

RIBBLE VALLEY CROSSROADS CARE

England & Wales · Charity number 1179014

Details

Status Registered

Legal form CIO

Registered 2018-07-02

Register [View on the Charity Commission register](#)

Contact

Address Ribble Valley Crossroads Care
Unit 10
Hawthorne Business Park
Lincoln Way
Clitheroe
BB7 1QD

Phone 01200422104

Email admin@crossroadscareribblevalley.co.uk

Website www.crossroadscareribblevalley.co.uk

Activities

Objects: FOR THE PUBLIC BENEFIT, TO RELIEVE THE STRESSES EXPERIENCED BY CARERS, FAMILY MEMBERS AND PEOPLE LIVING WITH PHYSICAL, MENTAL OR SENSORY IMPAIRMENT PRIMARILY BUT NOT EXCLUSIVELY BY OFFERING ADOMESTIC AND COMMUNITY RESPITE SERVICE WITHIN THE AREA OF BENEFIT. THE AREA OF BENEFIT BEING THE BOROUGH OF RIBBLE VALLEY AND SURROUNDING DISTRICTS.

Activities: Respite Breaks to Carers in their own homes. We employ care support workers to carry out these duties in the Ribble Valley and surrounding area

Classification

- **How:** Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£575,765	£624,572	£218,088	34
2024-03-31	£609,975	£622,703	£266,895	38
2023-03-31	£527,978	£537,288	£279,623	36
2022-03-31	£521,040	£495,076	£288,933	36
2021-03-31	£488,817	£462,929	-	-

Trustees

Name	Role	Appointed
Grace Ormiston Brown Hore	Chair	2023-09-01
ANN MARIE ROBERTS		2019-04-01
Anya Wallace		2020-10-13
DR MICHAEL MCDONALD SMITH		2018-07-02
David Bleazard J.P.		2019-04-01
Glenys Mary Gallagher		2019-06-04
IAN ROBERT JOYCE		2019-04-01
Jane Elizabeth Spurgeon		2020-10-13
MICHAEL TOWNEND		2019-04-01
Olivia Assheton		2023-07-12
SIMON O'ROURKE		2022-08-31
William Henry Slinger		2025-02-12

Accounts

Charity Registration No. 1179014

RIBBLE VALLEY CROSSROADS CARE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

PM+M Solutions for Business LLP
Chartered Accountants
New Century House
Greenbank Technology Park
Blackburn
Lancashire
BB1 5QB

RIBBLE VALLEY CROSSROADS CARE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms O Assheton (President)	
	Mrs G Hore (Chair)	
	Ms A Wallace (Vice Chair)	
	Mr I Joyce	
	Mr D Bleazard	
	Ms A Roberts	
	Dr M Smith	
	Mr M Townend ACMA	
	Ms G Gallagher	
	Ms J Spurgeon	
	Mr S O'Rourke	
	Mr W Slinger	(Appointed 12 February 2025)
Charity number	1179014	
Principal address	Suite 10, Hawthorne Business Park Lincoln Way Clitheroe Lancashire BB7 1QD	
Independent examiner	PM+M Solutions for Business LLP New Century House Greenbank Technology Park Challenge Way Blackburn BB1 5QB	

RIBBLE VALLEY CROSSROADS CARE

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RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Statement from the Chairperson

Financial year 2024/25 was another year of change for Ribble Valley Crossroads Care. In the year Graham Claydon and Donna O'Rourke resigned as trustees and we thanked them for their support and commitment to the Charity. We welcomed a new trustee in February 2025 William Slinger.

Sadly, Lady Clitheroe who had been our president for many years and resigned in 2023, passed away on the 10 April 2024.

Our registered manager, Emma Sorrell had a long period of illness at the beginning of 2025, which led to Emma being hospitalised and although she did try to return to work, it proved impossible, and Emma left us in May 2025. We wish her every success in the future. We have been very fortunate to replace Emma with Michelle Stephenson in August 2025 and she is already proving to be a great asset to the team.

Our dementia group 'Time for You' at West Bradford continues to be a success and well attended. We now only run a morning session, with tea/coffee and cake and a range of activities. This became necessary due to lack of funding. We continue to receive funding from the Clitheroe and District Nursing Association to fund a Carer Support Worker to monitor the door in order to watch clients coming and going for their safety.

We have successfully launched a new website in the year. RibbleValleyCrossroadscare.co.uk. We still need to update some of our photos, but please have a look and let us know what you think?

We continue to receive donations from local organisations and had another successful Quiz in November 2024 and also have a steady income from our '200club'. We are also very grateful for a grant received from Ribble Valley Borough Council, which helps to cover the costs of our mileage in such a rural area.

We are facing even more challenges in the new financial year 2025/26 with the increase in employers NI and National Minimum wage (NMWV). I fear a very tough year ahead but we are ready.

I would like to thank our dedicated staff, Trustees, supporters and donors for their help and support throughout the last year. Without this none of our valued services would be possible. Long may it continue.

I commend this report for 2024/25 to our members and supporters.

Grace Hore
Chairperson
October 2025

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Constitution

The company is a registered Charity number 1179014 and was set up by adoption of a constitution of a Charitable Incorporated Organisation whose only voting members are its Charity Trustees with effect from 1 April, 2019.

Board of Management

Ribble Valley Crossroads Care is governed by a board of volunteer trustees and in line with the charity's Constitution. The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Constitution. The Board meets every 3 months and where appropriate additional meetings, or sub-groups are arranged. Day to day operational management is delegated by the trustees to the registered Manager. The Board recognises the need for sound succession planning and continues to keep the pool of potential Trustees under scrutiny for suitable recruits.

Objectives and activities

Ribble Valley Crossroads Care promotes, offers, supports and delivers high quality services for carers and people with care needs in the Ribble Valley.

A carer is defined as someone who spends a significant proportion of their life providing unpaid support to family or friends. This could be caring for a relative, partner or friend who is ill, frail, disabled or has mental health and substance misuse problems.

We believe that:

- Carers deserve to be offered practical support to reduce the stress of caring and to be respected and valued for the care they provide.
- As a charity, Ribble Valley Crossroads Care must guard its freedom to follow its identified objectives and not become an arm of local government.
- High Quality support is essential. By this we mean:
 - Delivering a range of services which meet Carers' needs.
 - Ensuring a highly trained and motivated team.
 - Achieving internal and external quality assurance standards.
- Continuing innovation to meet changing needs.
- Committed and satisfied staff, trustees and volunteers are the core of the service. Everyone involved with the organisation must be valued and treated with respect.

Our aim is to give Carers time to be themselves as well as to support individuals who need caring services.

The trustees review the aim, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees to exercise their powers in the fulfilment of their duties that the charity's aim, objectives and activities remained focused on its stated purposes.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.

Our objectives are:

1. to relieve the stress experienced by carers and people with physical, mental and sensory impairment within the family or home by offering a respite service.
2. to deliver, maintain and monitor a high standard of support and care to enable people to live as independently as possible in their own homes.
3. to avoid admission to hospital or residential care of the person should a breakdown or other failure occur in the household.
4. to reduce social isolation.
5. to supplement and complement, not to replace, existing Statutory Services and to work closely with Statutory Authorities and Voluntary Organisations having similar objectives.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Our values

Ribble Valley Crossroads Care places carers and the people they support at the heart of everything we do.

- Quality – we ensure that our services are high quality, flexible, responsive, professional and continually improving.
- Respect – we always treat carers and the people they support with dignity and respect.
- Innovation – we actively explore opportunities for establishing joint projects and relationships with other organisations that will improve services for carers and the people they support.
- Compassionate – caring and empathising with carers, their families and the people they are caring for.
- Trust – we understand that our services only respond to carers' needs when they trust us to care for the person they support.
- Skilled – we believe that our staff can care the best when they are competent, confident, knowledgeable and understand the health and social care needs of the people they are supporting.

The business plan for a five-year period is reviewed regularly, to take account of carer needs, service developments and changes in legislation and regulation. A major review of our strategic plan and business planning took place in the year 2023 and the annual implementation plan updated in March 2023.

Achievements and performance

1. Home Care Personal Service

The number of direct home care hours provided in the year was 20,711 an average of 398 hours per week compared to 420 hours per week in 2023/24, a decrease of 5%.

The income per direct care hour was £25.02 (£22.39 in 2023/24) an increase of 11%.

Over the year approx. 100 families received support. We support on average 60 families in any one month.

Our Carer Support Workers supported people with ages ranging from 17 right through to 90+ years old. Support is designed with the person who needs our support at the centre. We work together to identify the outcomes the individual wants to achieve and identify how we can accomplish these. Our assistance can range from helping someone to get up, washed, dressed and make breakfast, to helping with medication, providing companionship, accompanying on outings, overnight care, rehabilitation, end of life support.

2. The Partnership

For delivery of support through Lancashire County Council Learning Disability Framework we have supported 10 individuals throughout the year.

We have also worked in partnership with Irwin Mitchell Solicitors to provide care for one individual.

3. Meeting the needs of the local community

Our Time 4 You community project has run successfully throughout the year.

Ribble Valley Crossroads Care also runs two monthly lunch clubs, a men's group once a month and a weekly outdoors group for people living with Dementia, in partnership with Outdoors4All.

4. Business Efficiency and Sustainability

- We continued to review and restructure our team to meet current and future business needs.
- We continued to carry out cost cutting exercises in management processes to reduce cost and increase efficiency.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Funds held as custodian trustee

Ribble Valley Crossroads Care is responsible for managing personal budgets for a client. These funds are held in a separate client bank account which are reconciled monthly but do not form part of the Ribble Valley Crossroads Care management accounts. The accounts are audited by the relevant authority responsible in the current case, the NHS.

Quality Assurance

We are registered with the Care Quality Commission. We were inspected in December 2023 and we have retained our 'GOOD' rating across all key lines of enquiry (KLOE's). CQC have been kept informed regarding our change of status to a Charity Incorporated Organisation. Using the CQC framework of 5 key lines of enquiry (KLOE), the following is a selection of comments/compliments received in the year under report.

SAFE

Key Safe Access Concerns and Resolution-

Access to the key safe was initially located through a wooden gate, which required the care team to stretch over to release the latch. There was no security lighting in this area, and the house is situated on a hill, exposed to all weather conditions. Repeated concerns were raised by the care team regarding the difficulty in accessing the key safe, as the gate did not open easily. Although the client's family were initially reluctant to relocate the key safe, they did arrange for the gate to be adjusted. However, this did not fully resolve the access issues. The care team identified a much more suitable location for the key safe, and this feedback was shared with the client and her family. Following this discussion, the key safe was relocated to a discrete, more accessible area under the existing security lighting, significantly improving access for the care team.

