

OXFORDSHIRE CROSSROADS

England & Wales · Charity number 1131261

Details

Status	Registered
Legal form	Charitable company
Company number	06908734
Registered	2009-08-21
Register	View on the Charity Commission register

Contact

Address	Crossroads Centre Marston Court Harberton Mead Marston Oxford OX3 0EA
Phone	01865260280
Email	care@oxfordshirecrossroads.org.uk
Website	http://www.oxfordshirecrossroads.org.uk/index.html

Activities

Objects: FOR THE PUBLIC BENEFIT TO RELIEVE THE STRESSES EXPERIENCED BY CARERS AND BY CHILDREN AND ADULTS WHO HAVE CARE NEEDS AS A RESULT OF DISABILITY, ILLNESS, AGE OR OTHER DISADVANTAGE, THROUGH THE PROVISION OF DOMICILIARY AND RESPITE CARE AND OTHER ASSISTANCE. THE AREAS OF BENEFIT ARE OXFORDSHIRE, THE ROYAL BOROUGH OF WINDSOR & MAIDENHEAD AND WEST BERKSHIRE.

Activities: Oxfordshire Crossroads provides support and high quality care for children and adults with any physical or mental health needs to relieve carers day or night every day of the year.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** OXFORDSHIRE
- Oxfordshire
- West Berkshire
- Windsor And Maidenhead

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,055,695	£2,272,561	£1,113,892	80
2024-03-31	£2,402,457	£2,211,365	£1,330,758	65
2023-03-31	£2,133,105	£2,284,404	£1,139,666	59
2022-03-31	£2,421,592	£2,268,737	£1,290,965	61
2021-03-31	£2,508,050	£2,180,908	£1,138,110	65

Trustees

Name	Role	Appointed
Janice Evans	Chair	2015-01-19
Charles Fox		2024-08-14
James Robert Bradshaw		2016-10-25
Joanne McMeekin		2025-07-03
Melanie Ann Proudfoot		2017-11-22
Robert James Hallett		2021-05-20

OXFORDSHIRE CROSSROADS

England & Wales - Charity number 1131261

Accounts

Company registration number: 06908734

Oxfordshire Crossroads
(A company limited by guarantee and not having a share capital)

Accounts
for the year ended
31st March 2024

Wenn Townsend
Chartered Accountants
Oxford

Oxfordshire Crossroads

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Oxfordshire Crossroads
Report of the Trustees
for the year ended 31st March 2024

Reference and Administrative Details of the Charity

Registered Name Oxfordshire Crossroads

Charity Number 1131261

Company Number 06908734

**Registered Office and
Operational Address** Crossroads Centre
Marston Court
Harberton Mead
Oxford
OX3 0EA

Trustees and Directors Mrs J Evans (Chair)
Dr R Foster
Mr B W Hunt (Treasurer)
Mr J R Bradshaw
Ms M A Proudfoot
Mr R J Hallett

Company Secretary Mr B W Hunt

Chief Executive Mrs M J Rainford

Bankers Barclays Bank plc
Oxford City
Oxford

Cater Allen Private Bank
9 Nelson Street
Bradford
BD1 5AN

Auditors Wenn Townsend
30 St Giles
Oxford
OX1 3LE

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2024

The trustees present their report and the audited financial statements of the charity for the year ended 31st March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

Governance and Management

History of the Company

Oxfordshire Crossroads, Companies House registration number 06908734, was incorporated on 18th May, 2009 as a company limited by guarantee and not having a share capital. Oxfordshire Crossroads Care charity commenced its activities on 1st January 2010 following the transfer of assets and liabilities from the Oxfordshire Crossroads Care Attendant Scheme. The charity, registration number 1131261, was registered on 21st August 2009.

The charity is one of the network partners of Carers Trust, a national organisation formed by the merger of Crossroads Care National Association with the Princess Royal Trust for Carers in April, 2012. Carers Trust supports carers locally through a unique UK-wide network of 124 network partners. These are independent local providers of services for carers and for those needing care of all ages and with a wide range of conditions. Although autonomous, Oxfordshire Crossroads subscribes to the Trust's philosophies. Membership provides a policy framework to ensure compliance with the legislation and with good practice. The Trust carries out regular Care Quality audits of its member schemes' management, systems and procedures. It also co-ordinates the provision of legal, human resources management, fund raising and business development support to network partners.

Governing Documents

The memorandum and articles of association of the company form the governing document of the charity.

Trustees of the Charity

The board of trustees currently includes six members who normally meet bi-monthly with a formal agenda. The directors of the charitable company are its trustees for purposes of charity law. The trustees who have served during the year and since the year end were as follows:

Dr Robin Foster	Ms Melanie Proudfoot
Mrs Janice Evans	Mr Bruce Hunt
Miss Georgia Meade (resigned 25th April 2023)	Mr James Bradshaw
Mr Robert Hallett	

Recruitment and Appointment of Trustees

Trustees are appointed taking into account their experience and skills. A skills inventory is maintained of the existing trustees' areas of expertise and background to ensure there is a broad mix of skills and representation, where practical, from the groups we serve and work with. New trustees are sourced by personal contact or are submitted on the basis of a brief of requirements sent to recruitment agencies who specialise in charitable appointments. Potential trustees would typically meet with the Chair and at least one other trustee to assess their interest and suitability.

Trustees, on appointment, are invited to meet the Chair and Chief Executive Officer (CEO) to learn about the charity; understand its financial situation and longer term plans; and ensure they are aware of their responsibilities and obligations as a trustee and as appropriate a director of the company. In some cases new trustees are already trustees of other organisations so are familiar with what the role entails. They are provided with a Trustees Induction Pack containing the Strategic Plan, recent board minutes, policy documents; Code of Conduct, Conflict of Interest, Equal Opportunities and Roles and Responsibilities of a Trustee. All trustees will obtain Enhanced Criminal Record Certificate clearance and they sign the Code of Conduct and Conflict of Interest declarations.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2024

Risk Management

Risks are listed in the Risk Register included in the Strategic and Operational Plan. This document is a register of the potential principal strategic risks faced by the organization; governance, service delivery and employee management. It is reviewed twice a year by the Board and actions identified to mitigate these risks.

As in previous years the relationship with our lead Local Authority continues to present challenges as they also strive to manage within budgetary constraints. In 2022/3 there was the ongoing risk relating to the negative impact of contracts held with the Local Authority, where the hourly rate paid to the organisation did not cover the cost of the care services being delivered, leading to a significant financial annual loss. Other significant risks relate to changes in local authority commissioning strategies, retention and recruitment of care staff in an area of low employment and high housing costs and senior management and trustee succession planning.

Structure, Governance and Management

Crossroads Care Oxfordshire was incorporated on 18 May 2009 as a company limited by guarantee and is also a registered charity. It is governed by its Memorandum and Articles of Association. A management board of Trustees and the CEO meet 6-8 times per year. The strategic direction of the charity is determined by the Trustees and is formulated in a Strategic and Business Plan that is kept under review. Management provide the Trustees with regular reports on the performance of the charity against its strategic objectives both financial and operational.

Risks are listed in the Risk Register, included in the Strategic and Business Plan and are reviewed regularly by the Trustees. LA commissioning decisions, recruitment and retention and succession planning are the significant risks with actions identified to mitigate those risks.

Organisation Structure

The Trustees are responsible for ensuring that the charity is financially stable, well run, adheres to Government legislation, and delivers the charitable outcomes that it was set up to achieve. The Trustees contribute their skill sets to the running of the organization on a voluntary basis working with the CEO. The CEO has three managers, Finance, General and Care Services that support her to manage the business and charitable aims of the organization.

Objectives and Activities

Objectives

The objective of the Charity is to support carers (family and friends) to continue in their caring role and enabling children and adults with care needs as a result of disability, illness or frailty, to be able to live in the community independently and with the ability to control their own lives.

We aim to achieve this through;

- The provision of high quality and responsive home care services,
- Responding to carers needs through a range of support services
- Ensuring as a regulated service that we comply with CQC standards
- Marketing and fundraising
- Influencing the social care market with other care providers

The activities we provide are largely funded by Local Authorities (LA), NHS, grants and private individuals. The provision of care services in the home is our main activity. This is a chargeable service funded by the LA, NHS or the individual. This service includes personal care, help with medication, companionship, night service, promoting independence in the activities of daily living, supporting hospital discharge and working with the NHS to enable children with very complex needs to return home from hospital to their family.

Additionally through fundraising and donations we are able to offer free carer support services including end of life care, dementia care, IT support, children's respite service, Parkinsons club, holiday caravan, handyman, befriending, outings and activities.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2024

Activities

The activities we carry out in achievement of our aims are mainly funded from governmental, private and voluntary sources. We provide trained home care workers for persons in need of care at any time of the day or night. The day-to-day support we offer to clients includes:

- Help in dressing and undressing, washing or putting to bed the person with care needs,
- Support with medication, meal preparation and eating,
- Provision of continence or specialist care,
- Companionship at home to ensure safety while the normal carer goes out to attend to any of their own health or well-being needs, runs errands or goes to work for example,
- Provision of reablement to encourage the individual to maximise their independence in daily living skills,
- Escorting the beneficiary to enjoy an activity or attend an appointment whilst allowing the normal carer a rest at home,
- Offering a night service to enable an exhausted carer to get a proper night's sleep,
- Working with the NHS to provide a specialist children's service to enable children with complex needs to return from hospital to their families.

Care workers may be asked to carry out specialised tasks such as artificial feeding, tracheostomy care, catheter and stoma care and assistance with exercise programmes for rehabilitation. These may only be undertaken following appropriate risk assessment and after client specific training delivered by a relevant healthcare professional (e.g. Occupational Therapist, Speech Therapist, or Nurse) who will confirm the care worker's competence to carry out the task by completing relevant paperwork. Oxfordshire Crossroads works within the local Shared Care Protocols of the Health and Social Care Directorate of the Local Authority and NHS.

In addition we offered a number of other services, to widen our support to carers:

- Live In Service,
- End of Life Service,
- Dementia Care, including a club run on Saturdays,
- Children's Respite Service,
- Weekend Club for adults living with dementia,
- Two caravans at Minehead, used for respite holiday breaks,
- Handyman Service,
- Bereavement Care,
- Life-style support.
- Outings and activities for carers of all ages
- Raising awareness of the role of carers

We ensured that vulnerable carers and people with needs had food, care and remote support in times of crisis. We also introduced a project to reach isolated carers with tech and training. Further support included a free remote befriending service and breaks. Our handyman is currently helping people get back on top of overwhelming maintenance about the home.

Public Benefit

The trustees have referred to the guidance contained in the Charity Commission's notes on charitable purposes and public benefit in reviewing Oxfordshire Crossroads' aims and objectives and in planning future activities. We support carers to continue their caring role, enabling adults and children with care needs to continue to live in the community independently and with the ability to control their own lives.

Fundraising Activities

Members of the charity's fundraising department organise events and carry out fundraising activities in order to generate funds for the charity. The Charity does not use professional fundraisers or involve commercial participators. There have been no complaints about fundraising activity this year.

The charity has due regard to the Code of Fundraising Practice in the UK.

All the charity's marketing activities are undertaken directly to ensure that is not unreasonably persistent or intrusive. Marketing materials contain clear details of how to unsubscribe to future communications and care is taken to limit the level of communications being sent out.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2024

Strategic Report

Achievements and Performance

This year Crossroads has provided 112,000 hours of care services to 434 individuals.

In Oxfordshire the LA developed a Reablement Service to offer 72 hours comprehensive care provision on hospital discharge followed by 6 weeks of reablement, endeavouring to improve the individuals ability to manage independently in their home. Many requiring ongoing longer term care have remained with Crossroads. We continue to contract with Oxfordshire County Council to provide domiciliary care.

In West Berkshire we provide Children's respite services funded by a LA grant. In Royal Windsor and Maidenhead we provide respite to Carers, funded by the LA.

Staff

Crossroads Care staff are the backbone of the organisation and are skilled in their work. About 80% of staff currently hold an NVQ II or equivalent in direct care. Our staff complete a basic five day induction training course to comply with all legislative requirements. Finally, they shadow experienced staff with specific clients before starting to work regularly. New staff are doing their care certificates as laid down by CQC.

Staff turnover, by industry standards, is usually low and most of the staff have been with Crossroads Oxfordshire for 5 years or more.

Key management personnel

The trustees have identified that the key management personnel of the charity are the Chief Executive, General Manager, Registered Care Manager and Finance Manager. The trustees receive no remuneration. The remuneration of the above persons is in line with the market rates for these roles.

Financial Review

Total income £2,402,457 compared to 2022/23 of £2,133,105 and increase of 12.6%. Care billed hours to statutory authorities was £1,427,716 compared to £1,384,993 for the previous year.

Total expenditure was £2,211,365 down by 3.2% from 2022/23 of £2,284,404. The remuneration of staff went down by £64,224 compared to £1,895,115.

For the year 2023/24 the end result was £191,092 surplus.

The balance sheet remains strong with net assets of £1,330,758 up on 2022/23 of £1,139,666.

The balance on total Designated and Restricted Funds (from donations and grants) has gone up from 2022/23 – from £236,539 to £238,654 as they are used to achieve our charitable aims.

Funding

Although many of our services are funded by statutory bodies or the clients themselves, we also further our charitable aims through the deployment of restricted funds which consist of donations, legacies and grants given for specific charitable purposes. Substantial donations and grants into these funds to support staff, carers and people needing care during the pandemic, such as children, client welfare checks, staff welfare support, carer support, community relief and connecting carers, and the provision of specialised vehicles, have continued to be spent during the current financial year. The outstanding balances on these restricted funds are likely to be drawn down in the next few years in achievement of the individual funds' objectives. Fuller details are in note 10 to the accounts.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2024

Investment Policy

The Charity's investments are currently all held in bank balances which are deemed to provide minimal but relatively secure returns and easy access to the investments. This policy is currently under review to ensure we minimise risks to our funds.

Reserves

Reserves are defined as the amount of non-restricted funds other than those relating to fixed assets. The trustees consider that an ideal level of reserves is 6 months of unrestricted expenditure to cover liabilities to employees, unexpired lease costs and running down costs should for any reason Oxfordshire Crossroads needs to be wound up.

At 31 March 2024 the charity had non restricted reserves of £xxxxx, equivalent to XX months expenditure. The trustees will be reviewing their policy on reserves before the production of the 2024/25 accounts to assure themselves that the current policy of reserves retention represents a fair balance between having funds for investment in services and providing an adequate level of free reserves in the event of the closure of the charity.

Plans for 2023/24

In a still challenging environment, the priority in 2023/24 financial year is to maintain financial stability and remain viable.

We will do this by:

- Reviewing our marketing strategy; pursuing new leads and trying to build-up the proportion of privately-funded work to avoid over-dependence on the vagaries of Local Authority funding starting in the Oxford City area
- Redeploying staff to focus on developing the business aspects rather than the charitable fundraising activities to ensure we cover the costs of our service delivery.
- Ensuring we have the right number of staff with the relevant skills to deliver on objectives of the organisation
- Expanding the specialist children's services in partnership with the NHS to meet the increasing requests for this service to assist in the discharge of children with complex health needs from hospital.
- Maintaining a presence at the Local Authority meetings with Providers to maintain a dialogue with these key commissioners of our services and tender for any contracts that are appropriate.
- Robustly negotiating with the three Local Authorities to ensure we do not provide care hours at a loss to the organisation as they continuously seek to meet their own savings targets on care commissioning.
- Keeping a very close eye on expenses.
- Seeking opportunities to develop services that directly support carers by actively seeking donations and support grants for our operations.
- Reviewing our communications strategy and website to best meet market requirements.
- Ensuring a rolling programme of advertising, recruitment and training to ensure a highly qualified staff team that can meet the diverse and complex needs of our service users.
- Reviewing our Quality Assurance policy to ensure we have considered a wide range of means to gain feedback from our carers and people with care needs whom we support and make improvements where possible.
- Ensuring we remain compliant with any new legislation and are fit for purpose under the CQC regulatory mechanism.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2024

Disabled Employees

Applications for employment by disabled persons are always fully and fairly considered, bearing in mind the aptitude and ability of the applicant concerned. In the event of members of staff becoming disabled every effort is made to ensure that their employment within the charity continues and that appropriate training is arranged. It continues to be the policy of the charity that the training, career development and promotion of disabled persons should as far as is feasible be identical to that of other employees.

Responsibilities of the Trustees

The trustees (who are also directors of Oxfordshire Crossroads for the purposes of company law) are responsible for preparing the Trustees' Report 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 the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a "going concern basis" unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the 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 auditor is 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 auditor is aware of that information.

Auditor

Wenn Townsend were appointed as auditor and a resolution for their re-appointment for the ensuing year will be proposed at the Annual General Meeting.

Small company exemptions

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Signed on behalf of the Trustees

J Evans
Chair

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Oxfordshire Crossroads
Independent Auditors' Report to the Members of Oxfordshire Crossroads

Opinion

We have audited the financial statements of Oxfordshire Crossroads (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, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (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 Auditor's 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 trustees' annual report, other than the financial statements and our auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the strategic report and the socials' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

Oxfordshire Crossroads
Independent Auditors' Report to the Members of Oxfordshire Crossroads

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the directors' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit;
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 8, 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.

Auditor's responsibilities for the audit of the financial statements

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 an auditor's report 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.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias;

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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 auditor's report.

