outcomes for both the children and their families.

We are steadfast in our commitment to delivering exceptional training for our staff, ensuring they meet the highest professional standards. We firmly believe that a skilled, motivated, and confident team is the cornerstone of achieving our organisational goals. By fostering a culture of continuous learning and development, we empower every member of our workforce to enhance their performance, broaden their expertise, and realise their full potential.

This dedication to growth directly translates into superior service quality, benefiting not only our staff but also the individuals and families we support. As always, our guiding principle remains clear: to meet the needs of carers and their families holistically, with compassion, respect, and dignity at the heart of everything we do.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Report of the Trustees
for the Year Ended 31st March 2025

Carers Trust Crossroads West Wales is a charitable company limited by guarantee, incorporated on the 2nd April 2007. The company was established from the merger of Carmarthen Crossroads, established in 1990 and Llanelli Crossroads, established in 1981, under a Memorandum of Association which defines the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £5.

Recruitment and appointment of new trustees

The directors of the company are also trustees for the purposes of charity law and under the company's articles are known as the Management Committee.

All give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are declared in the notes to the accounts.

Individuals with an interest in the work of the Charity are approached to offer themselves for election as Trustees with a view to maintaining a broad mix of skills and experience. Potential trustees are invited to an interview and to attend meetings of the Charity before an appointment is made.

Trustee Induction and Training

All Trustees are provided with a Trustee Pack containing the relevant Charity Commission documentation, the organisation's Business Plan and Risk Register and other information to ensure awareness of their roles and responsibilities. They also attend occasional training sessions arranged by the Charity relating to aspects of their role and are encouraged to attend courses and meetings organised by the national organisation. A folder is maintained for each Trustee which includes details of their professional background, DBS/POVA checks, signed regulatory documents and training certificates.

Organisational structure

There are up to seven Trustees who are responsible for the strategic direction of the Charity. The full board meets quarterly, with three subcommittees meeting on a quarterly basis. All Trustees are members of at least two of the three sub-committees - Finance Review Group (quarterly), Health & Safety (quarterly) Policy Review Group (quarterly). The committee also meets outside these groups with the Management Team to discuss Strategic and Service Development.

Day to day management and administration is delegated to the Chief Executive Officer and Management Team who meet and consult regularly with the Trustees and attend Trustees meetings and sub-committees.

Related parties

The Charity is affiliated to the Carers Trust (Charity Registration Number 1145181), a UK charity. Carers Trust provides Policies and Procedures which the Charity is required to adopt, offers support, guidance and training, arranges suitable insurance for the Charity and encourages communication and dissemination of good practice among network partners.

Relationships

The organisation meets regularly with officers of Carmarthenshire and Ceredigion County Councils and Hywel Dda University Health Board to review activity and monitor contract performance. The scheme upholds a culture of openness to share relevant information and by discussion of any practice issues with our commissioners and other agencies.

Both trustees and senior managers are active in partnerships by attendance at Strategic Partnership Board for Carers, Hywel Dda University Health Board's Stakeholder Reference Group and other local charities and groups

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Board of Directors fully recognise its responsibility for the management of risk and will ensure that systems and procedures are in place to provide reasonable assurance against fraud and error. The trustees undertake an annual risk assessment when the risk register is reviewed and updated and where necessary systems and procedures are implemented to mitigate any potential impact on the charity.

All internal financial risks are minimised by the implementation of procedures for authorisation of transactions and projects. These procedures are regularly reviewed to ensure they remain appropriate.

The charity will continue to diversify its funding base and is no longer dependent on grant funding. All opportunities are reviewed to build capacity and deliver quality services for carers.

Procedures are in place to ensure our compliance with all health and safety legislation to safeguard our staff, carers and cared for; and the charity adheres strictly to the policies and procedures set down by Carers Trust.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
06199277 (England and Wales)

Registered Charity number
1121666

Registered office
Unit 3
The Palms
96 Queen Victoria Road
Llanelli
Carmarthenshire
SA15 2TH

Trustees
H Nicholls
J A Thomas
A Grimes
A Hopkins (resigned 28.1.25)
J D Knott
H Powell
S M Evans
Dr N W Lodwick (appointed 28.1.25)

Company Secretary
A J Harries

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

MANAGEMENT TEAM

Alison Harries	Chief Executive Officer (CEO) / Company Secretary
Erica Watts	Finance Manager
Karen Samuel	Operational/Registered Manager
Joanne Silverthorne	Service Development Manager (resigned 09.08.24)
Cathy Boyle	Carer Support Services Manager

The management team are responsible for the day to day running of the charity and entrusted with the implementation of the Board's strategic decisions.
Carers Trust Crossroads West Wales Ltd employed 141 staff on 31st March 2025, and the average staff numbers for the year was 137.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Carers Trust Crossroads West Wales Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. 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 state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS
The auditors, Ashmole & Co, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 27th January 2026 and signed on its behalf by:

H Nicholls - Trustee

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Opinion

We have audited the financial statements of Carers Trust Crossroads West Wales Ltd (the 'charitable company') for the year ended 31st March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- nature of the charity and the sector in which it operates.
- the legal and regulatory framework in which the charity operates, and in particular those laws and regulations
that directly affect the financial statements or have a fundamental effect on operations eg Charities Act 2011, health and safety legislation.
- results of enquiries of management and those charged with governance
- any matters identified relating to
the charity's policies and procedures for identifying, evaluating and complying with laws and regulations, and whether there were any known instances of non compliance.
detecting and responding to the risks of fraud and whether there is any knowledge of actual, suspected or alleged fraud.
the internal controls established to mitigate risks of fraud or non compliance with laws and regulations.

As a result of performing the above, we did not identify any key audit matters related to potential risk of fraud or non compliance with laws and regulations.

In addition to the above, our procedures included:
- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations.
- enquires of management and those charged with governance concerning actual and potential litigation and claims
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- review of minutes of committee meetings
- written representations

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

Date: 30-1-2026

Carers Trust Crossroads West Wales Ltd

Statement of Financial Activities for the Year Ended 31st March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	1,007	65	1,072	4,866
Charitable activities	4				
Charitable activities		2,456,486	688,131	3,144,617	3,115,265
Investment income	3	4,207	-	4,207	3,953
Total		2,461,700	688,196	3,149,896	3,124,084
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		2,415,775	724,018	3,139,793	3,127,518
NET INCOME/(EXPENDITURE)		45,925	(35,822)	10,103	(3,434)
RECONCILIATION OF FUNDS					
Total funds brought forward		492,766	72,071	564,837	568,271
TOTAL FUNDS CARRIED FORWARD		538,691	36,249	574,940	564,837

The notes form part of these financial statements

Carers Trust Crossroads West Wales Ltd

Balance Sheet
31st March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	11	1,932	4,674	6,606	7,363
CURRENT ASSETS					
Debtors	12	407,160	30,000	437,160	310,517
Cash at bank and in hand		615,533	1,575	617,108	706,642
		1,022,693	31,575	1,054,268	1,017,159
CREDITORS					
Amounts falling due within one year	13	(485,934)	-	(485,934)	(459,685)
NET CURRENT ASSETS		536,759	31,575	568,334	557,474
TOTAL ASSETS LESS CURRENT LIABILITIES		538,691	36,249	574,940	564,837
NET ASSETS		538,691	36,249	574,940	564,837
FUNDS	15				
Unrestricted funds				538,691	492,766
Restricted funds				36,249	72,071
TOTAL FUNDS				574,940	564,837

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2025.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

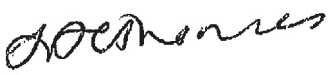
The notes form part of these financial statements

continued...

Balance Sheet - continued
31st March 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on 27th January 2026 and were signed on its behalf by:



J A Thomas - Trustee

The notes form part of these financial statements

Carers Trust Crossroads West Wales Ltd

Cash Flow Statement
for the Year Ended 31st March 2025

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	(88,944)	68,956
Net cash (used in)/provided by operating activities		(88,944)	68,956
Cash flows from investing activities			
Purchase of tangible fixed assets		(4,797)	(9,958)
Interest received		4,207	3,953
Net cash used in investing activities		(590)	(6,005)
Change in cash and cash equivalents in the reporting period		(89,534)	62,951
Cash and cash equivalents at the beginning of the reporting period		706,642	643,691
Cash and cash equivalents at the end of the reporting period		617,108	706,642

The notes form part of these financial statements

Notes to the Cash Flow Statement for the Year Ended 31st March 2025

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

	31.3.25 £	31.3.24 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	10,103	(3,434)
Adjustments for:		
Depreciation charges	5,554	12,451
Interest received	(4,207)	(3,953)
(Increase)/decrease in debtors	(126,643)	56,936
Increase in creditors	26,249	6,956
Net cash (used in)/provided by operations	(88,944)	68,956

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	706,642	(89,534)	617,108
	706,642	(89,534)	617,108
Total	706,642	(89,534)	617,108

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Grant and service level agreement income are only recognised in the Statement of Financial Activities when the general income recognition criteria is met. In the case of performance related grants, income is only recognised to the extent that the charity has provided the specified goods and services. Capital grants are recorded in the Statement of Financial Activities in the year of receipt.

Donations are accounted when received by the charity.

Investment income is recognised at the time the investment income is receivable.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Tenanted property improvements	- 10% on cost
Equipment	- 33% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Rescritions arise when specified by the donor or when funds are raised for particular restricted purposes.

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Cash at bank in hand
Cash at bank in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors
Trade and other debtors are recognised at the settlement amount due.

Creditors and provisions
Creditors and provision are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Going concern
The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

2. DONATIONS AND LEGACIES

	31.3.25	31.3.24
	£	£
Donations	879	4,396
Other services provided	193	470
	1,072	4,866

continued...

3. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Deposit account interest	4,207	3,953

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.25	31.3.24
		£	£
Grants	Charitable activities	688,131	864,230
Local Authority Replacement Care Contracts	Charitable activities	1,069,447	1,016,426
Hywel Dda Adult Spot	Charitable activities	569,130	591,393
Private clients	Charitable activities	29,373	38,601
Hywel Dda Childrens Continuing Care	Charitable activities	6,753	57,563
Local Authority Childrens	Charitable activities	170,031	169,009
Local Authority Personal Care	Charitable activities	109,857	127,920
Summer & After school club session income	Charitable activities	30,452	9,175
Local Authority Community Support	Charitable activities	71,811	72,205
Direct Payments	Charitable activities	-	1,946
Ceredigion CC Framework	Charitable activities	79,964	77,351
Gofalwyr Ceredigion Carers	Charitable activities	33,760	30,778
Advocacy	Charitable activities	4,900	12,882
Carers Trust	Charitable activities	9,465	30,183
Community Home Support Service	Charitable activities	50,427	15,603
CSS Pembs	Charitable activities	62,309	-
Carers Hospital Discharge support service	Charitable activities	100,000	-
Carers Information Service	Charitable activities	5,807	-
Carers Workshop 50 day challenge	Charitable activities	5,000	-
Carers community outreach discharge service	Charitable activities	48,000	-
		3,144,617	3,115,265

continued...

4. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in the above, are as follows:

	31.3.25	31.3.24
	£	£
Young Adult Carers	21,750	12,650
Investors in Carers	-	75,000
BBC Children in Need	-	10,440
Catch up	84,717	84,717
Waterloo	-	60,000
The Big Lottery	163,674	166,260
Money Matters Project	50,400	35,445
Carers Support Fund	120,775	121,512
Carers Community Outreach Discharges Service	-	55,523
Carers Hospital Discharge Support Service	-	100,000
Amser	105,003	122,683
Adferiad	-	20,000
Time out for Carers Fund	4,000	-
Co-production & engagement Officer	102,516	-
GCC Money Matters	14,297	-
Pembs CC Short break officer (Amser)	20,999	-
	688,131	864,230

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Charitable activities	2,868,648	271,145	3,139,793

6. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Charitable activities	269,385	1,760	271,145

continued...

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Auditors' remuneration	1,760	1,645
Depreciation - owned assets	5,554	12,451
Other operating leases	52,872	28,542
Other accountancy services	15,069	17,874

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2025 nor for the year ended 31st March 2024.

Trustees' expenses

Trustees' travel expenses of Nil were paid for the year ended 31 March 2025 (2024 : Nil).

9. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and salaries	2,368,084	2,375,896
Social security costs	166,951	161,926
Other pension costs	64,258	69,612
	2,599,293	2,607,434

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

	31.3.25	31.3.24
Management & Admin.	7	7
Care Management	8	8
Care Support workers	102	107
CIS Outreach	6	6
Investors in Carers	-	3
YAC	7	7
CEY	1	-
Catch Up	4	1
Hospital Discharge project	3	4
Transformation Fund Programme 1	3	3
	141	146

No employees received emoluments in excess of £60,000.

continued...

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	4,466	400	4,866
Charitable activities			
Charitable activities	2,241,860	873,405	3,115,265
Investment income	3,953	-	3,953
Total	2,250,279	873,805	3,124,084
EXPENDITURE ON			
Charitable activities			
Charitable activities	2,305,239	822,279	3,127,518
NET INCOME/(EXPENDITURE)	(54,960)	51,526	(3,434)
RECONCILIATION OF FUNDS			
Total funds brought forward	547,726	20,545	568,271
TOTAL FUNDS CARRIED FORWARD	492,766	72,071	564,837

continued...

11. TANGIBLE FIXED ASSETS

	Tenanted property improvements £	Equipment £	Totals £
COST			
At 1st April 2024	44,040	64,363	108,403
Additions	-	4,797	4,797
At 31st March 2025	44,040	69,160	113,200
DEPRECIATION			
At 1st April 2024	43,741	57,299	101,040
Charge for year	299	5,255	5,554
At 31st March 2025	44,040	62,554	106,594
NET BOOK VALUE			
At 31st March 2025	-	6,606	6,606
At 31st March 2024	299	7,064	7,363

12. DEBTORS

	31.3.25 £	31.3.24 £
Amounts falling due within one year:		
Trade debtors	252,243	112,740
Other debtors	30,000	30,000
Prepayments and accrued income	154,917	137,777
	437,160	280,517
Amounts falling due after more than one year:		
Other debtors	-	30,000
Aggregate amounts	437,160	310,517

continued...

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	212,034	216,240
Accrued expenses	273,900	243,445
	485,934	459,685

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.25	31.3.24
	£	£
Within one year	46,972	36,497
Between one and five years	108,054	98,770
In more than five years	29,896	-
	184,922	135,267

15. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	492,766	45,925	538,691
Restricted funds			
BBC Children in need	2,499	(2,499)	-
Waterloo Foundation	60,000	(30,000)	30,000
The Big Lottery	4,721	(2,325)	2,396
Carers Support Fund	662	1,248	1,910
Carers Hospital Discharge Support Service	644	(317)	327
Amser	3,545	(3,217)	328
GCC Money Matters Project	-	644	644
Pembs CC Short break officer (Amser)	-	644	644
	72,071	(35,822)	36,249
TOTAL FUNDS	564,837	10,103	574,940

continued...

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,461,700	(2,415,775)	45,925
Restricted funds			
Young Adult Carers	21,750	(21,750)	-
BBC Children in need	-	(2,499)	(2,499)
Waterloo Foundation	-	(30,000)	(30,000)
Catch up	84,782	(84,782)	-
The Big Lottery	163,674	(165,999)	(2,325)
Money Matters Project	50,400	(50,400)	-
Carers Support Fund	120,775	(119,527)	1,248
Carers Hospital Discharge Support Service	-	(317)	(317)
Amser	105,003	(108,220)	(3,217)
Time out for Carers Fund	4,000	(4,000)	-
Co-production & Engagement Officer	102,516	(102,516)	-
GCC Money Matters Project	14,297	(13,653)	644
Pembs CC Short break officer (Amser)	20,999	(20,355)	644
	688,196	(724,018)	(35,822)
TOTAL FUNDS	3,149,896	(3,139,793)	10,103

continued...

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	547,726	(54,960)	492,766
Restricted funds			
BBC Children in need	10,013	(7,514)	2,499
Waterloo Foundation	14	59,986	60,000
Transformation Fund Programme 1	18	(18)	-
The Big Lottery	-	4,721	4,721
Moondance Foundation	10,500	(10,500)	-
Carers Support Fund	-	662	662
Carers Hospital Discharge Support Service	-	644	644
Amser	-	3,545	3,545
	20,545	51,526	72,071
TOTAL FUNDS	568,271	(3,434)	564,837

continued...

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,250,279	(2,305,239)	(54,960)
Restricted funds			
Young Adult Carers	13,050	(13,050)	-
Investors in carers	75,000	(75,000)	-
BBC Children in need	10,440	(17,954)	(7,514)
Waterloo Foundation	60,000	(14)	59,986
Catch up	84,717	(84,717)	-
Transformation Fund Programme 1	-	(18)	(18)
The Big Lottery	166,260	(161,539)	4,721
Moondance Foundation	-	(10,500)	(10,500)
Money Matters Project	35,445	(35,445)	-
Carers Support Fund	121,512	(120,850)	662
Carers Community Outreach Discharges Service	55,523	(55,523)	-
Carers Hospital Discharge Support Service	100,000	(99,356)	644
Amser	122,683	(119,138)	3,545
Moments	9,175	(9,175)	-
Adferiad	20,000	(20,000)	-
	873,805	(822,279)	51,526
TOTAL FUNDS	3,124,084	(3,127,518)	(3,434)

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	547,726	(9,035)	538,691
Restricted funds			
BBC Children In need	10,013	(10,013)	-
Waterloo Foundation	14	29,986	30,000
Transformation Fund Programme 1	18	(18)	-
The Big Lottery	-	2,396	2,396
Moondance Foundation	10,500	(10,500)	-
Carers Support Fund	-	1,910	1,910
Carers Hospital Discharge Support Service	-	327	327
Amser	-	328	328
GCC Money Matters Project	-	644	644
Pembs CC Short break officer (Amser)	-	644	644
	20,545	15,704	36,249
TOTAL FUNDS	568,271	6,669	574,940

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	4,711,979	(4,721,014)	(9,035)
Restricted funds			
Young Adult Carers	34,800	(34,800)	-
Investors in carers	75,000	(75,000)	-
BBC Children in need	10,440	(20,453)	(10,013)
Waterloo Foundation	60,000	(30,014)	29,986
Catch up	169,499	(169,499)	-
Transformation Fund Programme 1	-	(18)	(18)
The Big Lottery	329,934	(327,538)	2,396
Moondance Foundation	-	(10,500)	(10,500)
Money Matters Project	85,845	(85,845)	-
Carers Support Fund	242,287	(240,377)	1,910
Carers Community Outreach Discharges Service	55,523	(55,523)	-
Carers Hospital Discharge Support Service	100,000	(99,673)	327
Amser	227,686	(227,358)	328
Moments	9,175	(9,175)	-
Adferiad	20,000	(20,000)	-
Time out for Carers Fund	4,000	(4,000)	-
Co-production & Engagement Officer	102,516	(102,516)	-
GCC Money Matters Project	14,297	(13,653)	644
Pembs CC Short break officer (Amser)	20,999	(20,355)	644
	1,562,001	(1,546,297)	15,704
TOTAL FUNDS	6,273,980	(6,267,311)	6,669

Young Adult Carers - Grant funding received as a restricted fund for the provision of support for young adult carers, including trips and youth clubs.

Investors in Carers - Grant funding received as a restricted fund for the provision of an award scheme that encourages Health, Social Care and other professionals to adopt and promote best practices and support services.

BBC Children in need - Grant funding received as a restricted fund for the provision of support to young carers.

continued...

15. MOVEMENT IN FUNDS - continued

Carers Support Fund/Welsh Government Carers Support Fund - Grant funding received as a restricted fund for the provision of support for carers, across Carmarthenshire and Pembrokeshire, experiencing financial hardship.

Catchup - Grant funding received as a restricted fund for the provision of a range of services that promote social inclusion through general advice and support with welfare benefits.

Transformational Project - To enhance the information, advice and support services to meet additional demand.

Hospital Discharge Project - ICF funding to manage a pilot project from Jan 2020 to March 2021 in partnership with HDUHB.

The Big Lottery - Grant funding received to provide specific support to young adult carers and young carers.

Waterloo - The project is a Saturday Club for children and young people which aims to provide them with a safe and supportive environment to play, socialise and develop friendships.

Moondance/Moments - The funding is to enable us to provide play and social opportunities for children and young people with learning disabilities and autism aged 5-25-year-olds.

Money Matters Project - Welsh Government funding via Carers Trust Wales to deliver a Money Matters Project for unpaid carers in Carmarthenshire and Pembrokeshire.

Carers Hospital Discharge Support Service & Carers Community Outreach Discharge - Joint funded by RIF and in partnership with HDUHB until 31 March 2024.

Amser - Welsh Government Grant funding to provide short breaks to Carers and their family with a break tailored to meet the needs of the individual, together with providing a Saturday Club for young people with additional needs.

Adferiad - Grant funding received to provide information and advice to unpaid Carers.

Co-production & Engagement Officer - Funding to provide opportunities for carers to have a break via AMSER funding. The funding will provide opportunities for unpaid carers in Carmarthenshire to maintain their wellbeing and access a break from their caring role.

GCC Money Matters - Funding to enhance the support provided to carers to maximise their incomes through bespoke information and advice, supporting them to navigate the numerous benefits and entitlements systems and pathways.

Pembs Short Break Officer - The project offers personalised, flexible, and responsive short breaks and group activities focusing on the strengths of the carers and the people they care for.

Time out for Carers Fund - The Time Together Project offers personalised, flexible, and responsive short breaks to help carers recharge their batteries, re-energise and improve their wellbeing.

continued...

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2025.

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	879	4,396
Other services provided	193	470
	1,072	4,866
Investment income		
Deposit account interest	4,207	3,953
Charitable activities		
Grants	688,131	864,230
Local Authority Replacement Care Contracts	1,069,447	1,016,426
Hywel Dda Adult Spot	569,130	591,393
Private clients	29,373	38,601
Hywel Dda Childrens Continuing Care	6,753	57,563
Local Authority Childrens	170,031	169,009
Local Authority Personal Care	109,857	127,920
Summer & After school club session income	30,452	9,175
Local Authority Community Support	71,811	72,205
Direct Payments	-	1,946
Ceredigion CC Framework	79,964	77,351
Gofalwyr Ceredigion Carers	33,760	30,778
Advocacy	4,900	12,882
Carers Trust	9,465	30,183
Community Home Support Service	50,427	15,603
CSS Pembs	62,309	-
Carers Hospital Discharge support service	100,000	-
Carers Information Service	5,807	-
Carers Workshop 50 day challenge	5,000	-
Carers community outreach discharge service	48,000	-
	3,144,617	3,115,265
Total incoming resources	3,149,896	3,124,084
EXPENDITURE		
Charitable activities		
Wages	2,368,084	2,375,896
Carried forward	2,368,084	2,375,896

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2025

	31.3.25	31.3.24
	£	£
Charitable activities		
Brought forward	2,368,084	2,375,896
Social security	166,951	161,926
Pensions	64,258	69,612
Travel & activities expenses	192,371	186,565
Training	3,794	4,484
Protective clothing & ID	1,174	43
Payroll fee	5,988	5,765
Carers Trust grants	64,945	52,951
Professional and consultancy fees	1,083	1,348
Bereavement & Intervention	-	40
	2,868,648	2,858,630
Support costs		
Management		
Other operating leases	52,872	28,542
Light and heat	14,018	10,616
Telephone	36,888	31,508
Postage and stationery	3,253	7,985
Office rent	30,883	47,134
Affiliation fees	7,854	5,500
IT management system	50,630	43,933
Photocopying	2,311	20,042
Sundry expenses	1,025	2,933
Bank charges	1,170	1,327
Insurance	17,542	13,031
Depreciation	5,553	12,452
Audit and accountancy fees	15,069	17,875
Premises repairs & upkeep	13,389	7,698
Computer and website costs	2,334	768
Professional and consultancy fees	6,129	4,639
Advertising	5,650	6,394
Gifts	145	1,765
Dues & Subscriptions	2,670	3,101
	269,385	267,243
Governance costs		
Auditors' remuneration	1,760	1,645
Total resources expended	3,139,793	3,127,518
Net income/(expenditure)	10,103	(3,434)

This page does not form part of the statutory financial statements

Carers Trust Crossroads West Wales

England & Wales - Charity number 1121666

Accounts

REGISTERED COMPANY NUMBER: 06199277 (England and Wales)
REGISTERED CHARITY NUMBER: 1121666

Report of the Trustees and

Financial Statements

for the Year Ended 31st March 2024

for

Carers Trust Crossroads West Wales Ltd

Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

Carers Trust Crossroads West Wales Ltd

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Carers Trust Crossroads West Wales Ltd

Report of the Trustees
for the Year Ended 31st March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives and principal activities of the Charity to benefit the public are encompassed within its Vision, Mission and Values as set out below. The trustees, staff and volunteers are guided by these statements and the services provided by the organisation will always adhere to them.

Carers Trust Crossroads West Wales (CTCWW) vision is that unpaid carers of all ages are heard and valued and have access to the support, advice, and resources they need to live a fulfilling life alongside caring. Our ethos is that carers are at the heart of everything we do, and our organisation's objectives are to be recognised as the specialist 'go to' organisation for unpaid carers in West Wales to ensure they can access high quality information, advice, and support.

Our values underpin our work with carers. We are 'Excellence', 'Inclusive', 'Responsive' and 'Trusted'. These values were prioritised to ensure that carers and stakeholders have the confidence to work with us for the following reasons:

Excellence: to ensure we apply best practice to deliver quality support to empower carers and the individuals they care for to improve their quality of life.

Inclusive: to meet the diverse needs of carers and the individuals they care for, collaborating to co-produce services that reflect their individual and collective needs.

Responsive: timely, person-centred and accessible support to ensure that carers and the individuals they care for receive preventative services

Trusted: our reputation for excellence ensures that our beneficiaries and stakeholders trust us to deliver quality services to meet their needs.

The charity is registered with Care Inspectorate Wales (CIW) as a domiciliary care agency for both adults and children. It employs paid qualified Carer Support Workers to provide domiciliary care in the community to give carers a break from their caring role. The work of the Carer Support Workers is monitored regularly and their effectiveness and skills are assessed by their managers.

OBJECTIVES AND ACTIVITIES

Public benefit

Each year, the management committee reviews our aims, objectives and activities against the Operating Plan and Strategic Plan. The review looks at what we achieved and the outcomes of our work in the previous twelve months. The review looks at the success of each key activity and the benefits they have brought to the carers we support. The review also helps us to ensure our aim, objectives and activities remained focused on our stated purpose. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The trustees consider how developments or activities will contribute to the aims and objectives they have set.

We deliver public benefit through:

- Providing breaks from caring with replacement care, in groups or practical 1:1 support
- Assessment and support of carers' needs, helping them achieve desired goals
- Emergency planning and providing care cover using our charitable funds
- Training and equipping carers with skills for their caring role
- Raising awareness of caring and family carers in the community, schools and with employers, to help them understand the impact of caring and how they can help
- Developing links with partner organisations and referring to other Professionals and charities that support carers
- Developing and diversifying our services, ensuring the charity remains representative of the carers we serve
- Ensuring our services available to as many carers and the people they support as possible
- Involving carers and the people they support so that they drive service design and development
- Ensuring that our services are high quality, flexible, responsive, and continually improving
- Learning from the good practice of others and encourage others to learn from us
- Exploring opportunities for establishing joint projects and relationships with organisations to improve services for carers.