Real-Time Monitoring via TAG Dashboard-

TAG, our electronic client database, includes a real-time dashboard function that supports live monitoring of care delivery. A large screen has been installed in the office to actively display this dashboard, allowing senior care coordinators to oversee care runs as they happen. This system enables early identification of any interruptions or delays in care delivery. It plays a vital role in ensuring the safety of our care team, particularly while lone working, and helps to confirm that clients are receiving their scheduled care in a timely and effective manner.

EFFECTIVE

Development of Roster System and Shift Allocation-

Over time, a roster system has evolved in which client visit allocations are planned based on the availability of the care team. Currently, the organisation does not provide guaranteed core shift hours to support consistent and effective planning of client visits. To address this, a defined shift pattern has been developed, shared with the care team, and agreed upon. Moving forward, client runs will be planned in alignment with these assigned shift patterns, with visit allocations commencing from the start of the carer's designated shift. This structured approach aims to improve continuity, reliability, and efficiency in service delivery.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

CARING

We pride ourselves in receiving multiple 'thank you cards' -

"Just a note to thank all the carers who come to help P***** and treat him with great kindness and respect. It is very much appreciated"

"We want to say thank you to everyone that has helped Gran. She always spoke of the carers with kindness. It meant a lot to her."

"Please accept our sincere thanks for your care, compassion and companionship over the last year. You made it possible for R**** to spend his last year at home with his wife and surrounded by all he loved. This is much appreciated."

"E*** is so pleased with us all and I cannot thank you all enough. You are all superstars."

RESPONSIVE

Timely and Appropriate Responses-

Client feedback is very important to us and in return we value we can demonstrate how we respond to this information. Personal check ins with our clients do establish insight into how our clients feel about the care they receive. We record this information directly to the clients record sheets and request consent to share wider when there is opportunity to develop or improve our service with the structure of 'you said, we did'.

Staff Communication and Feedback Processes-

We maintain regular and open communication with our care team through a structured approach that supports team engagement and shared learning. Our weekly 'Friday Roundup' email serves as a key communication tool, providing:

- General updates from the week.
- Feedback on any challenges experienced and how they were resolved.
- Important organisational news and reminders.

This ensures that all staff receive consistent information, promotes transparency, and helps to reinforce a learning culture across the team. In addition to the weekly updates, we hold a monthly face-to-face team meeting on the last Wednesday of each month. All staff are invited to attend and contribute to the agenda in advance. This gives the team a regular opportunity to raise ideas, discuss concerns, and take part in collaborative problem-solving and service improvement.

WELL-LED

Scheduled and Evidence-Based Reviews-

The senior care team track care reviews with a working excel document. conducts care plan reviews at regular, structured intervals to ensure care remains person-centred, safe, and responsive. These reviews are scheduled as follows:

Six weeks following the initial assessment

At six months and twelve months thereafter

Sooner if there is a change in the client's needs or circumstances

Each review is fully documented, dated, and records who was involved in the process. We prioritise involving the client and their family wherever possible, encouraging open feedback on their experiences with our care team. The client's personal goals, wishes, and feedback are clearly documented and reviewed as part of the process, ensuring care remains aligned with their preferences and changing needs. This review structure supports our commitment to delivering high-quality, personalised care and reflects a well-led approach to continuous service improvement.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Local Quality Evaluation

The findings from August 2024 quality assurance questionnaire were very positive with 97% of respondents rated our service as excellent/very good. Our annual quality assurance questionnaire is set to be distributed to all the families that we support in August 2025. The findings from August 2024 quality assurance questionnaire were very positive with 97% of respondents rated our service as excellent/very good. Our annual quality assurance questionnaire is set to be distributed to all the families that we support in August 2025.

Risk

We conducted a review of our business risk assessment which analysed the potential risk to the charity across five key areas, finance, governance, service, people and quality. The Financial instructions were reviewed and amended in March 2022.

Internal financial risks are minimised by the maintenance of strict procedures for

1. loss
2. authorisation of transactions
3. checking timesheets and expenses
4. regular scrutiny of Financial Policies and Management Accounts by a Finance Sub Committee of the Board of Management
5. regular Financial Reports to the Board of Management at bimonthly intervals.

External risks: The trustees and manager work to ensure that commissioners of service are aware of the financial pressures of providing a high quality service in a rural area and in preserving financial viability, including selective tendering for inclusion in the Learning Disability and Autism framework arrangements for future procurement of domiciliary care by the Lancashire County Council.

Risks to clients and families are assessed and managed in the recruitment and care plan systems by:

- application of high standards for staff recruitment
- DBS checks
- ensuring consistently high quality of delivery service
- routine risk assessment at the clients' homes prior to delivery of service
- considerate planning of care to meet the needs of the family as a whole
- scrutiny of vehicle insurance where care involves journeys for the cared for person
- staff training in particular safeguarding children and vulnerable adults.
- application of Ribble Valley Crossroads Care procedures to all our work.
- application of the Equality Act 2011
- application of the Care Act 2014 and Mental Capacity Act 2005

Voluntary Help

The scheme is governed by a voluntary Board of Trustees. We also have a small group of Volunteers who help with development, social and fundraising activities.

Financial review

The Statement of Financial Activities, given later in this report, shows:

	2025	2024
Unrestricted Funds	£205,567	£243,989
Restricted Funds	£ 12,521	£ 22,906
Total Funds	£218,088	£266,895
Net income/(expenditure)	£(48,807)	£(12,728)

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

For various reasons, the 12-month period ending 31 March 2025 was an extremely challenging one. At the outset, we had budgeted to provide over 20,800 care support hours, which was down on the previous year, and we fell short of this target by over 200. However, we were able to generate over £16,000 worth of direct income than expected from these hours, due, in the main, by an uplift in the charge out rates to our private clients, which became effective in May 2024.

Unfortunately, the loss of a large and long-standing personal care contract, in the summer of 2024, led to an indirect income shortfall, of approximately £16,000, in administrative recharges.

As in recent years, the size of the increases to National Living Wage rates, which came into effect in April 2024, meant that we had to substantially lift our staff pay rates in order to remain competitive in the labour markets. Without doubt, both staff recruitment and retention remain as huge challenges, but we always aim to offer the best overall remuneration package to all staff. However, with staff costs making up the lion's share of our monthly operational expenditure, the wage increases implemented in April 2024 lifted our overall costs to levels that were above our average monthly income.

The outcome for the year was an operational deficit of just over £30,000, which had a substantial detrimental impact on our reserves and, clearly, is not sustainable in the medium term, let alone long term.

As already mentioned, we were, once again, extremely grateful for the ongoing support received from Ribble Valley Borough Council. The award of an annual grant, this year of £20,000, which was up from £18,000 in 2023/24, was crucial and will be so for the future provision of our services.

In addition to chargeable hours, we did provide around 1,200 'free-of-charge' charitable hours. These were mainly provided to the "Time For You" service. In total, funding from a prior National Lottery grant and donations from our supporters, provided funding of almost £49,000 over the year. Expenditure was around £69,500. This meant that the total in our restricted funds fell from around £53,000 at the start of the year to just over £32,000 at the end.

As always, we will do our best to continue with the charitable services provided to our local community though the financial challenges we face in doing this appear to increase with every year.

Finally, additional income of £2,175 from our prize draw '200 Club', £4,361 from In Memoriam donations and Legacies plus £911 from fundraising activities helped to bolster our reserves. We also managed to generate over £1,200 in bank credit interest.

Despite the magnitude of the operational deficit for the year, our reserves, in the opinion of the Trustees, and in relative terms, remain sufficient to see the organisation through any short term difficulties. However, vigilance is needed to ensure that the charity's financial situation is not compromised by further losses.

Reserves Policy

Unrestricted funds, not committed or invested in tangible fixed assets (free Reserves), include 3 month's expenditure, which equates to around £140,000 in general funds. However, this is dependent upon the hours worked within the year.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Charitable Fund Raising

1. In Memoriam/Legacies

Donations in memory were received in the year from:
Tom McLean, John Howarth Myers and Stanley Pearson.

2. Grants

- Ribble Valley Borough Council grant of £20,000 covered half of our carer support workers' travel costs.
- The final payment of the TFY National Lottery grant was received in April 2024.

3. Donations and Fundraising

In the year 2024/25 a number of individuals and groups made generous donations to Ribble Valley Crossroads Care for which the charity and the families who benefit are grateful. Other projects included:

- Our Annual Quiz raised funds.
- Funds received from Clitheroe Rotary for Bonfire night.

We also have a successful '200 club' with 45 members who pay in monthly and the profits are also used to help carers in the Ribble Valley and specifically our Time for You Dementia group held at West Bradford Village Hall on a Thursday.

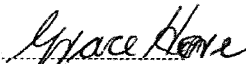
The Board of Trustees gratefully acknowledge support from a number of individuals, churches, service clubs, local businesses and other organisations from 1 April 2024 to 31 March 2025, including:

Ribble Valley Borough Council
Clitheroe Trinity Methodist Church
St Michael and St John Ladies
Clitheroe Rotary Club
Clitheroe Lions
The Physiotherapy Trust
Skipton Building Society
Mrs P Malich
M Wiseman
M Proctor
R Edmondson
R Howick

Statement of trustees' responsibilities

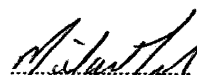
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees' report was approved by the Board of Trustees.