Oxfordshire Crossroads
Independent Auditors' Report to the Members of Oxfordshire Crossroads

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's 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 members as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Rodzynski FCA (Senior Statutory Auditor)

Wenn Townsend

Chartered Accountants and Statutory Auditors

30 St Giles

Oxford, OX1 3LE

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Oxfordshire Crossroads

Statement of Financial Activities for the year ended 31st March 2024

	Note	Unrestricted	Designated	Restricted	Total	Unrestricted	Designated	Restricted	Total
	£	Funds	Funds	Funds	Funds	Funds	Funds	Funds	Funds
		£	£	£	2024	£	£	£	2023
		£	£	£	£	£	£	£	£
INCOME									
Donations and legacies		4,323	-	67,379	71,702	7,350	2,215	25,147	34,712
<i>Income from charitable activities</i>									
Care services	2	2,322,508	-	-	2,322,508	2,092,644	-	-	2,092,644
<i>Income from investments</i>									
Interest		8,247	-	-	8,247	3,727	-	-	3,727
Other income	3	-	-	-	-	2,022	-	-	2,022
TOTAL INCOME		<u>2,335,078</u>	<u>-</u>	<u>67,379</u>	<u>2,402,457</u>	<u>2,105,743</u>	<u>2,215</u>	<u>25,147</u>	<u>2,133,105</u>
EXPENDITURE									
<i>Charitable activities</i>									
Care services	4	2,146,101	5,698	59,566	2,211,365	2,240,200	4,622	39,582	2,284,404
TOTAL EXPENDITURE		<u>2,146,101</u>	<u>5,698</u>	<u>59,566</u>	<u>2,211,365</u>	<u>2,240,200</u>	<u>4,622</u>	<u>39,582</u>	<u>2,284,404</u>
Net Income/(expenditure)		188,977	(5,698)	7,813	191,092	(134,457)	(2,407)	(14,435)	(151,299)
Funds brought forward		903,127	77,570	158,969	1,139,666	1,037,584	79,977	173,404	1,290,965
Funds carried forward		<u><u>1,092,104</u></u>	<u><u>71,872</u></u>	<u><u>166,782</u></u>	<u><u>1,330,758</u></u>	<u><u>903,127</u></u>	<u><u>77,570</u></u>	<u><u>158,969</u></u>	<u><u>1,139,666</u></u>

The notes on pages 14 to 23 form part of these accounts

Oxfordshire Crossroads

Balance Sheet
at 31st March 2024

	Note	2024		2023	
		£	£	£	£
Fixed Assets					
Tangible assets	6		22,382		32,747
Current Assets					
Debtors	7	101,907		111,286	
Cash at bank and in hand		1,256,790		1,048,524	
		<u>1,358,697</u>		<u>1,159,810</u>	
Creditors: amounts falling due within one year	8	<u>(50,321)</u>		<u>(52,891)</u>	
Net Current Assets			1,308,376		1,106,919
Net Assets			<u>1,330,758</u>		<u>1,139,666</u>
Funds					
Unrestricted	9		1,092,104		903,127
Designated	9		71,872		77,570
Restricted	10		166,782		158,969
			<u>1,330,758</u>		<u>1,139,666</u>

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements on pages 11 to 22 were approved by the trustees on 2024 and signed on their behalf by:

J Evans
Chair

The notes on pages 14 to 23 form part of these accounts

Oxfordshire Crossroads

Statement of Cash Flows
for the year ended 31st March 2024

	Note	Total Funds 2024 £	Total funds 2023 £
Net cash generated by operating activities	14	<u>200,819</u>	<u>(208,555)</u>
Cash flows from investing activities:			
Income from investments		8,247	3,727
Purchase of tangible fixed assets		(800)	(2,243)
Proceeds from sale of tangible fixed assets		-	4,020
Net cash used in investing activities		<u>7,447</u>	<u>5,504</u>
Change in cash and cash equivalents in the year		208,266	(203,051)
Cash and cash equivalent brought forward		<u>1,048,524</u>	<u>1,251,575</u>
Cash and cash equivalents carried forward		<u><u>1,256,790</u></u>	<u><u>1,048,524</u></u>

Oxfordshire Crossroads

Notes to the Accounts for the year ended 31st March 2024

1. Accounting Policies

(a) Basis of accounting

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

These accounts have been prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash is received or paid. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

(b) Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost.

Depreciation is provided using the following rates and bases that reflect the anticipated useful lives of the assets and their residual values:

Office equipment	-	20% straight line
Motor vehicles	-	25% reducing balance
Caravans	-	33% straight line

(c) Income

Income is included as soon as the charity has entitlement to the resources, it is probable that the resources will be received and the monetary value of income can be measured with sufficient reliability.

(d) Expenditure

Expenditure is recognised on an accruals basis in the year in which they are incurred. Expenditure is recognised when there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

A detailed analysis of the allocation of expenditure is included in note 4.

Charitable expenditure includes the direct costs of the activities and the proportion of overheads to support those activities.

Governance costs comprise costs relating to the governance of the charity and in compliance with constitutional and statutory requirements.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2024

1. Accounting Policies (continued)

(e) Funds

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management costs.

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

(f) Operating leases

Rentals applicable to operating leases, where substantially all the benefits and risks of ownership remain with the lessor, are charged against surpluses as incurred.

(g) Pensions

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

(h) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Income from Charitable Activities

Care services

	2024 £	2023 £
Local Authority Social and Health Care	1,427,716	1,384,993
Private contracts	894,102	706,716
Contracts for clients	2,321,818	2,091,709
Car and caravan income	690	935
	2,322,508	2,092,644

3. Other income

	2024 £	2023 £
Coronavirus Job retention scheme income	-	-
Other covid support funding	-	-
Gain/(loss) on sale of assets	-	2,022
	-	2,022

Oxfordshire Crossroads

**Notes to the Accounts (continued)
for the year ended 31st March 2024**

4. Expenditure

	Basis of Allocation	Charitable Care Work £	Governance Costs £	Total 2024 £	Total 2023 £
Staff costs	Direct	1,830,891	-	1,830,891	1,895,115
Care purchase	Direct	22,123	-	22,123	35,726
Other premises costs	Direct	15,694	-	15,694	15,127
Rent	Direct	42,092	-	42,092	42,356
Travelling	Direct	7,882	-	7,882	10,933
Car and caravan expenses	Direct	125,053	-	125,053	110,906
Advertising	Direct	16,713	-	16,713	10,806
Postage and stationery	Usage	2,559	8,670	11,229	13,473
Telephone	Usage	9,668	-	9,668	8,848
Client activities	Direct	2,200	-	2,200	3,837
Computer costs	Usage	46,659	-	46,659	39,823
Sundry	Usage	17,678	550	18,228	16,060
Training	Direct	4,963	-	4,963	5,790
Auditor's remuneration – audit fee	Direct	-	4,725	4,725	4,500
Auditor's remuneration – non audit work	Direct	16,934	-	16,934	9,354
Legal and professional	Direct	8,863	-	8,863	10,824
Affiliation, insurance and licences	Direct	16,283	-	16,283	33,913
Depreciation	Direct	11,165	-	11,165	17,013
PPE	Direct	-	-	-	-
		<u>2,197,420</u>	<u>13,945</u>	<u>2,211,365</u>	<u>2,284,404</u>

Of the above expenditure, the following related to restricted expenditure:

	2024 £	2023 £
Staff costs	47,747	33,081
Depreciation	3,796	5,797
Car and caravan expenses	8,023	704
Computer costs	-	-
	<u>59,566</u>	<u>39,582</u>

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2024

5. Employees and Staff Costs

	2024 £	2023 £
Wages and salaries	1,661,706	1,717,502
Employer's NI	140,638	147,571
Pension costs	28,547	30,042
	1,830,891	1,895,115
	1,830,891	1,895,115

No employee earned £60,000 per annum or more.

The average number of employees, analysed by function, was:

	2024 £	2023 £
Care services	54	48
Management and administration of the charity	11	11
	65	59
	65	59

No trustees received any remuneration.

One trustee was reimbursed administration expenses of £Nil (2023: £13)

The aggregate remuneration paid to Key Management Personnel (including employer's pension contributions) in the year was £204,160 (2023: £201,634).

6. Tangible Fixed Assets

	Caravans £	Office equipment £	Motor vehicles £	Total £
Cost				
At 1st April 2023	22,024	42,553	67,526	132,103
Additions	-	-	800	800
Disposals	-	-	-	-
	22,024	42,553	68,326	132,903
At 31st March 2024	22,024	42,553	68,326	132,903
Depreciation				
At 1st April 2023	22,024	29,910	47,422	99,356
Charge for year	-	5,432	5,733	11,165
On disposals	-	-	-	-
	22,024	35,342	53,155	110,521
At 31st March 2024	22,024	35,342	53,155	110,521
Net book value				
At 31st March 2024	-	7,211	15,171	22,382
At 31st March 2023	-	12,643	20,104	32,747

Oxfordshire Crossroads

**Notes to the Accounts (continued)
for the year ended 31st March 2024**

7. Debtors

	2024	2023
	£	£
Trade debtors - billed care	75,107	79,310
Prepayments and accrued income	26,800	31,976
	101,907	111,286
	101,907	111,286

8. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	8,475	11,177
Taxes and social security	3,901	3,900
Accruals	37,945	37,814
	50,321	52,891
	50,321	52,891

9. Unrestricted funds

2024	Balance at 1st April 2023	Income	Expenditure	Balance at 31st March 2024
	£	£	£	£
Designated:				
Special needs	5,903	-	-	5,903
Future projects	10,689	-	-	10,689
Newbury special needs	2,882	-	-	2,882
Children	54,096	-	(5,698)	48,398
Newbury dementia	1,000	-	-	1,000
Fundraising	3,000	-	-	3,000
Unrestricted	903,127	2,335,078	(2,146,101)	1,092,104
	980,697	2,335,078	(2,151,799)	1,163,976
	980,697	2,335,078	(2,151,799)	1,163,976

Oxfordshire Crossroads

**Notes to the Accounts (continued)
for the year ended 31st March 2024**

9. Unrestricted funds (continued)

2023	Balance at 1st April 2022 £	Income £	Expenditure £	Balance at 31st March 2023 £
Designated:				
Special needs	5,903	-	-	5,903
Future projects	10,689	-	-	10,689
Newbury special needs	3,667	-	(785)	2,882
Children	55,718	2,215	(3,837)	54,096
Newbury dementia	1,000	-	-	1,000
Fundraising	3,000	-	-	3,000
Unrestricted	1,037,584	2,105,743	(2,240,200)	903,127
	<u>1,117,561</u>	<u>2,107,958</u>	<u>(2,244,822)</u>	<u>980,697</u>

The Special needs funds consist of donations given without restriction and are used to provide extra care over and above that contracted for.

The Future projects fund is to increase the density of care provision in the areas committed to while maintaining the high standards met throughout those areas.

The Children's fund is to provide extra care specifically for young clients.

Unrestricted donations of £1,000 and £3,000 have been designated for expenditure on care of clients with dementia in the Newbury area, and future fundraising costs respectively.

Oxfordshire Crossroads

Notes to the Accounts (continued)
for the year ended 31st March 2024

10. Restricted Funds

2024	Balance at 1st April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31st March 2024 £
Elderly care fund	-	38,782	(11,803)	-	26,979
Vehicle fund	1	-	(1)	-	-
Children's fund	70,688	-	(4,195)	-	(66,493)
"Vincent" fund	21,072	-	-	-	21,072
GCT Grant a wish gift	227	-	-	-	227
WBDC driver training grant	2,792	-	-	-	2,792
Windsor and Maidenhead vehicle	1,048	-	-	-	1,048
Windsor and Maidenhead night care	23,719	-	(23,719)	-	-
Windsor peer support	-	-	-	-	-
Windsor general fund	400	-	-	-	400
Newbury general fund	100	-	-	-	100
New Windsor vehicle	14,240	-	40	-	14,280
Let's go	3,082	-	(1,621)	-	1,461
Carers' respite	40	-	(40)	-	-
Flexi carers	21,263	-	(6,019)	-	15,244
Staff gift	297	800	(350)	-	747
Emergency general fund	-	3,930	-	-	3,930
CH trust	-	3,450	-	-	3,450
Amazon	-	5	-	-	5
Just Giving	-	29	18	-	47
MD Johns	-	226	-	-	226
Lunch club	-	5000	(2,694)	-	2,306
MD Clare	-	157	(99)	-	58
Newbury Digital	-	15,000	(9,083)	-	5,917
	<u>158,969</u>	<u>67,379</u>	<u>(59,566)</u>	<u>-</u>	<u>166,782</u>

Oxfordshire Crossroads

Notes to the Accounts (continued)
for the year ended 31st March 2024

10. Restricted Funds (continued)

2023	Balance at 1st April 2022 £	Income £	Expenditure £	Transfers £	Balance at 31st March 2023 £
Elderly care fund	4,661	9,500	(14,161)	-	-
Vehicle fund	705	-	(704)	-	1
Children's fund	76,854	-	(6,166)	-	70,688
"Vincent" fund	21,072	-	-	-	21,072
GCT Grant a wish gift	227	-	-	-	227
WBDC driver training grant	2,792	-	-	-	2,792
Windsor and Maidenhead vehicle	1,365	-	(317)	-	1,048
Windsor and Maidenhead night care	25,439	-	(1,720)	-	23,719
Windsor peer support	-	-	-	-	-
Windsor general fund	-	400	-	-	400
Newbury general fund	-	100	-	-	100
New Windsor vehicle	19,720	-	(5,480)	-	14,240
Let's go	1,500	4,626	(3,044)	-	3,082
Carers' respite	3,019	-	(2,979)	-	40
Time for me	-	-	-	-	-
Carer support	-	-	-	-	-
Community relief	-	-	-	-	-
Digital inclusion	-	-	-	-	-
Flexi carers	15,250	10,521	(4,508)	-	21,263
Staff gift	800	-	(503)	-	297
	<u>173,404</u>	<u>25,147</u>	<u>(39,582)</u>	<u>-</u>	<u>158,969</u>

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2024

10. Restricted Funds (continued)

The Elderly care fund provides help to older clients over and above that contracted for.

The Vehicle funds are to purchase the charity's wheelchair-carrying vehicles.

The Children's fund is to provide care over and above that contracted for.

The "Vincent" fund is to enable clients to access arts and culture events.

The GCT grant-a-wish fund enables carers to fund a specific wish with a limit of £250.

The WBDC driver training grant is to cover costs of training the minibus drivers.

The Windsor and Maidenhead night care fund is to provide extra care out of hours.

The Windsor peer support fund puts carers in touch with each other.

Let's go is to provide days out for young carers and children with care needs.

Carers' respite provides group outings for unpaid carers.

Time for me provided breaks and activities for individual paid carers.

The Carer support fund and the Community relief fund are to provide extra support to carers including some home maintenance support.

The Flexi carers fund is to support unpaid carers as they need it.

Digital inclusion provided tablets to enable unpaid carers to keep in touch with their communities.

From a grateful client to give a "treat" to the office staff.

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2024

11. Analysis of Net Assets between Funds

Year Ended 31st March 2024	Tangible Fixed Assets £	Net Current Assets £	Total 2024 £
Restricted funds	9,097	157,685	166,782
Designated funds	-	71,872	71,872
Unrestricted fund	13,285	1,078,819	1,092,104
	22,382	1,308,376	1,330,758
	22,382	1,308,376	1,330,758
Year Ended 31st March 2023	Tangible Fixed Assets £	Net Current Assets £	Total 2023 £
Restricted funds	14,280	144,689	158,969
Designated funds	-	77,570	77,570
Unrestricted fund	18,467	884,660	903,127
	32,747	1,106,919	1,139,666
	32,747	1,106,919	1,139,666

12. Liability of Members

The liability of the members is limited. In the event of the charity being wound up during the period of membership or within one year afterwards, every member undertakes to contribute to the assets of the charity an amount not exceeding £5 for the payment of debts contracted up to the date of cessation of membership together with the costs of winding up.

13. Related Party Transactions

£5,498 (2023: £25,186) was paid to Almost Family Limited, a company controlled by a family member of Mrs M Rainford, for care services.

Oxfordshire Crossroads

**Notes to the Accounts (continued)
for the year ended 31st March 2024**

14. Reconciliation of net movement in funds to net cash flow from operating activities

	2024	2023
	£	£
Net movement in funds	191,092	(151,299)
Deduct interest income shown in investing activities	(8,247)	(3,727)
(Increase)/decrease in debtors	9,379	62,902
Add depreciation	11,165	17,013
Deduct profit on disposal of fixed assets	-	(2,022)
(Decrease)/increase in creditors	<u>(2,570)</u>	<u>(131,422)</u>
Net cash generated/(used) by operating activities	<u>200,819</u>	<u>(208,555)</u>

15. Commitments under operating leases

At 31st March 2024 the charity had total commitments under non-cancellable operating leases as set out below:-

	Land and Buildings	
	2024	2023
	£	£
Operating leases which expire:		
Less than one year	30,000	30,000
2 – 5 years	<u>60,000</u>	<u>-</u>
	<u>90,000</u>	<u>30,000</u>

OXFORDSHIRE CROSSROADS

England & Wales - Charity number 1131261

Accounts

Company registration number: 06908734

Oxfordshire Crossroads
(A company limited by guarantee and not having a share capital)

Accounts
for the year ended
31st March 2023

Wenn Townsend
Chartered Accountants
Oxford

Oxfordshire Crossroads

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Oxfordshire Crossroads
Report of the Trustees
for the year ended 31st March 2023

Reference and Administrative Details of the Charity

Registered Name Oxfordshire Crossroads

Charity Number 1131261

Company Number 06908734

**Registered Office and
Operational Address** Crossroads Centre
Marston Court
Harberton Mead
Oxford
OX3 0EA

Trustees and Directors Mrs J Evans (Chair)
Dr R Foster
Mr B W Hunt (Treasurer)
Mr J R Bradshaw
Ms M A Proudfoot
Mr R J Hallett

Company Secretary Mr B W Hunt

Chief Executive Mrs M J Rainford

Bankers Barclays Bank plc
Oxford City
Oxford

Cater Allen Private Bank
9 Nelson Street
Bradford
BD1 5AN

Auditors Wenn Townsend
30 St Giles
Oxford
OX1 3LE

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2023

The trustees present their report and the audited financial statements of the charity for the year ended 31st March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

Governance and Management

History of the Company

Oxfordshire Crossroads, Companies House registration number 06908734, was incorporated on 18th May, 2009 as a company limited by guarantee and not having a share capital. Oxfordshire Crossroads Care charity commenced its activities on 1st January 2010 following the transfer of assets and liabilities from the Oxfordshire Crossroads Care Attendant Scheme. The charity, registration number 1131261, was registered on 21st August 2009.