The impact we strive to achieve for family carers is:

- Increased confidence in their caring role
- Improved or maintained physical health
- Improved or maintained mental health
- Carers and family able to cope financially
- Increase in carers able access education, training, volunteering and employment
- Enabling more family carers to be involved in influencing policy
- For those with care needs whom we support have a maintained or improved quality of life

Who used and benefited from our service?

Our objects and funding restrict the services we provide to residents in the counties of Carmarthenshire, Ceredigion and Pembrokeshire in Wales, covering some 5750 square kilometres, which represents over 27% of the total landmass in Wales. The number of unpaid carers in Carmarthenshire is estimated at 23,998; 7,114 carers provide 50 or more hours of care per week. Ceredigion's estimated unpaid carers are 8,603 and Pembrokeshire's estimated unpaid carers are 12,890 (Census 2021).
Carers living in rural and remote communities face added challenges in accessing services.

OBJECTIVES AND ACTIVITIES

We continued to utilise Amser and Carer Support Funding to assist unpaid carers throughout Carmarthenshire and Pembrokeshire. Support was provided in various forms, including food vouchers, essential household appliances, and one-on-one assistance. Additionally, we maintained our commitment to offering information, guidance, and activities for both carers and those they care for.

We also facilitated social clubs and events for young adults with disabilities which enabled the families to have a break from their caring role.

Equal Opportunities and Welsh Language

The Charity is committed to providing equal opportunities for all regarding service provision and employment, regardless of age, gender, physical disability, mental or sensory impairment, race, culture, economic factors, sexual orientation, marital status, political beliefs, or religion.

Carers Trust has adopted the principle that in the conduct of its business in Wales it will treat the English and Welsh languages on a basis of equality. Our Welsh Language Scheme sets out how Crossroads will give effect to the principle when providing services to the public in Wales.

Carers Trust Crossroads West Wales have over 27% Welsh speaking staff which includes 75% of office-based staff who are able to converse in Welsh.

ACHIEVEMENT AND PERFORMANCE

We continue to be the go-to provider for replacement care in Carmarthenshire and Ceredigion providing 100,363 hours of regulated care provided at home and in the community.

After completing a tender process, we were selected as the primary provider of the new Community Home Support Service. This preventative service is designed for individuals who do not require personal care but are experiencing an event or illness impacting their physical, mental, or emotional well-being. It provides practical, short-term support to help prevent hospital admission or to aid recovery at home.

After a recent tendering process, we were not selected to deliver the Carmarthenshire Carers Information Service. However, we are proud to have upheld our excellent reputation across the counties and, throughout the year, have strengthened our positive partnerships with the statutory sector, which commissions us as the primary providers of unpaid carer services across the three counties. Together with our network partners in the Gofalwyr Ceredigion Carers consortium, we continue to deliver comprehensive advice, information, and practical support services to carers.

We were pleased that we successfully secured a second year of Amser funding from the Welsh Government, along with additional support to extend this service to unpaid carers in Pembrokeshire. The continuation of Carers Support Funding has enabled us to enhance our financial support offerings through our Money Matters Project, providing a holistic service tailored to the needs of carers facing financial challenges. Carers can continue to access assistance to maximize their income and reduce expenses through a variety of available grants, discounts, and concessions for themselves and those they care for.

We made a meaningful impact on carers and their families by distributing a range of grants to support them through challenging times, thanks to the support of Carers Trust Wales, the Welsh Government, and Carmarthenshire County Council.

In Pembrokeshire, we extended our support further, offering grants for food and essential equipment through funding from Carers Trust Wales and the Welsh Government.

This period has been challenging for our staff, and capacity became an issue as we worked to implement new services. Nonetheless, we saw a significant increase in carers identifying themselves and self-referring to the Carers Information Service.

After securing a second round of three year funding totalling £499,000 from the Big Lottery, we are able to continue the impactful work we developed over the past three years, delivering services for young carers and young adult carers.

We are recognised locally for providing a high-quality, flexible, and responsive service.

As part of our annual survey, we actively sought feedback from both carers and service users, who are valued stakeholders, to enhance our services and guide future developments.

Training continues to be a top priority, with much of it offered online; however, we also conduct in-person staff supervisions. Bi-monthly team meetings are held both face-to-face and on Teams, recorded, and uploaded to a secure staff area on our website.

FINANCIAL REVIEW

Financial position

During the period 1st April 2023 to 31st March 2024, the charity's total income was £3,124,084 a slight decrease of 4% on the previous financial year. However, the previous year included other income of £211,118 in relation to bonus monies, received from Welsh Government to all registered Social Care Workers. This was for an additional £1,498 payment to align wages to the Real Living Wage for the Carers, under the Government Special Payment Scheme which was then paid to the staff through their wage. Therefore the charitable activity income has actually increased by 2% this year on last year. The principal sources of funding were through commissioned services with Carmarthenshire County Council and Hywel Dda University Health Board.

The cost of delivery during the year totalled £3,127,518 a decrease of 7% on the previous year including the annual increase in implementing the 'minimum/living wage'.

The costs associated with providing activities has yet again been greatly affected this year due to the continuing adherence to the implementation of the minimum/living wage to include travelling time and the increase of pension costs.

As expected, wage costs, including pension, travelling administration of £2,770,461 or 89% of total expenditure remains the most significant area of expenditure.

At the end of 2023/2024, the charity's reserves decreased to £564,837.

Investment policy and objectives

To ensure that the organisation has cash readily available to meet working capital and other needs, the Board continues to adopt a cautious policy to maintain cash deposits in safe investments. This policy is kept under regular review. Having due regard to the requirement to ensure liquidity, funds not required to meet day to day expenditure are be held in fixed rate bonds and interest-bearing accounts with the charity's bankers.

Reserves policy

The reserves policy is reviewed annually in the light of the main risks facing the organisation. Having re-examined its strategic plan, the Board will seek to maintain a reserve level that will enable it to take advantage of any opportunity to develop services whist maintaining its obligations to service users and creditors.The baseline requirement is to have reserves equating to over three months of annual fixed costs expenditure plus potential redundancy costs for long term staff. Firstly, to withstand any unforeseen events and secondly ensure that it can meet potential redundancy costs of employees, many of whom have worked with the charity over 15 years. An adequate level of reserves is again necessary to meet the working capital requirements of the charity.

Based on 2023/24 unrestricted general fund expenditure, reserves should therefore not fall below £456,317. The actual level of reserves at the end of the year were above the baseline figure. To meet the objectives of the charity as set out on page 3 of this report, all reserves can only be applied for the benefit of Carmarthenshire and Ceredigion carers.

FUTURE PLANS

We expect the following service contracts out for tender:

1. Catch Up Benefits Advice Service
2. Community Support Services for both adult and children
3. Replacement Care Regulated Service

We have been commissioned to provide Summer Clubs for children in the Carmarthen area.

Following the success of funding for both Shortbreaks and Carers Support Funding for our Money Matter and Income Maximisation projects, we are collaborating with Carers Trust Wales to advocate for continued funding from the Welsh Government beyond March 2025.

The charity's strategic plan is developed in a context of limited financial resources and an increasing demand for our services. It focuses on identifying opportunities to enhance funding through developing partnerships and finding innovative solutions to meet our goals and expand services for carers in West Wales. The Senior Management Team will continue to prepare and submit funding applications.

Looking ahead, we will ensure financial and practical support for the future through:

- Continuation of Local Authority and HDUHB funding into 2024-25
- Ongoing funding from Ceredigion County Council to support our work within the Gofalwyr Ceredigion Carers consortium
- Waterloo funding for a worker in the Young Carers and Young Adult Carers service
- Amser funding from the Welsh Government, administered by Carers Trust, to provide short breaks for carers and their families
- Carers Support Fund from the Welsh Government, also administered by Carers Trust, to assist carers facing financial challenges during the cost of living crisis

All services will undergo continuous review to ensure they effectively meet current and future needs. Starting 1st April 2024, Carers Trust Crossroads West Wales will continue to collaborate with our network partners in Wales and work as a consortium where appropriate, aiming to enhance the range of services, support more families, and improve efficiency and effectiveness.

We remain committed to training our staff to exceptionally high standards, recognising that a well-trained, motivated team is essential to achieving our goals. Their dedication to continuous learning enhances our service quality, providing all staff with opportunities to improve performance and develop their potential.

As always, meeting the needs of carers and their families holistically and with dignity will stay at the heart of everything we do.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Report of the Trustees
for the Year Ended 31st March 2024

Carers Trust Crossroads West Wales is a charitable company limited by guarantee, incorporated on the 2nd April 2007. The company was established from the merger of Carmarthen Crossroads, established in 1990 and Llanelli Crossroads, established in 1981, under a Memorandum of Association which defines the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £5.

Recruitment and appointment of new trustees

The directors of the company are also trustees for the purposes of charity law and under the company's articles are known as the Management Committee.

All give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are declared in the notes to the accounts.

Individuals with an interest in the work of the Charity are approached to offer themselves for election as Trustees with a view to maintaining a broad mix of skills and experience. Potential trustees are invited to an interview and to attend meetings of the Charity before an appointment is made.

Trustee Induction and Training

All Trustees are provided with a Trustee Pack containing the relevant Charity Commission documentation, the organisation's Business Plan and Risk Register and other information to ensure awareness of their roles and responsibilities. They also attend occasional training sessions arranged by the Charity relating to aspects of their role and are encouraged to attend courses and meetings organised by the national organisation. A folder is maintained for each Trustee which includes details of their professional background, DBS/POVA checks, signed regulatory documents and training certificates.

Organisational structure

There are up to seven Trustees who are responsible for the strategic direction of the Charity. The full board meet quarterly, with three subcommittees meeting on a quarterly basis. All Trustees are members of at least two of the three sub-committees - Finance Review Group (quarterly), Health & Safety (quarterly) Policy Review Group (quarterly). The committee also meet outside these groups with the Management Team to discuss Strategic and Service Development.

Day to day management and administration is delegated to the Chief Executive Officer and Management Team who meet and consult regularly with the Trustees and attend Trustees meetings and sub-committees.

Related parties

The Charity is affiliated to the Carers Trust (Charity Registration Number 1145181), a UK charity. Carers Trust provides Policies and Procedures which the Charity is required to adopt, offers support, guidance and training, arranges suitable insurance for the Charity and encourages communication and dissemination of good practice among network partners.

Relationships

The organisation meets regularly with officers of Carmarthenshire and Ceredigion County Councils and Hywel Dda University Health Board to review activity and monitor contract performance. The scheme upholds a culture of openness to share relevant information and by discussion of any practice issues with our commissioners and other agencies.

Both trustees and senior managers are active in partnerships by attendance at Strategic Partnership Board for Carers, Hywel Dda University Health Board's Stakeholder Reference Group and other local charities and groups.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Board of Directors fully recognise its responsibility for the management of risk and will ensure that systems and procedures are in place to provide reasonable assurance against fraud and error. The trustees undertake an annual risk assessment when the risk register is reviewed and updated and where necessary systems and procedures are implemented to mitigate any potential impact on the charity.

All internal financial risks are minimised by the implementation of procedures for authorisation of transactions and projects. These procedures are regularly reviewed to ensure they remain appropriate.

The charity will continue to diversify its funding base and is no longer dependent on grant funding. All opportunities are reviewed to build capacity and deliver quality services for carers.

Procedures are in place to ensure our compliance with all health and safety legislation to safeguard our staff, carers and cared for; and the charity adheres strictly to the policies and procedures set down by Carers Trust.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
06199277 (England and Wales)

Registered Charity number
1121666

Registered office
Unit 3
The Palms
96 Queen Victoria Road
Llanelli
Carmarthenshire
SA15 2TH

Trustees
H Nicholls
J A Thomas
A Grimes
A Hopkins
J D Knott
H Powell
E A Poulson (resigned 7.2.24)
S M Evans

Company Secretary
A J Harries

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

MANAGEMENT TEAM

Alison Harries - Chief Executive Officer (CEO) / Company Secretary
Erica Watts - Finance Manager
Karen Samuel - Operational/Registered Manager
Joanne Silverthorne - Service Development Manager (Resigned 09/08/24)
Cathy Boyle - Carer Support Services Manager

The management team are responsible for the day to day running of the charity and entrusted with the implementation of the Board's strategic decisions.
Carers Trust Crossroads West Wales Ltd employed 143 staff on 31st March 2024, and the average staff numbers for the year was 146.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Carers Trust Crossroads West Wales Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS
The auditors, Ashmole & Co, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 28th January 2025 and signed on its behalf by:

H Nicholls - Trustee

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Opinion

We have audited the financial statements of Carers Trust Crossroads West Wales Ltd (the 'charitable company') for the year ended 31st March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- nature of the charity and the sector in which it operates.
- the legal and regulatory framework in which the charity operates, and in particular those laws and regulations that directly affect the financial statements or have a fundamental effect on operations eg Charities Act 2011, health and safety legislation.
- results of enquiries of management and those charged with governance
- any matters identified relating to
- the charity's policies and procedures for identifying, evaluating and complying with laws and regulations, and whether there were any known instances of non compliance.
- detecting and responding to the risks of fraud and whether there is any knowledge of actual, suspected or alleged fraud.
- the internal controls established to mitigate risks of fraud or non compliance with laws and regulations.

As a result of performing the above, we did not identify any key audit matters related to potential risk of fraud or non compliance with laws and regulations.

In addition to the above, our procedures included:
- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations
- enquires of management and those charged with governance concerning actual and potential litigation and claims
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud
- review of minutes of committee meetings
- written representations

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

Date: 30-01-2025

Carers Trust Crossroads West Wales Ltd

Statement of Financial Activities for the Year Ended 31st March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	4,466	400	4,866	3,879
Charitable activities	4				
Charitable activities		2,241,860	873,405	3,115,265	3,041,985
Investment income	3	3,953	-	3,953	1,274
Other income		-	-	-	211,188
Total		2,250,279	873,805	3,124,084	3,258,326
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		2,305,239	822,279	3,127,518	3,376,019
NET INCOME/(EXPENDITURE)		(54,960)	51,526	(3,434)	(117,693)
RECONCILIATION OF FUNDS					
Total funds brought forward		547,726	20,545	568,271	685,964
TOTAL FUNDS CARRIED FORWARD		492,766	72,071	564,837	568,271

The notes form part of these financial statements

Carers Trust Crossroads West Wales Ltd

Balance Sheet
31st March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	11	692	6,671	7,363	9,856
CURRENT ASSETS					
Debtors	12	250,517	60,000	310,517	367,453
Cash at bank and in hand		701,242	5,400	706,642	643,691
		951,759	65,400	1,017,159	1,011,144
CREDITORS					
Amounts falling due within one year	13	(459,685)	-	(459,685)	(452,729)
NET CURRENT ASSETS		492,074	65,400	557,474	558,415
TOTAL ASSETS LESS CURRENT LIABILITIES		492,766	72,071	564,837	568,271
NET ASSETS		492,766	72,071	564,837	568,271
FUNDS	15				
Unrestricted funds				492,766	547,726
Restricted funds				72,071	20,545
TOTAL FUNDS				564,837	568,271

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2024.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31st March 2024

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

The financial statements were approved by the Board of Trustees and authorised for issue on 28th January 2025 and were signed on its behalf by:

J A Thomas - Trustee

The notes form part of these financial statements

Carers Trust Crossroads West Wales Ltd

Cash Flow Statement
for the Year Ended 31st March 2024

	Notes	31.3.24 £	31.3.23 £
Cash flows from operating activities			
Cash generated from operations	1	68,956	(18,035)
Net cash provided by/(used in) operating activities		68,956	(18,035)
Cash flows from investing activities			
Purchase of tangible fixed assets		(9,958)	(762)
Interest received		3,953	1,274
Net cash (used in)/provided by investing activities		(6,005)	512
Change in cash and cash equivalents in the reporting period		62,951	(17,523)
Cash and cash equivalents at the beginning of the reporting period		643,691	661,214
Cash and cash equivalents at the end of the reporting period		706,642	643,691

The notes form part of these financial statements

Notes to the Cash Flow Statement for the Year Ended 31st March 2024

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.24 £	31.3.23 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(3,434)	(117,693)
Adjustments for:		
Depreciation charges	12,451	12,189
Interest received	(3,953)	(1,274)
Decrease in debtors	56,936	110,364
Increase/(decrease) in creditors	6,956	(21,621)
Net cash provided by/(used in) operations	68,956	(18,035)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23 £	Cash flow £	At 31.3.24 £
Net cash			
Cash at bank and in hand	643,691	62,951	706,642
	643,691	62,951	706,642
Total	643,691	62,951	706,642

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Tenanted property improvements	- 10% on cost
Equipment	- 33% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

continued...

2. DONATIONS AND LEGACIES

	31.3.24	31.3.23
	£	£
Donations	4,396	3,256
Other services provided	470	623
	4,866	3,879

3. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Deposit account interest	3,953	1,274

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.24	31.3.23
		£	£
Grants	Charitable activities	864,230	928,699
Local Authority Replacement Care Contracts	Charitable activities	1,016,426	1,040,641
Hywel Dda Adult Spot	Charitable activities	591,393	407,491
Private clients	Charitable activities	38,601	44,995
Hywel Dda Childrens Continuing Care	Charitable activities	57,563	79,137
Local Authority Childrens	Charitable activities	169,009	140,144
Local Authority Personal Care	Charitable activities	127,920	150,376
Summer & After school club session income	Charitable activities	9,175	1,680
Local Authority Community Support	Charitable activities	72,205	118,170
Direct Payments	Charitable activities	1,946	19,247
Ceredigion CC Framework	Charitable activities	77,351	69,004
Gofalwyr Ceredigion Carers	Charitable activities	30,778	32,753
Advocacy	Charitable activities	12,882	9,648
Carers Trust	Charitable activities	30,183	-
Community Home Support Service	Charitable activities	15,603	-
		3,115,265	3,041,985

continued...

4. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in the above, are as follows:

	31.3.24	31.3.23
	£	£
Carers Information Service	-	61,890
Outreach Support Work	-	119,470
Young Adult Carers	12,650	22,747
Investors in Carers	75,000	66,653
CUSP	-	2,000
Carers Trust grants	-	6,067
BBC Children in Need	10,440	42,234
Catch up	84,717	80,686
Waterloo	60,000	22,612
The Big Lottery	166,260	126,667
Innovation Project	-	8,727
ICF Respitality	-	35,958
CCC Resilience	-	84,525
CCC Resilience - Hafan Glyd	-	38,850
Moondance Foundation	-	34,937
Money Matters Project	35,445	-
Carers Rights Day	-	6,000
Carers Support Fund	121,512	90,450
Carers Community Outreach Discharges Service	55,523	-
Carers Hospital Discharge Support Service	100,000	78,226
Amser	122,683	-
Adferiad	20,000	-
	864,230	928,699

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Charitable activities	2,858,630	268,888	3,127,518

continued...

6. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Charitable activities	267,243	1,645	268,888

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.24	31.3.23
	£	£
Auditors' remuneration	1,645	1,495
Depreciation - owned assets	12,451	12,189
Other operating leases	28,542	24,180
Other accountancy services	17,874	18,458

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2024 nor for the year ended 31st March 2023.

Trustees' expenses

Trustees' travel expenses of Nil were paid for the year ended 31 March 2023 (2022 : Nil).

9. STAFF COSTS

	31.3.24	31.3.23
	£	£
Wages and salaries	2,464,374	2,626,646
Other pension costs	143,060	152,214
	2,607,434	2,778,860

continued...

9. STAFF COSTS - continued

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

	31.3.24	31.3.23
Management & Admin.	7	7
Care Management	8	9
Care Support workers	107	115
CIS Outreach	6	7
Investors In Carers	3	2
YAC	7	6
CEY	-	1
Catch Up	1	5
Hospital Discharge project	4	2
Transformation Fund Programme 1	3	-
	146	154

No employees received emoluments in excess of £60,000.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,879	-	3,879
Charitable activities			
Charitable activities	2,113,286	928,699	3,041,985
Investment income	1,274	-	1,274
Other income	164,713	46,475	211,188
Total	2,283,152	975,174	3,258,326
EXPENDITURE ON			
Charitable activities			
Charitable activities	2,380,928	995,091	3,376,019
NET INCOME/(EXPENDITURE)	(97,776)	(19,917)	(117,693)
RECONCILIATION OF FUNDS			
Total funds brought forward	645,502	40,462	685,964

continued...

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	547,726	20,545	568,271

11. TANGIBLE FIXED ASSETS

	Tenanted property improvements £	Equipment £	Totals £
COST			
At 1st April 2023	44,040	54,405	98,445
Additions	-	9,958	9,958
At 31st March 2024	44,040	64,363	108,403
DEPRECIATION			
At 1st April 2023	39,337	49,252	88,589
Charge for year	4,404	8,047	12,451
At 31st March 2024	43,741	57,299	101,040
NET BOOK VALUE			
At 31st March 2024	299	7,064	7,363
At 31st March 2023	4,703	5,153	9,856

12. DEBTORS

	31.3.24 £	31.3.23 £
Amounts falling due within one year:		
Trade debtors	112,740	258,745
Other debtors	30,000	-
Prepayments and accrued income	137,777	108,708
	280,517	367,453

continued...

12. DEBTORS - continued

	31.3.24	31.3.23
	£	£
Amounts falling due after more than one year:		
Other debtors	30,000	-
Aggregate amounts	310,517	367,453

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade creditors	216,240	213,376
Accrued expenses	243,445	239,353
	459,685	452,729

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.24	31.3.23
	£	£
Within one year	36,497	38,461
Between one and five years	98,770	135,267
	135,267	173,728

continued...

15. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	547,726	(54,960)	492,766
Restricted funds			
BBC Children in need	10,013	(7,514)	2,499
Waterloo Foundation	14	59,986	60,000
Transformation Fund Programme 1	18	(18)	-
The Big Lottery	-	4,721	4,721
Moondance Foundation	10,500	(10,500)	-
Carers Support Fund	-	662	662
Carers Hospital Discharge Support Service	-	644	644
Amser	-	3,545	3,545
	20,545	51,526	72,071
TOTAL FUNDS	568,271	(3,434)	564,837

continued...

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,250,279	(2,305,239)	(54,960)
Restricted funds			
Young Adult Carers	13,050	(13,050)	-
Investors in carers	75,000	(75,000)	-
BBC Children in need	10,440	(17,954)	(7,514)
Waterloo Foundation	60,000	(14)	59,986
Catch up	84,717	(84,717)	-
Transformation Fund Programme 1	-	(18)	(18)
The Big Lottery	166,260	(161,539)	4,721
Moondance Foundation	-	(10,500)	(10,500)
Money Matters Project	35,445	(35,445)	-
Carers Support Fund	121,512	(120,850)	662
Carers Community Outreach Discharges Service	55,523	(55,523)	-
Carers Hospital Discharge Support Service	100,000	(99,356)	644
Amser	122,683	(119,138)	3,545
Moments	9,175	(9,175)	-
Adferiad	20,000	(20,000)	-
	873,805	(822,279)	51,526
TOTAL FUNDS	3,124,084	(3,127,518)	(3,434)

continued...

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	645,502	(97,776)	547,726
Restricted funds			
Young Adult Carers	10,000	(10,000)	-
CT Welsh Government Carers Support Fund	7,500	(7,500)	-
BBC Children in need	7,982	2,031	10,013
Waterloo Foundation	483	(469)	14
Transformation Fund Programme 1	622	(604)	18
The Big Lottery	13,875	(13,875)	-
Moondance Foundation	-	10,500	10,500
	40,462	(19,917)	20,545
TOTAL FUNDS	685,964	(117,693)	568,271

continued...

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,283,152	(2,380,928)	(97,776)
Restricted funds			
Young Adult Carers	23,093	(33,093)	(10,000)
Outreach Support Work	126,659	(126,659)	-
CT Welsh Government Carers Support Fund	91,678	(99,178)	(7,500)
Investors in carers	70,678	(70,678)	-
Carers Information Service	65,070	(65,070)	-
CUSP	2,121	(2,121)	-
BBC Children in need	44,386	(42,355)	2,031
Waterloo Foundation	23,732	(24,201)	(469)
Catch up	85,558	(85,558)	-
Transformation Fund Programme 1	-	(604)	(604)
Hospital Discharge Project	82,944	(82,944)	-
The Big Lottery	135,259	(149,134)	(13,875)
ICF Respitality	37,827	(37,827)	-
CCC Resilience	87,947	(87,947)	-
CCC Resilience - Hafan Glyd	40,550	(40,550)	-
Carers Trust	6,067	(6,067)	-
Pembrokeshire association of voluntary services	8,984	(8,984)	-
Moondance Foundation	36,413	(25,913)	10,500
Carers Rights Day	6,208	(6,208)	-
	975,174	(995,091)	(19,917)
TOTAL FUNDS	3,258,326	(3,376,019)	(117,693)

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.22 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	645,502	(152,736)	492,766
Restricted funds			
Young Adult Carers	10,000	(10,000)	-
CT Welsh Government Carers Support Fund	7,500	(7,500)	-
BBC Children in need	7,982	(5,483)	2,499
Waterloo Foundation	483	59,517	60,000
Transformation Fund Programme 1	622	(622)	-
The Big Lottery	13,875	(9,154)	4,721
Carers Support Fund	-	662	662
Carers Hospital Discharge Support Service	-	644	644
Amser	-	3,545	3,545
	40,462	31,609	72,071
TOTAL FUNDS	685,964	(121,127)	564,837

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	4,533,431	(4,686,167)	(152,736)
Restricted funds			
Young Adult Carers	36,143	(46,143)	(10,000)
Outreach Support Work	126,659	(126,659)	-
CT Welsh Government Carers Support Fund	91,678	(99,178)	(7,500)
Investors in carers	145,678	(145,678)	-
Carers Information Service	65,070	(65,070)	-
CUSP	2,121	(2,121)	-
BBC Children in need	54,826	(60,309)	(5,483)
Waterloo Foundation	83,732	(24,215)	59,517
Catch up	170,275	(170,275)	-
Transformation Fund Programme 1	-	(622)	(622)
Hospital Discharge Project	82,944	(82,944)	-
The Big Lottery	301,519	(310,673)	(9,154)
ICF Respitality	37,827	(37,827)	-
CCC Resilience	87,947	(87,947)	-
CCC Resilience - Hafan Glyd	40,550	(40,550)	-
Carers Trust	6,067	(6,067)	-
Pembrokeshire association of voluntary services	8,984	(8,984)	-
Moondance Foundation	36,413	(36,413)	-
Money Matters Project	35,445	(35,445)	-
Carers Rights Day	6,208	(6,208)	-
Carers Support Fund	121,512	(120,850)	662
Carers Community Outreach Discharges Service	55,523	(55,523)	-
Carers Hospital Discharge Support Service	100,000	(99,356)	644
Amser	122,683	(119,138)	3,545
Moments	9,175	(9,175)	-
Adferiad	20,000	(20,000)	-
	1,848,979	(1,817,370)	31,609
TOTAL FUNDS	6,382,410	(6,503,537)	(121,127)

Young Adult Carers - Grant funding received as a restricted fund for the provision of support for young adult carers, including trips and youth clubs.

continued...

15. MOVEMENT IN FUNDS - continued

Outreach Support Work - Grant funding received as a restricted fund for the provision of outreach information, advice and support and to carers in the community.

Investors In Carers - Grant funding received as a restricted fund for the provision of an award scheme that encourages Health, Social Care and other professionals to adopt and promote best practices and support services.