Mrs G Hore

Chair

Date: 29/10/2025


Mr M Townend ACMA

Chair

RIBBLE VALLEY CROSSROADS CARE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF RIBBLE VALLEY CROSSROADS CARE

I report to the trustees on my examination of the financial statements of Ribble Valley Crossroads Care (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

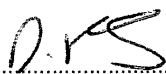
Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

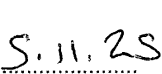
Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: 

Dated: 

Dean Rodgers ACA
PM+M Solutions for Business LLP
New Century House
Greenbank Technology Park
Challenge Way
Blackburn
BB1 5QB

RIBBLE VALLEY CROSSROADS CARE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<u>Income from:</u>							
Donations and legacies	2	4,275	40,611	44,886	8,140	61,217	69,357
Charitable activities	3	526,153	-	526,153	534,057	-	534,057
Other trading activities	4	3,516	-	3,516	6,561	-	6,561
Investments	5	1,210	-	1,210	-	-	-
Total income		535,154	40,611	575,765	548,758	61,217	609,975
<u>Expenditure on:</u>							
Charitable activities	6	559,526	65,046	624,572	543,835	78,868	622,703
Net outgoing resources before transfers		(24,372)	(24,435)	(48,807)	(4,923)	17,651	(12,728)
Gross transfers between funds		(14,050)	14,050	-	-	-	-
Net expenditure for the year/ Net movement in funds		(38,422)	(10,385)	(48,807)	4,923	(17,651)	(12,728)
Fund balances at 1 April 2024		243,989	22,906	266,895	239,066	40,557	279,623
Fund balances at 31 March 2025		205,567	12,521	218,088	243,989	22,906	266,895

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

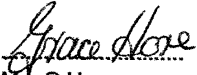
RIBBLE VALLEY CROSSROADS CARE

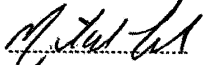
BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	12		118		157
Current assets					
Debtors	13	48,990		59,171	
Cash at bank and in hand		178,373		241,155	
		227,363		300,326	
Creditors: amounts falling due within one year	14	(9,393)		(33,588)	
Net current assets			217,970		266,738
Total assets less current liabilities			218,088		266,895
The funds of the charity					
Restricted income funds	16	12,521		22,906	
Unrestricted funds	17	205,567		243,989	
		218,088		266,895	

The financial statements were approved by the trustees on 29/10/2025


Mrs G Hore
Chair


Mr M Townsend ACMA
Chair

RIBBLE VALLEY CROSSROADS CARE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations			(63,992)		16,740
Investing activities					
Investment income received		1,210		-	
Net cash generated from investing activities			1,210		-
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(62,782)		16,740
Cash and cash equivalents at beginning of year			241,155		224,415
Cash and cash equivalents at end of year			178,373		241,155

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Ribble Valley Crossroads Care is a charitable incorporated organisation registered at the Charity Commission for England and Wales.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the company. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% reducing balance
-----------------------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £
Donations and gifts	4,275	-	4,275	8,140	-	8,140
Grants	-	40,611	40,611	-	61,217	61,217
	<u>4,275</u>	<u>40,611</u>	<u>44,886</u>	<u>8,140</u>	<u>61,217</u>	<u>69,357</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

3 Charitable activities

	Unrestricted 2025 £	Unrestricted 2024 £
Carer support income	<u>526,153</u>	<u>534,057</u>

4 Other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	911	3,951
200 Club	<u>2,605</u>	<u>2,610</u>
Other trading activities	<u>3,516</u>	<u>6,561</u>

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>1,210</u>	<u>-</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

6 Charitable activities

	2025 £	2024 £
Share of support costs (see note 7)	621,775	620,011
Share of governance costs (see note 7)	2,797	2,692
	<u>624,572</u>	<u>622,703</u>
Analysis by fund		
Unrestricted funds	559,526	543,835
Restricted funds	65,046	78,868
	<u>624,572</u>	<u>622,703</u>

7 Support costs

	Support costs £	Governance costs £	2025 Support costs £	Governance costs £	2024 £
Staff costs	511,077	-	511,077	486,023	486,023
Depreciation	-	39	39	-	52
Travel	20,999	-	20,999	24,907	24,907
Occupancy costs	23,375	-	23,375	21,618	21,618
Support costs	66,324	-	66,324	87,463	87,463
Audit fees	-	2,758	2,758	-	-
Accountancy	-	-	-	2,640	2,640
	<u>621,775</u>	<u>2,797</u>	<u>624,572</u>	<u>620,011</u>	<u>622,703</u>

Included within support costs are Club expenses of £430 (2024: £550).

Of the total support and governance costs, £559,526 (2024: £543,835) relates to unrestricted funds and £65,046 (2024: £78,868) relates to restricted funds.

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,758	-
Depreciation of owned tangible fixed assets	39	52
	<u></u>	<u></u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	34	38
	<u>34</u>	<u>38</u>
Employment costs	2025	2024
	£	£
Wages and salaries	501,845	478,819
Other pension costs	9,232	7,204
	<u>511,077</u>	<u>486,023</u>

Total employee benefits paid to key management personnel, including employer pension contributions and mileage expenses, amounted to £9,232(2024: £7,204).

There were no employees whose annual remuneration was more than £60,000.

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2024	661
At 31 March 2025	<u>661</u>
Depreciation and impairment	
At 1 April 2024	504
Depreciation charged in the year	39
At 31 March 2025	<u>543</u>
Carrying amount	
At 31 March 2025	<u>118</u>
At 31 March 2024	<u>157</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Tangible fixed assets (Continued)

13 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	42,115	59,171
Prepayments and accrued income	6,875	-
	<u>48,990</u>	<u>59,171</u>

14 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	<u>9,393</u>	<u>33,588</u>

15 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>9,232</u>	<u>7,204</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Restricted funds	<u>22,906</u>	<u>40,611</u>	<u>(65,046)</u>	<u>14,050</u>	<u>12,521</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Restricted funds	<u>40,557</u>	<u>61,217</u>	<u>(78,868)</u>	<u>-</u>	<u>22,906</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
General funds	243,989	535,154	(559,526)	(14,050)	205,567
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	239,066	548,758	(543,835)	-	243,989

18 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	118	-	118
Current assets/(liabilities)	205,449	12,521	217,970
	205,567	12,521	218,088
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	157	-	157
Current assets/(liabilities)	243,832	22,906	266,738
	243,989	22,906	266,895

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

19 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	3,332	6,667
Between two and five years	-	3,332
	<u>3,332</u>	<u>9,999</u>

20 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

Accounts

Charity Registration No. 1179014

RIBBLE VALLEY CROSSROADS CARE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

PM+M Solutions for Business LLP
Chartered Accountants
New Century House
Greenbank Technology Park
Blackburn
Lancashire
BB1 5QB

RIBBLE VALLEY CROSSROADS CARE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms O Assheton (President)	(Appointed 3 August 2023)
	Mrs G Hore (Chair)	
	Ms A Wallace (Vice Chair)	
	Mr I Joyce	
	Mr D Bleazard	
	Ms A Roberts	
	Dr M Smith	
	Mr M Townend ACMA	
	Mr G Claydon	
	Ms G Gallagher	
	Ms J Spurgeon	
	Mr S O'Rourke	
	Mrs D O'Rourke	
Charity number	1179014	
Principal address	Suite 10, Hawthorne Business Park Lincoln Way Clitheroe Lancashire BB7 1QD	
Independent examiner	PM+M Solutions for Business LLP New Century House Greenbank Technology Park Challenge Way Blackburn BB1 5QB	

RIBBLE VALLEY CROSSROADS CARE

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RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Statement from the Chairperson

This is my first report as Chairperson of Ribble Valley Crossroads Care. I took over from our acting chairman, Graham Claydon, on the 1st of September 2023. Graham remains a trustee, and I would like to thank him for his time as Acting Chairman, and for his continued support.

I retired from my previous position, as Finance Manager, on the 31st of August 2023, after 27 years with Crossroads. Janine Brown has replaced me, having joined the organisation in May 2023.

Our registered Manager, Jaime Murphy, sadly resigned at the end of October 2023. However, we successfully recruited a replacement, from within the Charity, with the appointment of Emma Sorrell, who officially took up the Registered Manager's position in January 2024. Emma was previously our Administration Assistant, and, subsequently, she has been replaced by Clare Sidebotham.

Emma, Janine and Clare have all proved to be great assets to the team and they have ensured the continued smooth running of the office. We wish them, and all the other staff who work alongside them at Crossroads, every success for the future. As a Board, we will be there to support and advise them, whenever this is needed.

In the year, Peter Harling and Olwyn Claydon have resigned as trustees and we thank them for their dedicated service and assistance during their time with us. Very sadly, our former chairman, Tom McLean MBE passed away in May 2023. Tom was a true gentleman, who worked tirelessly for Crossroads for many years, and he is sorely missed by everyone involved with the Charity. In this current year we have very sadly lost another two dear friends and colleagues, Joan Willock who passed away in May 2024 and Howard Blackburn who passed away in July 2024 both were very valued members of our Crossroads team and are missed by everyone.

Lady Clitheroe, who had been our President for more than 30 years, also stood down in 2023, and has been replaced by Mrs Olivia Assheton. Heartfelt thanks and a gift were sent to Lady Clitheroe.

All these changes brought their own challenges, but we have come through the other side and are ready to face whatever the future holds for us.

We did have a Care Quality Commission (CQC) inspection, in December 2023, and I am very happy to report that we maintained our rating of "GOOD" over all key areas. This is an exceptional result given the very recent changes in the management team and we commend everyone on this achievement.

We managed to increase the number of care hours provided during 2023/24, when compared to the previous year, and this resulted in a small operational deficit at the year-end (under £1,000). This was unexpected and well ahead of our budgeted deficit, which was forecast to be around £8,000.

In terms of donations and fundraising, we were fortunate to receive income from Downham Gardens Open, the Beer Festival and Clitheroe Football Club, and we raised funds through our Annual Quiz in November 2023, which sat alongside a steady income our "200 club". New members to this monthly cash prize draw are always welcome.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Our Time for You (TFY) dementia group, which takes place every Thursday, at West Bradford Village Hall, continues to be very popular and is well attended. Recently, at one of our TFY sessions, we were very honoured to be awarded the "Paul Harris Fellowship Award" from the Clitheroe Rotary Association in recognition of the services we provide to the community. Our other outside groups, 'Whalley and Chatburn Lunch Clubs' and 'Friends in Nature', continue to be well supported and are appreciated by all who attend.

On behalf of all the individuals we carry out work for, as well as our carers and cared-for people, I would like to thank our staff, Trustees, supporters and donors for their help and support throughout the last year. Without this, none of our valued services would be possible. Long may it continue.

I commend this report for 2023/2024 to our members and supporters.

Grace Hore

Grace Hore
Chairperson
September 2024

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Constitution

The company is a registered Charity number 1179014 and was set up by adoption of a constitution of a Charitable Incorporated Organisation whose only voting members are its Charity Trustees with effect from 1st April, 2019.