The charity is one of the network partners of Carers Trust, a national organisation formed by the merger of Crossroads Care National Association with the Princess Royal Trust for Carers in April, 2012. Carers Trust supports carers locally through a unique UK-wide network of 124 network partners. These are independent local providers of services for carers and for those needing care of all ages and with a wide range of conditions. Although autonomous, Oxfordshire Crossroads subscribes to the Trust's philosophies. Membership provides a policy framework to ensure compliance with the legislation and with good practice. The Trust carries out regular Care Quality audits of its member schemes' management, systems and procedures. It also co-ordinates the provision of legal, human resources management, fund raising and business development support to network partners.

Governing Documents

The memorandum and articles of association of the company form the governing document of the charity.

Trustees of the Charity

The board of trustees currently includes six members who normally meet bi-monthly with a formal agenda. The directors of the charitable company are its trustees for purposes of charity law. The trustees who have served during the year and since the year end were as follows:

Dr Robin Foster	Ms Melanie Proudfoot
Mrs Janice Evans	Mr Bruce Hunt
Miss Georgia Meade (resigned 25th April 2023)	Mr James Bradshaw
Mr Robert Hallett	

Recruitment and Appointment of Trustees

Trustees are appointed taking into account their experience and skills. A skills inventory is maintained of the existing trustees' areas of expertise and background to ensure there is a broad mix of skills and representation, where practical, from the groups we serve and work with. New trustees are sourced by personal contact or are submitted on the basis of a brief of requirements sent to recruitment agencies who specialise in charitable appointments. Potential trustees would typically meet with the Chair and at least one other trustee to assess their interest and suitability.

Trustees, on appointment, are invited to meet the Chair and Chief Executive Officer (CEO) to learn about the charity; understand its financial situation and longer term plans; and ensure they are aware of their responsibilities and obligations as a trustee and as appropriate a director of the company. In some cases new trustees are already trustees of other organisations so are familiar with what the role entails. They are provided with a Trustees Induction Pack containing the Strategic Plan, recent board minutes, policy documents; Code of Conduct, Conflict of Interest, Equal Opportunities and Roles and Responsibilities of a Trustee. All trustees will obtain Enhanced Criminal Record Certificate clearance and they sign the Code of Conduct and Conflict of Interest declarations.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2023

Risk Management

Risks are listed in the Risk Register included in the Strategic and Operational Plan. This document is a register of the potential principal strategic risks faced by the organization; governance, service delivery and employee management. It is reviewed twice a year by the Board and actions identified to mitigate these risks.

As in previous years the relationship with our lead Local Authority continues to present challenges as they also strive to manage within budgetary constraints. In 2022/3 there was the ongoing risk relating to the negative impact of contracts held with the Local Authority, where the hourly rate paid to the organisation did not cover the cost of the care services being delivered, leading to a significant financial annual loss. Other significant risks relate to changes in local authority commissioning strategies, retention and recruitment of care staff in an area of low employment and high housing costs and senior management and trustee succession planning.

Organisation Structure

The trustees are responsible for ensuring that the charity is financially stable, is well-run and delivers the charitable outcomes that it was set-up to do. The CEO provides a report to the board and attends all board meetings. The trustees contribute their skill sets to the running of the organisation on a voluntary basis working with the CEO. The CEO in turn has a Registered Care Manager and a qualified team of care staff based in Oxford, Newbury and Windsor who manage the relationships between carers and people with care needs. The Senior Management Team consists of the Registered Care Manager, the General Manager - responsible for HR, Admin, marketing, fundraising and Compliance, and a Finance Manager.

Objectives and Activities

Objectives

The objective of the charity is, for the public benefit, to relieve the stresses experienced by carers and by children and adults who have care needs as a result of disability, illness, age or other disadvantage, through the provision of domiciliary and respite care and other carer support services. The areas of benefit are Oxfordshire, The Royal Borough of Windsor and Maidenhead and West Berkshire.

We aim to promote, offer, support and deliver high quality services to carers and people with care needs by:

1. Maximising the opportunities to provide care and support services to both carers and people with needs of all types and ages.
2. Developing the services we provide to meet the individual needs of carers and people with needs.
3. Maintaining and complying with CQC requirements in delivering a high quality service..
4. Ensuring decision making is based on sound and accurate management information.
5. Raising the profile of Oxfordshire Crossroads and Carers Trust.
6. Influencing the social care market with other care providers.

We assess the achievement of these aims by:

1. Monthly reports to trustees on activity hours, invoicing, complaints and compliments, new referrals, charitable hours worked and numbers of staff joining and leaving and why.
2. Financial health is monitored through quarterly accounts and monthly cash flow reports.
3. A Client Liaison Officer is employed to contact clients for feedback on their service and to amend the service if there are any concerns.
4. We are also subject to inspections from the Care Quality Commission (CQC), Carers Trust and Social Services.

Activities

The activities we carry out in achievement of our aims are mainly funded from governmental, private and voluntary sources. We provide trained home care workers for persons in need of care at any time of the day or night. The day-to-day support we offer to clients includes:

- Help in dressing and undressing, washing or putting to bed the person with care needs,
- Support with medication, meal preparation and eating,
- Provision of continence or specialist care,
- Companionship at home to ensure safety while the normal carer goes out to attend to any of their own health or well-being needs, runs errands or goes to work for example,

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2023

- Provision of reablement to encourage the individual to maximise their independence in daily living skills,
- Escorting the beneficiary to enjoy an activity or attend an appointment whilst allowing the normal carer a rest at home,
- Offering a night service to enable an exhausted carer to get a proper night's sleep,
- Working with the NHS to provide a specialist children's service to enable children with complex needs to return from hospital to their families.

Care workers may be asked to carry out specialised tasks such as artificial feeding, tracheostomy care, catheter and stoma care and assistance with exercise programmes for rehabilitation. These may only be undertaken following appropriate risk assessment and after client specific training delivered by a relevant healthcare professional (e.g. Occupational Therapist, Speech Therapist, or Nurse) who will confirm the care worker's competence to carry out the task by completing relevant paperwork. Oxfordshire Crossroads works within the local Shared Care Protocols of the Health and Social Care Directorate of the Local Authority and NHS.

In addition we offered a number of other services, to widen our support to carers:

- Live In Service,
- End of Life Service,
- Dementia Care, including a club run on Saturdays,
- Children's Respite Service,
- Weekend Club for adults living with dementia,
- Two caravans at Minehead, used for respite holiday breaks,
- Handyman Service,
- Bereavement Care,
- Life-style support.
- Outings and activities for carers of all ages
- Raising awareness of the role of carers

We ensured that vulnerable carers and people with needs had food, care and remote support in times of crisis. We also introduced a project to reach isolated carers with tech and training. Further support included a free remote befriending service and breaks. Our handyman is currently helping people get back on top of overwhelming maintenance about the home.

Public Benefit

The trustees have referred to the guidance contained in the Charity Commission's notes on charitable purposes and public benefit in reviewing Oxfordshire Crossroads' aims and objectives and in planning future activities. We support carers to continue their caring role, enabling adults and children with care needs to continue to live in the community independently and with the ability to control their own lives.

Fundraising Activities

Members of the charity's fundraising department organise events and carry out fundraising activities in order to generate funds for the charity. The Charity does not use professional fundraisers or involve commercial participators. There have been no complaints about fundraising activity this year.

The charity has due regard to the Code of Fundraising Practice in the UK.

All the charity's marketing activities are undertaken directly to ensure that is not unreasonably persistent or intrusive. Marketing materials contain clear details of how to unsubscribe to future communications and care is taken to limit the level of communications being sent out.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2023

Strategic Report

Achievements and Performance

In the year Oxfordshire Crossroads delivered about 105,000 hours of support to well over 430 beneficiaries. In what was another challenging year, hours delivered were down on the previous year (124,000) and income from the provision of care services was slightly down by 2%. Total income was down 12% due to the cessation of Covid support payments and a reduction in the amount of donations and legacies received.

As in previous years our carers and people with needs benefited from the generous donations and legacies from many people and organisations. These included Groundwork, Audley Court, Gardner Leader, Carberry Estate and HSBC We are very grateful for their support.

The charity delivers services from its Oxford, Newbury and Windsor offices.

Social Care Services across the region continue to undergo budget cuts across the board and we have to find ways of working with them by giving added value to their already stretched resources. We attend any Provider Forums with our three Local Authority commissioners and the NHS to update ourselves on their current strategies, policy changes and financial pressures. We endeavour to be as flexible and responsive as we can with our service developments to ensure an ongoing commercial relationship with them all, without undermining the financial viability of our organisation.

In the autumn of 2022 Oxfordshire County Council established a new reablement scheme to promote the independence skills of recently discharged patients from hospital. They approached Crossroads to provide this reablement service which still continues into 2023/4. This contract has proved financially beneficial to Crossroads.

We continue to contract with Oxfordshire County Council as lead provider for the provision of care services in one of the five county zones. Demand outstrips supply due to the recruitment issues locally curtailing our ability to expand.

In Windsor and Maidenhead we have grown in the Borough taking an active part in the local community giving respite for carers and care for the cared for. While the local authority has gone over to one main provider, in this case there has not been any decrease in requests coming our way; in fact, so far there has been an increase.

Another continuing challenge being faced is increased employment costs. The National Living Wage (NLW) is now in force. Whilst we already comply with the legislation, we have to assume the level will rise over time. All staff now have to be provided with a pension. While this is much to the benefit of our staff, it also increases employment costs at a time when we are unable to pass the costs on. The NLW also has a potential impact on our Live In service. We have sought legal advice and currently alongside our local partners in the Live In Alliance continue to provide a service compliant with new legislation.

A third significant challenge is the recruitment and retention of care staff. While Oxfordshire Crossroads has a good reputation as an employer, we face problems in retaining staff against agencies and the NHS who offer higher rates and guaranteed hours. We have reviewed the make-up of the employment packages we offer and now include short term contracts offering some guaranteed hours and advertising is ongoing to fill roles. It is, however, limiting our ability to expand in some areas.

We are not alone in facing these challenges and already, as last year, some private care agencies in the area have ceased business.

On the positive side we have been involved in various initiatives to help carers. With *Hotel Rooms* we have arranged for a number of hotels to provide empty rooms, at a nominal sum, to carers who need to get away from their homes for a break. In Windsor and Maidenhead we are involved in *Social Prescribing* - working with GPs and senior practice nurses to give carers under stress a "prescription" for some respite. This could be, for example, a weekend break or time away. We have also approached supermarkets to get together *Hospitality* boxes of food for hospital discharges, which can happen any hour of the day, to have food and drink available when they return home.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2023

Staff

Crossroads Care staff are the backbone of the organisation and are skilled in their work. About 80% of staff currently hold an NVQ II or equivalent in direct care. Our staff complete a basic five day induction training course to comply with all legislative requirements. Finally, they shadow experienced staff with specific clients before starting to work regularly. New staff are doing their care certificates as laid down by CQC.

Staff turnover, by industry standards, is usually low and most of the staff have been with Crossroads Oxfordshire for 5 years or more.

Key management personnel

The trustees have identified that the key management personnel of the charity are the Chief Executive, General Manager, Registered Care Manager and Finance Manager. The trustees receive no remuneration. The remuneration of the above persons is in line with the market rates for these roles.

Financial Review

With the challenges mentioned above, total income in the year decreased to £2,133,105 a decline of 11.9% compared with 2021/22. Care billed to statutory authorities at £1,384,993 was down by 8.0% compared with 2021/22 but the value of private care billed at £706,716 represented an increase of 11.1% compared with the previous year.

In respect of costs, total expenditure was up by 0.7% totalling £2,284,404 with the remuneration of staff decreasing by 1.3% to £1,895,115 due to a slightly lower number of staff. In an inflationary environment Crossroads has a policy of paying market rates so as to be able to recruit and retain staff.

The end result was a deficit of £151,299, compared with a surplus of £152,855 in the preceding financial year. There was a much lower level of donations and legacies and also of other income in the year with Government Covid support having ceased.

The balance sheet remains strong with net assets of £1,139,666, 11.7% down on the previous year, £1,048,524 of which was held in bank accounts. The unrestricted funds accumulated surplus was correspondingly down by 12.9% on the previous year at £903,127. The balances on total Designated Funds and Restricted Funds also decreased.

Funding

Although many of our services are funded by statutory bodies or the clients themselves, we also further our charitable aims through the deployment of restricted funds which consist of donations, legacies and grants given for specific charitable purposes. Substantial donations and grants into these funds to support staff, carers and people needing care during the pandemic, such as children, client welfare checks, staff welfare support, carer support, community relief and connecting carers, and the provision of specialised vehicles, have continued to be spent during the current financial year. The outstanding balances on these restricted funds are likely to be drawn down in the next few years in achievement of the individual funds' objectives. Fuller details are in note 10 to the accounts.

Investment Policy

The Charity's investments are currently all held in bank balances which are deemed to provide minimal but relatively secure returns and easy access to the investments. This policy is currently under review to ensure we minimise risks to our funds.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2023

Reserves

All the charity's assets other than equipment and the vehicles are regarded as working capital. Investment of working capital is on a short-term basis and is restricted by the trustees to cash deposits. Reserves are defined as the amount of non-restricted, "free" funds not tied up in fixed assets. The trustees consider that an ideal target level of reserves is 6 months of unrestricted expenditure to cover liabilities to employees, unexpired lease costs, and running down costs should for any reason Oxfordshire Crossroads need to be wound-up.

At 31st March 2023 the charity had non-restricted reserves of £947,950 equivalent to a level of reserves of 5.1 month's expenditure, rather lower than the previous year which was 5.8 months. The trustees are comfortable with this level of reserves in what continue to be challenging times.

Oxfordshire Crossroads' long term strategic plan has been to increase the quality of care and skill level and service provision provided for carers and people with needs. As a non-profit making organisation Crossroads is in an ideal position to follow this strategy to offer better skilled, higher quality care relative to price than competitors. It can simultaneously provide more diverse care as with the legacy of the block contract for the elderly and also for children. Crossroads has and can continue to invest in more training than competitors and still charge a competitive price. As a charity, values and quality care are balanced with cost. We are a user led organisation. Any surplus made has been invested in staff and their training as well as in direct care free at source or to subsidise extra support for carers such as provision of property maintenance services, clubs, use of an adapted vehicle, the Food Bank and Carers Breaks.

Plans for 2023/24

In a still challenging environment, the priority in 2023/24 financial year is to maintain financial stability and remain viable.

We will do this by:

- Reviewing our marketing strategy; pursuing new leads and trying to build-up the proportion of privately-funded work to avoid over-dependence on the vagaries of Local Authority funding starting in the Oxford City area
- Redeploying staff to focus on developing the business aspects rather than the charitable fundraising activities to ensure we cover the costs of our service delivery.
- Ensuring we have the right number of staff with the relevant skills to deliver on objectives of the organisation
- Expanding the specialist children's services in partnership with the NHS to meet the increasing requests for this service to assist in the discharge of children with complex health needs from hospital.
- Maintaining a presence at the Local Authority meetings with Providers to maintain a dialogue with these key commissioners of our services and tender for any contracts that are appropriate.
- Robustly negotiating with the three Local Authorities to ensure we do not provide care hours at a loss to the organisation as they continuously seek to meet their own savings targets on care commissioning.
- Keeping a very close eye on expenses.
- Seeking opportunities to develop services that directly support carers by actively seeking donations and support grants for our operations.
- Reviewing our communications strategy and website to best meet market requirements.
- Ensuring a rolling programme of advertising, recruitment and training to ensure a highly qualified staff team that can meet the diverse and complex needs of our service users.
- Reviewing our Quality Assurance policy to ensure we have considered a wide range of means to gain feedback from our carers and people with care needs whom we support and make improvements where possible.
- Ensuring we remain compliant with any new legislation and are fit for purpose under the CQC regulatory mechanism.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2023

Disabled Employees

Applications for employment by disabled persons are always fully and fairly considered, bearing in mind the aptitude and ability of the applicant concerned. In the event of members of staff becoming disabled every effort is made to ensure that their employment within the charity continues and that appropriate training is arranged. It continues to be the policy of the charity that the training, career development and promotion of disabled persons should as far as is feasible be identical to that of other employees.

Responsibilities of the Trustees

The trustees (who are also directors of Oxfordshire Crossroads for the purposes of company law) are responsible for preparing the Trustees' Report 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 the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a "going concern basis" unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the 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 auditor is 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 auditor is aware of that information.

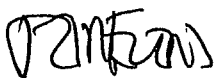
Auditor

Wenn Townsend were appointed as auditor and a resolution for their re-appointment for the ensuing year will be proposed at the Annual General Meeting.

Small company exemptions

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Signed on behalf of the Trustees



J Evans
Chair

2 December 2023

Oxfordshire Crossroads
Independent Auditors' Report to the Members of Oxfordshire Crossroads

Opinion

We have audited the financial statements of Oxfordshire Crossroads (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, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (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 Auditor's 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 trustees' annual report, other than the financial statements and our auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the strategic report and the socials' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit;
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the directors' report and from the requirement to prepare a strategic report.

Oxfordshire Crossroads
Independent Auditors' Report to the Members of Oxfordshire Crossroads

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 8, 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.

