

Company registration number: 06908734

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

Accounts
for the year ended
31st March 2024

Wenn Townsend
Chartered Accountants
Oxford

Oxfordshire Crossroads

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

Reference and Administrative Details of the Charity

Registered Name Oxfordshire Crossroads

Charity Number 1131261

Company Number 06908734

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

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

Company Secretary Mr B W Hunt

Chief Executive Mrs M J Rainford

Bankers Barclays Bank plc
Oxford City
Oxford

Cater Allen Private Bank
9 Nelson Street
Bradford
BD1 5AN

Auditors Wenn Townsend
30 St Giles
Oxford
OX1 3LE

Oxfordshire Crossroads

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

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

Governance and Management

History of the Company

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

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

Governing Documents

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

Trustees of the Charity

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

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

Recruitment and Appointment of Trustees

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

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

Oxfordshire Crossroads

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

Risk Management

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

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

Structure, Governance and Management

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

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

Organisation Structure

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

Objectives and Activities

Objectives

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

We aim to achieve this through;

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

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

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

Oxfordshire Crossroads

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

Activities

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

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

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

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

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

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

Public Benefit

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

Fundraising Activities

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

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

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

Oxfordshire Crossroads

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

Strategic Report

Achievements and Performance

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

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

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

Staff

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

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

Key management personnel

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

Financial Review

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

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

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

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

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

Funding

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

Oxfordshire Crossroads

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

Investment Policy

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

Reserves

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

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

Plans for 2023/24

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

We will do this by:

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

Oxfordshire Crossroads

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

Disabled Employees

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

Responsibilities of the Trustees

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

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

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

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

In so far as the trustees are aware:

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

Auditor

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

Small company exemptions

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

Signed on behalf of the Trustees

J Evans
Chair

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

Opinion

We have audited the financial statements of Oxfordshire Crossroads (the 'charitable company') for the year ended 31st March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

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

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 8, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

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

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Oxfordshire Crossroads

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

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

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

Oxfordshire Crossroads

Balance Sheet
at 31st March 2024

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

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

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

J Evans
Chair

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

Oxfordshire Crossroads

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

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

Oxfordshire Crossroads

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

1. Accounting Policies

(a) Basis of accounting

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

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

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

(b) Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost.

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

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

(c) Income

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

(d) Expenditure

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

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

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

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

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

Oxfordshire Crossroads

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

1. Accounting Policies (continued)

(e) Funds

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

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

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

(f) Operating leases

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

(g) Pensions

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

(h) Going concern

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

2. Income from Charitable Activities

Care services

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

3. Other income

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

Oxfordshire Crossroads

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

4. Expenditure

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

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

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

Oxfordshire Crossroads

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

5. Employees and Staff Costs

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

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

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

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

No trustees received any remuneration.

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

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

6. Tangible Fixed Assets

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

Oxfordshire Crossroads

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

7. Debtors

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

8. Creditors: amounts falling due within one year

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

9. Unrestricted funds

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

Oxfordshire Crossroads

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

9. Unrestricted funds (continued)

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

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

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

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

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

Oxfordshire Crossroads

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

10. Restricted Funds

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

Oxfordshire Crossroads

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

10. Restricted Funds (continued)

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

Oxfordshire Crossroads

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

10. Restricted Funds (continued)

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

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

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

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

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

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

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

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

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

Carers' respite provides group outings for unpaid carers.

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

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

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

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

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

Oxfordshire Crossroads

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

11. Analysis of Net Assets between Funds

Year Ended 31st March 2024	Tangible Fixed Assets £	Net Current Assets £	Total 2024 £
Restricted funds	9,097	157,685	166,782
Designated funds	-	71,872	71,872
Unrestricted fund	13,285	1,078,819	1,092,104
	<u>22,382</u>	<u>1,308,376</u>	<u>1,330,758</u>
 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>

12. Liability of Members

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

13. Related Party Transactions

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

Oxfordshire Crossroads

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

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

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

15. Commitments under operating leases

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

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