Carers Information Service - Grant funding received as a restricted fund for the provision of support, training and advice to carers.

CUSP - Grant funding received from Carmarthenshire united support project to support people to live well and independently.

BBC Children in need - Grant funding received as a restricted fund for the provision of support to young carers.

Carers Support Fund/Welsh Government Carers Support Fund - Grant funding received as a restricted fund for the provision of support for carers, across Carmarthenshire and Pembrokeshire, experiencing financial hardship.

Catchup - Grant funding received as a restricted fund for the provision of a range of services that promote social inclusion through general advice and support with welfare benefits.

Transformational Project - to enhance the information, advice and support services to meet additional demand.

Hospital Discharge Project - ICF funding to manage a pilot project from Jan 2020 to March 2021 in partnership with HDUHB.

The Big Lottery - Grant funding received to provide specific support to young adult carers and young carers.

ICF Respitality - Grant for the provision of short breaks for carers.

CCC Resilience - Grant funding received as a restricted fund for the provision of additional support for carers.

CCC Resilience - Hafan Glyd - Grant funding received as a restricted fund for the provision of additional support for carers.

Carers Trust - Grant funding for Carers from the Carers Trust fund.

Pavs (Pembrokeshire Association of Voluntary Services) - Regional Innovation Funded project with the primary aim to alleviate financial stress through assisting with maximisation of income.

Waterloo - the project is a Saturday Club for children and young people which aims to provide them with a safe and supportive environment to play, socialise and develop friendships.

continued...

15. MOVEMENT IN FUNDS - continued

Moondance/Moments - the funding is to enable us to provide play and social opportunities for children and young people with learning disabilities and autism aged 5-25-year-olds.

Money Matters Project - Welsh Government funding via Carers Trust Wales to deliver a Money Matters Project for unpaid carers in Carmarthenshire and Pembrokeshire.

Carers Hospital Discharge Support Service & Carers Community Outreach Discharge - Joint funded by RIF and in partnership with HDUHB until 31 March 2024.

Amser - Welsh Government Grant funding to provide short breaks to Carers and their family with a break tailored to meet the needs of the individual, together with providing a Saturday Club for young people with additional needs.

Adferiad - Grant funding received to provide information and advice to unpaid Carers.

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2024.

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2024

	31.3.24 £	31.3.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	4,396	3,256
Other services provided	470	623
	4,866	3,879
Investment income		
Deposit account interest	3,953	1,274
Charitable activities		
Grants	864,230	928,699
Local Authority Replacement Care Contracts	1,016,426	1,040,641
Hywel Dda Adult Spot	591,393	407,491
Private clients	38,601	44,995
Hywel Dda Childrens Continuing Care	57,563	79,137
Local Authority Childrens	169,009	140,144
Local Authority Personal Care	127,920	150,376
Summer & After school club session income	9,175	1,680
Local Authority Community Support	72,205	118,170
Direct Payments	1,946	19,247
Ceredigion CC Framework	77,351	69,004
Gofalwyr Ceredigion Carers	30,778	32,753
Advocacy	12,882	9,648
Carers Trust	30,183	-
Community Home Support Service	15,603	-
	3,115,265	3,041,985
Other income		
Other Income	-	211,188
Total incoming resources	3,124,084	3,258,326
EXPENDITURE		
Charitable activities		
Wages	2,464,374	2,626,646
Pensions	143,060	152,214
Carried forward	2,607,434	2,778,860

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2024

	31.3.24 £	31.3.23 £
Charitable activities		
Brought forward	2,607,434	2,778,860
Travel & activities expenses	186,565	188,820
Training	4,484	10,004
Protective clothing & ID	43	237
Payroll fee	5,765	5,652
Carers Trust grants	52,951	89,278
Professional and consultancy fees	1,348	1,204
Bereavement & Intervention	40	6,631
	2,858,630	3,080,686
Support costs		
Management		
Other operating leases	28,542	24,180
Light and heat	10,616	8,372
Telephone	31,508	30,596
Postage and stationery	7,985	15,894
Office rent	47,134	56,849
Affiliation fees	5,500	5,933
IT management system	43,933	34,531
Photocopying	20,042	33,312
Sundry expenses	2,933	1,294
Bank charges	1,327	667
Insurance	13,031	18,953
Depreciation	12,452	12,189
Audit and accountancy fees	17,875	16,963
Premises repairs & upkeep	7,698	10,310
Computer and website costs	768	1,809
Professional and consultancy fees	4,639	3,775
Advertising	6,394	13,025
Gifts	1,765	1,965
Dues & Subscriptions	3,101	3,221
	267,243	293,838
Governance costs		
Auditors' remuneration	1,645	1,495
Total resources expended	3,127,518	3,376,019
Net expenditure	(3,434)	(117,693)

This page does not form part of the statutory financial statements

Carers Trust Crossroads West Wales

England & Wales - Charity number 1121666

Accounts

REGISTERED COMPANY NUMBER: 06199277 (England and Wales)
REGISTERED CHARITY NUMBER: 1121666

Report of the Trustees and

Financial Statements

for the Year Ended 31st March 2023

for

Carers Trust Crossroads West Wales Ltd

Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

Carers Trust Crossroads West Wales Ltd

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for the Year Ended 31st March 2023

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Carers Trust Crossroads West Wales Ltd

Report of the Trustees
for the Year Ended 31st March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives and principal activities of the Charity to benefit the public are encompassed within its Vision, Mission and Values as set out below. The trustees, staff and volunteers are guided by these statements and the services provided by the organisation will always adhere to them.

Carers Trust Crossroads West Wales (CTCWW) vision is that unpaid carers of all ages are heard and valued and have access to the support, advice, and resources they need to need to live a fulfilling life alongside caring. Our ethos is that carers are at the heart of everything we do, and our organisation's objectives are to be recognised as the specialist 'go to' organisation for unpaid carers in West Wales to ensure they can access high quality information, advice, and support.

Our values underpin our work with carers. We are 'Excellence', 'Inclusive', 'Responsive' and 'Trusted'. These values were prioritised to ensure that carers and stakeholders have the confidence to work with us for the following reasons:

Excellence: to ensure we apply best practice to deliver quality support to empower carers and the individuals they care for to improve their quality of life.

Inclusive: to meet the diverse needs of carers and the individuals they care for, collaborating to coproduce services that reflect their individual and collective needs.

Responsive: timely, person-centred and accessible support to ensure that carers and the individuals they care for receive preventative services

Trusted: our reputation for excellence ensures that our beneficiaries and stakeholders trust us to deliver quality services to meet their needs.

The charity is registered with Care Inspectorate Wales (CIW) as a domiciliary care agency for both adults and children. It employs paid qualified Carer Support Workers to provide domiciliary care in the community to give carers a break from their caring role. The work of the Carer Support Workers is monitored regularly and their effectiveness and skills are assessed by their managers.

OBJECTIVES AND ACTIVITIES

Public benefit

Each year, the management committee reviews our aims, objectives and activities against the Operating Plan and Strategic Plan. The review looks at what we achieved and the outcomes of our work in the previous twelve months. The review looks at the success of each key activity and the benefits they have brought to the carers we support. The review also helps us to ensure our aim, objectives and activities remained focused on our stated purpose. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The trustees consider how developments or activities will contribute to the aims and objectives they have set.

We deliver public benefit through:

- Providing breaks from caring with replacement care, in groups or practical 1:1 support
- Assessment and support of carers' needs, helping them achieve desired goals
- Emergency planning and providing care cover using our charitable funds
- Training and equipping carers with skills for their caring role
- Raising awareness of caring and family carers in the community, schools and with employers, to help them understand the impact of caring and how they can help
- Developing links with partner organisations and referring to other Professionals and charities that support carers
- Developing and diversifying our services, ensuring the charity remains representative of the carers we serve
- Ensuring our services available to as many carers and the people they support as possible
- Involving carers and the people they support so that they drive service design and development
- Ensuring that our services are high quality, flexible, responsive, and continually improving
- Learning from the good practice of others and encourage others to learn from us
- Exploring opportunities for establishing joint projects and relationships with organisations to improve services for carers.

The impact we strive to achieve for family carers is:

- Increased confidence in their caring role
- Improved or maintained physical health
- Improved or maintained mental health
- Carers and family able to cope financially
- Increase in carers able access education, training, volunteering and employment
- Enabling more family carers to be involved in influencing policy
- For those with care needs whom we support have a maintained or improved quality of life

Who used and benefited from our service?

Our objects and funding restrict the services we provide to residents in the county of Carmarthenshire and Ceredigion in Wales covering some 4178 square kilometres, which represents 11.5% of the total landmass in Wales. The number of unpaid carers in Carmarthenshire is estimated at 23,998; 7,114 carers provide 50 or more hours of care per week. (Census 2011). Ceredigion's estimated unpaid carers are 8603.
Carers living in rural and remote communities face added challenges in accessing services.

OBJECTIVES AND ACTIVITIES

Also, with the agreement of Carers Trust Wales we also delivered support to carers in Pembrokeshire to access to the grants and funding for short breaks.

Alongside delivering one to one support we also continued to offer information and advice and activities to carers and the cared for.

We also facilitated social clubs and events for young adults with disabilities which enabled the families to have a break from their caring role.

We continued to access funding to support unpaid carers across Carmarthenshire and Pembrokeshire. We did this in a variety of ways, including food vouchers and white goods.

Our Money Matters and Catch Up Benefits Advice service secured an annual income of £2,999,529 for residents in Carmarthenshire and Pembrokeshire.

Equal Opportunities and Welsh Language

The Charity is committed to providing equal opportunities for all regarding service provision and employment, regardless of age, gender, physical disability, mental or sensory impairment, race, culture, economic factors, sexual orientation, marital status, political beliefs, or religion.

Carers Trust has adopted the principle that in the conduct of its business in Wales it will treat the English and Welsh languages on a basis of equality. Our Welsh Language Scheme sets out how Crossroads will give effect to the principle when providing services to the public in Wales.

Carers Trust Crossroads West Wales have nearly 21% Welsh speaking staff which includes 75% of office-based staff who are able to converse in Welsh.

ACHIEVEMENT AND PERFORMANCE

We are proud to have maintained our excellent reputation across the counties and throughout the year have continued to build on our positive partnerships with the statutory sector who commission us as the main provider in the counties of Carmarthenshire and Ceredigion, along with our network partners consortium of Gofalwyr Ceredigion Carers, to deliver carers advice, information and practical support services.

We were delighted that Welsh Government announced during Carers Week in June 2022 an additional £4.5million for carers across Wales up to March 2025 to reduce the effects of the cost-of-living crisis and ongoing impact of the pandemic. This enabled us to review our offer of financial support for carers and redesign our Money Matters Project to provide a holistic service that meets the needs of carers experiencing financial hardship. Carers can now access support to maximise their income and reduce their outgoings through the range of grants, discounts, and concessions available to them and the people they care for.

We had such a positive impact on carers and their families distributing a variety of grants to support them through such a difficult time thanks to Carers Trust Wales, Welsh Government and Carmarthenshire County Council.

We also supported carers in Pembrokeshire, offering grants for food and essential equipment with the Carers Trust Wales Welsh Government funding.

It has been a challenging time for the staff during this time and capacity became an issue when trying to deliver new services - we continued to evidence a tremendous increase in carers identifying themselves and self-referring to the Carers Information Service.

We are known locally for delivering high quality, flexible and responsive service.

Additionally, as part of the annual survey, both carer and service users' views, as valued stakeholders in the service, were sought to improve our services and further developments.

Training continues to remain a very high priority, with a lot being delivered online but thankfully staff supervisions were able to take place face to face along with bi-monthly team meetings that are recorded and posted in a secure staff area of our Website.

FINANCIAL REVIEW

Financial position

During the period 1st April 2022 to 31st March 2023, the charity's total income was £3,258,326 decrease of 2.55% on the previous financial year. Our principal sources of funding were through commissioned services with Carmarthenshire County Council and Hywel Dda University Health Board.

The cost of delivery during the year totalled £3,376,019 an increase of 1.25% on the previous year including the annual increase in implementing the 'minimum/living wage'.

The costs associated with providing activities has yet again been greatly affected this year due to the continuing adherence to the implementation of the minimum/living wage to include travelling time and the increase of pension costs.

As expected, wage costs, including pension, travelling administration of £2,967,681 or 89% of total expenditure remains the most significant area of expenditure.

At the end of 2022/2023, the charity's reserves decreased by 17% to £568.271.

Investment policy and objectives

To ensure that the organisation has cash readily available to meet working capital and other needs, the Board continues to adopt a cautious policy to maintain cash deposits in safe investments. This policy is kept under regular review. Having due regard to the requirement to ensure liquidity, funds not required to meet day to day expenditure are be held in fixed rate bonds and interest-bearing accounts with the charity's bankers.

Reserves policy

The reserves policy is reviewed annually in the light of the main risks facing the organisation. Having re-examined its strategic plan, the Board will seek to maintain a reserve level that will enable it to take advantage of any opportunity to develop services whist maintaining its obligations to service users and creditors.The baseline requirement is to have reserves equating to over three months of annual fixed costs expenditure plus potential redundancy costs for long term staff. Firstly, to withstand any unforeseen events and secondly ensure that it can meet potential redundancy costs of employees, many of whom have worked with the charity over 15 years. An adequate level of reserves is again necessary to meet the working capital requirements of the charity.

Based on 2022/23 unrestricted general fund expenditure, reserves should therefore not fall below £414,836. The actual level of reserves at the end of the year were above the baseline figure. To meet the objectives of the charity as set out on page 3 of this report, all reserves can only be applied for the benefit of Carmarthenshire and Ceredigion carers.

FUTURE PLANS
We expect the following service contracts out for tender:

1. Catch Up Benefits Advice Service
2. Replacement Care Regulated Service

Therefore we envisage a very busy year ahead.

We were successful in our re-application to Lottery People and Places for to continue to provide services and support for Young Adult Carers for an additional three years.

The Third Sector Review was completed as planned with the outcome of a tendering process for Preventative Services. Due to the encouraged competition in the 3rd sector we were not successful in our application to continue to provide our Carers Information Services. We are fortunate to have been successful in receiving funding to develop our Money Matters service, offering one to one support for income maximization and grants to help during this cost of living crisis along with offering short breaks for carers to have break from their caring role.

The charity's strategic plan is drawn up in a climate of tight financial resources and greater than ever demand for our services. The plan focuses on identifying opportunities to increase funding by developing appropriate partnerships and finding innovative ways to meet our aims and develop services for carers in West Wales. Funding applications will continue to be prepared and submitted by the Senior Management Team.

Looking forward, financial and practical support for the future will be provided by:

- Continuation of Local Authority and HDUHB funding in to 2023-24
- Continuation of funding by Ceredigion County Council to continue to work in the consortium Gofalwyr Ceredigion Carers.
- Waterloo Funding Saturday Social Club young adults with disabilities
- Moondance for community session for young adults with disabilities
- Lottery funding to continue to provide a much needed service to Children and Young Adult Carers into 2026
- Amser funding from Welsh Government, administered by Carers Trust, to enable carers and their families to have a short break from their caring role.
- Carers Support Fund from Welsh Government, administered by Carers Trust, to distribute to carers in need of financial support during the cost of living crisis

All services will be the subject of continuous review to ensure that they are always equipped to meet current and future needs. As from 1st April 2023 Carers Trust Crossroads West Wales will continue to work collaboratively with our network partners in Wales and as a consortium where appropriate to improve the range of services, with the objective of supporting more families and improving efficiency and effectiveness.

We will continue to train our staff to an exceptionally high standard. A well trained and motivated staff team is fundamental in achieving our goals and their commitment to training ensured the enhancement of service provision and the opportunity for all staff to improve their performance and develop their potential.

As always, meeting the needs of carers and their families in a holistic way and with dignity will remain central to all activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Carers Trust Crossroads West Wales is a charitable company limited by guarantee, incorporated on the 2nd April 2007. The company was established from the merger of Carmarthen Crossroads, established in 1990 and Llanelli Crossroads, established in 1981, under a Memorandum of Association which defines the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £5.

Recruitment and appointment of new trustees

The directors of the company are also trustees for the purposes of charity law and under the company's articles are known as the Management Committee.
All give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are declared in the notes to the accounts.
Individuals with an interest in the work of the Charity are approached to offer themselves for election as Trustees with a view to maintaining a broad mix of skills and experience. Potential trustees are invited to an interview and to attend meetings of the Charity before an appointment is made.

Trustee Induction and Training

All Trustees are provided with a Trustee Pack containing the relevant Charity Commission documentation, the organisation's Business Plan and Risk Register and other information to ensure awareness of their roles and responsibilities. They also attend occasional training sessions arranged by the Charity relating to aspects of their role and are encouraged to attend courses and meetings organised by the national organisation. A folder is maintained for each Trustee which includes details of their professional background, DBS/POVA checks, signed regulatory documents and training certificates.

Organisational structure

There are up to eight Trustees who are responsible for the strategic direction of the Charity. The full board meet bi-monthly, with three subcommittees meeting on a bimonthly and quarterly basis. All Trustees are members of at least two of the three sub-committees - Finance Review Group (bi-monthly), Health & Safety (quarterly) Policy Review Group (quarterly). The committee also meet outside these groups with the Management Team to discuss Strategic and Service Development.

Day to day management and administration is delegated to the Chief Executive Officer and Management Team who meet and consult regularly with the Trustees and attend Trustees meetings and sub-committees.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

The Charity is affiliated to the Carers Trust (Charity Registration Number 1145181), a UK charity. Carers Trust provides Policies and Procedures which the Charity is required to adopt, offers support, guidance and training, arranges suitable insurance for the Charity and encourages communication and dissemination of good practice among network partners.

Relationships

The organisation meets regularly with officers of Carmarthenshire and Ceredigion County Councils and Hywel Dda University Health Board to review activity and monitor contract performance. The scheme upholds a culture of openness to share relevant information and by discussion of any practice issues with our commissioners and other agencies.

Both trustees and senior managers are active in partnerships by attendance at Strategic Partnership Board for Carers, Hywel Dda University Health Board's Stakeholder Reference Group and other local charities and groups.

Risk management

The Board of Directors fully recognise its responsibility for the management of risk and will ensure that systems and procedures are in place to provide reasonable assurance against fraud and error. The trustees undertake an annual risk assessment when the risk register is reviewed and updated and where necessary systems and procedures are implemented to mitigate any potential impact on the charity.
All internal financial risks are minimised by the implementation of procedures for authorisation of transactions and projects. These procedures are regularly reviewed to ensure they remain appropriate.
The charity will continue to diversify its funding base and is no longer dependent on grant funding. All opportunities are reviewed to build capacity and deliver quality services for carers.
Procedures are in place to ensure our compliance with all health and safety legislation to safeguard our staff, carers and cared for; and the charity adheres strictly to the policies and procedures set down by Carers Trust.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06199277 (England and Wales)

Registered Charity number

1121666

Registered office

Unit 3
The Palms
96 Queen Victoria Road
Llanelli
Carmarthenshire
SA15 2TH

Report of the Trustees
for the Year Ended 31st March 2023

Trustees
H Nicholls
J A Thomas
A Grimes
A Hopkins
J D Knott
H Powell (appointed 16.1.23)
E A Poulson
S M Evans

Company Secretary
A J Harries

Auditors
Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

MANAGEMENT TEAM
Alison Harries - Chief Executive Officer (CEO) / Company Secretary
Erica Watts - Finance Manager
Karen Samuel - Operational/Registered Manager
Joanne Silverthorne - Service Development Manager
Cathy Coyle - Carer Support Services Manager

The management team are responsible for the day to day running of the charity and entrusted with the implementation of the Board's strategic decisions.
Carers Trust Crossroads West Wales Ltd employed 152 staff on 31st March 2023.

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees (who are also the directors of Carers Trust Crossroads West Wales Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Ashmole & Co, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 7th February 2024 and signed on its behalf by:

H Nicholls - Trustee

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Opinion

We have audited the financial statements of Carers Trust Crossroads West Wales Ltd (the 'charitable company') for the year ended 31st March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- nature of the charity and the sector in which it operates.
- the legal and regulatory framework in which the charity operates, and in particular those laws and regulations that directly affect the financial statements or have a fundamental effect on operations eg Charities Act 2011, health and safety legislation.
- results of enquiries of management and those charged with governance
- any matters identified relating to the charity's policies and procedures for identifying, evaluating and complying with laws and regulations, and whether there were any known instances of non compliance.
- detecting and responding to the risks of fraud and whether there is any knowledge of actual, suspected or alleged fraud.
- the internal controls established to mitigate risks of fraud or non compliance with laws and regulations.

As a result of performing the above, we did not identify any key audit matters related to potential risk of fraud or non compliance with laws and regulations.

In addition to the above, our procedures included:
- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations
- enquires of management and those charged with governance concerning actual and potential litigation and claims
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud
- review of minutes of committee meetings
- written representations

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

Date: 19.2.24

Carers Trust Crossroads West Wales Ltd

Statement of Financial Activities for the Year Ended 31st March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	3,879	-	3,879	6,011
Charitable activities	4				
Charitable activities		2,113,286	928,699	3,041,985	3,231,702
Investment income	3	1,274	-	1,274	28
Other income		164,713	46,475	211,188	105,873
Total		2,283,152	975,174	3,258,326	3,343,614
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		2,380,928	995,091	3,376,019	3,334,348
NET INCOME/(EXPENDITURE)		(97,776)	(19,917)	(117,693)	9,266
RECONCILIATION OF FUNDS					
Total funds brought forward		645,502	40,462	685,964	676,698
TOTAL FUNDS CARRIED FORWARD		547,726	20,545	568,271	685,964

The notes form part of these financial statements

Carers Trust Crossroads West Wales Ltd

Balance Sheet
31st March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
FIXED ASSETS					
Tangible assets	11	9,811	45	9,856	21,283
CURRENT ASSETS					
Debtors	12	367,453	-	367,453	477,817
Cash at bank and in hand		623,191	20,500	643,691	665,479
		990,644	20,500	1,011,144	1,143,296
CREDITORS					
Amounts falling due within one year	13	(452,729)	-	(452,729)	(478,615)
NET CURRENT ASSETS		537,915	20,500	558,415	664,681
TOTAL ASSETS LESS CURRENT LIABILITIES		547,726	20,545	568,271	685,964
NET ASSETS		547,726	20,545	568,271	685,964
FUNDS	16				
Unrestricted funds				547,726	645,502
Restricted funds				20,545	40,462
TOTAL FUNDS				568,271	685,964

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2023.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31st March 2023

The trustees acknowledge their responsibilities for

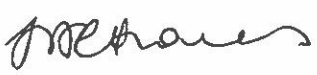
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 7th February 2024 and were signed on its behalf by:



J A Thomas - Trustee

The notes form part of these financial statements

Carers Trust Crossroads West Wales Ltd

Cash Flow Statement
for the Year Ended 31st March 2023

	Notes	31.3.23 £	31.3.22 £
Cash flows from operating activities			
Cash generated from operations	1	(18,035)	45,450
Net cash (used in)/provided by operating activities		(18,035)	45,450
Cash flows from investing activities			
Purchase of tangible fixed assets		(762)	(13,385)
Interest received		1,274	28
Net cash provided by/(used in) investing activities		512	(13,357)
Change in cash and cash equivalents in the reporting period		(17,523)	32,093
Cash and cash equivalents at the beginning of the reporting period	2	661,214	629,121
Cash and cash equivalents at the end of the reporting period	2	643,691	661,214

The notes form part of these financial statements

Notes to the Cash Flow Statement for the Year Ended 31st March 2023

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

	31.3.23	31.3.22
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(117,693)	9,266
Adjustments for:		
Depreciation charges	12,189	13,569
Interest received	(1,274)	(28)
Decrease/(increase) in debtors	110,364	(34,515)
(Decrease)/increase in creditors	(21,621)	57,158
Net cash (used in)/provided by operations	(18,035)	45,450

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.3.23	31.3.22
	£	£
Cash in hand	719	714
Notice deposits (less than 3 months)	642,972	664,765
Overdrafts included in bank loans and overdrafts falling due within one year	-	(4,265)
Total cash and cash equivalents	643,691	661,214

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net cash			
Cash at bank and in hand	665,479	(21,788)	643,691
Bank overdraft	(4,265)	4,265	-
	661,214	(17,523)	643,691
Total	661,214	(17,523)	643,691

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Tenanted property improvements	- 10% on cost
Equipment	- 33% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

continued...

2. DONATIONS AND LEGACIES

	31.3.23	31.3.22
	£	£
Donations	3,256	4,586
Other services provided	623	1,425
	3,879	6,011

3. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Deposit account interest	1,274	28

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.23	31.3.22
		£	£
Grants	Charitable activities	928,699	1,132,730
Local Authority Replacement Care Contracts	Charitable activities	1,040,641	1,064,843
Hywel Dda Adult Spot	Charitable activities	407,491	355,413
Private clients	Charitable activities	44,995	45,213
Hywel Dda Childrens Continuing Care	Charitable activities	79,137	63,246
Local Authority Childrens	Charitable activities	140,144	135,925
Local Authority Personal Care	Charitable activities	150,376	131,556
Summer & After school club session income	Charitable activities	1,680	3,493
Local Authority Community Support	Charitable activities	118,170	162,181
Direct Payments	Charitable activities	19,247	28,394
Ceredigion CC Framework	Charitable activities	69,004	75,799
Gofalwyr Ceredigion Carers	Charitable activities	32,753	25,968
Advocacy	Charitable activities	9,648	6,941
		3,041,985	3,231,702

continued...

4. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in the above, are as follows:

	31.3.23	31.3.22
	£	£
Carers Information Service	61,890	148,582
Outreach Support Work	119,470	88,836
Young Adult Carers	22,747	61,255
Investors in Carers	66,653	50,004
CUSP	2,000	3,000
Carers Trust grants	6,067	6,555
BBC Children in Need	42,234	38,013
Catch up	80,686	76,844
Waterloo	22,612	62,598
Carers Discharge support service	78,226	61,572
The Big Lottery	126,667	166,673
Innovation Project	8,727	25,000
ICF Respitality	35,958	20,000
CCC Resilience	84,525	105,500
CCC Resilience - Hafan Glyd	38,850	37,000
Carers Trust Welsh Goverment fund	90,450	101,959
JRS Grants	-	31,798
Pembrokeshire association of voluntary services	-	19,910
Moondance Foundation	34,937	9,000
Money Matters Project	-	18,631
Carers Rights Day	6,000	-
	928,699	1,132,730

continued...

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Charitable activities	3,080,686	295,333	3,376,019

6. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Charitable activities	293,838	1,495	295,333

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.23	31.3.22
	£	£
Auditors' remuneration	1,495	1,360
Depreciation - owned assets	12,189	13,569
Other operating leases	24,180	28,527
Other accountancy services	18,458	20,940

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2023 nor for the year ended 31st March 2022.

Trustees' expenses

Trustees' travel expenses of Nil were paid for the year ended 31 March 2023 (2022 : Nil).

continued...