Auditor's responsibilities for the audit of the financial statements

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 an auditor's report 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.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias;

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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 auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's 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 members as a body, for our audit work, for this report, or for the opinions we have formed.



Andrew Rodzynski FCA (Senior Statutory Auditor)

Wenn Townsend

Chartered Accountants and Statutory Auditors

30 St Giles

Oxford, OX1 3LE

..... 2023

Oxfordshire Crossroads

Statement of Financial Activities for the year ended 31st March 2023

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
INCOME									
Donations and legacies		7,350	2,215	25,147	34,712	3,000	43,000	54,359	100,359
<i>Income from charitable activities</i>									
Care services	2	2,092,644	-	-	2,092,644	2,140,877	-	-	2,140,877
<i>Income from investments</i>									
Interest		3,727	-	-	3,727	1,364	-	-	1,364
Other income	3	2,022	-	-	2,022	178,992	-	-	178,992
TOTAL INCOME		2,105,743	2,215	25,147	2,133,105	2,324,233	43,000	54,359	2,421,592
EXPENDITURE									
<i>Charitable activities</i>									
Care services	4	2,240,200	4,622	39,582	2,284,404	2,208,843	633	59,261	2,268,737
TOTAL EXPENDITURE		2,240,200	4,622	39,582	2,284,404	2,208,843	633	59,261	2,268,737
Net Income/(expenditure)		(134,457)	(2,407)	(14,435)	(151,299)	115,390	42,367	(4,902)	152,855
Funds brought forward		1,037,584	79,977	173,404	1,290,965	922,194	37,610	178,306	1,138,110
Funds carried forward		903,127	77,570	158,969	1,139,666	1,037,584	79,977	173,404	1,290,965

The notes on pages 14 to 23 form part of these accounts

Oxfordshire Crossroads

Balance Sheet
at 31st March 2023

	Note	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible assets	6		32,747		49,515
Current Assets					
Debtors	7	111,286		174,188	
Cash at bank and in hand		1,048,524		1,251,575	
		<u>1,159,810</u>		<u>1,425,763</u>	
Creditors: amounts falling due within one year	8	<u>(52,891)</u>		<u>(184,313)</u>	
Net Current Assets			1,106,919		1,241,450
Net Assets			<u>1,139,666</u>		<u>1,290,965</u>
Funds					
Unrestricted	9		903,127		1,037,584
Designated	9		77,570		79,977
Restricted	10		158,969		173,404
			<u>1,139,666</u>		<u>1,290,965</u>

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements on pages 11 to 22 were approved by the trustees on 2 December 2023 and signed on their behalf by:



J Evans
Chair

The notes on pages 14 to 23 form part of these accounts

Oxfordshire Crossroads

Statement of Cash Flows
for the year ended 31st March 2023

	Note	Total Funds 2023 £	Total funds 2022 £
Net cash generated by operating activities	14	<u>(208,555)</u>	<u>158,736</u>
Cash flows from investing activities:			
Income from investments		3,727	1,364
Purchase of tangible fixed assets		(2,243)	(29,913)
Proceeds from sale of tangible fixed assets		4,020	-
Net cash used in investing activities		<u>5,504</u>	<u>(28,549)</u>
Change in cash and cash equivalents in the year		<u>(203,051)</u>	<u>130,187</u>
Cash and cash equivalent brought forward		<u>1,251,575</u>	<u>1,121,388</u>
Cash and cash equivalents carried forward		<u><u>1,048,524</u></u>	<u><u>1,251,575</u></u>

Oxfordshire Crossroads

Notes to the Accounts for the year ended 31st March 2023

1. Accounting Policies

(a) Basis of accounting

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

These accounts have been prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash is received or paid. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

(b) Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost.

Depreciation is provided using the following rates and bases that reflect the anticipated useful lives of the assets and their residual values:

Office equipment	-	20% straight line
Motor vehicles	-	25% reducing balance
Caravans	-	33% straight line

(c) Income

Income is included as soon as the charity has entitlement to the resources, it is probable that the resources will be received and the monetary value of income can be measured with sufficient reliability.

(d) Expenditure

Expenditure is recognised on an accruals basis in the year in which they are incurred. Expenditure is recognised when there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

A detailed analysis of the allocation of expenditure is included in note 4.

Charitable expenditure includes the direct costs of the activities and the proportion of overheads to support those activities.

Governance costs comprise costs relating to the governance of the charity and in compliance with constitutional and statutory requirements.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2023

1. Accounting Policies (continued)

(e) Funds

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management costs.

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

(f) Operating leases

Rentals applicable to operating leases, where substantially all the benefits and risks of ownership remain with the lessor, are charged against surpluses as incurred.

(g) Pensions

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

(h) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Income from Charitable Activities

Care services

	2023 £	2022 £
Local Authority Social and Health Care	1,384,993	1,504,908
Private contracts	706,716	635,969
	2,091,709	2,140,877
Contracts for clients	2,091,709	2,140,877
Car and caravan income	935	-
	2,092,644	2,140,877

3. Other income

	2023 £	2022 £
Coronavirus Job retention scheme income	-	35,305
Other covid support funding	-	143,687
Gain/(loss) on sale of assets	2,022	-
	2,022	178,992

Oxfordshire Crossroads

**Notes to the Accounts (continued)
for the year ended 31st March 2023**

4. Expenditure

	Basis of Allocation	Charitable Care Work £	Governance Costs £	Total 2023 £	Total 2022 £
Staff costs	Direct	1,895,115	-	1,895,115	1,919,818
Care purchase	Direct	35,726	-	35,726	19,789
Other premises costs	Direct	15,127	-	15,127	19,697
Rent	Direct	42,356	-	42,356	36,720
Travelling	Direct	10,933	-	10,933	83,480
Car and caravan expenses	Direct	110,906	-	110,906	28,748
Advertising	Direct	10,806	-	10,806	3,076
Postage and stationery	Usage	12,099	1,374	13,473	15,098
Telephone	Usage	7,963	885	8,848	9,806
Client activities	Direct	3,837	-	3,837	16,321
Computer costs	Usage	35,841	3,982	39,823	32,970
Sundry	Usage	12,849	3,211	16,060	8,242
Training	Direct	5,790	-	5,790	3,115
Auditor's remuneration – audit fee	Direct	-	4,500	4,500	4,000
Auditor's remuneration – non audit work	Direct	9,354	-	9,354	9,234
Legal and professional	Direct	10,824	-	10,824	12,045
Affiliation, insurance and licences	Direct	33,913	-	33,913	33,385
Depreciation	Direct	17,013	-	17,013	13,034
PPE	Direct	-	-	-	159
		2,270,452	13,952	2,284,404	2,268,737
		2,270,452	13,952	2,284,404	2,268,737

Of the above expenditure, the following related to restricted expenditure:

	2023 £	2022 £
Staff costs	33,081	50,788
Depreciation	5,797	3,238
Car and caravan expenses	704	235
Computer costs	-	5,000
	39,582	59,261
	39,582	59,261

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2023

5. Employees and Staff Costs

	2023 £	2022 £
Wages and salaries	1,717,502	1,751,746
Employer's NI	147,571	138,162
Pension costs	30,042	29,910
	1,895,115	1,919,818
	1,895,115	1,919,818

No employee earned £60,000 per annum or more.

The average number of employees, analysed by function, was:

	2023 £	2022 £
Care services	48	50
Management and administration of the charity	11	11
	59	61
	59	61

No trustees received any remuneration.

One trustee was reimbursed administration expenses of £13 (2022: nil)

The aggregate remuneration paid to Key Management Personnel (including employer's pension contributions) in the year was £201,634 (2022: £193,449).

6. Tangible Fixed Assets

	Caravans £	Office equipment £	Motor vehicles £	Total £
Cost				
At 1st April 2022	22,024	40,810	81,822	144,656
Additions	-	1,743	500	2,243
Disposals	-	-	(14,796)	(14,796)
	22,024	42,553	67,526	132,103
	22,024	42,553	67,526	132,103
Depreciation				
At 1st April 202	22,024	19,835	53,282	95,141
Charge for year	-	10,075	6,938	17,013
On disposals	-	-	(12,798)	(12,798)
	22,024	29,910	47,422	99,356
	22,024	29,910	47,422	99,356
Net book value				
At 31st March 2023	-	12,643	20,104	32,747
	-	12,643	20,104	32,747
	-	12,643	20,104	32,747
At 31st March 2022	-	20,975	28,540	49,515
	-	20,975	28,540	49,515
	-	20,975	28,540	49,515

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2023

7. Debtors

	2023	2022
	£	£
Trade debtors - billed care	79,310	146,272
Prepayments and accrued income	31,976	27,916
	111,286	174,188
	111,286	174,188

8. Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	11,177	8,677
Taxes and social security	3,900	37,875
Accruals	37,814	137,761
	52,891	184,313
	52,891	184,313

9. Unrestricted funds

2023	Balance at 1st April 2022	Income	Expenditure	Balance at 31st March 2023
	£	£	£	£
Designated:				
Special needs	5,903	-	-	5,903
Future projects	10,689	-	-	10,689
Newbury special needs	3,667	-	(785)	2,882
Children	55,718	2,215	(3,837)	54,096
Newbury dementia	1,000	-	-	1,000
Fundraising	3,000	-	-	3,000
Unrestricted	1,037,584	2,105,743	(2,240,200)	903,127
	1,117,561	2,107,958	(2,244,822)	980,697
	1,117,561	2,107,958	(2,244,822)	980,697

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2023

9. Unrestricted funds (continued)

2022	Balance at 1st April 2021 £	Income £	Expenditure £	Balance at 31st March 2022 £
Designated:				
Special needs	5,903	-	-	5,903
Future projects	10,689	-	-	10,689
Newbury special needs	4,300	-	(633)	3,667
Children	16,718	39,000	-	55,718
Newbury dementia	-	1,000	-	1,000
Fundraising	-	3,000	-	3,000
Unrestricted	922,194	2,324,233	(2,208,843)	1,037,584
	<u>959,804</u>	<u>2,367,233</u>	<u>(2,209,476)</u>	<u>1,117,561</u>

The Special needs funds consist of donations given without restriction and are used to provide extra care over and above that contracted for.

The Future projects fund is to increase the density of care provision in the areas committed to while maintaining the high standards met throughout those areas.

The Children's fund is to provide extra care specifically for young clients.

Unrestricted donations of £1,000 and £3,000 have been designated for expenditure on care of clients with dementia in the Newbury area, and future fundraising costs respectively.

Oxfordshire Crossroads

Notes to the Accounts (continued)
for the year ended 31st March 2023

10. Restricted Funds

2023	Balance at 1st April 2022 £	Income £	Expenditure £	Transfers £	Balance at 31st March 2023 £
Elderly care fund	4,661	9,500	(14,161)	-	-
Vehicle fund	705	-	(704)	-	1
Children's fund	76,854	-	(6,166)	-	70,688
"Vincent" fund	21,072	-	-	-	21,072
GCT Grant a wish gift	227	-	-	-	227
WBDC driver training grant	2,792	-	-	-	2,792
Windsor and Maidenhead vehicle	1,365	-	(317)	-	1,048
Windsor and Maidenhead night care	25,439	-	(1,720)	-	23,719
Windsor peer support	-	-	-	-	-
Windsor general fund	-	400	-	-	400
Newbury general fund	-	100	-	-	100
New Windsor vehicle	19,720	-	(5,480)	-	14,240
Let's go	1,500	4,626	(3,044)	-	3,082
Carers' respite	3,019	-	(2,979)	-	40
Time for me	-	-	-	-	-
Carer support	-	-	-	-	-
Community relief	-	-	-	-	-
Digital inclusion	-	-	-	-	-
Flexi carers	15,250	10,521	(4,508)	-	21,263
Staff gift	800	-	(503)	-	297
	<u>173,404</u>	<u>25,147</u>	<u>(39,582)</u>	<u>-</u>	<u>158,969</u>
2022	Balance at 1st April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31st March 2022 £
Elderly care fund	5,818	-	(1,157)	-	4,661
Vehicle fund	940	-	(235)	-	705
Children's fund	85,444	-	(8,590)	-	76,854
"Vincent" fund	21,072	-	-	-	21,072
GCT Grant a wish gift	227	-	-	-	227
WBDC driver training grant	2,792	-	-	-	2,792
Windsor and Maidenhead vehicle	1,823	-	(458)	-	1,365
Windsor and Maidenhead night care	25,889	-	(450)	-	25,439
Windsor peer support	1,900	-	(1,900)	-	-
New Windsor vehicle	11,250	11,250	(2,780)	-	19,720
Let's go	-	2,500	(1,000)	-	1,500
Carers' respite	-	15,000	(11,981)	-	3,019
Time for me	-	12,500	(12,500)	-	-
Carer support	5,424	-	(3,627)	(1,797)	-
Community relief	15,727	-	(6,913)	(8,814)	-
Digital inclusion	-	5,000	(5,000)	-	-
Flexi carers	-	7,309	(2,670)	10,611	15,250
Staff gift	-	800	-	-	800
	<u>178,306</u>	<u>54,359</u>	<u>(59,261)</u>	<u>-</u>	<u>173,404</u>

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2023

10. Restricted Funds (continued)

The Elderly care fund provides help to older clients over and above that contracted for.

The Vehicle funds are to purchase the charity's wheelchair-carrying vehicles.

The Children's fund is to provide care over and above that contracted for.

The "Vincent" fund is to enable clients to access arts and culture events.

The GCT grant-a-wish fund enables carers to fund a specific wish with a limit of £250.

The WBDC driver training grant is to cover costs of training the minibus drivers.

The Windsor and Maidenhead night care fund is to provide extra care out of hours.

The Windsor peer support fund puts carers in touch with each other.

Let's go is to provide days out for young carers and children with care needs.

Carers' respite provides group outings for unpaid carers.

Time for me provided breaks and activities for individual paid carers.

The Carer support fund and the Community relief fund are to provide extra support to carers including some home maintenance support.

The Flexi carers fund is to support unpaid carers as they need it.

Digital inclusion provided tablets to enable unpaid carers to keep in touch with their communities.

From a grateful client to give a "treat" to the office staff.

Oxfordshire Crossroads

**Notes to the Accounts (continued)
for the year ended 31st March 2023**

11. Analysis of Net Assets between Funds

Year Ended 31st March 2023

	Tangible Fixed Assets £	Net Current Assets £	Total 2023 £
Restricted funds	14,280	144,689	158,969
Designated funds	-	77,570	77,570
Unrestricted fund	18,467	884,660	903,127
	<u>32,747</u>	<u>1,106,919</u>	<u>1,139,666</u>

Year Ended 31st March 2022

	Tangible Fixed Assets £	Net Current Assets £	Total 2022 £
Restricted funds	21,790	151,614	173,404
Designated funds	-	79,977	79,977
Unrestricted fund	27,725	1,009,859	1,037,584
	<u>49,515</u>	<u>1,241,450</u>	<u>1,290,965</u>

12. Liability of Members

The liability of the members is limited. In the event of the charity being wound up during the period of membership or within one year afterwards, every member undertakes to contribute to the assets of the charity an amount not exceeding £5 for the payment of debts contracted up to the date of cessation of membership together with the costs of winding up.

13. Related Party Transactions

£25,186 (2022: £8,643) was paid to Almost Family Limited, a company controlled by a family member of Mrs M Rainford, for care services. One motor vehicle disposal was sold to Almost Family limited for £3,750, during the year. The transactions are on an arm's length basis.

Oxfordshire Crossroads

**Notes to the Accounts (continued)
for the year ended 31st March 2023**

14. Reconciliation of net movement in funds to net cash flow from operating activities

	2023	2022
	£	£
Net movement in funds	(151,299)	152,855
Deduct interest income shown in investing activities	(3,727)	(1,364)
(Increase)/decrease in debtors	62,902	(1,688)
Add depreciation	17,013	13,034
Deduct profit on disposal of fixed assets	(2,022)	-
(Decrease)/increase in creditors	(131,422)	(4,101)
Net cash generated/(used) by operating activities	<u><u>(208,555)</u></u>	<u><u>158,736</u></u>

15. Commitments under operating leases

At 31st March 2023 the charity had total commitments under non-cancellable operating leases as set out below:-

	Land and Buildings	
	2023	2022
	£	£
Operating leases which expire:		
Less than one year	30,000	30,000
2 – 5 years	-	30,000
	<u><u>30,000</u></u>	<u><u>60,000</u></u>

OXFORDSHIRE CROSSROADS

England & Wales - Charity number 1131261

Accounts

Company registration number: 06908734

Oxfordshire Crossroads
(A company limited by guarantee and not having a share capital)

Accounts
for the year ended
31st March 2022

Wenn Townsend
Chartered Accountants
Oxford

Oxfordshire Crossroads

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Oxfordshire Crossroads

**Report of the Trustees
for the year ended 31st March 2022**

Reference and Administrative Details of the Charity

Registered Name	Oxfordshire Crossroads
Charity Number	1131261
Company Number	06908734
Registered Office and Operational Address	Crossroads Centre Marston Court Harberton Mead Oxford OX3 0EA
Trustees and Directors	Mrs J Evans (Chair) Dr R Foster Mr B W Hunt (Treasurer) Mr J R Bradshaw Ms M A Proudfoot Miss G L Meade (from 20th May 2021) Mr R J Hallett (from 20th May 2021)
Company Secretary	Mr B W Hunt
Chief Executive	Mrs M J Rainford
Bankers	Barclays Bank plc Oxford City Oxford Cater Allen Private Bank 9 Nelson Street Bradford BD1 5AN
Auditors	Wenn Townsend 30 St Giles Oxford OX1 3LE

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2022

The trustees present their report and the audited financial statements of the charity for the year ended 31st March, 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

Governance and Management

History of the Company

Oxfordshire Crossroads, Companies House registration number 06908734, was incorporated on 18th May, 2009 as a company limited by guarantee and not having a share capital. Oxfordshire Crossroads Care charity commenced its activities on 1st January 2010 following the transfer of assets and liabilities from the Oxfordshire Crossroads Care Attendant Scheme. The charity, registration number 1131261, was registered on 21st August 2009.