Board of Management

Ribble Valley Crossroads Care is governed by a board of volunteer trustees and in line with the charity's Constitution. The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Constitution. The Board meets every 3 months and where appropriate additional meetings, or sub-groups are arranged. Day to day operational management is delegated by the trustees to the registered Manager. The Board recognises the need for sound succession planning and continues to keep the pool of potential Trustees under scrutiny for suitable recruits.

Objectives and activities

Ribble Valley Crossroads Care promotes, offers, supports and delivers high quality services for carers and people with care needs in the Ribble Valley.

A carer is defined as someone who spends a significant proportion of their life providing unpaid support to family or friends. This could be caring for a relative, partner or friend who is ill, frail, disabled or has mental health and substance misuse problems.

We believe that:

- Carers deserve to be offered practical support to reduce the stress of caring and to be respected and valued for the care they provide.
- As a charity, Ribble Valley Crossroads Care must guard its freedom to follow its identified objectives and not become an arm of local government.
- High Quality support is essential. By this we mean:
 - Delivering a range of services which meet Carers' needs.
 - Ensuring a highly trained and motivated team.
 - Achieving internal and external quality assurance standards.
- Continuing innovation to meet changing needs
- Committed and satisfied staff, trustees and volunteers are the core of the service. Everyone involved with the organisation must be valued and treated with respect.

Our aim is to give Carers time to be themselves as well as to support individuals who need caring services.

The trustees review the aim, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees to exercise their powers in the fulfilment of their duties that the charity's aim, objectives and activities remained focused on its stated purposes.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Our objectives are:

1. to relieve the stress experienced by carers and people with physical, mental and sensory impairment within the family or home by offering a respite service.
2. to deliver, maintain and monitor a high standard of support and care to enable people to live as independently as possible in their own homes.
3. to avoid admission to hospital or residential care of the person should a breakdown or other failure occur in the household.
4. to reduce social isolation.
5. to supplement and complement, not to replace, existing Statutory Services and to work closely with Statutory Authorities and Voluntary Organisations having similar objectives.

Our values

Ribble Valley Crossroads Care places carers and the people they support at the heart of everything we do.

- Quality – we ensure that our services are high quality, flexible, responsive, professional and continually improving.
- Respect – we always treat carers and the people they support with dignity and respect.
- Innovation – we actively explore opportunities for establishing joint projects and relationships with other organisations that will improve services for carers and the people they support.
- Compassionate – caring and empathising with carers, their families and the people they are caring for.
- Trust – we understand that our services only respond to carers' needs when they trust us to care for the person they support.
- Skilled – we believe that our staff can care the best when they are competent, confident, knowledgeable and understand the health and social care needs of the people they are supporting.

The business plan for a five-year period is reviewed regularly, to take account of carer needs, service developments and changes in legislation and regulation. A major review of our strategic plan and business planning took place in the year 2023 and the annual implementation plan updated in March 2023.

Achievements and performance

1. Home Care Personal Service

The number of direct home care hours provided in the year was 21,848 an average of 420 hours per week compared to 372 hours per week in 2022/2023, an increase of 13%.

The income per direct care hour was £22.39 (£22.07 in 2022/2023) an increase of 1.5%.

Over the year approx. 100 families received support. We support on average 60 families in any one month.

Our Carer Support Workers supported people with ages ranging from 17 right through to 90+ years old. Support is designed with the person who needs our support at the centre. We work together to identify the outcomes the individual wants to achieve and identify how we can accomplish these. Our assistance can range from helping someone to get up, washed, dressed and make breakfast, to helping with medication, providing companionship, accompanying on outings, overnight care, rehabilitation, end of life support.

2. The Partnership

For delivery of support through Lancashire County Council Learning Disability Framework we have supported 11 individuals throughout the year.

We have also worked in partnership with Irwin Mitchell Solicitors to provide care for one individual.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

3. Meeting the needs of the local community

Our Time 4 You community project has run successfully throughout the year.

Ribble Valley Crossroads Care also runs two monthly lunch clubs, a men's group once a month and a weekly outdoors group for people living with Dementia, in partnership with Outdoors4All.

4. Business Efficiency and Sustainability

- We continued to review and restructure our team to meet current and future business needs
- We continued to carry out cost cutting exercises in management processes to reduce cost and increase efficiency

Funds held as custodian trustee

Ribble Valley Crossroads Care is responsible for managing personal budgets for a client. These funds are held in a separate client bank account which are reconciled monthly but do not form part of the Ribble Valley Crossroads Care management accounts. The accounts are audited by the relevant authority responsible in the current case, the NHS.

Quality Assurance

We are registered with the Care Quality Commission. We were inspected in December 2023 and are pleased to announce that we have retained our 'GOOD' rating across all key lines of enquiry (KLOE's). CQC have been kept informed regarding our change of status to a Charity Incorporated Organisation. Using the CQC framework of 5 key lines of enquiry (KLOE), the following is a selection of comments/compliments received in the year under report.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

SAFE

"Telephone call from K to say Chiropodist had been on Monday and was really pleased with the improvement in B's feet and skin integrity - the regular creaming has improved circulation and has had a remarkable effect."

"J rang the office to say she had been having heart tremors in the night and was very breathless and unwell when B arrived this morning. J wanted to pass on that B been brilliant with her and wanted to say how lovely she had been."

"We just wanted to say a huge thankyou both to you for sorting mums visiting schedule whilst we've been away, and also to the carers who have been in to see mum. She told us they have all been lovely with her, and their visits also provide much reassurance for us when we're away."

EFFECTIVE

"Many thanks for this and for all the care that E received from Crossroads. It was a great support to him and me!"

"To all of you wonderful carers at Crossroads, with grateful thanks for all the care and friendship you have given to Mum and helping her to stay at home for as long as possible."

"M's family have asked me to pass on their grateful thanks for all your support, they really appreciate all you do."

CARING

"S wanted to thank you especially as you were both so lovely and kind and caring with A, he loved your company. S is very grateful to you for all you did."

"B is very pleased with the carers and looks forward to seeing them every day"

"I just want to say thank you to my caring team, from the young ones to the older ones, they have all been very supportive and caring. Their daily visits have helped me to get through the day and when I'm having a bad session, they are there for me."

RESPONSIVE

"I met M today as she came in to make my mum's tea. M had made a lovely tea for my mum incorporating a nice salad with a boiled egg and potatoes. She made a little pudding for her and did all the washing up, too. It was all lovely and clean. Just wanted to say thank you for all M's care today."

"Thank you again for all your care. It is a great load off my mind to be able to get a break...especially because A's Parkinson's causes him to be very vocal and also physically restless at nights now, and it is good to be able to go away from time to time and get some good nights' sleep."

"On behalf of the entire family I would like to thank you and your staff particularly C and E for their professionalism and courtesy shown towards dad during his trip to Stockport to attend his granddaughters wedding on Sat August 19th. He had a thoroughly enjoyable day made all the more memorable with the safe driving skills and human interaction shown towards him from both girls. This meant the rest of the family could relax knowing he was being well cared for."

WELL-LED

"Both mum and I were so appreciative, thank you for such a thorough and personalised assessment."

"I write to thank you and all the Crossroads team for all your support for Mum and Dad this past year. It has made such a difference compared to previous care arrangements, especially given how the year has played out. I can't recommend Crossroads highly enough. I know Mum is going to miss some of your carers very much, C in particular. She is brilliant at her job and Mum is very fond of her."

"It has been a pleasure dealing with Crossroads and with you so thanks again for all the help and support." "I can't say how lucky I am to have met Crossroads and their team."

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Local Quality Evaluation

The findings from August 2023 quality assurance questionnaire were very positive with 94% of respondents saying they were 'completely satisfied' with our service overall. Our annual quality assurance questionnaire is set to be distributed to all the families that we support in August 2024.

Risk

We conducted a review of our business risk assessment which analysed the potential risk to the charity across five key areas, finance, governance, service, people and quality.
The Financial instructions were reviewed and amended in March 2022.

Internal financial risks are minimised by the maintenance of strict procedures for

1. loss
2. authorisation of transactions
3. checking timesheets and expenses
4. regular scrutiny of Financial Policies and Management Accounts
by a Finance Sub Committee of the Board of Management
 - regular Financial Reports to the Board of Management at bimonthly intervals.

External risks: The trustees and manager work to ensure that commissioners of service are aware of the financial pressures of providing a high quality service in a rural area and in preserving financial viability, including selective tendering for inclusion in the Learning Disability and Autism framework arrangements for future procurement of domiciliary care by the Lancashire County Council.

Risks to clients and families are assessed and managed in the recruitment and care plan systems by:

- application of high standards for staff recruitment
- DBS checks
- ensuring consistently high quality of delivery service
- routine risk assessment at the clients' homes prior to delivery of service
- considerate planning of care to meet the needs of the family as a whole
- scrutiny of vehicle insurance where care involves journeys for the cared for person
- staff training in particular safeguarding children and vulnerable adults.
- application of Ribble Valley Crossroads Care procedures to all our work.
- application of the Equality Act 2011
- application of the Care Act 2014 and Mental Capacity Act 2005

Voluntary Help

The scheme is governed by a voluntary Board of Trustees. We also have a small group of Volunteers who help with development, social and fundraising activities.

Financial review

The Statement of Financial Activities, given later in this report, shows:

	2024	2023
Unrestricted Funds	£243,989	£239,066
Restricted Funds	£ 22,906	£ 50,557
Total Funds	£266,895	£279,623
Net income/(expenditure)	(£12,728)	(£ 9,310)

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

We saw another increase in the care support hours we provided to the community during the year ended 31st March 2024 with 2022/23's 19,326 surpassed by a total of 21,848 (an increase of 13%). This uplift in activity also resulted in an increase in direct income of almost 20%.

In April 2023, another large increase in the National Living Wage rate influenced the charity's commitment to paying its staff the best possible pay rates. Unfortunately, this meant that we again had to lift our hourly charge rate to our 'private' clients in May 2023. However, the service provided is of such a high standard that our clients accepted the necessary increase. When combined with effective cost control by the management team, we were able to restrict our operational deficit to under £1,000 for the 12-month period. Once again, the support grant of £18,000, received from Ribble Valley Borough Council, was crucial in achieving this outcome.

It is probably fair to say that a challenging jobs' market hardened further during 2023/24 and, whilst we made strides to keep competitive with our remuneration packages, retention and recruitment is difficult. We are fortunate to have a very committed and dedicated care support team, and we are thankful that staff loyalty to Crossroads is high.

