

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 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 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.

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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

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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		<u>2,105,743</u>	<u>2,215</u>	<u>25,147</u>	<u>2,133,105</u>	<u>2,324,233</u>	<u>43,000</u>	<u>54,359</u>	<u>2,421,592</u>
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		<u>2,240,200</u>	<u>4,622</u>	<u>39,582</u>	<u>2,284,404</u>	<u>2,208,843</u>	<u>633</u>	<u>59,261</u>	<u>2,268,737</u>
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		<u>903,127</u>	<u>77,570</u>	<u>158,969</u>	<u>1,139,666</u>	<u>1,037,584</u>	<u>79,977</u>	<u>173,404</u>	<u>1,290,965</u>

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	(208,555)	158,736
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		5,504	(28,549)
Change in cash and cash equivalents in the year		(203,051)	130,187
Cash and cash equivalent brought forward		1,251,575	1,121,388
Cash and cash equivalents carried forward		1,048,524	1,251,575

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
	<hr/>	<hr/>
Contracts for clients	2,091,709	2,140,877
Car and caravan income	935	-
	<hr/>	<hr/>
	2,092,644	2,140,877
	<hr/> <hr/>	<hr/> <hr/>

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	-
	<hr/>	<hr/>
	2,022	178,992
	<hr/> <hr/>	<hr/> <hr/>

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
		<u>2,270,452</u>	<u>13,952</u>	<u>2,284,404</u>	<u>2,268,737</u>

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
	<u>39,582</u>	<u>59,261</u>

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
	<u>1,895,115</u>	<u>1,919,818</u>

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
Full-time equivalent	<u>59</u>	<u>61</u>

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)
At 31st March 2023	<u>22,024</u>	<u>42,553</u>	<u>67,526</u>	<u>132,103</u>
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)
At 31st March 2023	<u>22,024</u>	<u>29,910</u>	<u>47,422</u>	<u>99,356</u>
Net book value				
At 31st March 2023	<u>-</u>	<u>12,643</u>	<u>20,104</u>	<u>32,747</u>
At 31st March 2022	<u>-</u>	<u>20,975</u>	<u>28,540</u>	<u>49,515</u>

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
	<u>111,286</u>	<u>174,188</u>

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
	<u>52,891</u>	<u>184,313</u>

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
	<u>1,117,561</u>	<u>2,107,958</u>	<u>(2,244,822)</u>	<u>980,697</u>

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	(208,555)	158,736

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>30,000</u>	<u>60,000</u>