The charity is one of the network partners of Carers Trust, a national organisation formed by the merger of Crossroads Care National Association with the Princess Royal Trust for Carers in April, 2012. Carers Trust supports carers locally through a unique UK-wide network of 124 network partners. These are independent local providers of services for carers and for those needing care of all ages and with a wide range of conditions. Although autonomous, Oxfordshire Crossroads subscribes to the Trust's philosophies. Membership provides a policy framework to ensure compliance with the legislation and with good practice. The Trust carries out regular Care Quality audits of its member schemes' management, systems and procedures. It also co-ordinates the provision of legal, human resources management, fund raising and business development support to network partners.

Governing Documents

The memorandum and articles of association of the company form the governing document of the charity.

Trustees of the Charity

The board of trustees currently includes seven members who normally meet bi-monthly with a formal agenda. The directors of the charitable company are its trustees for purposes of charity law. The trustees who have served during the year and since the year end were as follows:

Dr Robin Foster	Ms Melanie Proudfoot
Mrs Janice Evans	Mr Bruce Hunt
Miss Georgia Meade (from 20th May 2021)	Mr James Bradshaw
Mr Robert Hallett (from 20th May 2021)	Mr John Graham Biggs (from 20th May to 21st September 2021)

Recruitment and Appointment of Trustees

Trustees are appointed taking into account their experience and skills. A skills inventory is maintained of the existing trustees' areas of expertise and background to ensure there is a broad mix of skills and representation, where practical, from the groups we serve and work with. New trustees are sourced by personal contact or are submitted on the basis of a brief of requirements sent to recruitment agencies who specialise in charitable appointments. Potential trustees would typically meet with the Chair and at least one other trustee to assess their interest and suitability.

Trustees, on appointment, are invited to meet the Chair and Chief Executive Officer (CEO) to learn about the charity; understand its financial situation and longer term plans; and ensure they are aware of their responsibilities and obligations as a trustee and as appropriate a director of the company. In some cases new trustees are already trustees of other organisations so are familiar with what the role entails. They are provided with a Trustees Induction Pack containing the Strategic Plan, recent board minutes, policy documents; Code of Conduct, Conflict of Interest, Equal Opportunities and Roles and Responsibilities of a Trustee. All trustees will obtain Enhanced Criminal Record Certificate clearance and they sign the Code of Conduct and Conflict of Interest declarations.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2022

Risk Management

Risks are listed in the Risk Register included in the Strategic and Operational Plan. This document is a register of the potential principal strategic risks faced by the organization; governance, service delivery and employee management. It is reviewed twice a year by the Board and actions identified to mitigate these risks.

A significant threat to the charity continues to be the impact of Covid 19 virus which has seriously impacted the charity's operations since March 2020 both in managing infection control for our customers and for our staff and their families. The trustees of the charity will continue to work with the management team to ensure that future projects meet the needs of those who both require and provide unpaid care in its geographic area of operation. The trustees are confident that the charity has sufficient funds to meet its commitments over the next 12-18 months and will continue to review its fundraising strategy to ensure that it responds appropriately to the challenges brought by the Covid-19 pandemic and the needs of carers.

As in previous years the relationship with our lead Local Authority continues to present challenges as they also strive to manage within budgetary constraints. There is the ongoing risk relating to the negative impact of a 2011 care services contract held with the Local Authority, where the hourly rate paid to the organisation does not cover the cost of the care services being delivered, leading to a significant financial annual loss. Secondly, whilst we worked with them on an open book accounting review, they continue to offer contracts at an hourly rate that is not sustainable compared to the cost of our service delivery.

Other significant risks relate to changes in local authority commissioning strategies, retention and recruitment of care staff in an area of low employment and high housing costs and senior management and trustee succession planning.

Organisation Structure

The trustees are responsible for ensuring that the charity is financially stable, is well-run and delivers the charitable outcomes that it was set-up to do. The CEO provides a report to the board and attends all board meetings. The trustees contribute their skill sets to the running of the organisation on a voluntary basis working with the CEO. The CEO in turn has a Registered Care Manager and a qualified team of care staff based in Oxford, Newbury and Windsor who manage the relationships between carers and people with care needs. The Senior Management Team additionally includes a General Manager - responsible for HR, marketing, fundraising and Compliance, and a Finance Manager.

Objectives and Activities

Objectives

The object of the charity is "to relieve the stresses experienced by carers and beneficiaries" in Oxfordshire and Berkshire. "Beneficiaries" are people who have care needs as a result of disability, illness or age while "carers" are any people involved in the provision of care for a person who has care needs as a result of disability, illness or age.

We aim to promote, offer, support and deliver high quality services to carers and people with care needs by:

1. Maximising the opportunities to provide care and support services to both carers and people with needs of all types and ages.
2. Developing the services we provide to meet the individual needs of carers and people with needs.
3. Maintaining and complying with CQC requirements in delivering a high quality service.
4. Being recognised as an Investor in People.
5. Ensuring decision making is based on sound and accurate management information.
6. Raising the profile of Oxfordshire Crossroads and Carers Trust.
7. Influencing the social care market with other care providers.

We assess the achievement of these aims by:

1. Monthly reports to trustees on activity hours, invoicing, complaints and compliments, new referrals, charitable hours worked and numbers of staff joining and leaving and why.
2. Financial health is monitored through quarterly accounts and monthly cash flow reports.
3. A Client Liaison Officer is employed to contact clients for feedback on their service and to amend the service if there are any concerns.
4. We are also subject to inspections from the Care Quality Commission (CQC), Carers Trust and Social Services.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2022

Activities

The activities we carry out in achievement of our aims are mainly funded from governmental, private and voluntary sources. We provide trained home care workers for persons in need of care at any time of the day or night. The day-to-day support we offer to clients includes:

- Help in dressing and undressing, washing or putting to bed the person with care needs,
- Support with medication, meal preparation and eating,
- Provision of continence or specialist care,
- Companionship at home to ensure safety while the normal carer goes out to attend to any of their own health or well-being needs, runs errands or goes to work for example,
- Provision of reablement to encourage the individual to maximise their independence in daily living skills,
- Escorting the beneficiary to enjoy an activity or attend an appointment whilst allowing the normal carer a rest at home,
- Offering a night service to enable an exhausted carer to get a proper night's sleep,
- Working with the NHS to provide a specialist children's service to enable children with complex needs to return from hospital to their families.

Care workers may be asked to carry out specialised tasks such as artificial feeding, tracheostomy care, catheter and stoma care and assistance with exercise programmes for rehabilitation. These may only be undertaken following appropriate risk assessment and after client specific training delivered by a relevant healthcare professional (e.g. Occupational Therapist, Speech Therapist, or Nurse) who will confirm the care worker's competence to carry out the task by completing relevant paperwork. Oxfordshire Crossroads works within the local Shared Care Protocols of the Health and Social Care Directorate of the Local Authority and NHS.

In addition we offer a number of other services, to widen our support to carers:

- Live In Service,
- End of Life Service,
- Dementia Care, including a club run on Saturdays,
- Children's Respite Service,
- Weekend Club for adults living with dementia,
- Two caravans at Minehead, used for respite holiday breaks,
- Handyman Service,
- Bereavement Care,
- Life-style support.

During the Covid 19 pandemic we have extended the range of support services we provide to both carers and the cared for, using funds provided mainly by donors and by grants.

We ensured that vulnerable carers and people with needs had food, care and remote support in times of crisis. We also introduced a project to reach isolated carers with tech and training. Further support included a free remote befriending service and breaks. Our handyman is currently helping people get back on top of overwhelming maintenance about the home.

Public Benefit

The trustees have referred to the guidance contained in the Charity Commission's notes on charitable purposes and public benefit in reviewing Oxfordshire Crossroads' aims and objectives and in planning future activities. We support carers to continue their caring role, enabling adults and children with care needs to continue to live in the community independently and with the ability to control their own lives.

Fundraising Activities

Members of the charity's fundraising department organise events and carry out fundraising activities in order to generate funds for the charity. The Charity does not use professional fundraisers or involve commercial participants. There have been no complaints about fundraising activity this year.

The charity has due regard to the Code of Fundraising Practice in the UK.

All the charity's marketing activities are undertaken directly to ensure that is not unreasonably persistent or intrusive. Marketing materials contain clear details of how to unsubscribe to future communications and care is taken to limit the level of communications being sent out.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2022

Strategic Report

Achievements and Performance

In the year Oxfordshire Crossroads delivered about 124000 hours of support to well over 360 beneficiaries. In what was a challenging year, hours delivered were similar to the previous year (124,000) and while income from the provision of care services was slightly up by 3%, total income was down slightly as Government Covid support and associated funding eased-off from £241,225 in 2020/21 to £178,992 in 2021/22.

As in previous years our carers and people with needs benefited from the generous donations and legacies from many people and organisations. These included Carers Trust, The Carberry Bequest, The 29th May 1961 Charitable Trust, Heathrow Community Trust, Community First Oxfordshire, The Good Exchange, JA Pye Settlement, David Chamberlain and Groundwork. We are very grateful for their support.

The charity delivers services from its Oxford, Newbury and Windsor offices. .

Social Care Services across the region continue to undergo budget cuts across the board and we have to find ways of working with them by giving added value to their already stretched resources. We attend any Provider Forums with our three Local Authority commissioners and the NHS to update ourselves on their current strategies, policy changes and financial pressures. We endeavour to be as flexible and responsive as we can with our service developments to ensure an ongoing commercial relationship with them all, without undermining the financial viability of our organisation.

Oxfordshire County Council (OCC) has adopted a different funding and delivery model using a single lead provider in each of its five zones who will then sub-contract services to other providers. The board reviewed this new contract and initially decided not to bid for any of the contracts due to the risks identified. This decision was reviewed last year and we now have contracted in one zone and will continue to extend this contract. Demand from OCC care commissioners exceeds the service we can provide. Recruitment issues locally curtail our ability to expand further to meet this demand.

In Windsor and Maidenhead we have grown in the Borough taking an active part in the local community giving respite for carers and care for the cared for. While the local authority has gone over to one main provider, in this case there has not been any decrease in requests coming our way; in fact, so far there has been an increase.

Another continuing challenge being faced is increased employment costs. The National Living Wage (NLW) is now in force. Whilst we already comply with the legislation, we have to assume the level will rise over time. All staff now have to be provided with a pension. While this is much to the benefit of our staff, it also increases employment costs at a time when we are unable to pass the costs on. The NLW also has a potential impact on our Live In service. We have sought legal advice and currently alongside our local partners in the Live In Alliance continue to provide a service compliant with new legislation.

A third significant challenge is the recruitment and retention of care staff. While Oxfordshire Crossroads has a good reputation as an employer, we face problems in retaining staff against agencies and the NHS who offer higher rates and guaranteed hours. We have reviewed the make-up of the employment packages we offer and now include short term contracts offering some guaranteed hours and advertising is ongoing to fill roles. It is, however, limiting our ability to expand in some areas.

We are not alone in facing these challenges and already, as last year, some private care agencies in the area have ceased business

On the positive side we have been involved in various initiatives to help carers. With *Hotel Rooms* we have arranged for a number of hotels to provide empty rooms, at a nominal sum, to carers who need to get away from their homes for a break. In Windsor and Maidenhead we are involved in *Social Prescribing* - working with GPs and senior practice nurses to give carers under stress a "prescription" for some respite. This could be, for example, a weekend break or time away. We have also approached supermarkets to get together *Hospitality boxes* of food for hospital discharges, which can happen any hour of the day, to have food and drink available when they return home.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2022

Staff

Crossroads Care staff are the backbone of the organisation and are skilled in their work. About 80% of staff currently hold an NVQ II or equivalent in direct care. Our staff complete a basic five day induction training course to comply with all legislative requirements. Finally, they shadow experienced staff with specific clients before starting to work regularly. New staff are doing their care certificates as laid down by CQC.

Staff turnover, by industry standards, is usually low and most of the staff have been with Crossroads Oxfordshire for 5 years or more.

Key management personnel

The trustees have identified that the key management personnel of the charity are the Chief Executive, General Manager, Registered Care Manager and Finance Manager. The trustees receive no remuneration. The remuneration of the above persons is in line with the market rates for these roles.

Financial Review

With the challenges mentioned above, total income in the year decreased to £2,421,592 a decline of 3.5% compared with 2020/21. Care billed to statutory authorities at £1,504,908 was slightly up by 3.7% on 2020/21 while the value of private care billed at £635,969 represented a small increase of 1.2% compared with the previous year.

In respect of costs, total expenditure was up by 4% totalling £2,268,737 with the remuneration of staff increasing by 6.2% to £1,919,818 due to wage increases given during the year to ensure Crossroads paid market rates so as to be able to recruit and retain staff.

The end result was a surplus of £152,855, compared with a larger surplus of £327,142 in the preceding financial year. It should be noted, however, that after stripping out the donations, legacies and Government Covid support and associated funding received in both the current and previous financial years, most of which will not be recurrent in future years, there would have been a small deficit on front-line caring activity in both years.

The balance sheet remains strong with net assets of £1,290,965, £1,251,575 of which was held in bank accounts. The unrestricted funds accumulated surplus was substantially up on the previous year at £1,037,584. The balances on total Designated Funds and Restricted Funds also increased.

Funding

Although many of our services are funded by statutory bodies or the clients themselves, we also further our charitable aims through the deployment of restricted funds which consist of donations, legacies and grants given for specific charitable purposes. Substantial donations and grants into these funds to support staff, carers and people needing care during the pandemic, such as children, client welfare checks, staff welfare support, carer support, community relief and connecting carers, and the provision of specialised vehicles, have continued to be spent during the current financial year. The outstanding balances on these restricted funds are likely to be drawn down in the next few years in achievement of the individual funds' objectives. Fuller details are in note 10 to the accounts.

Investment Policy

The Charity's investments are currently all held in bank balances which are deemed to provide minimal but relatively secure returns and easy access to the investments. This policy is currently under review to ensure we minimise risks to our funds.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2022

Reserves

All the charity's assets other than equipment and the vehicles are regarded as working capital. Investment of working capital is on a short-term basis and is restricted by the trustees to cash deposits. Reserves are defined as the amount of non-restricted, "free" funds not tied up in fixed assets. The trustees consider that an ideal target level of reserves is 6 months of unrestricted expenditure to cover liabilities to employees, unexpired lease costs, and running down costs should for any reason Oxfordshire Crossroads need to be wound-up.

At 31st March 2022 the charity had non-restricted reserves of £1,068,046 equivalent to a level of reserves of 5.8 month's expenditure, rather higher than the previous year which was 5.4 months. The trustees are comfortable with this level of reserves in what are challenging times.

Oxfordshire Crossroads' long term strategic plan has been to increase the quality of care and skill level and service provision provided for carers and people with needs. As a non-profit making organisation Crossroads is in an ideal position to follow this strategy to offer better skilled, higher quality care relative to price than competitors. It can simultaneously provide more diverse care as with the legacy of the block contract for the elderly and also for children. Crossroads has and can continue to invest in more training than competitors and still charge a competitive price. As a charity, values and quality care are balanced with cost. We are a user led organisation. Any surplus made has been invested in staff and their training as well as in direct care free at source or to subsidise extra support for carers such as provision of property maintenance services, clubs, use of an adapted vehicle, the Food Bank and Carers Breaks.

Plans for 2022/23

In a still challenging environment, the priority in 2022/23 financial year is to maintain financial stability and remain viable with the severe challenges of the corona virus pandemic.

We will do this by:

- Reviewing our marketing strategy; pursuing new leads and trying to build-up the proportion of privately-funded work to avoid over-dependence on the vagaries of Local Authority funding starting in the Oxford City area.
- Expanding the specialist children's services in partnership with the NHS to meet the increasing requests for this service to assist in the discharge of children with complex health needs from hospital.
- Maintaining a presence at the Local Authority meetings with Providers to maintain a dialogue with these key commissioners of our services and tender for any contracts that are appropriate.
- Robustly negotiating with the three Local Authorities to ensure we do not provide care hours at a loss to the organisation as they continuously seek to meet their own savings targets on care commissioning.
- Keeping a very close eye on expenses.
- Seeking opportunities to develop services that directly support carers by actively seeking donations and support grants for our operations.
- Reviewing our communications strategy and website to best meet market requirements.
- Ensuring a rolling programme of advertising, recruitment and training to ensure a highly qualified staff team that can meet the diverse and complex needs of our service users.
- Reviewing our Quality Assurance policy to ensure we have considered a wide range of means to gain feedback from our carers and people with care needs whom we support and make improvements where possible.
- Ensuring we remain compliant with any new legislation and are fit for purpose under the CQC regulatory mechanism.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2022

Disabled Employees

Applications for employment by disabled persons are always fully and fairly considered, bearing in mind the aptitude and ability of the applicant concerned. In the event of members of staff becoming disabled every effort is made to ensure that their employment within the charity continues and that appropriate training is arranged. It continues to be the policy of the charity that the training, career development and promotion of disabled persons should as far as is feasible be identical to that of other employees.

Responsibilities of the Trustees

The trustees (who are also directors of Oxfordshire Crossroads for the purposes of company law) are responsible for preparing the Trustees' Report 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 the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a "going concern basis" unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the 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 auditor is 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 auditor is aware of that information.

Auditor

Wenn Townsend were appointed as auditor and a resolution for their re-appointment for the ensuing year will be proposed at the Annual General Meeting.