With regard to the 'charitable' services, which are provided by the organisation free of charge, other than the request for a contribution to food costs at our Time For You (TFY), the net movement for the year was an outgoing of around £10.8k. Total income for the 12-month period, which includes a National Lottery grant, for TFY, and generous supporter donations (approximately £6.9k), came to just over £50,000. Expenditure on TFY was in the region of £44,400 with Local Community Support at around £16.5k. We consider it vital that Crossroads continues with the provision of these services and will do our utmost to maintain the levels of support for our local community and service users into the future.

We also receive other income from fundraising activities, including our '200 Club' prize draw scheme, and other indirect sources. A total of £7,301 was received during 2023/24, and this was split between the 200 Club (£2,060), 'In Memoriam' donations (£1,290) and events held either by Crossroads (a quiz night) or other local organisations on our behalf (£3,951). This income is gratefully received and helps to bolster our reserves and increases our financial resilience for inevitable bumps in the road.

The Charity's reserves, in the opinion of the Trustees, and in relative terms, are sufficient to see us through any short to medium term difficulties. We remain confident that our financial situation is comfortable in the current climate.

Reserves Policy

Unrestricted funds, not committed or invested in tangible fixed assets (free Reserves), include 3 month's expenditure, which equates to around £140,000 in general funds. However, this is dependent upon the hours worked within the year.

Charitable Fund Raising

1. In Memoriam/Legacies

Donations in memory were received in the year from:

Mr Tom McLean and Mr R Bennie

2. Grants

- Ribble Valley Borough Council grant of £18,000 covered half of our carer support workers' travel costs.
- A grant of £20,000 was received for our Time 4 You Project from the National Lottery.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

3. Donations and Fundraising

In the year 2023/2024 a number of individuals and groups made generous donations to Ribble Valley Crossroads Care for which the charity and the families who benefit are grateful.

Other projects included:

- A successful Beer Festival raised funds.
- Our Annual Quiz raised funds.
- Funds received from Clitheroe Rotary for Bonfire night.
- Funds received from Downham Hall Open Gardens.

We also have a successful '200 club' with 50 members who pay in monthly and the profits are also used to help carers in the Ribble Valley and specifically our Time for You Dementia group held at West Bradford Village Hall on a Thursday.

The Board of Trustees gratefully acknowledge support from a number of individuals, churches, service clubs, local businesses and other organisations from 1st April 2023 to 31st March 2024, including:

Ribble Valley Borough Council
Clitheroe Trinity Methodist Church
St Michael and St John Ladies
Clitheroe Rotary Club
Clitheroe Lions
Sawley Ladies
The Eric Kinder Trust
Lord and Lady Clitheroe
Mr and Mrs T and C Ashworth
Mrs B Green
Vincent Parkinson Family
I Goodwin
Mrs P Malich
Mr Ismail

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Statement of trustees' responsibilities

The trustees 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).

The law applicable to charities in England and Wales 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 charity and of the incoming resources and application of resources of the charity for that 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' report was approved by the Board of Trustees.

Grace Hore

.....
Mrs G Hore (Chair)
Trustee

Date: 08/11/2024

Michael Townend

.....
Mr M Townend ACMA
Trustee

RIBBLE VALLEY CROSSROADS CARE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF RIBBLE VALLEY CROSSROADS CARE

I report to the trustees on my examination of the financial statements of Ribble Valley Crossroads Care (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Signed:

Ceri Dixon BSc (Hons) FCA

09/11/2024

Dated:

PM+M Solutions for Business LLP
New Century House
Greenbank Technology Park
Challenge Way
Blackburn
BB1 5QB

RIBBLE VALLEY CROSSROADS CARE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income from:							
Donations and legacies	2	8,140	61,217	69,357	8,559	55,503	64,062
Charitable activities	3	534,057	-	534,057	458,386	-	458,386
Other trading activities	4	6,561	-	6,561	5,530	-	5,530
Total income		548,758	61,217	609,975	472,475	55,503	527,978
Expenditure on:							
Charitable activities	5	543,835	78,868	622,703	472,056	65,232	537,288
Net income/(expenditure) for the year/							
Net movement in funds		4,923	(17,651)	(12,728)	419	(9,729)	(9,310)
Fund balances at 1 April 2023		239,066	40,557	279,623	238,647	50,286	288,933
Fund balances at 31 March 2024		243,989	22,906	266,895	239,066	40,557	279,623

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

RIBBLE VALLEY CROSSROADS CARE

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	11		157		209
Current assets					
Debtors	12	59,171		65,151	
Cash at bank and in hand		241,155		224,415	
		300,326		289,566	
Creditors: amounts falling due within one year	13	(33,588)		(10,152)	
Net current assets			266,738		279,414
Total assets less current liabilities			266,895		279,623
Net assets excluding pension liability			266,895		279,623
The funds of the charity					
Restricted income funds	15	22,906		40,557	
Unrestricted funds		243,989		239,066	
		266,895		279,623	

The financial statements were approved by the trustees on 08/11/2024

Grace Hore

Mrs G Hore (Chair)
Trustee

Michael Townend

Mr M Townend ACMA
Trustee

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Ribble Valley Crossroads Care is a charitable incorporated organisation registered at the Charity Commission for England and Wales.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the company. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25 - 33% reducing balance
-----------------------	---------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Donations and gifts	8,140	-	8,140	8,559	-	8,559
Grants	-	61,217	61,217	-	55,503	55,503
	<u>8,140</u>	<u>61,217</u>	<u>69,357</u>	<u>8,559</u>	<u>55,503</u>	<u>64,062</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

3 Charitable activities

	Unrestricted 2024 £	Unrestricted 2023 £
Carer support income	534,057	458,386

4 Other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising events	3,951	2,950
200 Club	2,610	2,580
Other trading activities	6,561	5,530

5 Charitable activities

	2024 £	2023 £
Share of support costs (see note 6)	620,011	534,576
Share of governance costs (see note 6)	2,692	2,712
	622,703	537,288
Analysis by fund		
Unrestricted funds	543,835	472,056
Restricted funds	78,868	65,232
	622,703	537,288

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

6 Support costs

	Support costs	Governance costs	2024 Support costs	Governance costs	2023
	£	£	£	£	£
Staff costs	486,023	-	486,023	416,715	416,715
Depreciation	-	52	52	-	70
Travel	24,907	-	24,907	25,248	25,248
Occupancy costs	21,618	-	21,618	20,124	20,124
Support costs	87,463	-	87,463	72,489	72,489
Accountancy	-	2,640	2,640	-	2,642
	<u>620,011</u>	<u>2,692</u>	<u>622,703</u>	<u>534,576</u>	<u>537,288</u>
Analysed between Charitable activities	<u>620,011</u>	<u>2,692</u>	<u>622,703</u>	<u>534,576</u>	<u>537,288</u>

Included within support costs are Club expenses of £550 (2023: £680).

Of the total support and governance costs, £543,835 (2022: £472,056) relates to unrestricted funds and £78,868 (2023: £65,232) relates to restricted funds.

7 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	<u>52</u>	<u>70</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

2024 Number	2023 Number
<u>38</u>	<u>36</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

9 Employees (Continued)

Employment costs	2024 £	2023 £
Wages and salaries	478,819	411,095
Other pension costs	7,204	5,620
	<u>486,023</u>	<u>416,715</u>

Total employee benefits paid to key management personnel, including employer pension contributions and mileage expenses, amounted to £53,631 (2023: £52,964).

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2023	661
At 31 March 2024	<u>661</u>
Depreciation and impairment	
At 1 April 2023	452
Depreciation charged in the year	52
At 31 March 2024	<u>504</u>
Carrying amount	
At 31 March 2024	<u>157</u>
At 31 March 2023	<u>209</u>

12 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	<u>59,171</u>	<u>65,151</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

13 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	<u>33,588</u>	<u>10,152</u>

14 Retirement benefit schemes

	2024 £	2023 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>7,204</u>	<u>5,620</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds			Movement in funds			
	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 1 April 2023	Incoming resources	Resources expended	Balance at 31 March 2024
	£	£	£	£	£	£	£
Restricted funds	<u>50,286</u>	<u>55,503</u>	<u>(65,232)</u>	<u>40,557</u>	<u>61,217</u>	<u>(78,868)</u>	<u>22,906</u>

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	<u>239,066</u>	<u>548,758</u>	<u>(543,835)</u>	<u>243,989</u>
Previous year:				
	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
General funds	<u>238,647</u>	<u>472,475</u>	<u>(472,056)</u>	<u>239,066</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

17 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	157	-	157
Current assets/(liabilities)	243,832	22,906	266,738
	<u>243,989</u>	<u>22,906</u>	<u>266,895</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Tangible assets	209	-	209
Current assets/(liabilities)	238,857	40,557	279,414
	<u>239,066</u>	<u>40,557</u>	<u>279,623</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

18 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024 £	2023 £
Within one year	6,667	6,667
Between two and five years	3,332	9,999
	<u>9,999</u>	<u>16,666</u>

19 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Accounts

Charity Registration No. 1179014

RIBBLE VALLEY CROSSROADS CARE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

PM+M Solutions for Business LLP
Chartered Accountants
New Century House
Greenbank Technology Park
Blackburn
Lancashire
BB1 5QB

RIBBLE VALLEY CROSSROADS CARE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr H Blackburn	
	Mr D Bleazard	
	Mr P Harling	
	Mr I Joyce	
	Ms A Roberts	
	Dr M Smith	
	Mr M Townend ACMA	
	Ms O Claydon	
	Mr G Claydon (Acting Chair)	
	Ms G Gallagher	
	Ms J Spurgeon	
	Ms A Wallace (Vice Chair)	
	Mr S O'Rourke	(Appointed 31 August 2022)
	Mrs D O'Rourke	(Appointed 31 August 2022)
Charity number	1179014	
Principal address	Suite 10, Hawthorne Business Park	
	Lincoln Way	
	Clitheroe	
	Lancashire	
	BB7 1QD	
Independent examiner	PM+M Solutions for Business LLP	
	New Century House	
	Greenbank Technology Park	
	Challenge Way	
	Blackburn	
	BB1 5QB	

RIBBLE VALLEY CROSSROADS CARE

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RIBBLE VALLEY CROSSROADS CARE

CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31 MARCH 2023

My report this year starts with the sad news that Tom McLean who served as chair and trustee for many years sadly died in May this year. He was a true gentleman who worked extremely hard for Crossroads. He is missed by all who knew him.