9. STAFF COSTS

	31.3.23	31.3.22
	£	£
Wages and salaries	2,626,646	2,566,115
Other pension costs	152,214	134,635
	2,778,860	2,700,750

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

	31.3.23	31.3.22
Management & Admin.	7	7
Care Management	9	13
Care Support workers	115	121
CIS Outreach	7	10
Investors In Carers	2	2
YAC	6	6
CEY	1	1
Catch Up	5	4
Hospital Discharge project	2	2
Transformation Fund Programme 1	-	1
	154	167

No employees received emoluments in excess of £60,000.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	5,911	100	6,011
Charitable activities			
Charitable activities	2,130,770	1,100,932	3,231,702
Investment income	28	-	28
Other income	105,873	-	105,873
Total	2,242,582	1,101,032	3,343,614
EXPENDITURE ON			

continued...

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Charitable activities			
Charitable activities	2,233,421	1,100,927	3,334,348
NET INCOME	9,161	105	9,266
RECONCILIATION OF FUNDS			
Total funds brought forward	636,341	40,357	676,698
TOTAL FUNDS CARRIED FORWARD	645,502	40,462	685,964

11. TANGIBLE FIXED ASSETS

	Tenanted property improvements £	Equipment £	Totals £
COST			
At 1st April 2022	44,040	53,643	97,683
Additions	-	762	762
At 31st March 2023	44,040	54,405	98,445
DEPRECIATION			
At 1st April 2022	34,933	41,467	76,400
Charge for year	4,404	7,785	12,189
At 31st March 2023	39,337	49,252	88,589
NET BOOK VALUE			
At 31st March 2023	4,703	5,153	9,856
At 31st March 2022	9,107	12,176	21,283

continued...

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Trade debtors	258,745	383,593
Prepayments and accrued income	108,708	94,224
	367,453	477,817

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Bank loans and overdrafts (see note 14)	-	4,265
Trade creditors	213,376	245,084
Accrued expenses	239,353	229,266
	452,729	478,615

14. LOANS

An analysis of the maturity of loans is given below:

	31.3.23	31.3.22
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	-	4,265

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.23	31.3.22
	£	£
Within one year	38,461	11,412
Between one and five years	135,267	45,648
In more than five years	-	11,412
	173,728	68,472

continued...

16. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	645,502	(97,776)	547,726
Restricted funds			
Young Adult Carers	10,000	(10,000)	-
CT Welsh Government Carers Support Fund	7,500	(7,500)	-
BBC Children in need	7,982	2,031	10,013
Waterloo Foundation	483	(469)	14
Transformation Fund Programme 1	622	(604)	18
The Big Lottery	13,875	(13,875)	-
Moondance Foundation	-	10,500	10,500
	40,462	(19,917)	20,545
TOTAL FUNDS	685,964	(117,693)	568,271

continued...

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,283,152	(2,380,928)	(97,776)
Restricted funds			
Young Adult Carers	23,093	(33,093)	(10,000)
Outreach Support Work	126,659	(126,659)	-
CT Welsh Government Carers Support Fund	91,678	(99,178)	(7,500)
Investors in carers	70,678	(70,678)	-
Carers Information Service	65,070	(65,070)	-
CUSP	2,121	(2,121)	-
BBC Children in need	44,386	(42,355)	2,031
Waterloo Foundation	23,732	(24,201)	(469)
Catch up	85,558	(85,558)	-
Transformation Fund Programme 1	-	(604)	(604)
Hospital Discharge Project	82,944	(82,944)	-
The Big Lottery	135,259	(149,134)	(13,875)
ICF Respitality	37,827	(37,827)	-
CCC Resilience	87,947	(87,947)	-
CCC Resilience - Hafan Glyd	40,550	(40,550)	-
Carers Trust	6,067	(6,067)	-
Pembrokeshire association of voluntary services	8,984	(8,984)	-
Moondance Foundation	36,413	(25,913)	10,500
Carers Rights Day	6,208	(6,208)	-
	975,174	(995,091)	(19,917)
TOTAL FUNDS	3,258,326	(3,376,019)	(117,693)

continued...

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	635,558	9,944	645,502
Designated Bereavement Fund	783	(783)	-
	636,341	9,161	645,502
Restricted funds			
Young Adult Carers	10,000	-	10,000
CT Welsh Government Carers Support Fund	7,500	-	7,500
BBC Children in need	7,141	841	7,982
Waterloo Foundation	951	(468)	483
Transformation Fund Programme 1	1,226	(604)	622
The Big Lottery	13,539	336	13,875
	40,357	105	40,462
TOTAL FUNDS	676,698	9,266	685,964

continued...

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,242,582	(2,232,638)	9,944
Designated Bereavement Fund	-	(783)	(783)
	2,242,582	(2,233,421)	9,161
Restricted funds			
Young Adult Carers	70,255	(70,255)	-
Outreach Support Work	88,836	(88,836)	-
CT Welsh Government Carers Support Fund	101,959	(101,959)	-
Investors in carers	50,004	(50,004)	-
Carers Information Service	148,582	(148,582)	-
CUSP	3,000	(3,000)	-
BBC Children in need	38,013	(37,172)	841
Waterloo Foundation	62,598	(63,066)	(468)
Catch up	76,944	(76,944)	-
Transformation Fund Programme 1	-	(604)	(604)
Hospital Discharge Project	61,572	(61,572)	-
The Big Lottery Innovation Project	166,673	(166,337)	336
	25,000	(25,000)	-
ICF Respitality	20,000	(20,000)	-
CCC Resilience	105,500	(105,500)	-
CCC Resilience - Hafan Glyd	37,000	(37,000)	-
Carers Trust	6,555	(6,555)	-
Pembrokeshire association of voluntary services	19,910	(19,910)	-
Money Matters Project	18,631	(18,631)	-
	1,101,032	(1,100,927)	105
TOTAL FUNDS	3,343,614	(3,334,348)	9,266

continued...

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.21 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	635,558	(87,832)	547,726
Designated Bereavement Fund	783	(783)	-
	636,341	(88,615)	547,726
Restricted funds			
Young Adult Carers	10,000	(10,000)	-
CT Welsh Government Carers Support Fund	7,500	(7,500)	-
BBC Children in need	7,141	2,872	10,013
Waterloo Foundation	951	(937)	14
Transformation Fund Programme 1	1,226	(1,208)	18
The Big Lottery	13,539	(13,539)	-
Moondance Foundation	-	10,500	10,500
	40,357	(19,812)	20,545
TOTAL FUNDS	676,698	(108,427)	568,271

continued...

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	4,525,734	(4,613,566)	(87,832)
Designated Bereavement Fund	-	(783)	(783)
	4,525,734	(4,614,349)	(88,615)
Restricted funds			
Young Adult Carers	93,348	(103,348)	(10,000)
Outreach Support Work	215,495	(215,495)	-
CT Welsh Government Carers Support Fund	193,637	(201,137)	(7,500)
Investors in carers	120,682	(120,682)	-
Carers Information Service	213,652	(213,652)	-
CUSP	5,121	(5,121)	-
BBC Children in need	82,399	(79,527)	2,872
Waterloo Foundation	86,330	(87,267)	(937)
Catch up	162,502	(162,502)	-
Transformation Fund Programme 1	-	(1,208)	(1,208)
Hospital Discharge Project	144,516	(144,516)	-
The Big Lottery Innovation Project	301,932	(315,471)	(13,539)
	25,000	(25,000)	-
ICF Respitality	57,827	(57,827)	-
CCC Resilience	193,447	(193,447)	-
CCC Resilience - Hafan Glyd	77,550	(77,550)	-
Carers Trust	12,622	(12,622)	-
Pembrokeshire association of voluntary services	28,894	(28,894)	-
Moondance Foundation	36,413	(25,913)	10,500
Money Matters Project	18,631	(18,631)	-
Carers Rights Day	6,208	(6,208)	-
	2,076,206	(2,096,018)	(19,812)
TOTAL FUNDS	6,601,940	(6,710,367)	(108,427)

continued...

16. MOVEMENT IN FUNDS - continued

Young Adult Carers - Grant funding received as a restricted fund for the provision of support for young adult carers, including trips and youth clubs.

Outreach Support Work - Grant funding received as a restricted fund for the provision of outreach information, advice and support and to carers in the community.

Investors In Carers - Grant funding received as a restricted fund for the provision of an award scheme that encourages Health, Social Care and other professionals to adopt and promote best practices and support services.

Carers Information Service - Grant funding received as a restricted fund for the provision of support, training and advice to carers.

CUSP - Grant funding received from Carmarthenshire united support project to support people to live well and independently.

BBC Children in need - Grant funding received as a restricted fund for the provision of support to young carers.

Welsh Government Carers Support Fund - Grant funding received as a restricted fund for the provision of support for carers, across Carmarthenshire and Pembrokeshire, experiencing financial hardship.

Catchup - Grant funding received as a restricted fund for the provision of a range of services that promote social inclusion through general advice and support with welfare benefits.

Transformational Project - to enhance the information, advice and support services to meet additional demand.

Hospital Discharge Project - ICF funding to manage a pilot project from Jan 2020 to March 2021 in partnership with HDUHB.

The Big Lottery - Grant funding received to provide specific support to young adult carers and young carers.

Innovation project - A financial support service to promote discounts, concessions and grants for carers.

ICF Respitality - Grant for the provision of short breaks for carers.

CCC Resilience - Grant funding received as a restricted fund for the provision of additional support for carers.

CCC Resilience - Hafan Glyd - Grant funding received as a restricted fund for the provision of additional support for carers.

continued...

16. MOVEMENT IN FUNDS - continued

Carers Trust - Grant funding for Carers from the Carers Trust fund.

Pavs (Pembrokeshire Association of Voluntary Services) - Regional Innovation Funded project with the primary aim to alleviate financial stress through assisting with maximisation of income.

Waterloo - the project is a Saturday Club for children and young people which aims to provide them with a safe and supportive environment to play, socialise and develop friendships.

Moondance - the funding is to enable us to provide play and social opportunities for children and young people with learning disabilities and autism aged 5-25-year-olds.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2023.

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2023

	31.3.23 £	31.3.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,256	4,586
Other services provided	623	1,425
	3,879	6,011
Investment income		
Deposit account interest	1,274	28
Charitable activities		
Grants	928,699	1,132,730
Local Authority Replacement Care Contracts	1,040,641	1,064,843
Hywel Dda Adult Spot	407,491	355,413
Private clients	44,995	45,213
Hywel Dda Childrens Continuing Care	79,137	63,246
Local Authority Childrens	140,144	135,925
Local Authority Personal Care	150,376	131,556
Summer & After school club session income	1,680	3,493
Local Authority Community Support	118,170	162,181
Direct Payments	19,247	28,394
Ceredigion CC Framework	69,004	75,799
Gofalwyr Ceredigion Carers	32,753	25,968
Advocacy	9,648	6,941
	3,041,985	3,231,702
Other income		
Other Income	211,188	105,873
Total incoming resources	3,258,326	3,343,614
EXPENDITURE		
Charitable activities		
Wages	2,626,646	2,566,115
Carried forward	2,626,646	2,566,115

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2023

	31.3.23 £	31.3.22 £
Charitable activities		
Brought forward	2,626,646	2,566,115
Pensions	152,214	134,635
Travel & activities expenses	188,820	213,572
Training	10,004	19,984
Protective clothing & ID	237	630
Payroll fee	5,652	4,914
Carers Trust grants	89,278	87,458
Professional and consultancy fees	1,204	2,366
Bereavement & Intervention	6,631	3,944
	3,080,686	3,033,618
Support costs		
Management		
Other operating leases	24,180	28,527
Light and heat	8,372	12,443
Telephone	30,596	50,634
Postage and stationery	15,894	10,276
Office rent	56,849	37,035
Affiliation fees	5,933	5,848
IT management system	34,531	20,790
Photocopying	33,312	39,074
Sundry expenses	1,294	924
Bank charges	667	718
Insurance	18,953	17,113
Depreciation	12,189	13,569
Audit and accountancy fees	16,963	20,940
Premises repairs & upkeep	10,310	21,457
Computer and website costs	1,809	5,302
Professional and consultancy fees	3,775	5,909
Advertising	13,025	6,483
Gifts	1,965	117
Dues & Subscriptions	3,221	2,211
	293,838	299,370
Governance costs		
Auditors' remuneration	1,495	1,360

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2023

	31.3.23 £	31.3.22 £
Total resources expended	3,376,019	3,334,348
Net (expenditure)/income	(117,693)	9,266

This page does not form part of the statutory financial statements

Carers Trust Crossroads West Wales

England & Wales - Charity number 1121666

Accounts

YMDDIRIEDOLAETH GOFALWYR
Croesffyrdd Gorllewin Cymru

CARERS TRUST
Crossroads West Wales

Annual General Meeting Report 2021-2022

Company number: 6199277
Registered charity
No. 1121666

Carers Trust Crossroads West Wales Ltd
For the Year Ended 31st March 2022

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Introduction

Welcome to our Annual Report of 2021 – 2022 and the completion of our first years as Carers Trust Crossroads West Wales.

It is hard to believe that Crossroads has had a presence here in West Wales since 1981. We are holding back our celebrations until 2023 when we will recognise 50 years of service of Crossroads and hopefully we will have more freedom to socialise and celebrate.

Unfortunately the Covid-19 pandemic continued to impact everyone with us seeing another lockdown implemented over the Christmas period again.

The impact on carers continues to be tremendous with new challenges of providing regular and practical support in the home. Unfortunately, support services such as day centres and respite facilities were unable to be re-opened.

One of the main focuses of this year was to look at improving carer welling being and alleviating financial pressures – you will see further in the report the amazing efforts put in to support carers and the impact it has on their lives.

We envisage a busy year ahead with many changes, but we are confident we will face these challenges head on long at the heart of our services is always to improve the lives of carers and people they look after. We are confident because we have the most loyal, dedicated, committed experienced staff working for CTCWW.

We were so proud to recognise eleven amazing staff this year with over 170 years of commitment to CTCWW.

We are especially thankful to Carmarthenshire County Council, Ceredigion County Council, and Hywel Dda University Health Board for their continued support and partnership in always looking at ways to improve the services for carers across West Wales. Also to Lottery, BBC Children in Need, Waterloo Moondance Foundations to allow us to continue services to young and adult carers, and children with disabilities.

As Trustees we are all proud to be part of CTCWW and will continue to take opportunities to further develop our support for Carers.

HELEN NICHOLLS
CHAIRPERSON

ALISON HARRIES
CHIEF EXECUTIVE

Our charitable purpose is:

to provide relief of those in need by reasons of age, ill health, disability, financial hardship, or other disadvantage through the provision of comprehensive support services for Carers throughout Wales; and

the assistance of carers in need including by raising awareness of issues affecting carers.

Our *Vision* *is to establish Carers Trust Crossroads West Wales as a leading provider of community care services in Carmarthenshire and Ceredigion that contributes to the resilience and wellbeing of its population, with a determination to support and respond to the needs of its unpaid Carers.*

Our mission *is that we want every carer to be recognised, supported, and offered services to help them maintain their own health and wellbeing.*

The charity's principal activity is the provision of high-quality replacement care along with
information, advice, and emotional support to carers in the county of Carmarthenshire and Ceredigion; in Wales with a mix of urban and rural communities.

Crossroads Regulated Care Services

The core service of our regulated care provision is supporting Carers and their families they look after they support in the home or in the community. This can be regular, or an occasional break delivered by qualified support workers to allow carers time for themselves. We saw the demand for respite carer services increase due to the pressures in carers and the people they support.

With the Covid-19 Pandemic still proving a challenge to manage, all care and support in the community and homes all our Carer Support Workers had to continue to support wearing Welsh Government recommended PPE.

112,076
Hours of care in the community

638
Supported unpaid carers

Carers Visits made
38,181

We are so proud of all the staff that continued to support Carers and their families during this difficult time.

Arolygiaeth Gofal Cymru
Care Inspectorate Wales

We underwent a CIS Inspection in January 2022 coming out with a positive report with no areas for improvement. These are a section of comments from the report.

"The service supports people to give their main carer a break, a worker told us "It's nice when you can make a diference for the person you are caring for and their husband/wife"

"People are very happy with the support they receive, an individual told us "the carers are great they know me and I know them, we trust them. They help me do stuff that I enjoy". Staff support people in their own homes to give their main carer; usually a relative, a break"

"Thank you for all that you do for us. I would be great difficulty caring for my wife if it were not for the support and the extra efforts made by your carers. The respite mornings allow me to go shopping or to do my own things and the overnights allow me to get some sleep. A service second to none. Well done! "

"A family member told us "They do the little things that people may see as trivial but they make a huge difference for us, we'd be lost without them"

CARERS RESILIENCE PROJECT

Carers were disproportionately affected by the pandemic with many support services such as day centres and respite facilities unable to open and many carers also choosing to limit people coming into their homes to protect vulnerable family members. We were proud to work in partnership with Carmarthenshire County Council to deliver the Carers Resilience Project, aimed at carers at risk of crisis during the pandemic.

Throughout 2021-22.....

Delivered

451 hours

of replacement care

We supported 35 carers

The Carers Resilience Project involves joint working between the Carers Information Service and the Crossroads Service to offer a holistic approach to meet the needs of carers.

CARERS INFORMATION SERVICE

The Carers Information Service are often the first point of contact for new carers as well as for carers who have been caring for longer periods but who may have come to a stage in their caring journey where they need to reach out and access a little support to help maintain their caring role.

6,891
Carers registered on data base

823
New Referrals

The Carers Information Service produce regular Carer Newsletters along with a useful Carers Information Pack.

9,598
Newsletters distributed

794
Information packs distributed

We also provide information and support relating to:

- **Carers Rights**
- **Carers Emergency Card**
- **Emergency & Contingency Planning**
- **Carers Grants**
- **Getting a Carers Needs Assessment**
- **Information about events including training and workshops for Carers**
- **Carers respite breaks**
- **Legal Rights via New Law Solicitors**
- **Specialist information & Factsheets**
- **Telephone Emotional & Wellbeing Support**
- **Notifications about consultations taking place on local and national issues.**

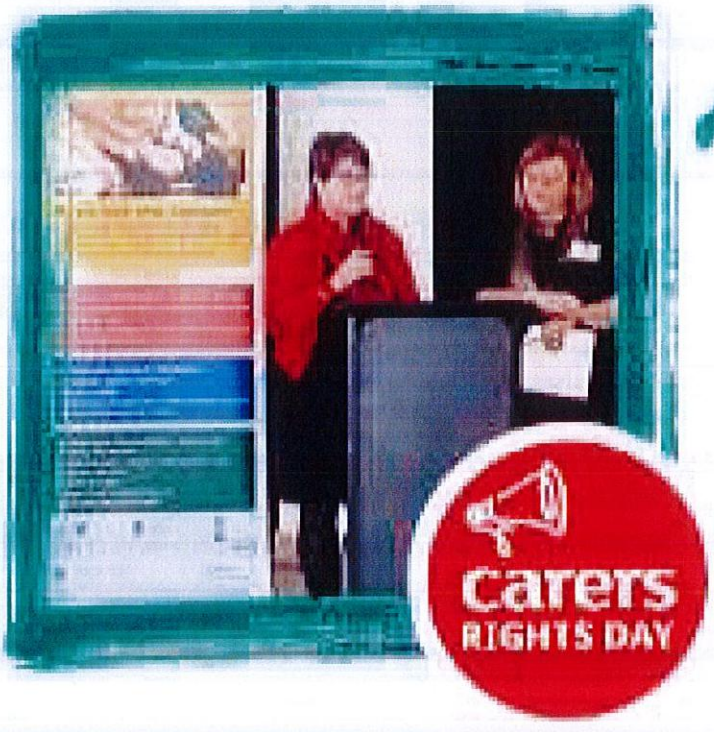
The service is proactively involved with promoting and supporting **Carers Week**, which is a national initiative highlighting the importance of unpaid carers, the challenges that they face and recognition of the contribution that they make to families and their communities. We worked collaboratively with the Carmarthenshire Carers Support Services Network (CSSN) and

arranged a series of activities locally which consisted of fourteen varied activities reaching out to all carers and included training, wellbeing workshops, fun activities such as a quiz and arts workshop, beginners fitness classes' as well as social / peer support through wellbeing walks and coffee mornings.

We have also delivered Carers Count Training to over

100 health and social care staff this year helping professionals to better understand the needs of carers and encouraging practitioners to provide appropriate support for carers.

As facilitators of the Carers Support Services Network (CSSN) CIS led on the planning and organization of a celebratory event for Carers Right Day at Parc Y Scarlets.

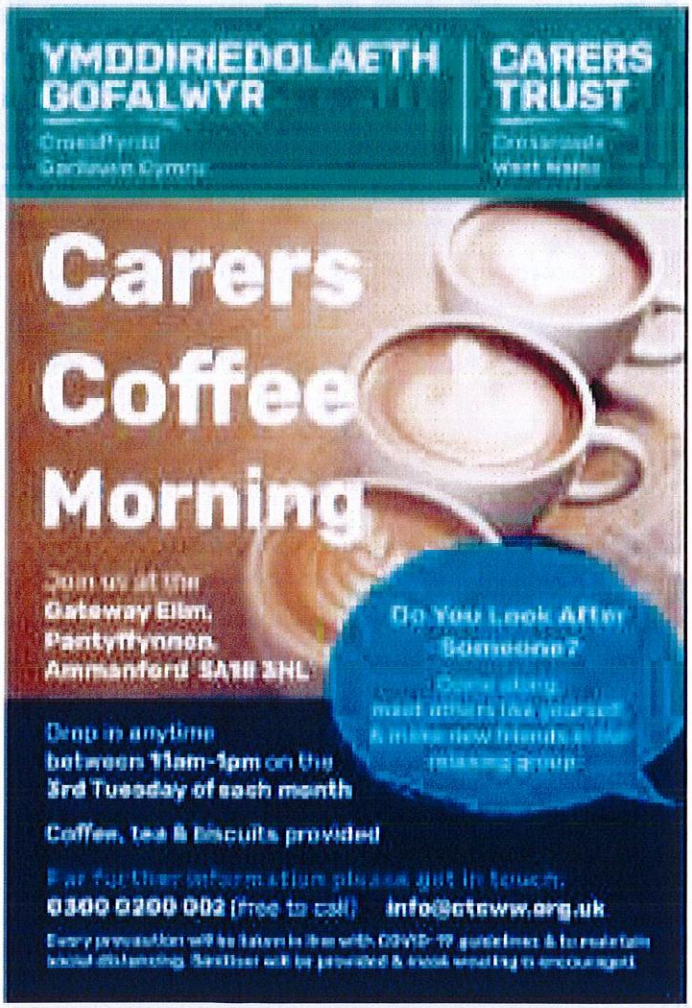


40 carers attended a full and exciting day of presentations and workshops giving carers the opportunity to access specialist information as well as meeting up with other carers and relaxing in a choice of art and craft, meditation or wellbeing workshops.

Carers Outreach Service

The Carers Outreach Service complimented the Carers Information Service and provided one-to-one tailored / enhanced support for **468** carers during 2021 - 2022. This enabled carers to access the services and support they needed and ensured that their needs were met and they were able to lead fulfilled lives alongside their caring roles.

In addition to one-to-one support provided to carer the Carer Outreach Workers facilitated monthly Carer Support Groups in Carmarthen, Llanelli and Ammanford. The groups provided a safe and confidential forum for carers to gain peer support, friendships and access information.



Feedback from carers using the Outreach Service has been extremely positive with **96%** of carers saying that they were 'very satisfied' (88%) or 'satisfied (8%) with the service and they were able to access the information and support that they needed. A further 98% said that they would recommend the service to a fellow carer.

Hospital Discharge Service

Welsh Government, through Hywel Dda University Health Board, have funded our Hospital Discharge Service since January 2020 in recognition of the increasing number of unpaid carers and their contribution to supporting the care of family members.

The aim of the service is to provide carer awareness, information, support, and training to hospital staff to help staff identify carers, understand the issues facing carers and to support carer involvement in the discharge planning process.

Welsh Government acknowledge that the number of failed discharges and readmissions are reduced when support for unpaid carers and family members is in place at the point of discharge. This led to the introduction of a Carer Officer in both Prince Phillip Hospital and in Glangwili General Hospital.

Additionally, the Carer Officer plays a vital role helping to support and provide advice to unpaid carers through their hospital journey. They provide direct-one-to-one support to help ensure a smooth discharge and work closely with hospital wards supporting effective communication between wards and families. High numbers of Covid-19 admissions and Covid-19 wards has significantly restricted families being able to visit loved ones during Covid-19. This, coupled with a lack of communication and information from medical staff was by far the biggest concern for carers and family members this year. This has meant that the Carer Officer has been a vital link in helping to gain medical updates and thus alleviate some of the anxieties for families.

In addition to supporting carers and educating staff on the issues facing unpaid carers, Carer Officers signpost carers to appropriate support services post discharge, which in turn, helps to minimise the impact of their caring role.

During 2021 – 2022
The Carer Officers:

Engaged with ward staff and dealt with staff enquiries on **377** occasions

257 Supported individual carers

Delivered **27** 'Valuing Carers' awareness sessions to **135** hospital staff

"From the moment the Carer Officer got in touch he was so efficient. An excellent service and I am very grateful for his help and support throughout a particularly difficult time for myself and my family" and "I'm very grateful you were there, excellent service - a rock, a lifeline when I needed one."

"Very informative session which gave me a good wealth of information on a subject which I didn't know much about"

Catch Up Service

CATCH UP offers a range of services that promote social inclusion through general advice and support with daily living issues: primarily the maximisation of income; maintaining optimum income and promoting an understanding of benefit entitlement.

£2,208,608

annual income secured for residents in Carmarthenshire

Supported a total of 1,502 clients during 2021 – 2022 which is a 15% increase from the previous year

809

Benefit applications completed

651

Successful

63

Unsuccessful

The small staff team work with a variety of individuals including; older people, disabled people, carers, young people, lone parents and other disadvantaged groups and aim to ensure that independent information and advice is accessible to all in the most equitable way possible.

As a result of Covid-19 the majority of work during this year was completed by telephone. Staff adapted quickly to a new way of working and found ways to ensure that beneficiaries were able to access welfare benefits that they are entitled to claim and in doing so are not marginalised as a result of the pandemic.

Represented 18 clients at Appeal Tribunal Hearings with a 88% success rate

We secured a further estimated annual income of **£695,154** for residents in Carmarthenshire. Please note that we have been unable to contact these claimants therefore the figure is estimated based on whether the claimants met the criteria for the benefit at the point of application.

Money Matters

The aim of the Money Matters project was to specifically focus on improving carer wellbeing through income maximisation and alleviating financial pressures.

We were able to successfully support carers to maximise income and access grants, discounts and concessions which, in turn, helped to alleviate some of the day-to-day pressures involved in providing care and help to minimise the impact of the caring role.

Total income secured throughout the project

£151,584

Carers supported

194

Secured grants to the value of

£44,383

Supported carers to apply for 200 grants

Generated through benefit claims, discounts and income maximisation

£107,201

The project, and Money Matters Carers Officers, worked closely with the Carers Outreach Service and the CATCHUP Welfare Benefits Service providing bespoke holistic support for maximising income. The project complimented both the Outreach Service and CATCHUP ensuring that carers were fully supported to best manage their finances, thus reducing any additional stress and anxiety associated with being a carer.

The Money Matters Project has been responsive to the needs of carers, however, we are particularly proud of our exceptionally speedy response to a carer who was referred to the project in financial crisis with no food or money to buy food. The carer's husband had been a long-term inpatient at Prince Philip Hospital and due to the length of stay in hospital all benefits had ceased. The benefits were joint claims and were in her husband's name so this left the carer with no income at all. The carer had struggled without an income for 8 weeks and with no known discharge date (and reinstatement of benefits) was in a desperate situation when referred to the Money Matters Project. The Money Matters Carers Officer contacted the carer on the day of referral and was able to make arrangements for a £200 Tesco food voucher to be purchased and emailed to the carer the same day. The carer was so relieved and so very grateful for our support which meant that she could eat that day, she said " I can't believe how kind you've been to me. You don't know just how much this means to me – I am so grateful".