Small company exemptions

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Signed on behalf of the Trustees

J Evans
Chair



.....16 November..... 2022

Oxfordshire Crossroads
Independent Auditors' Report to the Members of Oxfordshire Crossroads

Opinion

We have audited the financial statements of Oxfordshire Crossroads (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, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (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 Auditor's 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 trustees' annual report, other than the financial statements and our auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the strategic report and the socials' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit;
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the directors' report and from the requirement to prepare a strategic report.

Oxfordshire Crossroads
Independent Auditors' Report to the Members of Oxfordshire Crossroads

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 8, 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.

Auditor's responsibilities for the audit of the financial statements

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 an auditor's report 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.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias;

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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 auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's 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 members as a body, for our audit work, for this report, or for the opinions we have formed.



Andrew Rodzynski FCA (Senior Statutory Auditor)

Wenn Townsend

Chartered Accountants and Statutory Auditors

30 St Giles

Oxford, OX1 3LE

16 November
..... 2022

Oxfordshire Crossroads

Statement of Financial Activities for the year ended 31st March 2022

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
INCOME									
Donations and legacies		3,000	43,000	54,359	100,359	1,358	18,418	165,715	185,491
<i>Income from charitable activities</i>									
Care services	2	2,140,877	-	-	2,140,877	2,079,670	-	-	2,079,670
<i>Income from investments</i>									
Interest		1,364	-	-	1,364	1,664	-	-	1,664
Other income	3	178,992	-	-	178,992	241,225	-	-	241,225
TOTAL INCOME		2,324,233	43,000	54,359	2,421,592	2,323,917	18,418	165,715	2,508,050
EXPENDITURE									
<i>Charitable activities</i>									
Care services	4	2,208,843	633	59,261	2,268,737	2,041,371	-	139,537	2,180,908
TOTAL EXPENDITURE		2,208,843	633	59,261	2,268,737	2,041,371	-	139,537	2,180,908
Net Income/(expenditure)		115,390	42,367	(4,902)	152,855	282,546	18,418	26,178	327,142
Funds brought forward		922,194	37,610	178,306	1,138,110	639,648	19,192	152,128	810,968
Funds carried forward		1,037,584	79,977	173,404	1,290,965	922,194	37,610	178,306	1,138,110

The notes on pages 14 to 22 form part of these accounts

Oxfordshire Crossroads

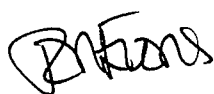
Balance Sheet
at 31st March 2022

	Note	2022		2021	
		£	£	£	£
Fixed Assets					
Tangible assets	6		49,515		32,636
Current Assets					
Debtors	7	174,188		172,500	
Cash at bank and in hand		1,251,575		1,121,388	
		<u>1,425,763</u>		<u>1,293,888</u>	
Creditors: amounts falling due within one year	8	<u>(184,313)</u>		<u>(188,414)</u>	
Net Current Assets			1,241,450		1,105,474
Net Assets			<u>1,290,965</u>		<u>1,138,110</u>
Funds					
Unrestricted	9		1,037,584		922,194
Designated	9		79,977		37,610
Restricted	10		173,404		178,306
			<u>1,290,965</u>		<u>1,138,110</u>

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements on pages 11 to 22 were approved by the trustees on ...16.11.2022 and signed on their behalf by:

J Evans
Chair



The notes on pages 14 to 22 form part of these accounts

Oxfordshire Crossroads

Statement of Cash Flows
for the year ended 31st March 2022

	Note	Total Funds 2022 £	Total funds 2021 £
Net cash generated by operating activities	14	158,736	294,434
Cash flows from investing activities:			
Income from investments		1,364	1,664
Purchase of tangible fixed assets – net of sale		(29,913)	(30,680)
Net cash used in investing activities		(28,549)	(29,016)
Change in cash and cash equivalents in the year		130,187	265,418
Cash and cash equivalent brought forward		1,121,388	855,970
Cash and cash equivalents carried forward		1,251,575	1,121,388

Oxfordshire Crossroads

Notes to the Accounts for the year ended 31st March 2022

1. Accounting Policies

(a) Basis of accounting

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements, including a revision of expectations for the potential impact of COVID-19 on the charity. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

These accounts have been prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash is received or paid. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

(b) Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost.

Depreciation is provided using the following rates and bases that reflect the anticipated useful lives of the assets and their residual values:

Office equipment	-	20% straight line
Motor vehicles	-	25% reducing balance
Caravans	-	33% straight line

(c) Income

Income is included as soon as the charity has entitlement to the resources, it is probable that the resources will be received and the monetary value of income can be measured with sufficient reliability.

The charity receives government grants in respect of the Coronavirus Job Retention Scheme. These grants are recognised using the accrual model and as such are recorded in the SOFA in the period in which the charity is entitled to such grants as a result of having furloughed staff members.

(d) Expenditure

Expenditure is recognised on an accruals basis in the year in which they are incurred. Expenditure is recognised when there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

A detailed analysis of the allocation of expenditure is included in note 4.

Charitable expenditure includes the direct costs of the activities and the proportion of overheads to support those activities.

Governance costs comprise costs relating to the governance of the charity and in compliance with constitutional and statutory requirements.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2022

1. Accounting Policies (continued)

(e) Funds

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management costs.

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

(f) Operating leases

Rentals applicable to operating leases, where substantially all the benefits and risks of ownership remain with the lessor, are charged against surpluses as incurred.

(g) Pensions

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

(h) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Income from Charitable Activities

Care services

	2022 £	2021 £
Local Authority Social and Health Care	1,504,908	1,451,632
Private contracts	635,969	628,038
	2,140,877	2,079,670
Contracts for clients	-	-
Car and caravan income	-	-
	2,140,877	2,079,670

3. Other income

	2022 £	2021 £
Coronavirus Job retention scheme income	35,305	99,561
Other covid support funding	143,687	141,664
	178,992	241,225

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2022

4. Expenditure

	Basis of Allocation	Charitable Care Work £	Governance Costs £	Total 2022 £	Total 2021 £
Staff costs (Note 5)	Direct	1,919,818	-	1,919,818	1,807,492
Care purchased	Direct	19,789	-	19,789	63,461
Travelling	Direct	83,480	-	83,480	67,474
Rent	Direct	36,720	-	36,720	36,720
Other premises costs	Direct	19,697	-	19,697	22,938
Car and caravan expenses	Direct	28,748	-	28,748	14,488
Training	Direct	3,115	-	3,115	1,051
Depreciation	Direct	13,034	-	13,034	10,063
Affiliation, insurance and licences	Direct	33,385	-	33,385	33,511
Audit fee	Direct	-	4,000	4,000	3,600
Advertising	Direct	3,076	-	3,076	636
Telephone	Usage	8,825	981	9,806	9,991
Postage and stationery	Usage	13,558	1,540	15,098	15,512
Computer costs	Usage	29,673	3,297	32,970	31,808
Legal and professional	Direct	21,279	-	21,279	25,458
Sundry	Usage	6,594	1,648	8,242	3,554
Client activities	Direct	16,321	-	16,321	5,231
PPE	Direct	159	-	159	27,920
		<u>2,257,271</u>	<u>11,466</u>	<u>2,268,737</u>	<u>2,180,908</u>

5. Employees and Staff Costs

	2022 £	2021 £
Wages and salaries	1,751,746	1,657,982
Employer's NI	138,162	123,113
Pension costs	29,910	26,397
	<u>1,919,818</u>	<u>1,807,492</u>

No employee earned £60,000 per annum or more.

The average number of employees, analysed by function, was:

	2022 £	2021 £
Care services	50	54
Management and administration of the charity	11	11
	<u>61</u>	<u>65</u>

None of the trustees received any remuneration or reimbursed expenses (2021: nil).

The aggregate remuneration paid to Key Management Personnel (including employer's pension contributions) in the year was £193,449 (2021: £203,741).

Oxfordshire Crossroads

**Notes to the Accounts (continued)
for the year ended 31st March 2022**

6. Tangible Fixed Assets

	Caravans £	Office equipment £	Motor vehicles £	Total £
Cost				
At 1st April 2021	22,024	40,196	55,172	117,392
Additions	-	3,263	26,650	29,913
Disposals	-	(2,649)	-	(2,649)
At 31st March 2022	<u>22,024</u>	<u>40,810</u>	<u>81,822</u>	<u>144,656</u>
Depreciation				
At 1st April 2021	22,024	14,545	48,187	84,756
Charge for year	-	7,939	5,095	13,034
On disposals	-	(2,649)	-	(2,649)
At 31st March 2022	<u>22,024</u>	<u>19,835</u>	<u>53,282</u>	<u>95,141</u>
Net book value				
At 31st March 2022	<u>-</u>	<u>20,975</u>	<u>28,540</u>	<u>49,515</u>
At 31st March 2021	<u>-</u>	<u>25,651</u>	<u>6,985</u>	<u>32,636</u>

7. Debtors

	2022 £	2021 £
Trade debtors - billed care	146,272	152,044
Prepayments and accrued income	27,916	20,456
	<u>174,188</u>	<u>172,500</u>

8. Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	8,677	6,059
Taxes and social security	37,875	37,469
Accruals	137,761	144,886
	<u>184,313</u>	<u>188,414</u>

Oxfordshire Crossroads

Notes to the Accounts (continued)
for the year ended 31st March 2022

9. Unrestricted funds

2022	Balance at 1st April 2021 £	Income £	Expenditure £	Balance at 31st March 2022 £
Designated:				
Special needs	5,903	-	-	5,903
Future projects	10,689	-	-	10,689
Newbury special needs	4,300	-	633	3,667
Children	16,718	39,000	-	55,718
Newbury dementia	-	1,000	-	1,000
Fundraising	-	3,000	-	3,000
Unrestricted	922,194	2,324,233	2,208,843	1,037,584
	<u>959,804</u>	<u>2,367,233</u>	<u>2,209,476</u>	<u>1,117,561</u>
	<u><u>959,804</u></u>	<u><u>2,367,233</u></u>	<u><u>2,209,476</u></u>	<u><u>1,117,561</u></u>
2021	Balance at 1st April 2020 £	Income £	Expenditure £	Balance at 31st March 2021 £
Designated:				
Special needs	5,203	700	-	5,903
Future projects	10,689	-	-	10,689
Newbury special needs	3,300	1,000	-	4,300
Children	-	16,718	-	16,718
Unrestricted	639,648	2,323,917	(2,041,371)	922,194
	<u>658,840</u>	<u>2,342,335</u>	<u>(2,041,371)</u>	<u>959,804</u>
	<u><u>658,840</u></u>	<u><u>2,342,335</u></u>	<u><u>(2,041,371)</u></u>	<u><u>959,804</u></u>

The Special needs funds consist of donations given without restriction and are used to provide extra care over and above that contracted for.

The Future projects fund is to increase the density of care provision in the areas committed to while maintaining the high standards met throughout those areas.

The Children's fund is to provide extra care specifically for young clients.

Unrestricted donations of £1,000 and £3,000 have been designated for expenditure on care of clients with dementia in the Newbury area, and future fundraising costs respectively.

Oxfordshire Crossroads

Notes to the Accounts (continued)
for the year ended 31st March 2022

10. Restricted Funds

2022	Balance at 1st April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31st March 2022 £
Elderly care fund	5,818	-	1,157	-	4,661
Vehicle fund	940	-	235	-	705
Children's fund	85,444	-	8,590	-	76,854
"Vincent" fund	21,072	-	-	-	21,072
GCT Grant a wish gift	227	-	-	-	227
WBDC driver training grant	2,792	-	-	-	2,792
Windsor and Maidenhead vehicle	1,823	-	458	-	1,365
Windsor and Maidenhead night care	25,889	-	450	-	25,439
Windsor peer support	1,900	-	1,900	-	-
New Windsor vehicle	11,250	11,250	2,780	-	19,720
Let's go	-	2,500	1,000	-	1,500
Carers' respite	-	15,000	11,981	-	3,019
Time for me	-	12,500	12,500	-	-
Carer support	5,424	-	3,627	(1,797)	-
Community relief	15,727	-	6,913	(8,814)	-
Digital inclusion	-	5,000	5,000	-	-
Flexi carers	-	7,309	2,670	10,611	15,250
Staff gift	-	800	-	-	800
	<u>178,306</u>	<u>54,359</u>	<u>59,261</u>	<u>-</u>	<u>173,404</u>
2021	Balance at 1st April 2020 £	Income £	Expenditure £	Balance at 31st March 2021 £	
Elderly care fund	5,818	-	-	5,818	
Vehicle fund	1,255	-	(315)	940	
Children's fund	80,444	5,000	-	85,444	
"Vincent" fund	21,072	-	-	21,072	
GCT Grant a wish gift	477	-	(250)	227	
WBDC driver training grant	2,792	-	-	2,792	
Windsor and Maidenhead vehicle	2,431	-	(608)	1,823	
Windsor and Maidenhead night care	25,889	-	-	25,889	
Windsor peer support	700	1,200	-	1,900	
New Windsor vehicle	11,250	-	-	11,250	
Provision of PPE	-	6,790	(6,790)	-	
Client welfare check	-	16,900	(16,900)	-	
Staff welfare support	-	4,000	(4,000)	-	
Carer support	-	20,825	(15,401)	5,424	
Community relief	-	101,000	(85,273)	15,727	
Connecting carers	-	10,000	(10,000)	-	
	<u>152,128</u>	<u>165,715</u>	<u>(139,537)</u>	<u>178,306</u>	

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2022

10. Restricted Funds (continued)

The Elderly care fund provides help to older clients over and above that contracted for.

The Vehicle funds are to purchase the charity's wheelchair-carrying vehicles.

The Children's fund is to provide care over and above that contracted for.

The "Vincent" fund is to enable clients to access arts and culture events.

The GCT grant-a-wish fund enables carers to fund a specific wish with a limit of £250.

The WBDC driver training grant is to cover costs of training the minibus drivers.

The Windsor and Maidenhead night care fund is to provide extra care out of hours.

The Windsor peer support fund puts carers in touch with each other.

Let's go is to provide days out for young carers and children with care needs.

Carers' respite provides group outings for unpaid carers.

Time for me provided breaks and activities for individual paid carers.

The Carer support fund and the Community relief fund are to provide extra support to carers including some home maintenance support.

The Flexi carers fund is to support unpaid carers as they need it.

Digital inclusion provided tablets to enable unpaid carers to keep in touch with their communities.

From a grateful client to give a "treat" to the office staff.

Oxfordshire Crossroads

**Notes to the Accounts (continued)
for the year ended 31st March 2022**

11. Analysis of Net Assets between Funds

Year Ended 31st March 2022	Tangible Fixed Assets £	Net Current Assets £	Total 2022 £
Restricted funds	21,790	151,614	173,404
Designated funds	-	79,977	79,977
Unrestricted fund	27,725	1,009,859	1,037,584
	<u>49,515</u>	<u>1,241,450</u>	<u>1,290,965</u>
Year Ended 31st March 2021	Tangible Fixed Assets £	Net Current Assets £	Total 2021 £
Restricted funds	2,763	175,543	178,306
Designated funds	-	37,610	37,610
Unrestricted fund	29,873	892,321	922,194
	<u>32,636</u>	<u>1,105,474</u>	<u>1,138,110</u>

12. Liability of Members

The liability of the members is limited. In the event of the charity being wound up during the period of membership or within one year afterwards, every member undertakes to contribute to the assets of the charity an amount not exceeding £5 for the payment of debts contracted up to the date of cessation of membership together with the costs of winding up.

13. Related Party Transactions

During the year, £nil (2021: £220) was payable to Living Experience Limited, a company of which the Chief Executive, Mrs M Rainford, is a director. This is in relation to training provided by the company. The transactions are on an arm's length basis.

£8,643 (2021: £61,397) was paid to Almost Family Limited, a company controlled by a family member of Mrs M Rainford, for care services. The transactions are on an arm's length basis.

Oxfordshire Crossroads

Notes to the Accounts (continued)
for the year ended 31st March 2022

14. Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net movement in funds	152,855	327,142
Deduct interest income shown in investing activities	(1,364)	(1,664)
(Increase)/decrease in debtors	(1,688)	(8,540)
Add depreciation	13,034	10,063
(Decrease)/increase in creditors	(4,101)	(32,567)
Net cash generated/(used) by operating activities	158,736	294,434

15. Commitments under operating leases

At 31st March 2022 the charity had total commitments under non-cancellable operating leases as set out below:-

	Land and Buildings	
	2022 £	2021 £
Operating leases which expire:		
Less than one year	30,000	30,000
2 – 5 years	30,000	60,000
	<u>60,000</u>	<u>90,000</u>

OXFORDSHIRE CROSSROADS

England & Wales - Charity number 1131261

Accounts

Company registration number: 06908734

Oxfordshire Crossroads
(A company limited by guarantee and not having a share capital)

Accounts
for the year ended
31st March 2021

Wenn Townsend
Chartered Accountants
Oxford

Oxfordshire Crossroads

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Oxfordshire Crossroads
Report of the Trustees
for the year ended 31st March 2021

Reference and Administrative Details of the Charity

Registered Name Oxfordshire Crossroads

Charity Number 1131261

Company Number 06908734

Registered Office and Operational Address Crossroads Centre
Marston Court
Harberton Mead
Oxford
OX3 0EA

Trustees and Directors Mrs J Evans (Chair)
Ms V M Davies (Secretary to 23rd February 2021)
Dr R Foster
Mr B W Hunt (Treasurer)
Mr J R Bradshaw
Ms M A Proudfoot
Mr J G Biggs (from 20th May 2021)
Miss G L Meade (from 20th May 2021)
Mr R J Hallett (from 20th May 2021)

Company Secretary Mr B W Hunt

Chief Executive Mrs M J Rainford

Bankers Barclays Bank plc
Oxford City
Oxford

Cater Allen Private Bank
9 Nelson Street
Bradford
BD1 5AN

Auditors Wenn Townsend
30 St Giles
Oxford
OX1 3LE

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2021

The trustees present their report and the audited financial statements of the charity for the year ended 31st March, 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

Governance and Management

History of the Company

Oxfordshire Crossroads, Companies House registration number 06908734, was incorporated on 18th May, 2009 as a company limited by guarantee and not having a share capital. Oxfordshire Crossroads Care charity commenced its activities on 1st January 2010 following the transfer of assets and liabilities from the Oxfordshire Crossroads Care Attendant Scheme. The charity, registration number 1131261, was registered on 21st August 2009.