We gained three new Trustees during the last year or so. Simon and Donna O'Rourke in August 2022 and more recently Olivia Assheton. We welcome them and thank them for their support.

Again, I would like to join the Trustees in thanking all our office staff, care workers, support staff and volunteers for their continued support and dedication in keeping all our activities running so well. I would also like to thank my fellow Trustees for their support during the last year.

Times are still difficult with the economic difficulties in the country and the difficulty recruiting staff. However, through the endeavours of our staff we have managed to ride the storms and keep everything running smoothly and within budget.

We have been able to start our fundraising activities again. The quiz was held last November. During the current year we had the opportunity to have a collection at Clitheroe Football Club on Easter Monday. The Beer Festival organisers were kind enough to choose us as beneficiary of the profits from the event. We are most grateful for that. We were also chosen to be one of the beneficiaries of the proceeds from Downham Hall Open Gardens event. This event was in 23/24 not 22/23 and we thank them for that. Several other individuals and groups have made generous donations and they are listed later in this report. For all of this we are most grateful as it enables us to continue with all the charitable activities we provide.

Our groups continue to thrive and are very much appreciated by those who attend. Time for you has 50 people attending with 15 on a waiting list. Outdoors4All meets on a Monday morning at Whalley Abbey and has many attending. The lunch days at Chatburn and Whalley are well attended as is the monthly meeting of the Pub Group.

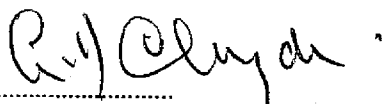
Our work is checked for quality on a regular basis and a recent check listed us as good. Client feedback is also checked, and the results are most favourable.

I must now thank our finance manager, Grace Hore. Grace is retiring at the end of August 2023 after serving Crossroads for 27 years. She has given great service during that time and often works much longer than she gets paid for. We thank her so much for such dedicated service. Grace is not going away. She is becoming a Trustee and has agreed to take over as chair from the 1st of September 2023.

Also our registered Manager Jaime Lee-Murphy will leave us in October 2023 and will be missed greatly as she has been a valued member of team and a great asset to the Charity.

Finally, I thank all who work for or support Crossroads. Without you we could not provide such a good service.

I commend this Annual Report to our members and supporters.



Graham Claydon
Chairman

Date: 25/10/2023

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Constitution

The company is a registered Charity number 1179014 and was set up by adoption of a constitution of a Charitable Incorporated Organisation whose only voting members are its Charity Trustees with effect from 1st April, 2019.

Board of Management

Ribble Valley Crossroads Care is governed by a board of volunteer trustees and in line with the charity's Constitution. The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Constitution. The Board meets every 3 months and where appropriate additional meetings or sub-groups are arranged. Day-to-day operational management is delegated by the trustees to the registered Manager. The Board recognises the need for sound succession planning and continues to keep the pool of potential Trustees under scrutiny for suitable recruits.

Objectives and activities

Ribble Valley Crossroads Care promotes, offers, supports and delivers high quality services for carers and people with care needs in the Ribble Valley.

A carer is defined as someone who spends a significant proportion of their life providing unpaid support to family or friends. This could be caring for a relative, partner or friend who is ill, frail, disabled or has mental health and substance misuse problems.

We believe that:

- Carers deserve to be offered practical support to reduce the stress of caring and to be respected and valued for the care they provide.
- As a charity, Ribble Valley Crossroads Care must guard its freedom to follow its identified objectives and not become an arm of local government.
- High Quality support is essential. By this we mean:
 - Delivering a range of services which meet Carers' needs.
 - Ensuring a highly trained and motivated team.
 - Achieving internal and external quality assurance standards.
- Continuing innovation to meet changing needs
- Committed and satisfied staff, trustees and volunteers are the core of the service. Everyone involved with the organisation must be valued and treated with respect.

Our aim is to give Carers time to be themselves as well as to support individuals who need caring services.

The trustees review the aim, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees to exercise their powers in the fulfilment of their duties that the charity's aim, objectives and activities remained focused on its stated purposes.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Our objectives are:

1. to relieve the stress experienced by carers and people with physical, mental and sensory impairment within the family or home by offering a respite service.
2. to deliver, maintain and monitor a high standard of support and care to enable people to live as independently as possible in their own homes.
3. to avoid admission to hospital or residential care of the person should a breakdown or other failure occur in the household.
4. to reduce social isolation.
5. to supplement and complement, not to replace, existing Statutory Services and to work closely with Statutory Authorities and Voluntary Organisations having similar objectives.

Our values

Ribble Valley Crossroads Care places carers and the people they support at the heart of everything we do.

- Quality – we ensure that our services are high quality, flexible, responsive, professional and continually improving.
- Respect – we always treat carers and the people they support with dignity and respect.
- Innovation – we actively explore opportunities for establishing joint projects and relationships with other organisations that will improve services for carers and the people they support.
- Compassionate – caring and empathising with carers, their families and the people they are caring for.
- Trust – we understand that our services only respond to carers' needs when they trust us to care for the person they support.
- Skilled – we believe that our staff can care the best when they are competent, confident, knowledgeable and understand the health and social care needs of the people they are supporting.

The business plan for a five-year period is reviewed regularly, to take account of carer needs, service developments and changes in legislation and regulation. A major review of our strategic plan and business planning took place in the year 2023 and the annual implementation plan updated in March 2023.

Achievements and performance

1. Home Care Personal Service

The number of direct home care hours provided in the year was 19,326 an average of 372 hours per week compared to 356 hours per week in 2021/2022, an increase of 4.5%.

The income per direct care hour was £22.07 (£21.25 in 2021/2022) an increase of 3.85%.

Over the year approx. 100 families received support. We support on average 60 families in any one month.

Our Carer Support Workers supported all ages from the very youngest of children to 96 years old. Support is designed with the person who needs our support at the centre. We work together to identify the outcomes the individual wants to achieve and identify how we can accomplish these. Our assistance can range from helping someone to get up, washed, dressed and make breakfast, to helping with medication, providing companionship, accompanying on outings, overnight care, rehabilitation, end of life support.

2. Our Young People's Outings

We did not deliver any young people's outings for this year

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3. The Partnership

For delivery of support through Lancashire County Council Learning Disability Framework we have supported 15 individuals throughout the year.

We have also worked in partnership with Irwin Mitchell Solicitors to provide care for one individual.

4. Meeting the needs of the local community

Our Time 4 You community project has run successfully throughout the year.

Ribble Valley Crossroads Care also runs two monthly lunch clubs, a men's group once a month and a weekly outdoors group for people living with Dementia, in partnership with Outdoors4All.

5. Business Efficiency and Sustainability

- We continued to review and restructure our team to meet current and future business needs
- We continued to carry out cost cutting exercises in management processes to reduce cost and increase efficiency

Funds held as custodian trustee

Ribble Valley Crossroads Care is responsible for managing personal budgets for a client. These funds are held in a separate client bank account which are reconciled monthly but do not form part of the Ribble Valley Crossroads Care management accounts. The accounts are audited by the relevant authority responsible in the current case, the NHS.

Quality Assurance

We are registered with the Care Quality Commission. CQC have been kept informed regarding our change of status to a Charity Incorporated Organisation. Using the CQC framework of 5 key lines of enquiry (KLOE), the following is a selection of comments/compliments received in the year under report.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

SAFE

"Thanks to the staff who are going above and beyond to support A with his night time meds".
"His legs have improved enormously. Thank you to everyone involved. What a great job".

EFFECTIVE

"Your staff are a lifeline to me and a great help".
"Very grateful for all the support we had given R and passing on a big thanks to all the staff".
"Very happy with the first visit and looking forward to seeing C again".

CARING

"Brilliant, friendly, cheery and willing staff. I would definitely use your service again should the need arise".
"All carers are lovely and we are very pleased with what they do for the family".
"K is a lovely girl and we get on really well with her".
"I want to pass on my thanks and Dad really enjoys the visits. He particularly enjoys having his lunch with the Carer and what a good idea it was to have a social lunch together".
"Just to say a huge thank you for sorting out S for this afternoon. She has been fantastic and E really calmed down with someone there all the time. She helped me enormously with emotional support and practical things like sorting out his clothes".

RESPONSIVE

"Thank you for accommodating our request. The girls are doing an amazing job".
"It all seems very efficient and professional".

WELL-LED

"Thankyou so much for everything you and your team did to see her through the last few months. It really is appreciated".
"You were all absolutely brilliant at caring for him in his own home".
"Thank you A, I feel reassured that you are looking after her well".

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Local Quality Evaluation

Our annual quality assurance questionnaire, a sampling exercise involving some 20 families, conducted by telephone or visits, was undertaken by Trustees. The findings were positive.

Risk

We conducted a review of our business risk assessment which analysed the potential risk to the charity across five key areas, finance, governance, service, people and quality.
The Financial instructions were reviewed and amended in March 2022.

Internal financial risks are minimised by the maintenance of strict procedures for

1. loss
2. authorisation of transactions
3. checking timesheets and expenses
4. regular scrutiny of Financial Policies and Management Accounts by a Finance Sub Committee of the Board of Management
 - regular Financial Reports to the Board of Management at bimonthly intervals.

External risks: The trustees and manager work to ensure that commissioners of service are aware of the financial pressures of providing a high quality service in a rural area and in preserving financial viability, including selective tendering for inclusion in the Learning Disability and Autism framework arrangements for future procurement of domiciliary care by the Lancashire County Council.

Risks to clients and families are assessed and managed in the recruitment and care plan systems by:

- application of high standards for staff recruitment
- DBS checks
- ensuring consistently high quality of delivery service
- routine risk assessment at the clients' homes prior to delivery of service
- considerate planning of care to meet the needs of the family as a whole
- scrutiny of vehicle insurance where care involves journeys for the cared for person
- staff training in particular safeguarding children and vulnerable adults.
- application of Ribble Valley Crossroads Care procedures to all our work.
- application of the Equality Act 2011
- application of the Care Act 2014 and Mental Capacity Act 2005

Voluntary Help

The scheme is governed by a voluntary Board of Trustees. We also have a small group of Volunteers who help with development, social and fundraising activities.

Financial review

The Statement of Financial Activities, given later in this report, shows:

	2023	2022
Unrestricted Funds	£239,066	£238,647
Restricted Funds	£ 40,557	£ 50,286
Total Funds	£279,623	£288,933
Net income/(expenditure)	(£ 9,310)	£ 25,964

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

In April 2022, the Covid pandemic was now, largely, in the rear-view mirror and our operational activities were no longer restricted as they had been. As a result, the year ended 31st March 2023 saw an uplift in chargeable care support hours from circa 18,500, as seen in the previous 2 years, up to 19,326. This was aided by the addition of a substantial new private service contract, which lifted our activity levels in the later months of the year.

