

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](http://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 £
<b>INCOME</b>									
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	-	-	-	-
<b>TOTAL INCOME</b>		2,323,917	18,418	165,715	2,508,050	2,201,278	-	23,789	2,225,067
<b>EXPENDITURE</b>									
<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
<b>TOTAL EXPENDITURE</b>		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
<b>Funds carried forward</b>		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 £	£
<b>Fixed Assets</b>					
Tangible assets	6		32,636		12,019
<b>Current Assets</b>					
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>	
<b>Creditors: amounts falling due within one year</b>	8	(188,414)		(220,981)	
<b>Net Current Assets</b>			<u>1,105,474</u>		<u>798,949</u>
<b>Net Assets</b>			<u><u>1,138,110</u></u>		<u><u>810,968</u></u>
<b>Funds</b>					
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 £
<b>Net cash generated by operating activities</b>	<b>14</b>	294,434	(40,962)
<b>Cash flows from investing activities:</b>			
Income from investments		1,664	3,178
Purchase of tangible fixed assets – net of sale		(30,680)	(1,144)
<b>Net cash used in investing activities</b>		(29,016)	2,034
<b>Change in cash and cash equivalents in the year</b>		265,418	(38,928)
Cash and cash equivalent brought forward		855,970	894,898
<b>Cash and cash equivalents carried forward</b>		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/>

### 3. Other income

	2021 £	2020 £
Coronavirus Job retention scheme income	99,561	-
Other covid support funding	141,664	-
	<hr/>	<hr/>
	241,225	-
	<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
		<u>2,170,866</u>	<u>10,042</u>	<u>2,180,908</u>	<u>2,311,062</u>

### 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
	<u>1,807,492</u>	<u>1,959,372</u>

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
	<u>65</u>	<u>75</u>

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**

	<b>Caravans £</b>	<b>Office equipment £</b>	<b>Motor vehicles £</b>	<b>Total £</b>
<b>Cost</b>				
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>
<b>Depreciation</b>				
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>
<b>Net book value</b>				
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**

	<b>2021 £</b>	<b>2020 £</b>
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**

	<b>2021 £</b>	<b>2020 £</b>
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>
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>

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
	<u>32,636</u>	<u>1,105,474</u>	<u>1,138,110</u>
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
	<u>12,019</u>	<u>798,949</u>	<u>810,968</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, £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**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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
<b>Net cash generated/(used) by operating activities</b>	<u><u>294,434</u></u>	<u><u>(40,962)</u></u>

**15. Commitments under operating leases**

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

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