The charity is one of the network partners of Carers Trust, a national organisation formed by the merger of Crossroads Care National Association with the Princess Royal Trust for Carers in April, 2012. Carers Trust supports carers locally through a unique UK-wide network of 122 network partners. These are independent local providers of services for carers and for those needing care of all ages and with a wide range of conditions. Although autonomous, Oxfordshire Crossroads subscribes to the Trust's philosophies. Membership provides a policy framework to ensure compliance with the legislation and with good practice. The Trust carries out regular Care Quality audits of its member schemes' management, systems and procedures. It also co-ordinates the provision of legal, human resources management, fund raising and business development support to network partners.

Governing Documents

The memorandum and articles of association of the company form the governing document of the charity.

Trustees of the Charity

The board of trustees currently includes eight members who normally meet bi-monthly with a formal agenda. The directors of the charitable company are its trustees for purposes of charity law. The trustees who have served during the year and since the year end were as follows:

Dr Robin Foster	Ms Melanie Proudfoot
Mrs Janice Evans	Mr Bruce Hunt
Miss Georgia Meade (from 20th May 2021)	Mr James Bradshaw
Mr John Biggs (from 20th May 2021)	Mr Robert Hallett (from 20th May 2021)
Ms Vivienne Davies (to 23rd February 2021)	

Recruitment and Appointment of Trustees

Trustees are appointed taking into account their experience and skills. A skills inventory is maintained of the existing trustees' areas of expertise and background to ensure there is a broad mix of skills and representation, where practical, from the groups we serve and work with. New trustees are sourced by personal contact or are submitted on the basis of a brief of requirements sent to recruitment agencies who specialise in charitable appointments. Potential trustees would typically meet with the Chair and at least one other trustee to assess their interest and suitability.

Trustees, on appointment, are invited to meet the Chair and Chief Executive Officer (CEO) to learn about the charity; understand its financial situation and longer term plans; and ensure they are aware of their responsibilities and obligations as a trustee and as appropriate a director of the company. In some cases new trustees are already trustees of other organisations so are familiar with what the role entails. They are provided with a Trustees Induction Pack containing the Strategic Plan, recent board minutes, policy documents; Code of Conduct, Conflict of Interest, Equal Opportunities and Roles and Responsibilities of a Trustee. All trustees will obtain Enhanced Criminal Record Certificate clearance and they sign the Code of Conduct and Conflict of Interest declarations.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2021

Risk Management

Risks are listed in the Risk Register included in the Strategic and Operational Plan. This document is a register of the potential principal strategic risks faced by the organization; governance, service delivery and employee management. It is reviewed twice a year by the Board and actions identified to mitigate these risks.

The major current threat to the charity is the impact of Covid 19 virus which has been seriously impacting the charity's operations since March 2020. The pandemic has resulted in changes in the range of services provided and the way in which they are delivered. The trustees of the charity will continue to work with the management team to ensure that future projects meet the needs of those who both require and provide unpaid care in its geographic area of operation. The trustees are confident that the charity has sufficient funds to meet its commitments over the next 12-18 months and will continue to review its fundraising strategy to ensure that it responds appropriately to the challenges brought by the Covid-19 pandemic.

As in previous years there is the ongoing risk relating to the negative impact of a 2011 care services contract held with the Local Authority, where the hourly rate paid to the organisation does not cover the cost of the care services being delivered, leading to a significant financial annual loss. Other significant risks relate to changes in local authority commissioning strategies, unexpected problems relating to a major enhancement of the care management and financial management computer systems that is now well underway; retention and recruitment of staff and trustees; and senior management and trustee succession planning.

Organisation Structure

The trustees are responsible for ensuring that the charity is financially stable, is well-run and delivers the charitable outcomes that it was set-up to do. The CEO provides a report to the board and attends all board meetings. The trustees contribute their skill sets to the running of the organisation on a voluntary basis working with the CEO. The CEO in turn has a Registered Care Manager and a qualified team of care staff based in Oxford, Newbury and Windsor who manage the relationships between carers and people with care needs. The Senior Management Team additionally includes a General Manager - responsible for HR, fundraising and Compliance, a Finance Manager and a Development Manager.

Objectives and Activities

Objectives

The objects of the charity are "to relieve the stresses experienced by carers and beneficiaries" in Oxfordshire and Berkshire. "Beneficiaries" are people who have care needs as a result of disability, illness or age while "carers" are any people involved in the provision of care for a person who has care needs as a result of disability, illness or age.

We aim to promote, offer, support and deliver high quality services to carers and people with care needs by:

1. Maximising the opportunities to provide care and support services to both carers and people with needs of all types and ages.
2. Developing the services we provide to meet the individual needs of carers and people with needs.
3. Maintaining and complying with CQC requirements in delivering a high quality service.
4. Being recognised as an Investor in People.
5. Ensuring decision making is based on sound and accurate management information.
6. Raising the profile of Oxfordshire Crossroads and Carers Trust.
7. Influencing the social care market with other care providers.

We assess the achievement of these aims by:

1. Monthly reports to trustees on activity hours, invoicing, complaints and compliments, new referrals, charitable hours worked and numbers of staff joining and leaving and why.
2. Financial health is monitored through quarterly accounts and weekly cash flow reports.
3. A Client Liaison Officer is employed to contact clients for feedback on their service and to amend the service if there are any concerns.
4. We are also subject to inspections from the Care Quality Commission (CQC), Carers Trust and Social Services.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2021

Activities

The activities we carry out in achievement of our aims are mainly funded from governmental, private and voluntary sources. We provide trained home care workers for persons in need of care at any time of the day or night. The day-to-day support we offer to clients includes:

- Help in dressing and undressing, washing or putting to bed the person with care needs,
- Support with medication, meal preparation and eating,
- Provision of continence or specialist care,
- Companionship at home to ensure safety while the normal carer goes out to attend to any of their own health or well-being needs, runs errands or goes to work for example,
- Provision of reablement to encourage the individual to maximise their independence in daily living skills,
- Escorting the beneficiary to enjoy an activity or attend an appointment whilst allowing the normal carer a rest at home,
- Offering a night service to enable an exhausted carer to get a proper night's sleep,
- Working with the NHS to provide a specialist children's service to enable children with complex needs to return from hospital to their families.

Care workers may be asked to carry out specialised tasks such as artificial feeding, tracheostomy care, catheter and stoma care and assistance with exercise programmes for rehabilitation. These may only be undertaken following appropriate risk assessment and after client specific training delivered by a relevant healthcare professional (e.g. Occupational Therapist, Speech Therapist, or Nurse) who will confirm the care worker's competence to carry out the task by completing relevant paperwork. Oxfordshire Crossroads works within the local Shared Care Protocols of the Health and Social Care Directorate of the Local Authority and NHS.

In addition we offer a number of other services, to widen our support to carers:

- Live In Service,
- End of Life Service,
- Dementia Care, including a club run on Saturdays,
- Children's Respite Service,
- Weekend Club for adults living with dementia,
- Two caravans at Minehead, used for respite holiday breaks,
- Property Maintenance Service,
- Music Club,
- Bereavement Care,
- Food Bank,
- Gardening projects,
- Peer group support while our staff cover carers so they can meet together for a break,
- Bucket wish trips away to achieve a "dream" not thought possible.

During the Covid 19 pandemic we have extended the range of support services we provide to both carers and the cared for, using funds provided mainly by donors and by grants.

We ensured that vulnerable carers and people with needs had food, care and remote support in times of crisis. We also introduced a project to reach isolated carers with tech and training. Further support included a free remote befriending service and breaks. Our property maintenance worker is currently helping people get back on top of overwhelming maintenance about the home.

Public Benefit

The trustees have referred to the guidance contained in the Charity Commission's notes on charitable purposes and public benefit in reviewing Oxfordshire Crossroads' aims and objectives and in planning future activities. We support carers to continue their caring role, enabling adults and children with care needs to continue to live in the community independently and with the ability to control their own lives.

Fundraising Activities

Members of the charity's fundraising department organise events and carry out fundraising activities in order to generate funds for the charity. The Charity does not use professional fundraisers or involve commercial participators. There have been no complaints about fundraising activity this year.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2021

Fundraising Activities (continued)

The charity has due regard to the Code of Fundraising Practice in the UK.

All the charity's marketing activities are undertaken directly to ensure that is not unreasonably persistent or intrusive. Marketing materials contain clear details of how to unsubscribe to future communications and care is taken to limit the level of communications being sent out.

Strategic Report

Achievements and Performance

In the year Oxfordshire Crossroads delivered about 125,000 hours of support to well over 360 beneficiaries. In what was a very challenging year, hours delivered were slightly down on the previous year (133,000) but total income was up over 12% due to very successful fundraising and effective utilisation of Government Covid support. This year our carers and people with needs benefited from the generous donations from Carers Trust as well as the Barclays 100x100, the National Lottery, the Oxfordshire and Berkshire Community Foundations, the Greenham Good Exchange including Sovereign Housing and the Englefield Charitable Trust, the Edward Gosling Trust, the PF Charitable Trust, the Danego Trust, the Shanley Foundation, the Doris Field Charitable Foundation, and Caretech. We are very grateful for their support. The new year started with a donation from The 29th of May 1961 Charitable Foundation supporting the Flexi-Carer Project. The charity delivers services from its Oxford, Newbury and Windsor offices.

The Covid pandemic created major challenges to the delivery of care to service users both for their safety and the safety of our staff. The Councils were given funding from the Government to manage the risks associated with the pandemic but in the early months, social care was underfunded and its contribution to the health care continuum unacknowledged in a timely manner. PPE was in extremely short supply and expensive, guidance on the pandemic contradictory and both service users, their families and staff were anxious. Government grants now enable PPE to be fully funded and sufficient supplies are available.

Further Government funding has protected Crossroads from the costs associated with furloughing and shielding staff. In addition, grants have been made available for a Care Workers Hardship Fund, and Welfare Checks Project, Carer Support Project, Community Relief Project and Connecting Carers Project to support family carers.

Social Care Services across the region continue to undergo budget cuts across the board and we have to find ways of working with them by giving added value to their already stretched resources. We attend any Provider Forums with our three Local Authority commissioners and the NHS to update ourselves on their current strategies, policy changes and financial pressures. We endeavour to be as flexible and responsive as we can with our service developments to ensure an ongoing commercial relationship with them all, without undermining the financial viability of our organisation.

Oxfordshire County Council (OCC) has adopted a different funding and delivery model using a single lead provider in each of its five zones who will then sub-contract services to other providers. The board reviewed this new contract and initially decided not to bid for any of the contracts due to the risks identified. This decision was reviewed this year and we now have contracted in one zone and will continue to extend this contract. Demand from OCC care commissioners exceeds the service we can provide. Recruitment issues locally curtail our ability to expand further to meet this demand.

In Windsor and Maidenhead we have grown in the Borough taking an active part in the local community giving respite for carers and care for the cared for. While the local authority has gone over to one main provider, in this case there has not been any decrease in requests coming our way; in fact, so far there has been an increase.

Another continuing challenge being faced is increased employment costs. The National Living Wage (NLW) is now in force. Whilst we already comply with the legislation, we have to assume the level will rise over time. All staff now have to be provided with a pension. While this is much to the benefit of our staff, it also increases employment costs at a time when we are unable to pass the costs on. The NLW also has a potential impact on our Live In service. We have sought legal advice and currently alongside our local partners in the Live In Alliance continue to provide a service compliant with new legislation.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2021

Achievements and performance (continued)

A third significant challenge is the recruitment and retention of care staff. While Oxfordshire Crossroads has a good reputation as an employer, we face problems in retaining staff against agencies and the NHS who offer higher rates and guaranteed hours. We have reviewed the make-up of the employment packages we offer and now include short term contracts offering some guaranteed hours and advertising is ongoing to fill roles. It is, however, limiting our ability to expand in some areas.

We are not alone in facing these challenges and already, as last year, some private care agencies in the area have ceased business

On the positive side we have been involved in various initiatives to help carers. With *Hotel Rooms* we have arranged for a number of hotels to provide empty rooms, at a nominal sum, to carers who need to get away from their homes for a break. In Windsor and Maidenhead we are involved in *Social Prescribing* - working with GPs and senior practice nurses to give carers under stress a "prescription" for some respite. This could be, for example, a weekend break or time away. We have also approached supermarkets to get together *Hospitality boxes* of food for hospital discharges, which can happen any hour of the day, to have food and drink available when they return home. Sainsbury's in Witney have already agreed to support this initiative. This is addition to supplies from food banks.

Staff

Crossroads Care staff are the backbone of the organisation and are skilled in their work. Over 80% of staff currently hold an NVQ II or equivalent in direct care. Our staff complete a basic five day induction training course to comply with all legislative requirements. Finally, they shadow experienced staff with specific clients before starting to work regularly. New staff are doing their care certificates as laid down by CQC. Staff turnover, by industry standards, is usually low and most of the staff have been with Crossroads Oxfordshire for 5 years or more.

Key management personnel

The trustees have identified that the key management personnel of the charity are the Chief Executive, General Manager, Registered Manager, Development Manager and Finance Manager. The trustees receive no remuneration. The remuneration of the above persons is in line with the market rates for these roles.

Financial Review

Despite the challenges mentioned above, total income in the year increased to £2,508,050 an increase of over 12% compared with 2019/20. Care billed to statutory authorities at £1,451,632 was slightly down on 2019/20 while the value of private care billed at £628,038 represented a decrease by 13% compared with the previous year. This was partly due to people needing care being reluctant to let anyone, including our carers, visit them during the pandemic. The staff did a very commendable job in fundraising £185,491 of donations and in claiming back £241,225 on compensation under various government Covid 19 support schemes during the year. These receipts compensated for the shortfall in directly billed care to local authority-funded and private beneficiaries.

In respect of costs, total expenditure was down slightly by 5% totalling £2,180,908 with the remuneration of staff decreasing to £1,807,492. Computer costs increased as funds continue to be spent on upgrading the hardware and security in the existing IT infrastructure. Substantial amounts were spent on PPE to protect staff, although much of this was financed by donations and grants. A few staff were furloughed and some had to shield but we have not made any redundancies to date.

The end result was a large surplus of £327,142, compared with a deficit of £85,995 in the preceding financial year. It should be noted, however, that after stripping out the donations and Covid 19 support funds received in the year, most of which will not be recurrent, there would have been a small deficit on front-line caring activity in the year.

The balance sheet remains strong with net assets of £1,138,110, £1,121,388 of which was held in bank accounts. The unrestricted funds accumulated surplus was substantially up on the previous year at £922,194. The balances on Designated Funds and Restricted Funds increased slightly.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2021

Funding

Although many of our services are funded by statutory bodies or the clients themselves, we also further our charitable aims through the deployment of 16 restricted funds which consist of donations and grants given for specific charitable purposes. Substantial donations and grants into these funds to support staff, carers and people needing care during the pandemic, such as provision of PPE, client welfare checks, staff welfare support, carer support, community relief and connecting carers, were largely expended in the year. The outstanding balances on these restricted funds are likely to be drawn down in 2021/22 in achievement of the individual funds' objectives. Fuller details are in note 9 to the accounts.

Investment Policy

The Charity's investments are currently all held in bank balances which are deemed to provide minimal but relatively secure returns and easy access to the investments. This policy is currently under review to ensure we minimise risks to our funds.

Reserves

All the charity's assets other than equipment and the vehicles are regarded as working capital. Investment of working capital is on a short-term basis and is restricted by the trustees to cash deposits. Reserves are defined as the amount of non-restricted, "free" funds not tied up in fixed assets. The trustees consider that an ideal target level of reserves is 6 months of unrestricted expenditure to cover liabilities to employees, unexpired lease costs, and running down costs should for any reason Oxfordshire Crossroads need to be wound-up.

At 31st March 2021 the charity had non-restricted reserves of £927,168 equivalent to a level of reserves of 5.4 month's expenditure, rather higher than the previous year which was 3.4 months. The trustees are comfortable with this level of reserves in what are challenging times.

Plans for 2021/22

In a still challenging environment, the priority in 2020/21 financial year is to maintain financial stability and remain viable with the severe challenges of the corona virus pandemic.

We will do this by:-

Reviewing our marketing strategy; pursuing new leads and trying to build-up the proportion of privately-funded work to avoid over-dependence on the vagaries of Local Authority funding.

Maintaining a presence at the Local Authority meetings with Providers to maintain a dialogue with these key commissioners of our services and tender for any contracts that are appropriate.

Robustly negotiating with the three Local Authorities to ensure we do not provide care hours at a loss to the organisation as they continuously seek to meet their own savings targets on care commissioning.

Keeping a very close eye on expenses. Some staff have been furloughed under the government scheme although fortunately we have not had to make anybody redundant as yet.

Seeking opportunities to develop services that directly support carers by actively seeking donations and support grants for our operations.

Reviewing our communications strategy and website.

Ensuring a rolling programme of advertising, recruitment and training to ensure a highly qualified staff team that can meet the diverse and complex needs of our service users.

Reviewing our Quality Assurance policy to ensure we have considered a wide range of means to gain feedback from our carers and people with care needs whom we support and make improvements where possible.

Ensuring we remain compliant with any new legislation and are fit for purpose under the CQC regulatory mechanism.