With the impact of increases to the National Living Wage and the charity's determination to maintain competitive pay rates for staff that were above this pay rate, the price increase to the hourly charge rate to 'private' clients, which was effective from 1st May 2022, along with excellent cost control by the management team, helped reach to produce a small operational surplus for the year. Once again, free of charge PPE supplies and the greatly appreciated support grant of £17,500, which was received from Ribble Valley Borough Council, both contributed to the positive result for the year.

We were able to continue our provision of 'charitable' activities. This is where we do not levy a charge for the services and manage to fund these through either restricted income streams (e.g., a National Lottery grant) or general donations received from supporters (these totaled over £8,500). During the 12-month period, the total income from these sources of just over £47,000 during the year with expenditure at over £62,000. The total brought forward from 31st March 2022 was, therefore, reduced by over £15,000 (from £79,210 to £63,725).

Staff recruitment remains challenging with the job market now more competitive than before. We have attempted to enhance both pay rates and the benefits package, but the difficulties presented by staff recruitment continue to act as a brake on our growth and to providing more services for the local community.

Indirect income of £4,850 was received from fundraising activities including our '200 Club' scheme, which brought in £1,900. The annual quiz was a welcome return after the Covid enforced and this, plus other activities including Christmas cards sales added £2,950 to our reserves.

The Charity's maintains strong reserves, in relative terms. Once again, the trustees consider that there are no short to medium term concerns with our financial position.

Reserves Policy

Unrestricted funds, not committed or invested in tangible fixed assets (free Reserves), include 3 month's expenditure, which equates to around £140,000 in general funds. However, this is dependent upon the hours worked within the year.

Charitable Fund Raising

1. In Memoriam/Legacies

There were no donations received in memoriam or legacies.

2. Grants

- Ribble Valley Borough Council grant of £17,500 covered half of our carer support workers' travel costs.
- A grant of £12,000 was received for our Time 4 You Project from the National Lottery.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3. Donations and Fundraising

In the year 2022/2023 a number of individuals and groups made generous donations to Ribble Valley Crossroads Care for which the charity and the families who benefit are grateful.

Other projects included:

- We raised funds by selling our Christmas Cards.
- A successful Beer Festival raised funds.
- Our Annual Quiz which was resumed in year also raised funds.
- Funds received from Clitheroe Rotary for Bonfire night.

We also have a successful '200 club' with 70 members who pay in monthly and the profits are also used to help carers in the Ribble Valley and specifically our Time for You Dementia group held at West Bradford Village Hall on a Thursday.

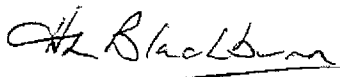
The Board of Trustees gratefully acknowledge support from a number of individuals, churches, service clubs, local businesses and other organisations from 1st April 2022 to 31st March 2023, including:

Ribble Valley Borough Council
Clitheroe Town Mayor Cllr Simon O'Rourke
Clitheroe Trinity Methodist Church
Clitheroe Rotary Club
Clitheroe Lions
Clover Club
The Eric Kinder Trust
Lord and Lady Clitheroe
Mr and Mrs T and C Ashworth
Mrs M Goodwin
Mrs B Green
Mr Martin James
Mrs P Malich
Mrs S Hinder
Mr Ismail

The trustees' report was approved by the Board of Trustees.

Mr H Blackburn
Trustee

25 October 2023



Mr M Townend ACMA
Trustee

25.10.2023

RIBBLE VALLEY CROSSROADS CARE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2023

The trustees 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).

The law applicable to charities in England and Wales 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 charity and of the incoming resources and application of resources of the charity for that 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

RIBBLE VALLEY CROSSROADS CARE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF RIBBLE VALLEY CROSSROADS CARE

I report to the trustees on my examination of the financial statements of Ribble Valley Crossroads Care (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: 
Ceri Dixon BSc(Hons) ACA

Dated: 9 November 2023

PM+M Solutions for Business LLP
New Century House
Greenbank Technology Park
Challenge Way
Blackburn
BB1 5QB

RIBBLE VALLEY CROSSROADS CARE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	2	8,559	55,503	64,062	7,790	68,094	75,884
Charitable activities	3	458,386	-	458,386	442,180	-	442,180
Other trading activities	4	5,530	-	5,530	2,870	-	2,870
Other income	5	-	-	-	106	-	106
Total income		472,475	55,503	527,978	452,946	68,094	521,040
<u>Expenditure on:</u>							
Charitable activities	6	472,056	65,232	537,288	442,066	53,010	495,076
Gross transfers between funds		-	-	-	(13,000)	13,000	-
Net income/(expenditure) for the year/							
Net movement in funds		419	(9,729)	(9,310)	(2,120)	28,084	25,964
Fund balances at 1 April 2022		238,647	50,286	288,933	240,767	22,202	262,969
Fund balances at 31 March 2023		239,066	40,557	279,623	238,647	50,286	288,933

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

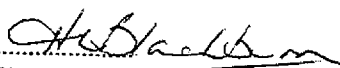
RIBBLE VALLEY CROSSROADS CARE

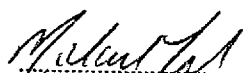
BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	11		209		279
Current assets					
Debtors	12	65,151		52,945	
Cash at bank and in hand		224,415		265,145	
		289,566		318,090	
Creditors: amounts falling due within one year	13	(10,152)		(29,436)	
Net current assets			279,414		288,654
Total assets less current liabilities			279,623		288,933
Income funds					
Restricted funds	14	40,557		50,286	
Unrestricted funds		239,066		238,647	
		279,623		288,933	

The financial statements were approved by the Trustees on 31/03/2023.


Mr H Blackburn
Trustee


Mr M Townsend ACMA
Trustee

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Ribble Valley Crossroads Care is a charitable incorporated organisation registered at the Charity Commission for England and Wales.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the company. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25 - 33% reducing balance
-----------------------	---------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Donations and gifts	8,559	-	8,559	7,760	-	7,760
Grants	-	55,503	55,503	30	68,094	68,124
	<u>8,559</u>	<u>55,503</u>	<u>64,062</u>	<u>7,790</u>	<u>68,094</u>	<u>75,884</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

3 Charitable activities

	Unrestricted 2023 £	Unrestricted 2022 £
Carer support income	<u>458,386</u>	<u>442,180</u>

4 Other trading activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Fundraising events	2,950	142
200 Club	<u>2,580</u>	<u>2,728</u>
Other trading activities	<u>5,530</u>	<u>2,870</u>

5 Other income

	Total 2023 £	Unrestricted funds 2022 £
Bank interest	<u>-</u>	<u>106</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

6 Charitable activities

	2023 £	2022 £
Share of support costs (see note 7)	534,576	492,253
Share of governance costs (see note 7)	2,712	2,823
	<u>537,288</u>	<u>495,076</u>
Analysis by fund		
Unrestricted funds	472,056	442,066
Restricted funds	65,232	53,010
	<u>537,288</u>	<u>495,076</u>

7 Support costs

	Support costs £	Governance costs £	2023 Support costs £	Governance costs £	2022 £
Staff costs	416,715	-	416,715	384,644	384,644
Depreciation	-	70	70	-	93
Travel	25,248	-	25,248	22,709	22,709
Occupancy costs	20,124	-	20,124	18,532	18,532
Support costs	72,489	-	72,489	66,368	66,368
Accountancy	-	2,642	2,642	-	2,730
	<u>534,576</u>	<u>2,712</u>	<u>537,288</u>	<u>492,253</u>	<u>495,076</u>
Analysed between Charitable activities	<u>534,576</u>	<u>2,712</u>	<u>537,288</u>	<u>492,253</u>	<u>495,076</u>

Included within support costs are Club expenses of £680 (2022: £720).

Of the total support and governance costs, £472,056 (2022: £442,066) relates to unrestricted funds and £65,232 (2022: £53,010) relates to restricted funds.

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

9 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	36	36

Employment costs

	2023 £	2022 £
Wages and salaries	411,095	379,105
Other pension costs	5,620	5,539
	416,715	384,644

Total employee benefits paid to key management personnel, including employer pension contributions and mileage expenses, amounted to £52,964 (2022: £54,988).

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2022	661
At 31 March 2023	661
Depreciation and impairment	
At 1 April 2022	382
Depreciation charged in the year	70
At 31 March 2023	452
Carrying amount	
At 31 March 2023	209
At 31 March 2022	279

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

12 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Trade debtors	65,151	52,945

13 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other taxation and social security	-	8,010
Accruals and deferred income	10,152	21,426
	10,152	29,436

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£	£	£	£	£
Restricted funds	22,202	68,094	(53,010)	13,000	50,286	55,503	(65,232)	40,557

15 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022
	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:					
Tangible assets	209	-	209	279	279
Current assets/(liabilities)	238,857	40,557	279,414	238,368	288,654
	239,066	40,557	279,623	238,647	288,933

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

16 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	6,667	6,667
Between two and five years	9,999	16,666
	<u>16,666</u>	<u>23,333</u>

17 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

Accounts

Charity Registration No. 1179014



RIBBLE VALLEY CROSSROADS CARE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

PM+M Solutions for Business LLP
Chartered Accountants
New Century House
Greenbank Technology Park
Blackburn
Lancashire
BB1 5QB

RIBBLE VALLEY CROSSROADS CARE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr Peter Anwyl
Mr Howard Blackburn
Mr David Bleazard
Mr Phillip Mileham
Mr Graham Claydon
Ms Olwyn Claydon
Ms Glenys Gallagher
Mr Peter Harling
Mr Ian Joyce
Mr Tom McLean MBE
Ms Ann Roberts
Mr Richard Schofield
Dr Michael Smith
Mr Michael Townend ACMA
Ms Jane Spurgeon (appointed 13th October 2020)
Ms Anya Wallace (appointed 13th October 2020)

Charity number

1179014

Principal address

Suite 10, Hawthorne Business Park
Lincoln Way
Clitheroe
Lancashire
BB7 1QD

Independent examiner

PM+M Solutions for Business LLP
New Century House
Greenbank Technology Park
Challenge Way
Blackburn
BB1 5QB

RIBBLE VALLEY CROSSROADS CARE

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RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

The Trustees of Ribble Valley Crossroads Care present the Annual Report and Accounts for the year ended 31st March, 2021. The Trustees confirm that the Annual Report and Financial Statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January, 2015).