"this is a life saver" and another said "I just don't know how I would have managed without your help" and "That's amazing, thank you, it will really help us"

Provided all carers with a money saving hints & tips factsheet

Grants

227
Carers benefitted from the Carers Support Fund

We were pleased to work with Carers Trust Wales and Welsh Government to deliver the Carers Support Fund across Carmarthenshire and Pembrokeshire this year. The Carers Support Fund provides additional services and grant funding to support carers who are experiencing financial hardship due to the ongoing impact of the pandemic. The project, and Money Matters Carers Officers, worked closely with the Carers Outreach Service and the CATCHUP Welfare Benefits Service providing bespoke holistic support for maximising income.

166 **Received Direct Carers Grants**

85 **Received £250 towards a short break**

46 **Received £500 towards a short break**

In addition to delivering support via the Carers Support Fund, we were delighted to work in partnership with Carmarthenshire County Council and the West Wales Carers Development Group to deliver support for carers across Carmarthenshire to access short breaks via the Carers Respitality Grant and Carers Resilience Grant.

Young Carers were also supported thanks to funding from Carmarthenshire County Council to implement the Young Carers ID Cards and to support young carers with access to essential items including laptops

laptops for young carers

Independant Professional Advocacy

Carers Trust Crossroads West Wales work in partnership with Carmarthenshire County Council to provide Independent Professional Advocacy to carers and other individuals who are in need of information, advice and assistance to access their rights.

This service was commissioned by CCC on a 'spot purchase' basis and fullfills statutory obligations within the Social Services and Wellbeing (Wales) Act 2014.

Advocacy is: "taking action to help people say what they want, secure their rights, represent their interests and obtain services they need. Advocates work in partnership with the people they support and take their side. Advocacy promotes social inclusion, equality and social justice".

The service is free and confidential and is delivered by **2** fully trained professional advocates who each work **1** day a week.

The service is free and confidential and is delivered by 2 fully trained professional advocates who each work 1 day a week. During 2021 – 2022 the service received 11 new referrals and supported a total of 15 individuals in relation to the following:

- **Assessment of care needs and Care and Support Planning**
- **A Review of an existing care plan**
- **Allegations of abuse and /or a safeguarding enquiry/concern**
- **Complaints about care or the support received**

Although we have only worked with a small number of individuals some of the cases have been extremely complex and time consuming. However, with the support of skilled and experienced advocates clients have been able to achieve the outcomes that they wanted to achieve.

From April 2022 we will be working in partnership with 5 other advocacy service providers as part of a new 3CIPA commissioned service operating across Carmarthenshire, Pembrokeshire and Ceredigion. We look forward to developing new networks and working in partnership with Advocacy West Wales, Age Cymru Dyfed, Carmarthenshire People First and Dewis CIL.

Investors in Carers

The Investors in Carer scheme (IiC) has three levels; bronze, silver and gold and enables unpaid carers to register as a carer with their GP surgery and, where required, to instigate a referral to their local Carers Information Service.

Throughout the year.....

776 have been referred to the Carers Information Service.

11,505 unpaid carers have registered with GP surgeries

11 settings achieved a new Investors in Carers Award.

IiC team have facilitated **23** Carer Lead events with **328** attendees

151 attended drop-in sessions for Carers Leads

100	Settings working towards their bronze level
20	settings were working towards their silver level
6	settings were working towards their gold level

"To be honest I've never thought of myself as a carer. After all, they are my parents and looking after them as they get older is just what you do. I got talking to a staff member at my local library about mum and they made me realise I was actually a carer, they gave me lots of information on help and support available"

"After attending this course I have more awareness of carers/unpaid carers and how we can help. It's a brilliant course."

Children's & Young People Service

Covid continued to impact the Children and Young People's Carers service in what was a year or varying regulations and restrictions. We have yet again been grateful to our funders including the National Lottery, Hywel Dda Health Board and Children in Need who again allowed us the freedom to adapt our approach throughout the year to align with the restrictions at the time. This enabled us to deliver a blend of online and in person support to ensure that Young Carers (5-25) felt supported throughout the year.

This included a range of online clubs and activities as well as socially distanced 1:1 and group meetings when the restrictions allowed.

318
Carers supported

34.9% YAC

65.1% CEY

We even made time to support young carers and young adult carers apply for grants to help them and their families manage through this difficult financial period.

CRONFA GYMUNEDOL COMMUNITY FUND

Cyda chefnogaeth | Supported by
BBC Plant mewn Angen Children in Need

The Education Engagement team were able to return to 'in person' awareness raising session for pupils and staff in schools and colleges. They again aided a number of Young Carers to transition from Primary to Secondary education through 'Meet and Greets' with their new staff on top joining them on tours of their new schools when asked.

Despite restrictions changing throughout the year, the CEY,YAC, and Education Engagement projects continued to adapt to the guidelines in place to facilitate 'in person' activities in a safe and controlled manner. On occasions when meeting in person wasn't possible or desired by the young carers, the team still offered online support and activities so that all young carers could still access support.

OUT OF SCHOOL SERVICES

Lockdowns and restrictions continued to affect Services across all sectors, including the Clubs. The Summer was a hopeful one as all indicators were that we would again be able to run Clubs in the Carmarthen, Llandybie and Llanelli areas, as we had the previous year. However the Local Authority decided to reduce our funding and asked us to run a Summer Club only in the Llanelli area. We were delighted when the restrictions lifted mid - year to allow us to plan and deliver a Summer Club for children and young people

"More than happy, that the staff could meet all of 'M's' needs. Very attentive to him as an individual"

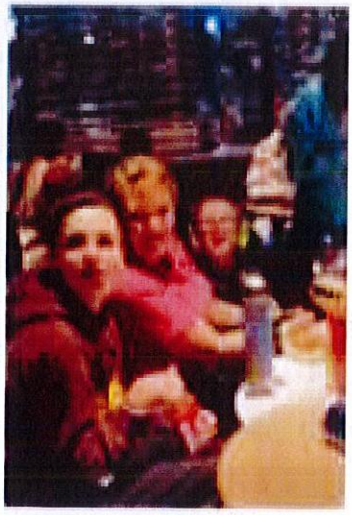
"I can't thank you enough for organising training for the staff at such short notice, you've made it all so easy for him to come to Club! He's absolutely loved it!"

THE MOONDANCE FOUNDATION

After the Summer, we applied for and successfully secured Charitable Grant Funding from the Moondance Foundation and were able to continue with the on-line sessions. These sessions had proved to be a lifeline for the Children, Young

People and their families, but as life began to open up for everyone, the Young People wanted to meet face-to-face and the families were happy and eager for them to do so.

With support from the Charity who funded us, we began community sessions twice a month in Carmarthen and Llanelli. These grew and became one group, forging new friendships, helping those transitioning from school and beginning college. From online session to this below



THE WATERLOO FOUNDATION

The After-School Club at Canolfan Elfed, QE High has always been well attended and supported by families and the unit Manager.

As we were unable to continue with this via the LA contract, we looked at an underspend from Charitable Grant Funding, this was due to the project unable to offer sessions due to the lockdowns. We were able to re-start the Club with the school's support, with a small group due to the remaining restrictions in place

Long may they continue....

"Can't thank you enough for organising training for the staff at such short notice, you've made it all so easy for him to come to Club! He's absolutely loved it"

★ ★ ★ ★ ★

"Thank you all for everything that you do."

Our Public Benefit and Impact

Each year, the management committee reviews our aims, objectives and activities against the Operating Plan and Strategic Plan. The review looks at what we achieved and the outcomes of our work in the previous twelve months. The review looks at the success of each key activity and the benefits they have brought to the carers we support. The review also helps us to ensure our aim, objectives and activities remained focused on our stated purpose. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The trustees consider how developments or activities will contribute to the aims and objectives they have set.

We deliver public benefit through:

- Providing breaks from caring with replacement care, in groups or practical 1:1 support
- Assessment and support of carers' needs, helping them achieve desired goals
- Emergency planning and providing care cover using our charitable funds
- Training and equipping carers with skills for their caring role
- Raising awareness of caring and family carers in the community, schools and with employers, to help them understand the impact of caring and how they can help
- Developing links with partner organisations and referring to other Professionals and charities that support carers
- Developing and diversifying our services, ensuring the charity remains representative of the carers we serve
- Ensuring our services available to as many carers and the people they support as possible
- Involving carers and the people they support so that they drive service design and development
- Ensuring that our services are high quality, flexible, responsive, and continually improving
- Learning from the good practice of others and encourage others to learn from us
- Exploring opportunities for establishing joint projects and relationships with organisations to improve services for carers.

The impact we strive to achieve for family carers is:

- Increased confidence in their caring role
- Improved or maintained physical health
- Improved or maintained mental health
- Carers and family able to cope financially
- Increase in carers able access education, training, volunteering and employment

- Enabling more family carers to be involved in influencing policy
- For those with care needs whom we support have a maintained or improved quality of life

Who used and benefited from our service?

Our objects and funding restrict the services we provide to residents in the county of Carmarthenshire and Ceredigion in Wales covering some 4178 square kilometres, which represents 11.5% of the total landmass in Wales. The number of unpaid carers in Carmarthenshire is estimated at 23,998; 7,114 carers provide 50 or more hours of care per week. (Census 2011). Ceredigion's estimated unpaid carers are 8603.
Carers living in rural and remote communities face added challenges in accessing services.

Also with the agreement of Carers Trust Wales we also delivered support to carers in Pembrokeshire to access to the grants and funding for short breaks.

Equal Opportunities and the Welsh Language

The Charity is committed to providing equal opportunities for all regarding service provision and employment, regardless of age, gender, physical disability, mental or sensory impairment, race, culture, economic factors, sexual orientation, marital status, political beliefs, or religion.

Carers Trust has adopted the principle that in the conduct of its business in Wales it will treat the English and Welsh languages on a basis of equality. Our Welsh Language Scheme sets out how Crossroads will give effect to the principle when providing services to the public in Wales.

Carers Trust Crossroads West Wales have nearly 21% Welsh speaking staff which includes 75% of office-based staff who are able to converse in Welsh

Achievement and Performance

The continued Covid-19 pandemic saw us entering another "lockdown" over the Christmas period and strict Government Guidelines continues to be in place especially in regulated services. We saw the demand for our service increase

We were fortunate to have access to the "flexi" furlough which ceased in September 2021. We definitely benefited from this financial support.

We are proud to have maintained our excellent reputation across the counties and throughout the year have continued to build on our positive partnerships with the statutory sector who commission us as the main provider in the counties of Carmarthenshire and Ceredigion, along with our network partners consortium of Gofalwyr Ceredigion Carers, to deliver carers advice, information and practical support services.

We were asked by CCC to focus on providing holiday provision for children with disabilities in the Llanelli due to changes in provision of services in Carmarthenshire.

We were also restricted in the numbers of the children we supported due to the continued Covid restrictions and strict cleaning regulations.

We had such a positive impact on carers and their families distributing a variety of grants to support them through such a difficult time thanks to Carers Trust Wales, Welsh Government and Carmarthenshire County Council.

We also supported carers in Pembrokeshire offering grants for food and essential equipment with the Carers Trust Wales Welsh Government funding.

It has been a challenging time for the staff during this time and capacity became an issue when trying to deliver new services – we continued to evidence a tremendous increase in carers identifying themselves and self-referring to the Carers Information Service.

We are known locally for delivering high quality, flexible and responsive service.

The Third Sector Review was not completed as planned for 2021/2022 in Carmarthenshire County Council but it is definitely expected in 2022/2023.

We have worked hard with Hywel University Health Board and the local authorities to help the Carers and their cared-for to have a 'voice' in the community and to extend the current services to meet the increased demand due to the pandemic.

As planned we moved out of our Carmarthen office in Old Station Road seeing all staff based in the The Palms in Llanelli but we have retained a "satellite" office where we aim it to be manned on a regular basis to distribute PPE and meeting staff locally.

Quality of care

We use a range of measures to assess quality and success including

- financial – external audit and regular reports
- governance – accreditation, inspection and internal audit outcomes, risk, and compliance
- quantitative – operational, number of beneficiaries using which service, number of services and events
- qualitive – outcomes, stories, feedback from beneficiaries, staff

Additionally, as part of the annual survey, both carer and service users' views, as valued stakeholders in the service, were sought to improve our services and further developments.

Training continues to remain a very high priority, with a lot being delivered online due to all face-to-face training cancelled. Staff supervisions has to be done over the phone of via Teams or Zoom until we were able to have face to face along with bi-monthly team meetings that are recorded and posted in a secure staff area of our Website

The Care Inspectorate of Wales undertook their annual unannounced inspection at the beginning of 2022 in the regulated services. We are very pleased with report with no areas of improvement and very positive feedback was received from both Carers and their families and staff alike.

Planning for the Future

We expect the following service contracts out for tender:

1. Carers Information Service and Outreach Workers
2. Catch Up Benefits Advice Service
3. Replacement Care Regulated Service

Therefore we envisage a very busy year ahead.

Also we will be re-applying for Lottery People and Places funding to continue to provide services and support for Young Adult Carers for an additional three years.

Staff working remotely continues to be the norm. Meetings, training and communication via Teams is now our everyday routine, staff in the offices is still very limited.

The pandemic has put a huge added strain on unpaid carers, and we are seeing evidence of that with a colossal increase in referrals to our services. No doubt this will continue to be a key focus into the new financial year as it impacts our service delivery provision.

The charity's strategic plan is drawn up in a climate of tight financial resources and greater than ever demand for our services. The plan focuses on identifying opportunities to increase funding by developing appropriate partnerships and finding innovative ways to meet our aims and develop services for carers in West Wales.

All services will be the subject of continuous review to ensure that they are always equipped to meet current and future needs. As from 1st April 2022 Carers Trust Crossroads West Wales will continue to work collaboratively with our network partners in Wales and as a consortium where appropriate to improve the range of services, with the objective of supporting more families and improving efficiency and effectiveness.

We will continue to train our staff to an exceptionally high standard. A well trained and motivated staff team is fundamental in achieving our goals and their commitment to training ensured the enhancement of service provision and the opportunity for all staff to improve their performance and develop their potential.

As always, meeting the needs of carers and their families in a holistic way and with dignity

will remain central to all activities.

Administration information

Company Name : Carers Trust Crossroads West Wales Ltd.
Business Name : Carers Trust Crossroads West Wales

Charity Number : 1121666
Company Number : 6199277

Registered Office: The Palms, Unit 3, 96 Queen Victoria Road, Llanelli, Carmarthenshire SA15 2TH

Directors and Trustees
The directors of a charitable company are also trustees for the purposes of charity law.

The directors of the company who served during the year ending 31 March 2022 are listed below.

Helen Nicholls -	Chairperson
Anne Grimes -	Vice Chairperson
Liz Poulson -	Secretary
Jennifer Thomas -	Treasurer
Sylvia Evans -	Trustee
Janet Knott -	Trustee
Ann Hopkins -	Trustee

Company Secretary: Alison Harries Chief Executive Officer

Auditors: Ashmole & Co
The Old School
The Quay
Carmarthen
SA31 3LN

Bankers: Nat West Bank
59 King Street
Carmarthen
SA31 1AN

Senior Management Team:
Chief Executive Officer/Registered Manager – Alison Harries
Finance Manager – Erica Watts
Operational Manager – Karen Samuel
Service Development Manager - Joanne Silverthorne

The management team are responsible for the day to day running of the charity and entrusted with the implementation of the Board's strategic decisions.

Carers Trust Crossroads West Wales Ltd. employed 167 staff on 31st March 2022.

Structure, Governance and Management

Governance

Governance in its widest sense is about how organisations fulfil their purpose and direct their activities. The Charity strives for the highest standards of governance to meet all legal and external regulatory requirements.

As a network partner of Carers Trust, the scheme works firstly within a framework of national policies and procedures to ensure that the duty of care which we owe to service users, colleagues and employees underpin service delivery. The Care Inspectorate of Wales are responsible for inspecting social care and social services in Wales and to ensure these are safe for the people who depend on them. Whenever there is need, support and guidance are always available from Carers Trust nationally, and from Carers Trust Wales to support development opportunities and activity.

Carers Trust Crossroads West Wales is governed by a voluntary Board of Directors, made up of local people who are or have been carers, social or health professionals who bring their wealth of experience and knowledge of caring to our governance. The Board of Directors determine the Charity's strategic direction, objectives and policies and ensures these are reviewed at least annually within a risk management framework. Their aim is to meet the needs of carers in a county which is both economically and linguistically diverse, and amongst the largest geographically in Wales.

The Board of Directors therefore meets at least bi-monthly, and, in addition, there are meetings of the finance, and the policies and standards committees. Monthly meetings of the senior management team ensure regular monitoring and reporting on contract performance and the overall financial position is also reported each quarter to the management committee.

Governing Document

Carers Trust Crossroads West Wales is a charitable company limited by guarantee, incorporated on the 2nd April 2007. The company was established from the merger of Carmarthen Crossroads, established in 1990 and Llanelli Crossroads, established in 1981, under a Memorandum of Association which defines the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £5.

Recruitment and Appointment of Trustees

The directors of the company are also trustees for the purposes of charity law and under the company's articles are known as the Management Committee.

All give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are declared in the notes to the accounts.

When considering the need for new trustees, the board has regard to the requirement for any specialist skills needed and people who have been a carer or remain a carer or user of the service.

A new trustee will receive an induction pack and other information to ensure awareness of their roles and responsibilities. Where appropriate the charity would make use of training events for trustees provided either by Carers Trust or other opportunities relating to aspects of their role.

Relationships

The organisation meets regularly with officers of Carmarthenshire and Ceredigion County Councils and Hywel Dda University Health Board to review activity and monitor contract performance. The scheme upholds a culture of openness to share relevant information and by discussion of any practice issues with our commissioners and other agencies.

Both trustees and senior managers are active in partnerships by attendance at Carmarthenshire Support Services Network, Strategic Partnership Board for Carers, Hywel Dda University Health Board's Stakeholder Reference Group and other local charities and groups. We are members of CUSP; this has proved invaluable to the charity in establishing strong links within the local community and connecting with local and national policy developments and potential funding.

Risk Management

The Board of Directors fully recognise its responsibility for the management of risk and will ensure that systems and procedures are in place to provide reasonable assurance against fraud and error. The trustees undertake an annual risk assessment when the risk register is reviewed and updated and where necessary systems and procedures are implemented to mitigate any potential impact on the charity.

All internal financial risks are minimised by the implementation of procedures for authorisation of transactions and projects. These procedures are regularly reviewed to ensure they remain appropriate.

The charity will continue to diversify its funding base and is no longer dependent on grant funding. All opportunities are reviewed to build capacity and deliver quality services for carers.

Procedures are in place to ensure our compliance with all health and safety legislation to safeguard our staff, carers and cared for; and the charity adheres strictly to the policies and procedures set down by Carers Trust.

Financial Review

During the period 1st April 2021 to 31st March 2022, the charity's total income was £3,343,614 decrease of 2% on the previous financial year due to the ceasing of the furlough payment in September 2021. Our principal sources of funding were through commissioned services with Carmarthenshire County Council and Hywel Dda University Health Board.

The cost of delivery during the year totalled £3,334,348 an increase of 2% on the previous year including the annual increase in implementing the 'minimum/living wage'.

The costs associated with providing activities has yet again been greatly affected this year due to the continuing adherence to the implementation of the minimum/living wage to include travelling time and the increase of pension costs.

As expected, wage costs, including pension, travelling administration of £2,914,322 or 87% of total expenditure remains the most significant area of expenditure.

At the end of 2021/2022, the charity's reserves increased 1.5% to £685,964.

Investment Policy

To ensure that the organisation has cash readily available to meet working capital and other needs, the Board continues to adopt a cautious policy to maintain cash deposits in safe investments. This policy is kept under regular review. Having due regard to the requirement to ensure liquidity, funds not required to meet day to day expenditure are be held in fixed rate bonds and interest-bearing accounts with the charity's bankers.

Reserves Policy

The reserves policy is reviewed annually in the light of the main risks facing the organisation. Having re-examined its strategic plan, the Board will seek to maintain a reserve level that will enable it to take advantage of any opportunity to develop services whist maintaining its obligations to service users and creditors. The baseline requirement is to have reserves equating to between three to six months of annual expenditure. Firstly, to withstand any unforeseen events and secondly ensure that it can meet potential redundancy costs of employees, many of whom have worked with the charity over 15 years. An adequate level of reserves is again necessary to meet the working capital requirements of the charity.

Based on 2021/22 unrestricted general fund expenditure, reserves should therefore not fall below £558,160. The actual level of reserves at the end of the year were above the baseline figure. To meet the objectives of the charity as set out on page 3 of this report, all reserves can only be applied for the benefit of Carmarthenshire and Ceredigion carers.

Statement of Trustees Responsibilities

The Trustees (who are also the directors of Carers Trust Crossroads West Wales Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Auditors

The auditors, Ashmole and Company, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report was approved by the Trustees and signed on their behalf by:

.....C.E.Nicholls.....

Reverend Helen Nicholls Chairperson

Date: 31/1/ **2023**

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Opinion

We have audited the financial statements of Carers Trust Crossroads West Wales Ltd (the 'charitable company') for the year ended 31st March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- nature of the charity and the sector in which it operates.
- the legal and regulatory framework in which the charity operates, and in particular those laws and regulations that directly affect the financial statements or have a fundamental effect on operations eg Charities Act 2011, health and safety legislation.
- results of enquiries of management and those charged with governance.
- any matters identified relating to:

a) the charity's policies and procedures for identifying, evaluating and complying with laws and regulations and, whether there were any known instances on non compliance.

b) detecting and responding to the risks of fraud and whether there is any knowledge of actual, suspected or alleged fraud.

c) the internal controls established to mitigate risks of fraud or non compliance with laws and regulations.

As a result of performing the above, we did not identify and key audit matters related to potential risk of fraud on non-compliance with laws and regulations.

In addition to the above, our procedures included:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations.
- enquiries of management and those charged with governance concerning actual and potential litigation claims.
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- review minutes of meetings.
- obtaining written representations.

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

Date: 2.2.2023

Carers Trust Crossroads West Wales Ltd

Statement of Financial Activities
for the Year Ended 31st March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	5,911	100	6,011	23,890
Charitable activities	4				
Charitable activities		2,130,770	1,100,932	3,231,702	3,320,512
Investment income	3	28	-	28	275
Other income		105,873	-	105,873	70,201
Total		2,242,582	1,101,032	3,343,614	3,414,878
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		2,233,421	1,100,927	3,334,348	3,254,711
Other		-	-	-	1,043
Total		2,233,421	1,100,927	3,334,348	3,255,754
NET INCOME		9,161	105	9,266	159,124
RECONCILIATION OF FUNDS					
Total funds brought forward		636,341	40,357	676,698	517,574
TOTAL FUNDS CARRIED FORWARD		645,502	40,462	685,964	676,698

The notes form part of these financial statements

Carers Trust Crossroads West Wales Ltd

Balance Sheet
31st March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
FIXED ASSETS					
Tangible assets	11	19,696	1,587	21,283	21,467
CURRENT ASSETS					
Debtors	12	466,052	11,765	477,817	443,302
Cash at bank and in hand		634,104	31,375	665,479	673,121
		1,100,156	43,140	1,143,296	1,116,423
CREDITORS					
Amounts falling due within one year	13	(474,350)	(4,265)	(478,615)	(461,192)
NET CURRENT ASSETS		625,806	38,875	664,681	655,231
TOTAL ASSETS LESS CURRENT LIABILITIES		645,502	40,462	685,964	676,698
NET ASSETS		645,502	40,462	685,964	676,698
FUNDS	15				
Unrestricted funds				645,502	636,341
Restricted funds				40,462	40,357
TOTAL FUNDS				685,964	676,698

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31st March 2022

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 31-1-2023 and were signed on its behalf by:

J Thomas - Trustee

The notes form part of these financial statements

Carers Trust Crossroads West Wales Ltd

Cash Flow Statement
for the Year Ended 31st March 2022

	Notes	31.3.22 £	31.3.21 £
Cash flows from operating activities			
Cash generated from operations	1	45,450	46,792
Net cash provided by operating activities		45,450	46,792
Cash flows from investing activities			
Purchase of tangible fixed assets		(13,385)	(9,288)
Interest received		28	275
Net cash used in investing activities		(13,357)	(9,013)
Change in cash and cash equivalents in the reporting period		32,093	37,779
Cash and cash equivalents at the beginning of the reporting period	2	629,121	591,342
Cash and cash equivalents at the end of the reporting period	2	661,214	629,121

The notes form part of these financial statements

Notes to the Cash Flow Statement for the Year Ended 31st March 2022

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.22	31.3.21
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	9,266	159,124
Adjustments for:		
Depreciation charges	13,569	9,803
Loss on disposal of fixed assets	-	1,043
Interest received	(28)	(275)
Increase in debtors	(34,515)	(70,834)
Increase/(decrease) in creditors	57,158	(52,069)
Net cash provided by operations	45,450	46,792

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.3.22	31.3.21
	£	£
Cash in hand	714	670
Notice deposits (less than 3 months)	664,765	672,451
Overdrafts included in bank loans and overdrafts falling due within one year	(4,265)	(44,000)
Total cash and cash equivalents	661,214	629,121

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net cash			
Cash at bank and in hand	673,121	(7,642)	665,479
Bank overdrafts	(44,000)	39,735	(4,265)
	629,121	32,093	661,214
Total	629,121	32,093	661,214

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Tenanted property improvements	- 10% on cost
Equipment	- 33% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

continued...

2. DONATIONS AND LEGACIES

	31.3.22	31.3.21
	£	£
Donations	4,586	18,040
Other services provided	1,425	5,850
	6,011	23,890

3. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Deposit account interest	28	275

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.22	31.3.21
		£	£
Grants	Charitable activities	1,132,730	1,448,403
Local Authority Replacement Care Contracts	Charitable activities	1,064,843	894,495
Hywel Dda Adult Spot	Charitable activities	355,413	442,949
Private clients	Charitable activities	45,213	55,505
Hywel Dda Childrens Continuing Care	Charitable activities	63,246	73,565
Local Authority Childrens	Charitable activities	135,925	99,179
Local Authority Personal Care	Charitable activities	131,556	137,961
Summer & After school club session income	Charitable activities	3,493	4,107
In-house room hire	Charitable activities	-	455
Hafan Glyd	Charitable activities	-	1,092
Local Authority Community Support	Charitable activities	162,181	101,124
Direct Payments	Charitable activities	28,394	10,000
Ceredigion CC Framework	Charitable activities	75,799	17,838
Gofalwyr Ceredigion Carers	Charitable activities	25,968	33,610
Advocacy	Charitable activities	6,941	229
		3,231,702	3,320,512

continued...

4. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in the above, are as follows:

	31.3.22	31.3.21
	£	£
Carers Information Service	148,582	93,642
Outreach Support Work	88,836	57,680
Young Adult Carers	61,255	69,753
Investors in Carers	50,004	50,000
CUSP	3,000	-
Carers Trust grants	6,555	8,144
BBC Children in Need	38,013	44,372
Catch up	76,844	75,686
Summer club	62,598	100,000
Transformation Fund Programme 1	-	53,332
Ceredigion Dementia Day Centre	-	44,000
Carers Discharge support service	61,572	50,061
The Big Lottery	166,673	170,580
Innovation Project	25,000	24,749
ICF Respitality	20,000	15,000
CCC Resilience	105,500	80,500
CCC Resilience - Hafan Glyd	37,000	37,000
Carers Trust Welsh Goverment fund	101,959	141,625
Advocacy	-	8,217
JRS Grants	31,798	324,062
Pembrokeshire association of voluntary services	19,910	-
Moondance Foundation	9,000	-
Money Matters Project	18,631	-
	1,132,730	1,448,403

continued...

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Charitable activities	3,033,618	300,730	3,334,348

6. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Charitable activities	299,370	1,360	300,730

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.22	31.3.21
	£	£
Auditors' remuneration	1,360	1,240
Depreciation - owned assets	13,569	9,804
Other operating leases	28,527	3,526
Deficit on disposal of fixed assets	-	1,043
Other accountancy services	22,300	9,598

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2022 nor for the year ended 31st March 2021.

continued...

8. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

Trustees' travel expenses of Nil were paid for the year ended 31 March 2021 (2021 : Nil).

9. STAFF COSTS

	31.3.22	31.3.21
	£	£
Wages and salaries	2,566,115	2,529,550
Other pension costs	134,635	142,959
	2,700,750	2,672,509

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

	31.3.22	31.3.21
Management & Admin.	7	7
Care Management	13	15
Care Support workers	121	114
CIS Outreach	10	8
Investors In Carers	2	2
YAC	6	6
CEY	1	1
Catch Up	4	4
Hospital Discharge project	2	2
Transformation Fund Programme 1	1	1
	167	160

No employees received emoluments in excess of £60,000.

continued...

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	14,390	9,500	23,890
Charitable activities			
Charitable activities	2,192,064	1,128,448	3,320,512
Investment income	275	-	275
Other income	70,201	-	70,201
Total	2,276,930	1,137,948	3,414,878
EXPENDITURE ON			
Charitable activities			
Charitable activities	2,132,620	1,122,091	3,254,711
Other	1,043	-	1,043
Total	2,133,663	1,122,091	3,255,754
NET INCOME	143,267	15,857	159,124
RECONCILIATION OF FUNDS			
Total funds brought forward			
As previously reported	685,708	24,500	710,208
Prior year adjustment	(192,634)	-	(192,634)
As restated	493,074	24,500	517,574
TOTAL FUNDS CARRIED FORWARD	636,341	40,357	676,698

continued...

11. TANGIBLE FIXED ASSETS

	Tenanted property improvements	Equipment	Totals
	£	£	£
COST			
At 1st April 2021	44,040	40,258	84,298
Additions	-	13,385	13,385
At 31st March 2022	44,040	53,643	97,683
DEPRECIATION			
At 1st April 2021	30,529	32,302	62,831
Charge for year	4,404	9,165	13,569
At 31st March 2022	34,933	41,467	76,400
NET BOOK VALUE			
At 31st March 2022	9,107	12,176	21,283
At 31st March 2021	13,511	7,956	21,467

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Trade debtors	383,593	187,577
Prepayments and accrued income	94,224	255,725
	477,817	443,302

continued...

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Trade creditors	245,084	217,230
Other creditors	233,531	243,962
	478,615	461,192

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.22	31.3.21
	£	£
Within one year	11,412	2,231
Between one and five years	45,648	3,346
In more than five years	11,412	-
	68,472	5,577

continued...

15. MOVEMENT IN FUNDS

	At 1.4.21	Net movement in funds	At 31.3.22
	£	£	£
Unrestricted funds			
General fund	635,558	9,944	645,502
Designated Bereavement Fund	783	(783)	-
	636,341	9,161	645,502
Restricted funds			
Young Adult Carers	10,000	-	10,000
CT Welsh Government Carers Support Fund	7,500	-	7,500
BBC Children in need	7,141	841	7,982
Summer club	951	(468)	483
Transformation Fund Programme 1	1,226	(604)	622
The Big Lottery	13,539	336	13,875
	40,357	105	40,462
TOTAL FUNDS	676,698	9,266	685,964

continued...

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,242,582	(2,232,638)	9,944
Designated Bereavement Fund	-	(783)	(783)
	2,242,582	(2,233,421)	9,161
Restricted funds			
Young Adult Carers	70,255	(70,255)	-
Outreach Support Work	88,836	(88,836)	-
CT Welsh Government Carers Support Fund	101,959	(101,959)	-
Investors in carers	50,004	(50,004)	-
Carers Information Service	148,582	(148,582)	-
CUSP	3,000	(3,000)	-
BBC Children in need	38,013	(37,172)	841
Summer club	62,598	(63,066)	(468)
Catch up	76,944	(76,944)	-
Transformation Fund Programme 1	-	(604)	(604)
Hospital Discharge Project	61,572	(61,572)	-
The Big Lottery Innovation Project	166,673	(166,337)	336
	25,000	(25,000)	-
ICF Respitality	20,000	(20,000)	-
CCC Resilience	105,500	(105,500)	-
CCC Resilience - Hafan Glyd	37,000	(37,000)	-
Carers Trust	6,555	(6,555)	-
Pembrokeshire association of voluntary services	19,910	(19,910)	-
Money Matters Project	18,631	(18,631)	-
	1,101,032	(1,100,927)	105
TOTAL FUNDS	3,343,614	(3,334,348)	9,266

continued...

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Prior year adjustment £	Net movement in funds £	At 31.3.21 £
Unrestricted funds				
General fund	683,542	(192,634)	144,650	635,558
Designated Bereavement Fund	2,108	-	(1,325)	783
Designated Intervention Fund	58	-	(58)	-
	685,708	(192,634)	143,267	636,341
Restricted funds				
Young Adult Carers	8,000	-	2,000	10,000
CT Welsh Government Carers Support Fund	-	-	7,500	7,500
BBC Children in need	6,500	-	641	7,141
Welsh Government Extra Replacement Care Grant	10,000	-	(10,000)	-
Summer club	-	-	951	951
Transformation Fund Programme 1	-	-	1,226	1,226
The Big Lottery	-	-	13,539	13,539
	24,500	-	15,857	40,357
TOTAL FUNDS	710,208	(192,634)	159,124	676,698

continued...

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,276,930	(2,132,280)	144,650
Designated Bereavement Fund	-	(1,325)	(1,325)
Designated Intervention Fund	-	(58)	(58)
	2,276,930	(2,133,663)	143,267
Restricted funds			
Young Adult Carers	71,753	(69,753)	2,000
Outreach Support Work	57,680	(57,680)	-
CT Welsh Government Carers Support Fund	141,625	(134,125)	7,500
Investors in carers	50,000	(50,000)	-
Carers Information Service	93,642	(93,642)	-
BBC Children in need	44,372	(43,731)	641
Welsh Government Extra Replacement Care Grant	-	(10,000)	(10,000)
Summer club	104,107	(103,156)	951
Catch up	75,686	(75,686)	-
Transformation Fund Programme 1	53,332	(52,106)	1,226
Dementia Centre	44,000	(44,000)	-
Hospital Discharge Project	50,061	(50,061)	-
The Big Lottery	170,580	(157,041)	13,539
TAF QT	7,500	(7,500)	-
Innovation Project	24,749	(24,749)	-
ICF Respitality	15,000	(15,000)	-
CCC Resilience	80,500	(80,500)	-
CCC Resilience - Hafan Glyd	37,000	(37,000)	-
Advocacy	8,217	(8,217)	-
Carers Trust	8,144	(8,144)	-
	1,137,948	(1,122,091)	15,857
TOTAL FUNDS	3,414,878	(3,255,754)	159,124

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Prior year adjustment £	Net movement in funds £	At 31.3.22 £
Unrestricted funds				
General fund	683,542	(192,634)	154,594	645,502
Designated Bereavement Fund	2,108	-	(2,108)	-
Designated Intervention Fund	58	-	(58)	-
	685,708	(192,634)	152,428	645,502
Restricted funds				
Young Adult Carers	8,000	-	2,000	10,000
CT Welsh Government Carers Support Fund	-	-	7,500	7,500
BBC Children in need	6,500	-	1,482	7,982
Welsh Government Extra Replacement Care Grant	10,000	-	(10,000)	-
Summer club	-	-	483	483
Transformation Fund Programme 1	-	-	622	622
The Big Lottery	-	-	13,875	13,875
	24,500	-	15,962	40,462
TOTAL FUNDS	710,208	(192,634)	168,390	685,964

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	4,519,512	(4,364,918)	154,594
Designated Bereavement Fund	-	(2,108)	(2,108)
Designated Intervention Fund	-	(58)	(58)
	4,519,512	(4,367,084)	152,428
Restricted funds			
Young Adult Carers	142,008	(140,008)	2,000
Outreach Support Work	146,516	(146,516)	-
CT Welsh Government Carers Support Fund	243,584	(236,084)	7,500
Investors in carers	100,004	(100,004)	-
Carers Information Service	242,224	(242,224)	-
CUSP	3,000	(3,000)	-
BBC Children in need	82,385	(80,903)	1,482
Welsh Government Extra Replacement Care Grant	-	(10,000)	(10,000)
Summer club	166,705	(166,222)	483
Catch up	152,630	(152,630)	-
Transformation Fund Programme 1	53,332	(52,710)	622
Dementia Centre	44,000	(44,000)	-
Hospital Discharge Project	111,633	(111,633)	-
The Big Lottery	337,253	(323,378)	13,875
TAF QT	7,500	(7,500)	-
Innovation Project	49,749	(49,749)	-
ICF Respitality	35,000	(35,000)	-
CCC Resilience	186,000	(186,000)	-
CCC Resilience - Hafan Glyd	74,000	(74,000)	-
Advocacy	8,217	(8,217)	-
Carers Trust	14,699	(14,699)	-
Pembrokeshire association of voluntary services	19,910	(19,910)	-
Money Matters Project	18,631	(18,631)	-
	2,238,980	(2,223,018)	15,962

continued...

15. MOVEMENT IN FUNDS - continued

TOTAL FUNDS	6,758,492	(6,590,102)	168,390

Young Adult Carers - Grant funding received as a restricted fund for the provision of support for young adult carers, including trips and youth clubs.

Outreach Support Work - Grant funding received as a restricted fund for the provision of outreach information, advice and support and to carers in the community.

Investors In Carers - Grant funding received as a restricted fund for the provision of an award scheme that encourages Health, Social Care and other professionals to adopt and promote best practices and support services.

Carers Information Service - Grant funding received as a restricted fund for the provision of support, training and advice to carers.

CUSP - Grant funding received from Carmarthenshire united support project to support people to live well and independently.

BBC Children in need - Grant funding received as a restricted fund for the provision of support to young carers.

Welsh Government Carers Support Fund - Grant funding received as a restricted fund for the provision of support for carers, across Carmarthenshire and Pembrokeshire, experiencing financial hardship.

CCC Carers week - Grant funding received as a restricted fund for the provision of the carers week event.

Summer Club - Grant funding received as a restricted fund for the provision of holiday and after school provisions for disabled children in Carmarthenshire.

Catchup - Grant funding received as a restricted fund for the provision of a range of services that promote social inclusion through general advice and support with welfare benefits.

Transformational Project - to enhance the information, advice and support services to meet additional demand.

Dementia Day Centre - to maintain social, mental and emotional abilities for those people living with dementia and to provide carers a break from their caring role, with the provision of two dementia day services in Ceredigion, Maes Mwldan in Cardigan and Hafan Deg in Lampeter.

Hospital Discharge Project - ICF funding to manage a pilot project from Jan 2020 to March 2021 in partnership with HDUHB.

continued...

15. MOVEMENT IN FUNDS - continued

The Big Lottery - Grant funding received to provide specific support to young adult carers and young carers.

Taf QT - For the provision of dementia support in the St Clears area of the County.

Innovation project - A financial support service to promote discounts, concessions and grants for carers.

ICF Respitality - Grant for the provision of short breaks for carers.

CCC Resilience - Grant funding received as a restricted fund for the provision of additional support for carers.

CCC Resilience - Hafan Glyd - Grant funding received as a restricted fund for the provision of additional support for carers.

Advocacy - For the provision of Independent Professional Advocacy service for carers.

Carers Trust - Grant funding for Carers from the Carers Trust fund.

Pavs - Regional Innovation Funded project with the primary aim to alleviate financial stress through assisting with maximisation of income.

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2022.

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2022

	31.3.22	31.3.21
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	4,586	18,040
Other services provided	1,425	5,850
	6,011	23,890
Investment income		
Deposit account interest	28	275
Charitable activities		
Grants	1,132,730	1,448,403
Local Authority Replacement Care Contracts	1,064,843	894,495
Hywel Dda Adult Spot	355,413	442,949
Private clients	45,213	55,505
Hywel Dda Childrens Continuing Care	63,246	73,565
Local Authority Childrens	135,925	99,179
Local Authority Personal Care	131,556	137,961
Summer & After school club session income	3,493	4,107
In-house room hire	-	455
Hafan Glyd	-	1,092
Local Authority Community Support	162,181	101,124
Direct Payments	28,394	10,000
Ceredigion CC Framework	75,799	17,838
Gofalwyr Ceredigion Carers	25,968	33,610
Advocacy	6,941	229
	3,231,702	3,320,512
Other income		
Other Income	105,873	70,201
Total incoming resources	3,343,614	3,414,878

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2022

	31.3.22	31.3.21
	£	£
EXPENDITURE		
Charitable activities		
Wages	2,566,115	2,529,550
Pensions	134,635	142,959
Travel & activities expenses	213,572	155,407
Training	19,984	7,607
Protective clothing & ID	630	4,010
Payroll fee	4,914	4,572
Carers Trust grants	87,458	143,137
Professional and consultancy fees	2,366	2,727
Bereavement & Intervention	3,944	5,589
	3,033,618	2,995,558
Other		
Loss on sale of tangible fixed assets	-	1,043
Support costs		
Management		
Other operating leases	28,527	3,526
Light and heat	12,443	12,086
Telephone	50,634	47,624
Postage and stationery	10,276	13,250
Office rent	37,035	52,767
Affiliation fees	5,848	5,890
IT management system	20,790	19,289
Photocopying	39,074	31,155
Sundry expenses	924	723
Bank charges	718	792
Insurance	17,113	14,119
Depreciation	13,569	9,804
Audit and accountancy fees	20,940	9,598
Premises repairs & upkeep	21,457	23,170
Computer and website costs	5,302	1,951
Professional and consultancy fees	5,909	7,977
Advertising	6,483	2,204
Gifts	117	617
Carried forward	297,159	256,542

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2022

	31.3.22	31.3.21
	£	£
Management		
Brought forward	297,159	256,542
Dues & Subscriptions	2,211	1,371
	299,370	257,913
Governance costs		
Auditors' remuneration	1,360	1,240
Total resources expended	3,334,348	3,255,754
Net income	9,266	159,124

Carers Trust Crossroads West Wales

England & Wales - Charity number 1121666

Accounts

YMDDIRIEDOLAETH GOFALWYR
Croesffyrdd Gorllewin Cymru

CARERS TRUST
Crossroads West Wales

carers RIGHTS DAY

Carers Trust Crossroads West Wales Ltd

Trustees Annual Report and Financial Statements for the financial year ending 31st March 2021

Charity Registration No: 1121666

A Company limited by guarantee in England and Wales No: 6199277

CIW Registration No: WO80001146

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Cash Flow Statement	36
Notes to the Cash Flow Statement	37
Notes to the Financial Statements	38 to 53
Detailed Statement of Financial Activities	54 to 55

Introduction

Welcome to our Annual Report of 2020 – 2021 and taking the time to find out more about our work.

The Covid-19 crisis erupted in March 2020 and has dominated much of 2020 – 2021.

As a regulated provider our response to Covid-19 was immediate and impactful as we set about amending and adapting our services to meet the new and existing needs of the Carers and those that they care for.

This response would not have been possible without the magnificent efforts from our staff during this extremely turbulent time to which we express our sincere and genuine thanks.

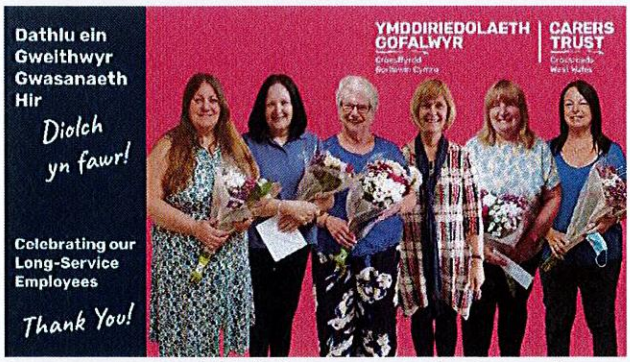
We recognise that the main challenges for the Carers was to keep their loved one safe, they had to isolate, therefore our main priority was addressing the loneliness and isolation, whilst continuing to offer and provide practical support to those families that needed us.

There is an estimated 13.6 million unpaid Carers across the UK (26% of the UK population) This is 4.5 million more since the coronavirus outbreak began. Carers UK 2020

We had to ensure that our frontline team were fully trained and protected through regular risk assessments, monitoring and having full access to PPE, weekly testing and vaccinations.

We had to adapt the way we provided support and care to carers and again we are so proud that we continued to support families who did not have face to face visits due to the pandemic.

We are especially thankful to Carmarthenshire County Council, Ceredigion County Council, and Hywel Dda University Health Board for their support and partnership during this crisis. Also to Lottery, BBC Children in Need, Waterloo Foundation who supported us and allowed flexibility to help us adjust to support Carers.



This year we also recognise long services of 11 of our Carer Support Workers totalling over 140 years of services between them all.

We look forward to the future where we need to secure and build upon, and expand our quality services and projects, throughout West Wales, to meet the health and social care needs of all Carers and the people they care for which fits perfectly with the decision that as from 1st April 2021 we will be known as **Carers Trust Crossroads West Wales.**

.....

HELEN NICHOLLS
CHAIRPERSON

.....

ALISON HARRIES
CHIEF EXECUTIVE

Date : 28th March 2022

Our charitable purpose is:

to provide relief of those in need by reasons of age, ill health, disability, financial hardship, or other disadvantage through the provision of comprehensive support services for Carers throughout Wales; and

the assistance of carers in need including by raising awareness of issues affecting carers.

Our *Vision* *is to establish Carers Trust Crossroads West Wales as a leading provider of community care services in Carmarthenshire that contributes to the resilience and wellbeing of its population, with a determination to support and respond to the needs of its unpaid Carers.*

Our mission *is that we want every carer to be recognised, supported, and offered services to help them maintain their own health and wellbeing.*

The charity's principal activity is the provision of high-quality replacement care along with information, advice, and emotional support to carers in the county of Carmarthenshire and Ceredigion; in Wales with a mix of urban and rural communities.

CROSSROADS REGULATED CARE SERVICES

April 2020 saw us a few weeks in to the Covid-19 pandemic. We experienced a lot of families cancelling their calls for replacement care due to the isolation guidelines especially for those who were vulnerable and wanted to keep themselves safe. All our day services were cancelled.

We provided practical support to 627 unpaid carers

39,656 visits made

104,075 hours of care in the community

We supported in excess of 400 carers, including young carers, and recognised how isolating and lonely being a carer can be in this crisis. We wanted the carers we supported to know they were not alone.

During the Coronavirus pandemic lockdown, the organisation made the decision to put a system in place to support our carers even if we were unable to see them face to face.

We are proud that any family that needed our practical support continued to receive the services they needed at that time. We had to reassure them the Carer Support Workers would keep themselves safe as well as the families we supported. We worked hard to resource the right PPE, with the appreciated support from Carmarthenshire and Ceredigion County Councils and Carers Trust. In order to do this all staff were updated in Infection Control Training and adhering to the Government guidelines at all times.

A team of staff were making regular welfare calls to all the carers we support, especially to families who were assessed as vulnerable, who are were self-isolating, shielding or not receiving care services during this difficult time. We offered support and advice over the telephone, ensuring any carer struggling or at risk of crisis received the appropriate support to ensure they do not reach carer breakdown. Just a call and a chat from a person the carer knew helped raise their spirits and lift their mood and helped towards them feeling valued and recognised for the unpaid work they do every day.

We recognise the contribution carers make to their families, friends, local communities, workplaces and society, and we pledge to continue having positive conversations and listen whilst offer ongoing support with information, signposting and advice.

" a massive thank you for all your wonderful help you've given to me, and the lovely care to my mum, it's all very much appreciated. I don't know what I would do without you. You're all worth your weight in gold! "

In December 2020 we were fortunate to have funding from Carmarthenshire County Council to enable us to distribute 251 chocolate hampers, afternoon tea hampers and a wellbeing kit to all the carers . These were just a token to recognise how challenging the year had been for unpaid carers and the challenges they face everyday.

Staff
Care / Support
Management
Treated with Dignity
Value for Money

Review from M H (Wife of Client) published on 11 June 2020

Submitted via Postal Card - Report

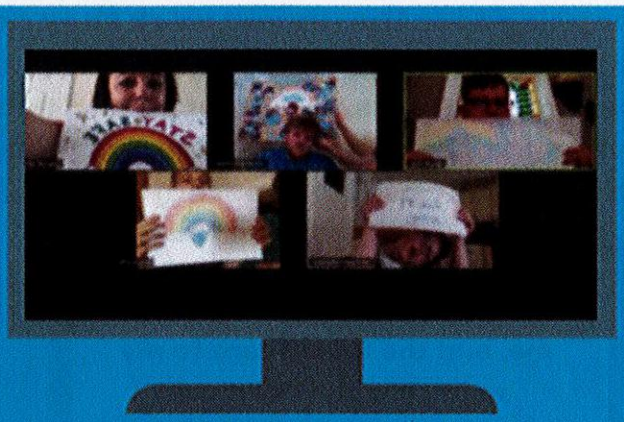
Overall Experience

I am a full-time carer and my husband and I have been shielding since March. My husband has complex health issues, his care is very demanding and time-consuming. I have been very fortunate to have support from Crossroads. Since March a member of staff has been doing my weekly shopping. This service has been invaluable - he is such a caring, considerate person and so professional. without this support I think I would have folded. God bless them all, thank you.

After School and Holiday Clubs

At the beginning of the pandemic we reviewed our service provision for children & young people with complex needs, learning disabilities and autism to offer alternative support due to the restrictions.

We offered virtual support sessions, either as 1:1 or group sessions via Zoom and Microsoft Teams to keep the children connected with their friends and to offer fun activities to help to provide their families with a break.



"My son can never have enough of your sessions!! More, more, more!"

133

Online sessions with Children and Young People primarily within the Llanelli Area

105

Sessions with Young People primarily within the Carmarthen Area

75

Children and young people were supported across the county with complex needs, learning disabilities and autism

72

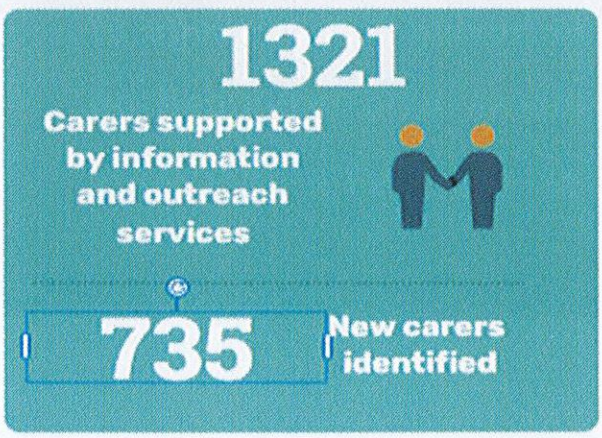
Sessions at Summer Clubs at four different venues

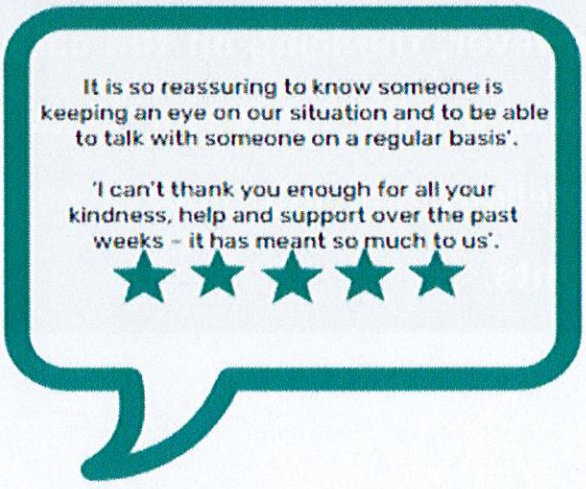
We were delighted when the restrictions lifted mid-year to allow us to plan and deliver a Summer Club for children and young people.

CARERS INFORMATION SERVICE

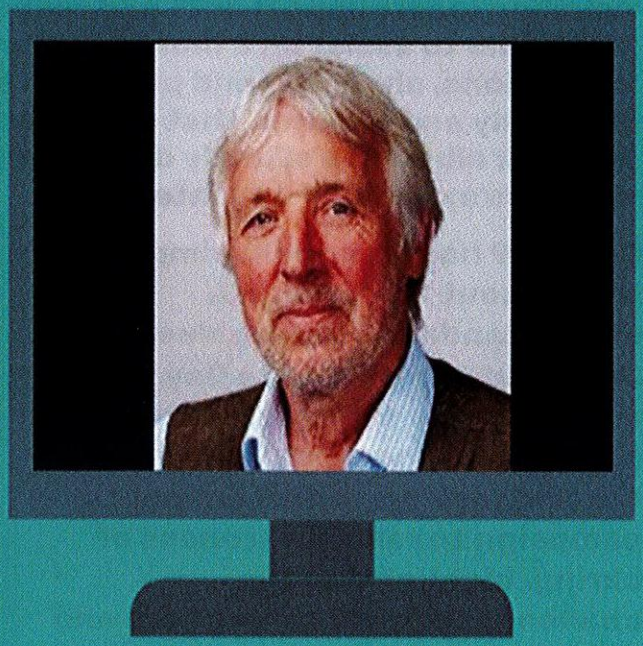
The year started in a period of strict lockdown which saw unprecedented restrictions placed on service delivery due to COVID-19. The team were quick to respond and were able to diversify and adapt our service delivery in response to the changing needs of carers. Support was delivered primarily through telephone wellbeing check ins, monthly Carer Support Group meetings by Zoom, texting and emailing local support lists and resources to carers. In addition staff were able to assist on a more practical level with medication collections, shopping and provision of PPE for carers. The team worked tirelessly and ensured that carers accessed the support that they needed; albeit in a slightly different way including signposting to other services externally and internally.

Covid-19 had an ongoing impact throughout the year and, understandably, Carers Week in June and Carers Rights Day were a more low-key affair that would normally be the case. During Carers Week we ran an online campaign to raise awareness of caring, highlighting the challenges unpaid carers face and recognising the contribution they make to families and communities locally. The campaign focussed on different caring roles each day giving information on how to access support services locally.





With the help of the Carers Support Services Network and in partnership with Carmarthenshire County Council on Carers Rights Day we were able to offer carers a range of online wellbeing workshops, training and creative sessions which included; interactive bread making, yoga tasters, Mindfulness, resilience building, staying positive, anxiety awareness and managing change during Covid-19.