Oxfordshire Crossroads

Report of the Trustees (continued) for the year ended 31st March 2021

Plans for 2021/22

Oxfordshire Crossroads' long term strategic plan has been to increase the quality of care and skill level and service provision provided for carers and people with needs. As a non-profit making organisation Crossroads is in an ideal position to follow this strategy to offer better skilled, higher quality care relative to price than competitors. It can simultaneously provide more diverse care as with the legacy of the block contract for the elderly and also for children. Crossroads has and can continue to invest in more training than competitors and still charge a similar if not lower price. As a charity, values and quality care are balanced with cost. We are a user led organisation. Any surplus made has been invested in staff and their training as well as in direct care free at source or to subsidise extra support for carers such as provision of property maintenance services, clubs, use of an adapted vehicle, the Food Bank and Carers Breaks.

Disabled Employees

Applications for employment by disabled persons are always fully and fairly considered, bearing in mind the aptitude and ability of the applicant concerned. In the event of members of staff becoming disabled every effort is made to ensure that their employment within the charity continues and that appropriate training is arranged. It continues to be the policy of the charity that the training, career development and promotion of disabled persons should as far as is feasible be identical to that of other employees.

Responsibilities of the Trustees

The trustees (who are also directors of Oxfordshire Crossroads for the purposes of company law) are responsible for preparing the Trustees' Report 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 the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a "going concern basis" unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the 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 auditor is 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 auditor is aware of that information.

Auditor

Wenn Townsend were appointed as auditor and a resolution for their re-appointment for the ensuing year will be proposed at the Annual General Meeting.

Oxfordshire Crossroads

**Report of the Trustees (continued)
for the year ended 31st March 2021**

Small company exemptions

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Signed on behalf of the Trustees

**J Evans
Chair**

28th September 2021

Oxfordshire Crossroads
Independent Auditors' Report to the Members of Oxfordshire Crossroads

Opinion

We have audited the financial statements of Oxfordshire Crossroads (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, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (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 Auditor's 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 trustees' annual report, other than the financial statements and our auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the strategic report and the socials' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit;
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the directors' report and from the requirement to prepare a strategic report.

Oxfordshire Crossroads

Independent Auditors' Report to the Members of Oxfordshire Crossroads

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 8 and 9, 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.

Auditor's responsibilities for the audit of the financial statements

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 an auditor's report 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.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias;

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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 auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's 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 members as a body, for our audit work, for this report, or for the opinions we have formed.

Graham Cole BA FCA (Senior Statutory Auditor)
Wenn Townsend
Chartered Accountants and Statutory Auditors
30 St Giles
Oxford, OX1 3LE

28th September 2021

Oxfordshire Crossroads

Statement of Financial Activities for the year ended 31st March 2021

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
INCOME									
Donations and legacies		1,358	18,418	165,715	185,491	1,757	-	23,789	25,546
<i>Income from charitable activities</i>									
Care services	2	2,079,670	-	-	2,079,670	2,196,343	-	-	2,196,343
<i>Income from investments</i>									
Interest		1,664	-	-	1,664	3,178	-	-	3,178
Other income	3	241,225	-	-	241,225	-	-	-	-
TOTAL INCOME		2,323,917	18,418	165,715	2,508,050	2,201,278	-	23,789	2,225,067
EXPENDITURE									
<i>Charitable activities</i>									
Care services	4	2,041,371	-	139,537	2,180,908	2,269,645	5,124	36,293	2,311,062
TOTAL EXPENDITURE		2,041,371	-	139,537	2,180,908	2,269,645	5,124	36,293	2,311,062
Net Income/(expenditure)		282,546	18,418	26,178	327,142	(68,367)	(5,124)	(12,504)	(85,995)
Funds brought forward		639,648	19,192	152,128	810,968	708,015	24,316	164,632	896,963
Funds carried forward		922,194	37,610	178,306	1,138,110	639,648	19,192	152,128	810,968

The notes on pages 15 to 23 form part of these accounts

Oxfordshire Crossroads

Balance Sheet
at 31st March 2021

	Note	2021	2020
		£	£
Fixed Assets			
Tangible assets	6	32,636	12,019
Current Assets			
Debtors	7	172,500	163,960
Cash at bank and in hand		1,121,388	855,970
		<u>1,293,888</u>	<u>1,019,930</u>
Creditors: amounts falling due within one year	8	<u>(188,414)</u>	<u>(220,981)</u>
Net Current Assets		1,105,474	798,949
Net Assets		<u><u>1,138,110</u></u>	<u><u>810,968</u></u>
Funds			
Unrestricted	9	922,194	639,648
Designated	9	37,610	19,192
Restricted	10	178,306	152,128
		<u><u>1,138,110</u></u>	<u><u>810,968</u></u>

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements on pages 11 to 21 were approved by the trustees on 28th September 2021 and signed on their behalf by:

J Evans
Chair

The notes on pages 15 to 23 form part of these accounts

Oxfordshire Crossroads

Statement of Cash Flows
for the year ended 31st March 2021

	Note	Total Funds 2021 £	Total funds 2020 £
Net cash generated by operating activities	14	294,434	(40,962)
Cash flows from investing activities:			
Income from investments		1,664	3,178
Purchase of tangible fixed assets – net of sale		(30,680)	(1,144)
Net cash used in investing activities		(29,016)	2,034
Change in cash and cash equivalents in the year		265,418	(38,928)
Cash and cash equivalent brought forward		855,970	894,898
Cash and cash equivalents carried forward		1,121,388	855,970

Oxfordshire Crossroads

Notes to the Accounts for the year ended 31st March 2021

1. Accounting Policies

(a) Basis of accounting

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements, including a revision of expectations for the potential impact of COVID-19 on the charity. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

These accounts have been prepared on an accruals basis and include income and expenditure as they are earned or incurred, rather than as cash is received or paid. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

(b) Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost.

Depreciation is provided using the following rates and bases that reflect the anticipated useful lives of the assets and their residual values:

Office equipment	-	20% straight line
Motor vehicles	-	25% reducing balance
Caravans	-	33% straight line

(c) Income

Income is included as soon as the charity has entitlement to the resources, it is probable that the resources will be received and the monetary value of income can be measured with sufficient reliability.

The charity receives government grants in respect of the Coronavirus Job Retention Scheme. These grants are recognised using the accrual model and as such are recorded in the SOFA in the period in which the charity is entitled to such grants as a result of having furloughed staff members.

(d) Expenditure

Expenditure is recognised on an accruals basis in the year in which they are incurred. Expenditure is recognised when there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. A detailed analysis of the allocation of expenditure is included in note 4.

Charitable expenditure includes the direct costs of the activities and the proportion of overheads to support those activities.

Governance costs comprise costs relating to the governance of the charity and in compliance with constitutional and statutory requirements.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2021

1. Accounting Policies (continued)

(e) Funds

Designated funds are unrestricted funds earmarked by the trustees for particular purposes. Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management costs. Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

(f) Operating leases

Rentals applicable to operating leases, where substantially all the benefits and risks of ownership remain with the lessor, are charged against surpluses as incurred.

(g) Pensions

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

(h) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. Income from Charitable Activities

Care services

	2021 £	2020 £
Local Authority Social and Health Care	1,451,632	1,470,534
Private contracts	628,038	725,039
	<hr/>	<hr/>
Contracts for clients	2,079,670	2,195,573
Car and caravan income	-	770
	<hr/>	<hr/>
	2,079,670	2,196,343
	<hr/> <hr/>	<hr/> <hr/>

3. Other income

	2021 £	2020 £
Coronavirus Job retention scheme income	99,561	-
Other covid support funding	141,664	-
	<hr/>	<hr/>
	241,225	-
	<hr/> <hr/>	<hr/> <hr/>

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2021

4. Expenditure

	Basis of Allocation	Charitable Care Work £	Governance Costs £	Total 2021 £	Total 2020 £
Staff costs (Note 5)	Direct	1,807,492	-	1,807,492	1,959,372
Care purchased	Direct	63,461	-	63,461	23,083
Travelling	Direct	67,474	-	67,474	87,123
Rent	Direct	36,720	-	36,720	36,720
Other premises costs	Direct	22,938	-	22,938	24,419
Car and caravan expenses	Direct	14,488	-	14,488	28,829
Training	Direct	1,051	-	1,051	15,918
Depreciation	Direct	10,063	-	10,063	4,885
Affiliation, insurance and licences	Direct	33,511	-	33,511	36,862
Audit fee	Direct	-	3,600	3,600	3,500
Advertising	Direct	636	-	636	2,753
Telephone	Usage	8,992	999	9,991	9,613
Postage and stationery	Usage	13,961	1,551	15,512	21,184
Computer costs	Usage	28,627	3,181	31,808	21,791
Legal and professional	Direct	25,458	-	25,458	14,800
Sundry	Usage	2,843	711	3,554	8,528
Client activities	Direct	5,231	-	5,231	7,582
PPE	Direct	27,920	-	27,920	4,100
		2,170,866	10,042	2,180,908	2,311,062
		2,170,866	10,042	2,180,908	2,311,062

5. Employees and Staff Costs

	2021 £	2020 £
Wages and salaries	1,657,982	1,800,571
Employer's NI	123,113	130,563
Pension costs	26,397	28,238
	1,807,492	1,959,372
	1,807,492	1,959,372

No employee earned £60,000 per annum or more.

The average number of employees, analysed by function, was:

	2021 £	2020 £
Care services	54	62
Management and administration of the charity	11	13
	65	75
	65	75

None of the trustees received any remuneration or reimbursed expenses (2020: nil).

The aggregate remuneration paid to Key Management Personnel (including employer's pension contributions) in the year was £203,741 (2020: £192,194).

Oxfordshire Crossroads

Notes to the Accounts (continued)
for the year ended 31st March 2021

6. Tangible Fixed Assets

	Caravans £	Office equipment £	Motor vehicles £	Total £
Cost				
At 1st April 2020	22,024	33,169	54,472	109,665
Additions	-	29,280	1,500	30,780
Disposals	-	(22,253)	(800)	(23,053)
At 31st March 2021	<u>22,024</u>	<u>40,196</u>	<u>55,172</u>	<u>117,392</u>
Depreciation				
At 1st April 2020	22,024	29,290	46,332	97,646
Charge for year	-	7,508	2,555	10,063
On disposals	-	(22,253)	(700)	(22,953)
At 31st March 2021	<u>22,024</u>	<u>14,545</u>	<u>48,187</u>	<u>84,756</u>
Net book value				
At 31st March 2021	<u>-</u>	<u>25,651</u>	<u>6,985</u>	<u>32,636</u>
At 31st March 2020	<u>-</u>	<u>3,879</u>	<u>8,140</u>	<u>12,019</u>

7. Debtors

	2021 £	2020 £
Trade debtors - billed care	152,044	141,485
Prepayments and accrued income	20,456	22,475
	<u>172,500</u>	<u>163,960</u>

8. Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	6,059	4,496
Taxes and social security	37,469	55,969
Accruals	144,886	160,516
	<u>188,414</u>	<u>220,981</u>

Oxfordshire Crossroads

Notes to the Accounts (continued)
for the year ended 31st March 2021

9. Unrestricted funds

2021	Balance at 1st April 2020 £	Income £	Expenditure £	Balance at 31st March 2021 £
Designated:				
Special needs	5,203	700	-	5,903
Future projects	10,689	-	-	10,689
Newbury special needs	3,300	1,000	-	4,300
Children	-	16,718	-	16,718
Unrestricted	639,648	2,323,917	(2,041,371)	922,194
	<u>658,840</u>	<u>2,342,335</u>	<u>(2,041,371)</u>	<u>959,804</u>
	<u><u>658,840</u></u>	<u><u>2,342,335</u></u>	<u><u>(2,041,371)</u></u>	<u><u>959,804</u></u>
2020	Balance at 1st April 2019 £	Income £	Expenditure £	Balance at 31st March 2020 £
Designated:				
Special needs	6,133	-	(930)	5,203
Future projects	14,883	-	(4,194)	10,689
Newbury special needs	3,300	-	-	3,300
Unrestricted	708,015	2,201,278	(2,269,645)	639,648
	<u>732,331</u>	<u>2,201,278</u>	<u>(2,274,769)</u>	<u>658,840</u>
	<u><u>732,331</u></u>	<u><u>2,201,278</u></u>	<u><u>(2,274,769)</u></u>	<u><u>658,840</u></u>

The Special needs funds consist of donations given without restriction and are used to provide extra care over and above that contracted for.

The Future projects fund is to increase the density of care provision in the areas committed to while maintaining the high standards met throughout those areas.

The Children's fund is to provide extra care specifically for young clients.

Oxfordshire Crossroads

Notes to the Accounts (continued)
for the year ended 31st March 2021

10. Restricted Funds

2021	Balance at 1st April 2020 £	Income £	Expenditure £	Balance at 31st March 2021 £
Elderly care fund	5,818	-	-	5,818
Vehicle fund	1,255	-	(315)	940
Children's fund	80,444	5,000	-	85,444
"Vincent" fund	21,072	-	-	21,072
GCT Grant a wish gift	477	-	(250)	227
WBDC driver training grant	2,792	-	-	2,792
Windsor and Maidenhead vehicle	2,431	-	(608)	1,823
Windsor and Maidenhead night care	25,889	-	-	25,889
Windsor peer support	700	1,200	-	1,900
New Windsor vehicle	11,250	-	-	11,250
Provision of PPE	-	6,790	(6,790)	-
Client welfare check	-	16,900	(16,900)	-
Staff welfare support	-	4,000	(4,000)	-
Carer support	-	20,825	(15,401)	5,424
Community relief	-	101,000	(85,273)	15,727
Connecting carers	-	10,000	(10,000)	-
	<u>152,128</u>	<u>165,715</u>	<u>(139,537)</u>	<u>178,306</u>
2020	Balance at 1st April 2019 £	Income £	Expenditure £	Balance at 31st March 2020 £
Elderly care fund	8,586	-	(2,768)	5,818
Vehicle fund	1,655	-	(400)	1,255
Children's fund	87,722	7,154	(14,432)	80,444
"Vincent" fund	31,342	-	(10,270)	21,072
GCT Grant a wish gift	727	-	(250)	477
Newbury allotment	901	-	(901)	-
Newbury trips	400	-	(400)	-
WBDC driver training grant	2,792	-	-	2,792
Windsor and Maidenhead vehicle	3,247	-	(816)	2,431
Windsor and Maidenhead night care	26,560	-	(671)	25,889
Windsor peer support	700	5,385	(5,385)	700
New Windsor vehicle	-	11,250	-	11,250
	<u>164,632</u>	<u>23,789</u>	<u>(36,293)</u>	<u>152,128</u>

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2021

10. Restricted Funds (continued)

The Elderly care fund provides help to older clients over and above that contracted for.

The Vehicle funds are to purchase the charity's wheelchair-carrying vehicles.

The Children's fund is to provide care over and above that contracted for.

The "Vincent" fund is to enable clients to access arts and culture events.

The GCT grant-a-wish fund enables carers to fund a specific wish with a limit of £250.

The WBDC driver training grant is to cover costs of training the minibus drivers.

The Windsor and Maidenhead night care fund is to provide extra care out of hours.

The Windsor peer support fund puts carers in touch with each other.

The PPE provision fund was to help cover extra costs arising from Covid-19.

The Client welfare check fund was to deliver emergency food and supplies, and deliver remote and direct care, to vulnerable carers.

The Staff welfare support fund was to support care workers who were struggling financially when clients cancelled care visits.

The Carer support fund and the Community relief fund are to provide extra support to carers including some home maintenance support.

The Connecting carers fund provided remote befriending as well as IT equipment and training to enable lonely or isolated carers to keep in touch.

Oxfordshire Crossroads

Notes to the Accounts (continued) for the year ended 31st March 2021

11. Analysis of Net Assets between Funds

Year Ended 31st March 2021	Tangible Fixed Assets £	Net Current Assets £	Total 2021 £
Restricted funds	2,763	175,543	178,306
Designated funds	-	37,610	37,610
Unrestricted fund	29,873	892,321	922,194
	32,636	1,105,474	1,138,110
	32,636	1,105,474	1,138,110
Year Ended 31st March 2020	Tangible Fixed Assets £	Net Current Assets £	Total 2020 £
Restricted funds	3,686	148,442	152,128
Designated funds	-	19,192	19,192
Unrestricted fund	8,333	631,315	639,648
	12,019	798,949	810,968
	12,019	798,949	810,968

12. Liability of Members

The liability of the members is limited. In the event of the charity being wound up during the period of membership or within one year afterwards, every member undertakes to contribute to the assets of the charity an amount not exceeding £5 for the payment of debts contracted up to the date of cessation of membership together with the costs of winding up.

13. Related Party Transactions

During the year, £220 (2020: £5,105) was payable to Living Experience Limited, a company of which the Chief Executive, Mrs M Rainford, is a director. This is in relation to training provided by the company. The transactions are on an arm's length basis.

£61,397 (2020: £21,858) was paid to Almost Family Limited, a company controlled by a family member of Mrs M Rainford, for care services. The transactions are on an arm's length basis.

Oxfordshire Crossroads

Notes to the Accounts (continued)
for the year ended 31st March 2021

14. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net movement in funds	327,142	(85,995)
Deduct interest income shown in investing activities	(1,664)	(3,178)
(Increase)/decrease in debtors	(8,540)	39,382
Add depreciation	10,063	4,885
(Decrease)/increase in creditors	(32,567)	3,944
Net cash generated/(used) by operating activities	<u>294,434</u>	<u>(40,962)</u>

15. Commitments under operating leases

At 31st March 2021 the charity had total commitments under non-cancellable operating leases as set out below:-

	Land and Buildings	
	2021 £	2020 £
Operating leases which expire: 2 – 5 years	<u>90,000</u>	<u>120,000</u>