However, the icing on the cake was having the privilege of working with Professor Luke Clements who produced an excellent and informative series of short VT's on Carers Rights.

CATCH UP Benefit Advice Service

CATCH UP offers a range of services that promote social inclusion through general advice and support with daily living issues: primarily the maximisation of income; maintaining optimum income and promoting an understanding of benefit entitlement. The small staff team work with a variety of individuals including; older people, disabled people, carers, young people, lone parents and other disadvantaged groups and aim to ensure that independent information and advice is accessible to all in the most equitable way possible.

During this period CATCHUP staff contacted all active clients to check on their wellbeing and provided emotional support for the most vulnerable service users. In addition, individuals who were in need of practical support were referred to the Carers Information & Outreach Service and were provided with practical support including; shopping, medication collections, resource lists, signposting, ongoing welfare calls, etc.

Clients supported during 2020 - 2021

1367

Benefit applications helped to complete

Secured a confirmed annual income of just over

£1.5 Million

for residents in Carmarthenshire

Represented 52 clients at Appeal Tribunal Hearings

98%

Success Rate

During the early stages of lockdown referrals for benefit work and specifically the completion of benefit applications dropped significantly. The reduction in referrals can be attributed to the lack of face-to-face appointments along with the decision by DWP to extend the time period for completion of benefit applications.

The new ways of working proved to be challenging for both staff and beneficiaries, but staff were able to adapt and found ways and solutions to overcome difficulties and achieve positive results ensuring that beneficiaries were able to access welfare benefits that they are entitled to claim and in doing so are not marginalised as a result of the pandemic.

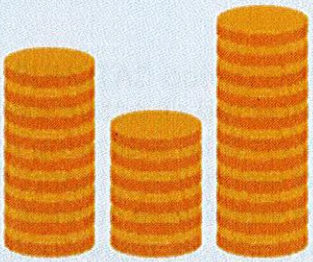
Carers Grants

In the Autumn of 2020, following Welsh Government's announcement of £1 million to support carers across Wales experiencing financial hardship, we worked in partnership with Carers Trust Wales to deliver the Carers Support Fund for carers across Carmarthenshire and Pembrokeshire. Welsh Government further enhanced this fund with an additional £0.25 million at the end of January 2021.

Carers supported with food vouchers

Carers received essential equipment

378



£100,170

Awarded in grants for carers

14 carers awarded grants to the value of

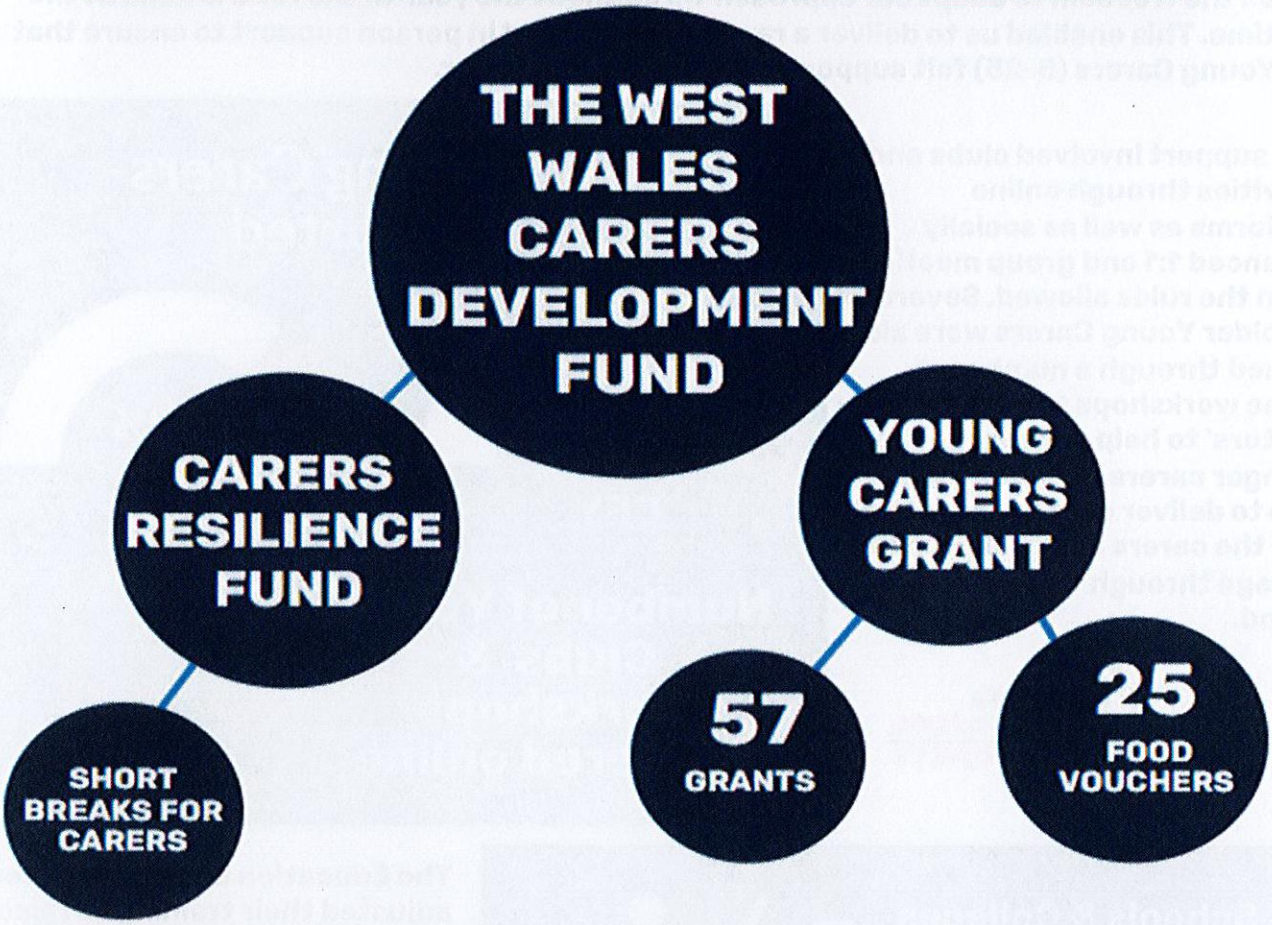
£ 3,900

Amount of carers received help towards fuel payments

"This grant has been a lifesaver, I'm very thankful to have a new washing machine as I have to use my machine so often with my caring role".

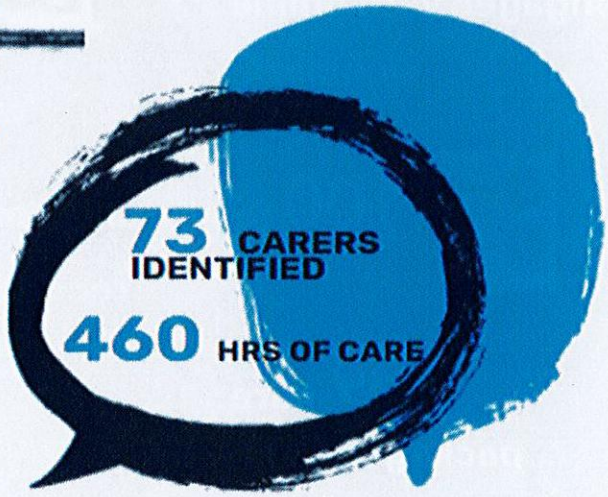
"I've used the tumble dryer a few times now and it's marvellous, what used to take half a week now takes half a day, what a difference and it means I haven't got damp washing hanging about which is much better for the house and our health so thank you very much."

The pandemic has further amplified the financial pressures on carers with many facing increased costs along with limited opportunities for paid work. During the year we helped distribute a number of grants to help those experiencing financial hardship.



PREVENT, RESPOND, REACT

The pandemic and subsequent restrictions impacted carers in a number of ways with many losing out on their regular breaks due to the closure of day services and a reduction in their usual packages of care and support packages. We worked with Carmarthenshire County Council to develop the Carers Resilience Project to identify carers and to offer flexible replacement care opportunities for them to have a break from their caring role.

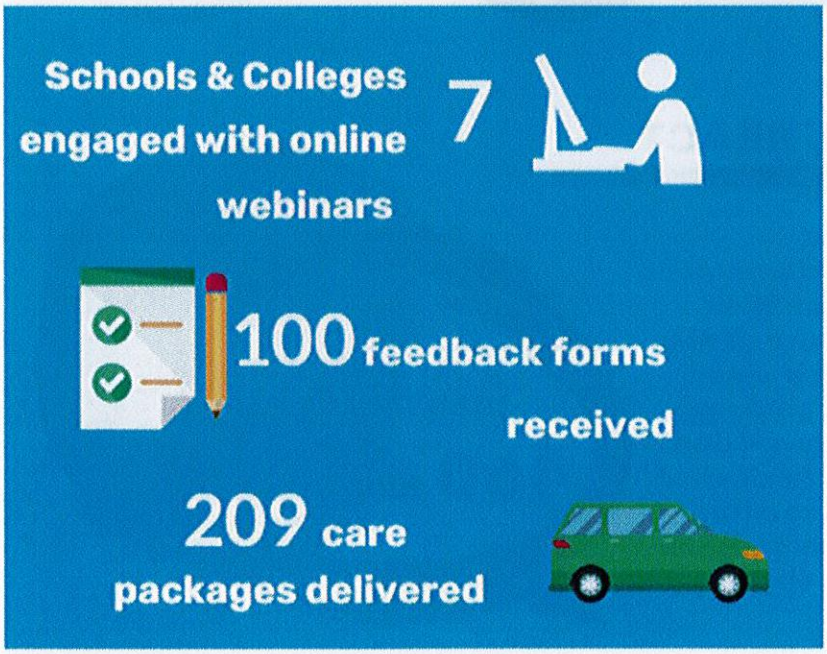


Children & Young People

Like all services the CEY and YAC projects were impacted by the pandemic. We are grateful that the National Lottery and Children in Need who fund our service allowed us the freedom to adapt our approach throughout the year to the restrictions at the time. This enabled us to deliver a range of online and in person support to ensure that Young Carers (5-25) felt supported throughout the year.

This support involved clubs and activities through online platforms as well as socially distanced 1:1 and group meetings when the rules allowed. Several of the older Young Carers were also trained through a number of online workshops to become 'Peer Mentors' to help encourage the younger carers. We even made time to deliver care packages to help the carers and their families manage through this difficult period.

CRONFA GYMUNEDOL COMMUNITY FUND

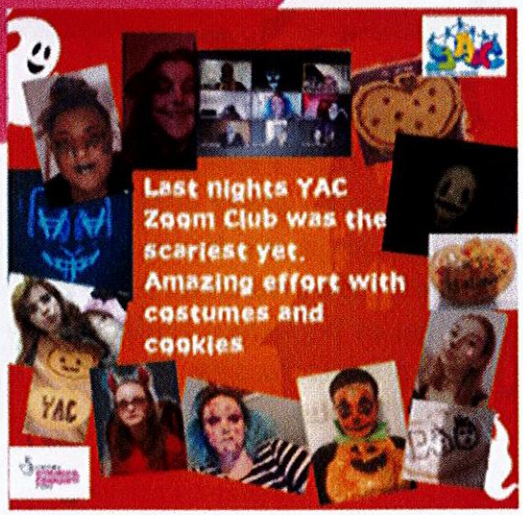


The Education Engagement team adjusted their training to raise awareness with schools through several webinars. They also aided a number of Young Carers to transition from Primary to Secondary education through online 'Meet and Greets' with their new staff on top of tours of their new schools when the guidelines allowed

Cyda chefnogaeth | Supported by BBC Plant mewn Angen Children in Need

Despite being in and out of lockdowns throughout the year, the CEY,YAC, Education Engagement and Peer Mentor projects all adapted where possible and facilitated outside activities.

When unable to meet, the team came up with an array of exciting and engaging online sessions that all young carers could get involved with, from online fundraising bake sales to quizzes and Halloween themed online youth club. Young and Young Adult Carers were also offered 121 support throughout the year



Investors in Carers

IiC
Buddsoddwyr mewn Gofalwyr
Investors in Carers

Despite the impact of the pandemic and the subsequent effect on our way of working, IiC rose to the challenge and continued to evolve with several successes being noted.

In addition to Carers Trust Crossroads West Wales achieving their Gold Level IiC award, five other settings across Carmarthenshire have been awarded a bronze level The use of Microsoft Teams as a vehicle to deliver training has proven extremely beneficial and has enabled an increasing number of people to attend training sessions. For example, we were able to work in partnership with the Education Engagement Officers delivering training to schools

22
Training sessions delievered

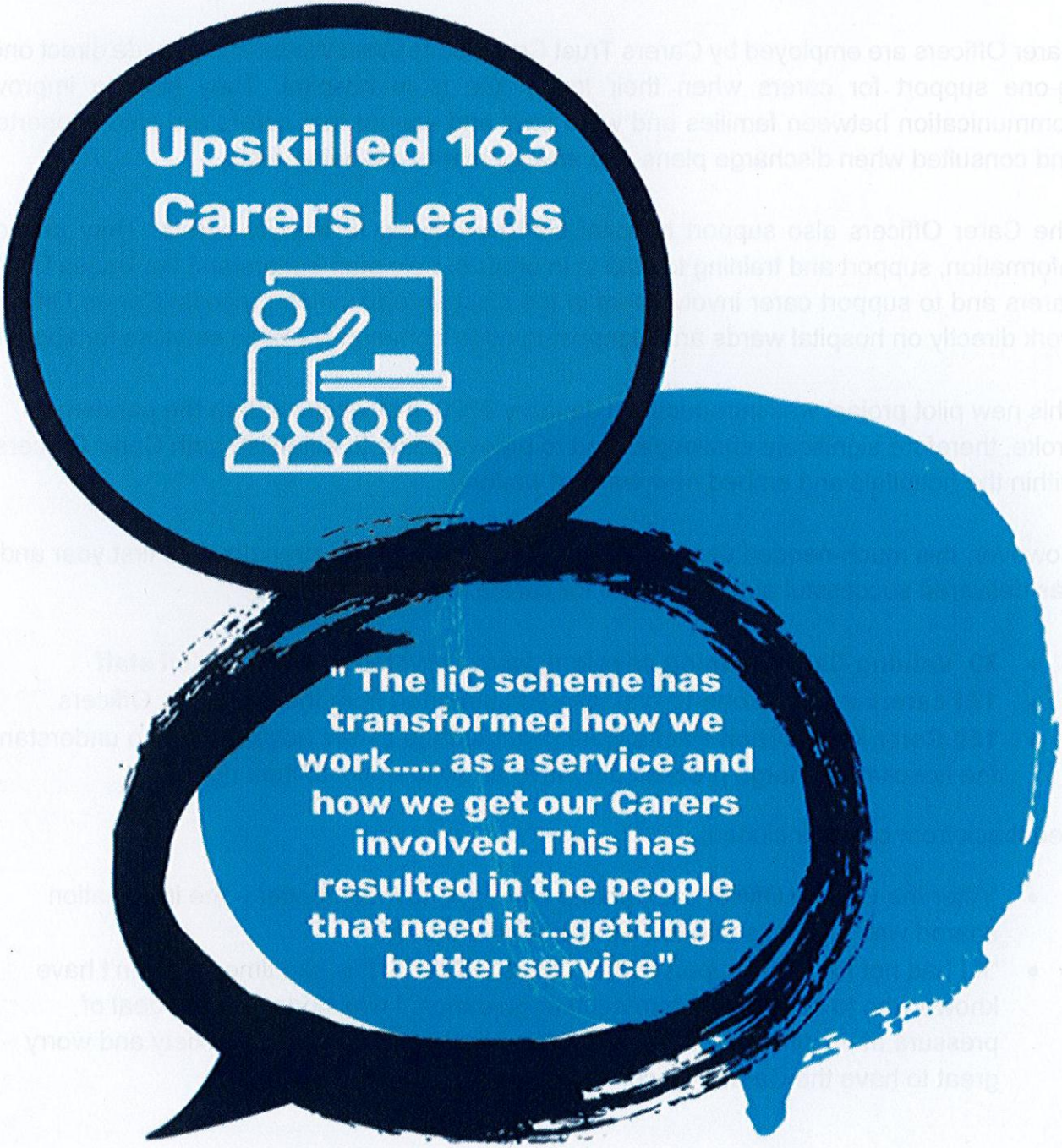
195
Attendees

In addition, whilst the team continue to deliver regular Carer Awareness sessions to staff within IiC settings, we have also developed and delivered a range of bespoke training aimed specifically at Carer Leads.

542
Referrals made through the IiC scheme to Carers Information Service

Seventeen of these have been delivered on a regional basis, upskilling 163 Carer Leads. Sessions are evaluated and suggest that most attendees find them beneficial in increasing both knowledge and confidence

Whilst the impact of the Covid vaccine, and the increased pressures resulting from a lack of support (due to social distancing requirements etc), has undoubtedly had an impact on carers identifying as such and coming forward



Hospital Discharge Support Service for Carers

The number of unpaid carers is increasing and in recognition of their contribution to supporting the care of family members Hywel Dda University Health Board are working in partnership with Carers Trust Crossroads West Wales and have introduced Carer Officers in Prince Philip Hospital, Llanelli and Glangwili General Hospital, Carmarthen.

Carer Officers are employed by Carers Trust Crossroads West Wales and provide direct one-to-one support for carers when their loved one is in hospital. They help to improve communication between families and ward staff and ensure that carers are also supported and consulted when discharge plans and arrangements are being made.

The Carer Officers also support hospital staff by helping to identify carers. They provide information, support and training to staff in in order to help staff understand the issues facing carers and to support carer involvement in the discharge planning process. Carers Officers work directly on hospital wards and signpost to other community-based services for support.

This new pilot project was introduced in January 2020, just weeks before the pandemic broke, therefore significant challenges had to be overcome to establish both Carer Officers within the hospitals and embed new ways of working.

However, this much-needed service has gone from strength to strength in its first year and has delivered successful outcomes both for carers and hospital staff:

- **30 'Valuing Carer' training sessions** were delivered to **179 hospital staff**
- **124 carers** received one-to-one tailored supported from the two Carer Officers
- **150 Carer Information Packs** were distributed to carers helping them to understand the hospital discharge process and have an awareness of their rights.

Feedback from carers included:

- "After the Carer's Officer's telephone call, I felt so much better – the information shared was priceless and the service was amazing".
- "If I had not had the support of the Carers Officer at this sad time I wouldn't have known who to turn to for information or guidance. I was under a great deal of pressure at the time and the Carer Officer helped to reduce my anxiety and worry – great to have the Carers Officer as support".

Independent Professional Advocacy

Carers Trust Crossroads West Wales are pleased to work in partnership with Carmarthenshire County Council to provide Independent Professional Advocacy to carers and other individuals who are in need of information, advice and assistance to access their rights.

This new service has been commissioned by CCC on a 'spot purchase' basis and fullfills statutory obligations within the Social Services and Wellbeing (Wales) Act 2014. Advocacy is: "taking action to help people say what they want, secure their rights, represent their interests and obtain services they need. Advocates work in partnership with the people they support and take their side. Advocacy promotes social inclusion, equality and social justice".

The service is free and confidential and is delivered by fully trained professional advocates. Since being set up in April the service has supported 7 individuals and has provided support in relation to the following:

- Assessment of care needs and Care and Support Planning
- A Review of an existing care plan
- Allegations of abuse and /or a safeguarding enquiry/concern
- Complaints about care or the support received

Although we have only worked with a small number of individuals some of the cases have been extremely complex. However, with the support of skilled and experienced advocates clients have been able to achieve the outcomes that they wanted to achieve.

We look forward to developing this service and empowering many more individuals to access services that they are entitled to and secure their rights.

Our Public Benefit and Impact

Each year, the management committee reviews our aims, objectives and activities against the Operating Plan and Strategic Plan. The review looks at what we achieved and the outcomes of our work in the previous twelve months. The review looks at the success of each key activity and the benefits they have brought to the carers we support. The review also helps us to ensure our aim, objectives and activities remained focused on our stated purpose. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The trustees consider how developments or activities will contribute to the aims and objectives they have set.

We deliver public benefit through:

- Providing breaks from caring with replacement care, in groups or practical 1:1 support
- Assessment and support of carers' needs, helping them achieve desired goals
- Emergency planning and providing care cover using our charitable funds
- Training and equipping carers with skills for their caring role
- Raising awareness of caring and family carers in the community, schools and with employers, to help them understand the impact of caring and how they can help
- Developing links with partner organisations and referring to other Professionals and charities that support carers
- Developing and diversifying our services, ensuring the charity remains representative of the carers we serve
- Ensuring our services available to as many carers and the people they support as possible
- Involving carers and the people they support so that they drive service design and development
- Ensuring that our services are high quality, flexible, responsive, and continually improving
- Learning from the good practice of others and encourage others to learn from us
- Exploring opportunities for establishing joint projects and relationships with organisations to improve services for carers.

The impact we strive to achieve for family carers is:

- Increased confidence in their caring role
- Improved or maintained physical health
- Improved or maintained mental health
- Carers and family able to cope financially
- Increase in carers able access education, training, volunteering and employment

- Enabling more family carers to be involved in influencing policy
- For those with care needs whom we support have a maintained or improved quality of life

Who used and benefited from our service?

Our objects and funding restrict the services we provide to residents in the county of Carmarthenshire and Ceredigion, in Wales covering some 4178 square kilometres, which represents 11.5% of the total landmass in Wales. The number of unpaid carers in Carmarthenshire is estimated at 23,998; 7,114 carers provide 50 or more hours of care per week. (Census 2011). Ceredigion's estimated unpaid carers are 8603.

Carers living in rural and remote communities face added challenges in accessing services.

Equal Opportunities and the Welsh Language

The Charity is committed to providing equal opportunities for all regarding service provision and employment, regardless of age, gender, physical disability, mental or sensory impairment, race, culture, economic factors, sexual orientation, marital status, political beliefs, or religion.

Carers Trust has adopted the principle that in the conduct of its business in Wales it will treat the English and Welsh languages on a basis of equality. Our Welsh Language Scheme sets out how Crossroads will give effect to the principle when providing services to the public in Wales.

Crossroads Sir Gâr have nearly 40% Welsh speaking staff which includes 75% of office-based staff who are able to converse in Welsh

Achievement and Performance

The year of the Covid-19 pandemic brought many challenges to the continue to provide the traditional support of carers therefore we had to adjust.

We are proud to have maintained our excellent reputation across the county and throughout the year have continued to build on our positive partnerships with the statutory sector who commission us as the main provider in the counties of Carmarthenshire and Ceredigion, along with our network partners consortium of Gofalwyr Ceredigion Carers, to deliver carers advice, information and practical support services.

We set up Carers social groups, training and support via on Zoom. We provided a shopping service, medication pick up from pharmacies, offered PPE to family Carers when they had no access to their usual supply.

We were challenged to provide support for Parent Carers in the provision of club services, especially during the summer holiday. We were really pleased we provided 4 weeks in Carmarthen, Llandybie and Llanelli, be it restricted in numbers due to the strict Government guidelines. It was gratifying to see the children and young adults socialising with each other.

We had such a positive impact on carers and their families distributing a variety of grants to support them through such a difficult time thanks to Carers Trust Wales, Welsh Government and Carmarthenshire County Council.

It has been a challenging time for the staff during this time and capacity became an issue when trying to deliver new services – we saw a tremendous increase in carers identifying themselves and self-referring to the Carers Information Service.

We are known locally for delivering high quality, flexible and responsive service but we see a busy year ahead as we are expecting a third sector review in Carmarthenshire and expect major contracts are due for renewal through the tendering process.

We have worked hard with Hywel University Health Board and the local authorities to help the Carers and their cared-for to have a 'voice' in the community and to extend the current services to meet the increased demand due to the pandemic.

Quality of care

We use a range of measures to assess quality and success including

- financial – external audit and regular reports
- governance – accreditation, inspection and internal audit outcomes, risk, and compliance
- quantitative – operational, number of beneficiaries using which service, number of services and events
- qualitive – outcomes, stories, feedback from beneficiaries, staff

Additionally, as part of the annual survey, both carer and service users' views, as valued stakeholders in the service, were sought to improve our services and further developments.

Training continues to remain a very high priority, with a lot being delivered online due to all face-to-face training cancelled. Staff supervisions has to be done over the phone of via Teams or Zoom until we were able to have face to face along with bi-monthly team meetings that are recorded and posted in a secure staff area of our Website. We secured funding from Carers Trust to deliver well-being workshops for staff e.g., Managing Low Mood, Be Happy, Worry and Anxiety and Resilience though this was delivered over Zoom.

The Care Inspectorate of Wales was due to undertake their annual unannounced inspection at the beginning of 2020 but was unable to due to the outbreak of the Covid-19 pandemic though they have kept in touch via phone calls.

Planning for the Future

This time last year we did not expect to find ourselves still in this position as regards to the continued Covid-19 pandemic. We have just come out of another "lockdown" over the Christmas period and strict Government Guidelines continues to be in place.

Staff working remotely has become the norm. Meetings, training and communication via Teams is now our everyday routine, staff in the offices is still very limited.

Following a review of our office base needs we submitted one year notice to our landlords in Old Station Road, Carmarthen. Therefore, as from May 2021 all staff will be based in Llanelli whilst retaining a satellite office in Carmarthen and Aberystwyth.

The pandemic has put a huge added strain on unpaid carers, and we are seeing evidence of that with a colossal increase in referrals to our services. No doubt this will be a key focus into the new financial year as it impacts our service delivery provision.

Day services continues to be restricted but will be hopeful to see some sort of return of our day services.

Furlough became a new term of the pandemic. We are fortunate that we were able to access this money as due to the drastic cancelling of personal/respite care services in the community, there was limited hours available for staff, at one point we had over 50% of Carer Support Workers on Furlough. Fortunately, all staff were retained due to the continues support of funders.

The charity's strategic plan is drawn up in a climate of tight financial resources and greater than ever demand for our services. The plan focuses on identifying opportunities to increase funding by developing appropriate partnerships and finding innovative ways to meet our aims and develop services for carers in West Wales.

All services will be the subject of continuous review to ensure that they are always equipped to meet current and future needs. As from 1st April 2021 Carers Trust Crossroads West Wales will continue to work collaboratively with our network partners in Wales and as a consortium where appropriate to improve the range of services, with the objective of supporting more families and improving efficiency and effectiveness.

We will continue to train our staff to an exceptionally high standard. A well trained and motivated staff team is fundamental in achieving our goals and their commitment to training ensured the enhancement of service provision and the opportunity for all staff to improve their performance and develop their potential.

As always, meeting the needs of carers and their families in a holistic way and with dignity will remain central to all activities.

Administration information

Company Name : Carers Trust Crossroads West Wales Ltd.
Business Name : Carers Trust Crossroads West Wales
Charity Number : 1121666
Company Number : 6199277

Registered Office: The Palms, Unit 3, 96 Queen Victoria Road, Llanelli, Carmarthenshire SA15 2TH

Directors and Trustees
The directors of a charitable company are also trustees for the purposes of charity law.

The directors of the company who served during the year ending 31 March 2021 are listed below.

Helen Nicholls - Chairperson
Anne Grimes - Vice Chairperson
Liz Poulson - Secretary
Jennifer Thomas - Treasurer
Sylvia Evans - Trustee
Janet Knott - Trustee
Ann Hopkins - Trustee

Company Secretary: Alison Harries Chief Executive Officer

Auditors: Ashmole & Co
The Old School
The Quay
Carmarthen
SA31 3LN

Bankers: Nat West Bank
59 King Street
Carmarthen
SA31 1AN

Senior Management Team:
Chief Executive Officer/Registered Manager – Alison Harries
Finance Manager – Erica Watts
Operational Manager – Karen Samuel
Service Development Manager - Joanne Silverthorne

The management team are responsible for the day to day running of the charity and entrusted with the implementation of the Board's strategic decisions.
Carers Trust Crossroads West Wales Ltd. employed 159 staff on 31st March 2021.

Structure, Governance and Management

Governance

Governance in its widest sense is about how organisations fulfil their purpose and direct their activities. The Charity strives for the highest standards of governance to meet all legal and external regulatory requirements.

As a network partner of Carers Trust, the scheme works firstly within a framework of national policies and procedures to ensure that the duty of care which we owe to service users, colleagues and employees underpin service delivery. The Care Inspectorate of Wales are responsible for inspecting social care and social services in Wales and to ensure these are safe for the people who depend on them. Whenever there is need, support and guidance are always available from Carers Trust nationally, and from Carers Trust Wales to support development opportunities and activity.

Carers Trust Crossroads West Wales is governed by a voluntary Board of Directors, made up of local people who are or have been carers, social or health professionals who bring their wealth of experience and knowledge of caring to our governance. The Board of Directors determine the Charity's strategic direction, objectives and policies and ensures these are reviewed at least annually within a risk management framework. Their aim is to meet the needs of carers in a county which is both economically and linguistically diverse, and amongst the largest geographically in Wales.

The Board of Directors therefore meets at least bi-monthly, and, in addition, there are meetings of the finance, and the policies and standards committees. Monthly meetings of the senior management team ensure regular monitoring and reporting on contract performance and the overall financial position is also reported each quarter to the management committee.

Governing Document

Carers Trust Crossroads West Wales is a charitable company limited by guarantee, incorporated on the 2nd April 2007. The company was established from the merger of Carmarthen Crossroads, established in 1990 and Llanelli Crossroads, established in 1981, under a Memorandum of Association which defines the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £5.

Recruitment and Appointment of Trustees

The directors of the company are also trustees for the purposes of charity law and under the company's articles are known as the Management Committee.

All give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are declared in the notes to the accounts.

When considering the need for new trustees, the board has regard to the requirement for any specialist skills needed and people who have been a carer or remain a carer or user of the service.

A new trustee will receive an induction pack and other information to ensure awareness of their roles and responsibilities. Where appropriate the charity would make use of training events for trustees provided either by Carers Trust or other opportunities relating to aspects of their role.

Relationships

The organisation meets regularly with officers of Carmarthenshire and Ceredigion County Councils and Hywel Dda University Health Board to review activity and monitor contract performance. The scheme upholds a culture of openness to share relevant information and by discussion of any practice issues with our commissioners and other agencies.

Both trustees and senior managers are active in partnerships by attendance at Carmarthenshire Support Services Network, Strategic Partnership Board for Carers, Hywel Dda University Health Board's Stakeholder Reference Group and other local charities and groups. We are members of CUSP; this has proved invaluable to the charity in establishing strong links within the local community and connecting with local and national policy developments and potential funding.

Risk Management

The Board of Directors fully recognise its responsibility for the management of risk and will ensure that systems and procedures are in place to provide reasonable assurance against fraud and error. The trustees undertake an annual risk assessment when the risk register is reviewed and updated and where necessary systems and procedures are implemented to mitigate any potential impact on the charity.

All internal financial risks are minimised by the implementation of procedures for authorisation of transactions and projects. These procedures are regularly reviewed to ensure they remain appropriate.

The charity will continue to diversify its funding base and is no longer dependent on grant funding. All opportunities are reviewed to build capacity and deliver quality services for carers.

Procedures are in place to ensure our compliance with all health and safety legislation to safeguard our staff, carers and cared for; and the charity adheres strictly to the policies and procedures set down by Carers Trust.

Financial Review

During the period 1st April 2020 to 31st March 2021, the charity's total income was £3,414,878 increase of 14.45% on the previous financial year. Our principal sources of funding were through commissioned services with Carmarthenshire County Council and Hywel Dda University Health Board.

The cost of delivery during the year totalled £3,255,754 an increase of 2.15% on the previous year including the annual increase in implementing the 'minimum/living wage'.

The costs associated with providing activities has yet again been greatly affected this year due to the continuing adherence to the implementation of the minimum/living wage to include travelling time and the increase of pension costs.

As expected, wage costs, including pension, travelling administration of £2,827,916 or 87% of total expenditure remains the most significant area of expenditure.

At the end of 2020/2021, the charity's reserves increased by 30% due to the restricted services we were able to deliver, and staff being paid furlough during the Covid pandemic.

Investment Policy

To ensure that the organisation has cash readily available to meet working capital and other needs, the Board continues to adopt a cautious policy to maintain cash deposits in safe investments. This policy is kept under regular review. Having due regard to the requirement to ensure liquidity, funds not required to meet day to day expenditure are be held in fixed rate bonds and interest-bearing accounts with the charity's bankers.

Reserves Policy

The reserves policy is reviewed annually in the light of the main risks facing the organisation. Having re-examined its strategic plan, the Board will seek to maintain a reserve level that will enable it to take advantage of any opportunity to develop services whist maintaining its obligations to service users and creditors. The baseline requirement is to have reserves equating to between three to six months of annual expenditure. Firstly, to withstand any unforeseen events and secondly ensure that it can meet potential redundancy costs of employees, many of whom have worked with the charity over 15 years. An adequate level of reserves is again necessary to meet the working capital requirements of the charity.

Based on 2020/21 unrestricted general fund expenditure, reserves should therefore not fall below £621,290. The actual level of reserves at the end of the year were above the baseline figure and £15,000 was earmarked for the bereavement and intervention service. To meet the objectives of the charity as set out on page 3 of this report, all reserves can only be applied for the benefit of Carmarthenshire and Ceredigion carers.

Statement of Trustees Responsibilities

The Trustees (who are also the directors of Carers Trust Crossroads West Wales Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Auditors

The auditors, Ashmole and Company, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report was approved by the Trustees on 28th March 2022 and signed on their behalf by:

.....H Nicholls.....

Reverend Helen Nicholls Chairperson
Date: 28/3/22

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Opinion

We have audited the financial statements of Carers Trust Crossroads West Wales Ltd (the 'charitable company') for the year ended 31st March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- nature of the charity and the sector in which it operates.
- the legal and regulatory framework in which the charity operates, and in particular those laws and regulations that directly affect the financial statements or have a fundamental effect on operations eg Charities Act 2011, health and safety legislation.
- results of enquiries of management and those charged with governance.
- any matters identified relating to:
a) the charity's policies and procedures for identifying, evaluating and complying with laws and regulations and, whether there were any known instances on non compliance.
b) detecting and responding to the risks of fraud and whether there is any knowledge of actual, suspected or alleged fraud.
c) the internal controls established to mitigate risks of fraud or non compliance with laws and regulations.

As a result of performing the above, we did not identify and key audit matters related to potential risk of fraud on non-compliance with laws and regulations.

In addition to the above, our procedures included:
- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations.
- enquiries of management and those charged with governance concerning actual and potential litigation claims.
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- review minutes of meetings.
- obtaining written representations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Trustees of Carers Trust Crossroads West Wales Ltd

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Ashmole & Co
Chartered Certified Accountants & Registered
Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Castle House
High Street
Ammanford
Carmarthenshire
SA18 2NB

Date: 28.3.2022

Carers Trust Crossroads West Wales Ltd

Statement of Financial Activities for the Year Ended 31st March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds as restated £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	14,390	9,500	23,890	23,531
Charitable activities	4				
Charitable activities		2,192,064	1,128,448	3,320,512	2,957,652
Investment income	3	275	-	275	2,973
Other income		70,201	-	70,201	-
Total		2,276,930	1,137,948	3,414,878	2,984,156
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		2,132,620	1,122,091	3,254,711	3,187,526
Other		1,043	-	1,043	-
Total		2,133,663	1,122,091	3,255,754	3,187,526
NET INCOME/(EXPENDITURE)		143,267	15,857	159,124	(203,370)
RECONCILIATION OF FUNDS					
Total funds brought forward					
As previously reported		685,708	24,500	710,208	720,944
Prior year adjustment	11	(192,634)	-	(192,634)	-
As restated		493,074	24,500	517,574	720,944
TOTAL FUNDS CARRIED FORWARD		636,341	40,357	676,698	517,574

The notes form part of these financial statements

Carers Trust Crossroads West Wales Ltd

Balance Sheet
31st March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds as restated £
FIXED ASSETS					
Tangible assets	12	18,339	3,128	21,467	23,025
CURRENT ASSETS					
Debtors	13	399,302	44,000	443,302	372,468
Cash at bank and in hand		635,892	37,229	673,121	591,342
		1,035,194	81,229	1,116,423	963,810
CREDITORS					
Amounts falling due within one year	14	(417,192)	(44,000)	(461,192)	(469,261)
NET CURRENT ASSETS		618,002	37,229	655,231	494,549
TOTAL ASSETS LESS CURRENT LIABILITIES		636,341	40,357	676,698	517,574
NET ASSETS		636,341	40,357	676,698	517,574
FUNDS	16				
Unrestricted funds				636,341	493,074
Restricted funds				40,357	24,500
TOTAL FUNDS				676,698	517,574

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2021.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31st March 2021

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 28th March 2022 and were signed on its behalf by:

J Thomas - Trustee

The notes form part of these financial statements

Carers Trust Crossroads West Wales Ltd

Cash Flow Statement
for the Year Ended 31st March 2021

	Notes	31.3.21 £	31.3.20 as restated £
Cash flows from operating activities			
Cash generated from operations	1	46,792	(47,461)
Net cash provided by/(used in) operating activities		46,792	(47,461)
Cash flows from investing activities			
Purchase of tangible fixed assets		(9,288)	(4,975)
Interest received		275	2,973
Net cash used in investing activities		(9,013)	(2,002)
Change in cash and cash equivalents in the reporting period		37,779	(49,463)
Cash and cash equivalents at the beginning of the reporting period	2	591,342	640,805
Cash and cash equivalents at the end of the reporting period	2	629,121	591,342

The notes form part of these financial statements

Notes to the Cash Flow Statement for the Year Ended 31st March 2021

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

	31.3.21	31.3.20 as restated
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	159,124	(203,370)
Adjustments for:		
Depreciation charges	9,804	8,582
Loss on disposal of fixed assets	1,043	-
Interest received	(275)	(2,973)
	-	(192,634)
(Increase)/decrease in debtors	(70,835)	122,423
(Decrease)/increase in creditors	(52,069)	220,511
Net cash provided by/(used in) operations	46,792	(47,461)

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.3.21	31.3.20 as restated
	£	£
Cash in hand	670	552
Notice deposits (less than 3 months)	628,451	590,790
Total cash and cash equivalents	629,121	591,342

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank and in hand	591,342	37,779	629,121
	591,342	37,779	629,121
Total	591,342	37,779	629,121

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Tenanted property improvements	- 10% on cost
Equipment	- 33% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

continued...

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20 as restated
	£	£
Donations	18,040	14,628
Other services provided	5,850	8,903
	23,890	23,531

3. INVESTMENT INCOME

	31.3.21	31.3.20 as restated
	£	£
Deposit account interest	275	2,973

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.21	31.3.20 as restated
		£	£
Grants	Charitable activities	1,448,403	707,463
Local Authority Replacement Care Contracts	Charitable activities	894,495	743,929
Hywel Dda Adult Spot	Charitable activities	442,949	472,200
Private clients	Charitable activities	55,505	97,932
Hywel Dda Childrens Continuing Care	Charitable activities	73,565	141,768
Local Authority Childrens	Charitable activities	99,179	131,872
Local Authority Personal Care	Charitable activities	137,961	166,820
Summer & After school club session income	Charitable activities	4,107	14,796
In-house room hire	Charitable activities	455	1,644
Hafan Glyd	Charitable activities	1,092	44,446
Local Authority Community Support	Charitable activities	101,124	336,109
Direct Payments	Charitable activities	10,000	12,791
Ceredigion CC Framework	Charitable activities	17,838	42,960
Gofalwyr Ceredigion Carers	Charitable activities	33,610	42,922
Advocacy	Charitable activities	229	-
		3,320,512	2,957,652

continued...

4. **INCOME FROM CHARITABLE ACTIVITIES - continued**

Grants received, included in the above, are as follows:

	31.3.21	31.3.20 as restated
	£	£
CT Welsh Government Carers Support	141,625	-
Carers Information Service	93,642	57,184
Outreach Support Work	57,680	56,000
Young Adult Carers	69,753	124,745
Investors in Carers	50,000	49,729
CUSP	-	10,000
Carers Trust grants	8,144	9,453
BBC Children in Need	44,372	46,597
Welsh Government Extra Replacement Care Grant	-	80,500
Catch up	75,686	48,578
Carers week	-	1,000
Summer club	100,000	100,000
Transformation Fund Programme 1	53,332	57,894
Ceredigion Dementia Day Centre	44,000	17,000
Hospital Discharge Project	50,061	12,000
The Big Lottery	170,580	-
Innovation Project	24,749	-
ICF Respitality	15,000	-
CCC Resilience	80,500	-
CCC Resilience - Hafan Glyd	37,000	36,783
Advocacy	8,217	-
JRS Grants	324,062	-
	1,448,403	707,463

continued...

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Charitable activities	2,995,558	259,153	3,254,711

6. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Charitable activities	257,913	1,240	259,153

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20 as restated
	£	£
Auditors' remuneration	1,240	1,180
Depreciation - owned assets	9,804	8,582
Other operating leases	3,526	-
Deficit on disposal of fixed assets	1,043	-
Other accountancy services	9,598	7,224

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2021 nor for the year ended 31st March 2020.

continued...

8. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

Trustees' travel expenses of £xx were paid for the year ended 31 March 2021 (2020 : £40).

9. STAFF COSTS

	31.3.21	31.3.20 as restated
	£	£
Wages and salaries	2,529,550	2,567,039
Other pension costs	142,959	115,547
	2,672,509	2,682,586

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

	31.3.21	31.3.20 as restated
Management & Admin.	7	8
Care Management	15	15
Care Support workers	114	146
CIS Outreach	8	5
Investors In Carers	2	2
YAC	1	6
CEY	6	1
Catch Up	4	4
Hospital Discharge project	2	2
Transformation Fund Programme 1	1	1
	160	190

No employees received emoluments in excess of £60,000.

continued...

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds as restated
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	18,926	4,605	23,531
Charitable activities			
Charitable activities	2,235,393	722,259	2,957,652
Investment income	2,973	-	2,973
Total	2,257,292	726,864	2,984,156
EXPENDITURE ON			
Charitable activities			
Charitable activities	2,485,162	702,364	3,187,526
NET INCOME/(EXPENDITURE)	(227,870)	24,500	(203,370)
RECONCILIATION OF FUNDS			
Total funds brought forward	720,944	-	720,944
TOTAL FUNDS CARRIED FORWARD	493,074	24,500	517,574

continued...

11. PRIOR YEAR ADJUSTMENT

The prior period adjustment was made to restate accrued period end wage provisions.

12. TANGIBLE FIXED ASSETS

	Tenanted property improvements	Equipment	Totals
	£	£	£
COST			
At 1st April 2020	45,779	30,968	76,747
Additions	-	9,290	9,290
Disposals	(1,739)	-	(1,739)
At 31st March 2021	44,040	40,258	84,298
DEPRECIATION			
At 1st April 2020	26,820	26,902	53,722
Charge for year	4,404	5,400	9,804
Eliminated on disposal	(695)	-	(695)
At 31st March 2021	30,529	32,302	62,831
NET BOOK VALUE			
At 31st March 2021	13,511	7,956	21,467
At 31st March 2020	18,959	4,066	23,025

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20 as restated
	£	£
Trade debtors	187,577	241,455
Prepayments and accrued income	255,725	131,013
	443,302	372,468

continued...

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20 as restated
	£	£
Trade creditors	217,230	19,448
Other creditors	249,962	449,813
	461,192	469,261

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.21	31.3.20 as restated
	£	£
Within one year	2,231	-
Between one and five years	3,346	-
	5,577	-

continued...

16. MOVEMENT IN FUNDS

	At 1.4.20 £	Prior year adjustment £	Net movement in funds £	At 31.3.21 £
Unrestricted funds				
General fund	683,542	(192,634)	144,650	635,558
Designated Bereavement Fund	2,108	-	(1,325)	783
Designated Intervention Fund	58	-	(58)	-
	685,708	(192,634)	143,267	636,341
Restricted funds				
Young Adult Carers	8,000	-	2,000	10,000
CT Welsh Government Carers Support Fund	-	-	7,500	7,500
BBC Children in need	6,500	-	641	7,141
Welsh Government Extra Replacement Care Grant	10,000	-	(10,000)	-
Summer club	-	-	951	951
Transformation Fund Programme 1	-	-	1,226	1,226
The Big Lottery	-	-	13,539	13,539
	24,500	-	15,857	40,357
TOTAL FUNDS	710,208	(192,634)	159,124	676,698

continued...

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,276,930	(2,132,280)	144,650
Designated Bereavement Fund	-	(1,325)	(1,325)
Designated Intervention Fund	-	(58)	(58)
	2,276,930	(2,133,663)	143,267
Restricted funds			
Young Adult Carers	71,753	(69,753)	2,000
Outreach Support Work	57,680	(57,680)	-
CT Welsh Government Carers Support Fund	141,625	(134,125)	7,500
Investors in carers	50,000	(50,000)	-
Carers Information Service	93,642	(93,642)	-
BBC Children in need	44,372	(43,731)	641
Welsh Government Extra Replacement Care Grant	-	(10,000)	(10,000)
Summer club	104,107	(103,156)	951
Catch up	75,686	(75,686)	-
Transformation Fund Programme 1	53,332	(52,106)	1,226
Dementia Centre	44,000	(44,000)	-
Hospital Discharge Project	50,061	(50,061)	-
The Big Lottery	170,580	(157,041)	13,539
TAF QT	7,500	(7,500)	-
Innovation Project	24,749	(24,749)	-
ICF Respitality	15,000	(15,000)	-
CCC Resilience	80,500	(80,500)	-
CCC Resilience - Hafan Glyd	37,000	(37,000)	-
Advocacy	8,217	(8,217)	-
Carers Trust	8,144	(8,144)	-
	1,137,948	(1,122,091)	15,857
TOTAL FUNDS	3,414,878	(3,255,754)	159,124

continued...

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	707,783	(216,875)	490,908
Designated Bereavement Fund	5,761	(3,653)	2,108
Designated Intervention Fund	7,400	(7,342)	58
	720,944	(227,870)	493,074
Restricted funds			
Young Adult Carers	-	8,000	8,000
BBC Children in need	-	6,500	6,500
Welsh Government Extra Replacement Care Grant	-	10,000	10,000
	-	24,500	24,500
TOTAL FUNDS	720,944	(203,370)	517,574

continued...

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,257,292	(2,474,167)	(216,875)
Designated Bereavement Fund	-	(3,653)	(3,653)
Designated Intervention Fund	-	(7,342)	(7,342)
	2,257,292	(2,485,162)	(227,870)
Restricted funds			
Young Adult Carers	126,825	(118,825)	8,000
Outreach Support Work	56,000	(56,000)	-
Investors in carers	49,729	(49,729)	-
Carers Information Service	59,034	(59,034)	-
CUSP	10,000	(10,000)	-
BBC Children in need	46,597	(40,097)	6,500
Welsh Government Extra Replacement Care Grant	89,953	(79,953)	10,000
CCC Carers week	1,000	(1,000)	-
Summer club	114,796	(114,796)	-
Catch up	49,253	(49,253)	-
Transformation Fund Programme 1	57,894	(57,894)	-
Dementia Centre	17,000	(17,000)	-
Hospital Discharge Project	12,000	(12,000)	-
CCC Resilience - Hafan Glyd	36,783	(36,783)	-
	726,864	(702,364)	24,500
TOTAL FUNDS	2,984,156	(3,187,526)	(203,370)

continued...

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Prior year adjustment £	Net movement in funds £	At 31.3.21 £
Unrestricted funds				
General fund	707,783	(192,634)	(72,225)	442,924
Designated Bereavement Fund	5,761	-	(4,978)	783
Designated Intervention Fund	7,400	-	(7,400)	-
	720,944	(192,634)	(84,603)	443,707
Restricted funds				
Young Adult Carers	-	-	10,000	10,000
CT Welsh Government Carers Support Fund	-	-	7,500	7,500
BBC Children in need	-	-	7,141	7,141
Summer club	-	-	951	951
Transformation Fund Programme 1	-	-	1,226	1,226
The Big Lottery	-	-	13,539	13,539
	-	-	40,357	40,357
TOTAL FUNDS	720,944	(192,634)	(44,246)	484,064

continued...

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	4,534,222	(4,606,447)	(72,225)
Designated Bereavement Fund	-	(4,978)	(4,978)
Designated Intervention Fund	-	(7,400)	(7,400)
	4,534,222	(4,618,825)	(84,603)
Restricted funds			
Young Adult Carers	198,578	(188,578)	10,000
Outreach Support Work	113,680	(113,680)	-
CT Welsh Government Carers Support Fund	141,625	(134,125)	7,500
Investors in carers	99,729	(99,729)	-
Carers Information Service	152,676	(152,676)	-
CUSP	10,000	(10,000)	-
BBC Children in need	90,969	(83,828)	7,141
Welsh Government Extra Replacement Care Grant	89,953	(89,953)	-
CCC Carers week	1,000	(1,000)	-
Summer club	218,903	(217,952)	951
Catch up	124,939	(124,939)	-
Transformation Fund Programme 1	111,226	(110,000)	1,226
Dementia Centre	61,000	(61,000)	-
Hospital Discharge Project	62,061	(62,061)	-
The Big Lottery	170,580	(157,041)	13,539
TAF QT	7,500	(7,500)	-
Innovation Project	24,749	(24,749)	-
ICF Respitality	15,000	(15,000)	-
CCC Resilience	80,500	(80,500)	-
CCC Resilience - Hafan Glyd	73,783	(73,783)	-
Advocacy	8,217	(8,217)	-
Carers Trust	8,144	(8,144)	-
	1,864,812	(1,824,455)	40,357
TOTAL FUNDS	6,399,034	(6,443,280)	(44,246)

continued...

16. **MOVEMENT IN FUNDS - continued**

Young Adult Carers - Grant funding received as a restricted fund for the provision of support for young adult carers, including trips and youth clubs.

Outreach Support Work - Grant funding received as a restricted fund for the provision of outreach information, advice and support and to carers in the community.

Investors In Carers - Grant funding received as a restricted fund for the provision of an award scheme that encourages Health, Social Care and other professionals to adopt and promote best practices and support services.

Carers Information Service - Grant funding received as a restricted fund for the provision of support, training and advice to carers.

CUSP - Grant funding received from Carmarthenshire united support project to support people to live well and independently.

BBC Children in need - Grant funding received as a restricted fund for the provision of support to young carers.

Welsh Government Carers Support Fund - Grant funding received as a restricted fund for the provision of support for carers, across Carmarthenshire and Pembrokeshire, experiencing financial hardship.

CCC Carers week - Grant funding received as a restricted fund for the provision of the carers week event.

Summer Club - Grant funding received as a restricted fund for the provision of holiday and after school provisions for disabled children in Carmarthenshire.

Catchup - Grant funding received as a restricted fund for the provision of a range of services that promote social inclusion through general advice and support with welfare benefits.

Transformational Project - to enhance the information, advice and support services to meet additional demand.

Dementia Day Centre - to maintain social, mental and emotional abilities for those people living with dementia and to provide carers a break from their caring role, with the provision of two dementia day services in Ceredigion, Maes Mwldan in Cardigan and Hafan Deg in Lampeter.

Hospital Discharge Project - ICF funding to manage a pilot project from Jan 2020 to March 2021 in partnership with HDUHB.

The Big Lottery - Grant funding received to provide specific support to young adult carers and young carers.

Taf QT - For the provision of dementia support in the St Clears area of the County.

continued...

16. MOVEMENT IN FUNDS - continued

Innovation project - To pilot a financial support service to promote discounts, concessions and grants for carers.

ICF Respitality - Grant for the provision of short breaks for carers.

CCC Resilience - Grant funding received as a restricted fund for the provision of additional support for carers.

CCC Resilience - Hafan Glyd - Grant funding received as a restricted fund for the provision of additional support for carers.

Advocacy - For the provision of Independent Professional Advocacy service for carers.

Carers Trust - Grant funding for Carers from the Carers Trust fund.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2021.

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2021

	31.3.21	31.3.20 as restated
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	18,040	14,628
Other services provided	5,850	8,903
	23,890	23,531
Investment income		
Deposit account interest	275	2,973
Charitable activities		
Grants	1,448,403	707,463
Local Authority Replacement Care Contracts	894,495	743,929
Hywel Dda Adult Spot	442,949	472,200
Private clients	55,505	97,932
Hywel Dda Childrens Continuing Care	73,565	141,768
Local Authority Childrens	99,179	131,872
Local Authority Personal Care	137,961	166,820
Summer & After school club session income	4,107	14,796
In-house room hire	455	1,644
Hafan Glyd	1,092	44,446
Local Authority Community Support	101,124	336,109
Direct Payments	10,000	12,791
Ceredigion CC Framework	17,838	42,960
Gofalwyr Ceredigion Carers	33,610	42,922
Advocacy	229	-
	3,320,512	2,957,652
Other income		
Other Income	70,201	-
Total incoming resources	3,414,878	2,984,156

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2021

	31.3.21	31.3.20 as restated
	£	£
EXPENDITURE		
Charitable activities		
Wages	2,529,550	2,567,039
Pensions	142,959	115,547
Travel & activities expenses	155,407	209,821
Training	7,607	14,782
Protective clothing & ID	4,010	3,525
Payroll fee	4,572	4,440
Trustees expenses	-	40
Carers Trust grants	143,137	10,161
Professional and consultancy fees	2,727	3,569
Bereavement & Intervention	5,589	10,995
	2,995,558	2,939,919
Other		
Loss on sale of tangible fixed assets	1,043	-
Support costs		
Management		
Other operating leases	3,526	-
Light and heat	12,086	7,145
Telephone	47,624	42,287
Postage and stationery	13,250	23,733
Office rent	52,767	60,155
Affiliation fees	5,890	5,770
IT management system	19,289	23,442
Photocopying	31,155	26,510
Sundry expenses	723	1,603
Bank charges	792	1,009
Insurance	14,119	13,753
Depreciation	9,804	8,582
Audit and accountancy fees	9,598	7,224
Premises repairs & upkeep	23,170	16,971
Computer and website costs	1,951	-
Professional and consultancy fees	7,977	1,774
Carried forward	253,721	239,958

Carers Trust Crossroads West Wales Ltd

Detailed Statement of Financial Activities for the Year Ended 31st March 2021

	31.3.21	31.3.20 as restated
	£	£
Management		
Brought forward	253,721	239,958
Advertising	2,204	4,868
Gifts	617	-
Dues & Subscriptions	1,371	1,601
	257,913	246,427
Governance costs		
Auditors' remuneration	1,240	1,180
Total resources expended	3,255,754	3,187,526
Net income/(expenditure)	159,124	(203,370)