Statement from the Chairman

This is my first report as Chairman of Ribble Valley Crossroads Care, and I would like to thank former chair Tom McLean, and the trustees, for their support since 1 January 2021 when I officially took up the role.

2020/21 was a most challenging year for everyone due to the Covid-19 pandemic, which not only affected individuals, but also organisations, including those across the Care Sector. Throughout the period covered by this report people across the country were subjected to severe restrictions in their activities outside the home and their immediate family environment. This meant that our staff were restricted in their working practices, and in the way that they were able to continue to provide care to vulnerable people across the community. I would like to join the trustees in thanking our amazing team of care workers and support staff for continuing to visit people and cover our important administrative functions throughout the restrictions, enduring the mandatory wearing of PPE, taking Covid tests and undergoing periods of self-isolation when required. Our staff were amazing in keeping the services going over such a difficult time, and I would like to thank them all for their resilience and selflessness.

During this period the overall number of care hours, and consequently income, was drastically reduced, although we were able to set a realistic financial budget for the period and manage our staffing hours accordingly. Whilst client income fell, we were able to successfully obtain grants from both the county and borough councils to help us through the pandemic. Obtaining PPE was initially very difficult, but supplies were ordered in plenty once available, which helped maintain the safety of our care staff.

Many of our traditional fundraising activities were suspended, although we did manage to raise funds through the 200 Club, from the sale of Christmas Cards, and from holding a virtual Balloon Race.

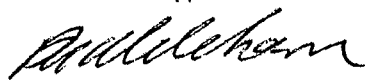
We did manage to successfully move offices during the period on 1 August 2020. This was no mean feat during the restrictions of a pandemic, and thanks go to everyone for their hard work in organising the move.

Despite a reduction in client hours, we did manage as an organisation to continue to manage the business, and review some of our systems and procedures. I would like to thank our team of trustees who continued to meet "virtually" throughout the year, enabling us to re-establish the terms of reference for our subgroups, and the membership of those groups. We were also as an organisation able to start to review our business plans for the forthcoming period as we hopefully emerge from the restrictions of the pandemic.

We also continued to monitor the quality of our work, which included undertaking feedback from clients about our services.

Staffing levels continue to be an issue for the charity, as indeed they are across the care sector. Fortunately, we retained most of our staff throughout the period, despite periods of isolation and the necessity for some of the administrative team to work from home for long periods.

In summary, I am very proud of our staff who have kept the charity going throughout a difficult year and cannot thank them enough. I am also very fortunate to be supported by an enthusiastic and motivated team of trustees who applied a considerable breadth of skills to enable the charity to maintain a firm financial footing and sound base for the future. Finally, on behalf of our clients I thank our trustees, volunteers, supporters and donors for their support, and look forward to a brighter future as we move on from the pandemic. I commend this Annual Report to our members and supporters.



Phil Mileham
Chairman

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

September 2021 Constitution

The company is a registered Charity number 1179014 and was set up by adoption of a constitution of a Charitable Incorporated Organisation whose only voting members are its Charity Trustees with effect from 1st April, 2019.

Board of Management

Ribble Valley Crossroads Care is governed by a board of volunteer trustees and in line with the charity's Constitution. The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Constitution. The Board meets every 2 months and where appropriate additional meetings or sub-groups are arranged. Day to day operational management is delegated by the trustees to the registered Manager. The Board recognises the need for sound succession planning and continues to keep the pool of potential Trustees under scrutiny for suitable recruits.

Objectives and Activities

Ribble Valley Crossroads Care promotes, offers, supports and delivers high quality services for carers and people with care needs in the Ribble Valley.

A carer is defined as someone who spends a significant proportion of their life providing unpaid support to family or friends. This could be caring for a relative, partner or friend who is ill, frail, disabled or has mental health and substance misuse problems.

We believe that:

- Carers deserve to be offered practical support to reduce the stress of caring and to be respected and valued for the care they provide.
- As a charity, Ribble Valley Crossroads Care must guard its freedom to follow its identified objectives and not become an arm of local government
- High Quality support is essential. By this we mean:
 - Delivering a range of services which meet Carers' needs.
 - Ensuring a highly trained and motivated team.
 - Achieving internal and external quality assurance standards.
- Continuing innovation to meet changing needs
- Committed and satisfied staff, trustees and volunteers are the core of the service. Everyone involved with the organisation must be valued and treated with respect.

Our aim is to give Carers time to be themselves as well as to support individuals who need caring services.

The trustees review the aim, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees to exercise their powers in the fulfilment of their duties that the charity's aim, objectives and activities remained focused on its stated purposes.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

Our objectives are:

1. to relieve the stress experienced by carers and people with physical, mental and sensory impairment within the family or home by offering a respite service.
2. to deliver, maintain and monitor a high standard of support and care to enable people to live as independently as possible in their own homes.
3. to avoid admission to hospital or residential care of the person should a breakdown or other failure occur in the household.
4. to reduce social isolation.
5. to supplement and complement, not to replace, existing Statutory Services and to work closely with Statutory Authorities and Voluntary Organisations having similar objectives.

Our values

Ribble Valley Crossroads Care places carers and the people they support at the heart of everything we do.

- Quality – we ensure that our services are high quality, flexible, responsive, professional and continually improving.
- Respect – we always treat carers and the people they support with dignity and respect.
- Innovation – we actively explore opportunities for establishing joint projects and relationships with other organisations that will improve services for carers and the people they support.
- Compassionate – caring and empathising with carers, their families and the people they are caring for.
- Trust – we understand that our services only respond to carers' needs when they trust us to care for the person they support.
- Skilled – we believe that our staff can care the best when they are competent, confident, knowledgeable and understand the health and social care needs of the people they are supporting.

The business plan for a five-year period is reviewed regularly, to take account of carer needs, service developments and changes in legislation and regulation. A major review of our strategic plan and business planning took place in the year 2016/17 and the annual implementation plan updated in April 2019.

Achievements and Performance

1. Home Care Personal Service

The number of direct home care hours provided in the year was 18,417 an average of 354 hours per week compared to 452 hours per week in 2019/2020, a decrease of 27.5%.

The income per direct care hour was £20.24 (£18.95 in 2019/2020) an Increase of 6.8%%.

Over the year a 100 families received support, compared to 113 over the previous year. We support on average 60 families in any one month.

Our Carer Support Workers supported all ages from the very youngest of children to 97 years old. Support is designed with the person who needs our support at the centre. We work together to identify the outcomes the individual wants to achieve and identify how we can accomplish these. Our assistance can range from helping someone to get up, washed, dressed and make breakfast, to helping with medication, providing companionship, accompanying on outings, overnight care, rehabilitation, end of life support

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

2. Our Young People's Outings

Unfortunately, due to the pandemic all Young Peoples outings had been placed on hold throughout the year. Due to restrictions we could not take Young People out into the community. We hope to resume these services towards the end of 2021.

3. The Partnership

For delivery of support through Direct Payments entered into with Calico has delivered a few hours of support for one family.

4. Meeting the needs of the local community

Our Time 4 You community project had to close throughout the year due to the Pandemic. Whilst attendees did not physically meet our Activities Coordinator successfully set up a virtual group on Facebook. The group met virtually on a weekly basis and shared photographs, videos, and content with one another. The virtual meetings enabled individuals to feel less isolated during the pandemic.

As with our other Community Groups, Mearley Fold Lunch Club also did not take place due to the pandemic. A volunteer kept in touch with the group via telephone during the year.

5. Business Efficiency and Sustainability

- We continued to review and restructure our team to meet current and future business needs
- We continued to carry out cost cutting exercises in management processes to reduce cost and increase efficiency

Funds held as custodian trustee

Ribble Valley Crossroads Care is responsible for managing personal budgets for a client. These funds are held in a separate client bank account which are reconciled monthly but do not form part of the Ribble Valley Crossroads Care management accounts. The accounts are audited by the relevant authority responsible in the current cases, the NHS.

Quality Assurance

We are registered with the Care Quality Commission. CQC have been kept informed regarding our change of status to a Charity Incorporated Organisation. Using the CQC framework of 5 key lines of enquiry (KLOE), the following is a selection of comments/compliments received in the year under report.

SAFE

"My relative is much safer with the help of Crossroads"
"Thank you for providing a vital service that helps keep my relative safe"
"My wife feels very comfortable and safe"

EFFECTIVE

"Please pass on my thanks to everyone who everyone who worked with Dad and helped him to live independently for so long"

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

"Please again pass on to your wonderful carers our heartfelt thanks for their effective, patient, kind and highly professional work"

"It has made a difference to our lives"

"It's a comfort to know things are going well"

"We would be lost without you"

"Mum was so pleased with the carer"

"A huge thankyou to all your staff for the truly excellent, professional support and help you have all provided"

"It really does appear that the support from the support workers is working for him"

"He wouldn't have got this far in his recovery without the Carers help"

"Thanks to the team who do such a marvellous job"

CARING

"Can I say what a wonderful job Crossroads have done over this difficult time, You deserve lots of praise."

"Thanks for your excellent ongoing care the team are providing"

"We are very appreciative of the excellent, very professional, kind, personalised care given by your colleagues"

"The thoughtfulness, care and consideration for my relative shown by everyone at Crossroads Care was exceptional. We knew she was in good hands"

"The care, patience and good humour have been outstanding"

"My relative very much enjoys and benefits from her caring visits"

"Without exception the ladies that visit Dad have been the most lovely, warm and compassionate carers for him and we cannot tell you how grateful we are for everything you all do"

"There is a surprising change of heart from Dad who really did not want carers in place. The visits are going really well"

RESPONSIVE

"May I also take this opportunity of thanking all those involved in putting in a care scheme so quickly"

"The girls react very well to problems that have arisen and I am always kept in the loop"

WELL-LED

"A special mention to the office staff for all the care and support during this difficult time"

"Thankyou to Crossroads office staff for helping me out with my visits and times"

"We would not have got through the last few months without your support"

"Thank you for a fantastic service"

"Just to say a heartfelt thank you to you and all the other ladies who looked after my Dad. I cannot tell you what a difference it makes to him and we are so grateful for everything that you all do for him in such a kind and compassionate way"

"It's very reassuring to hear what you have all achieved"

Local Quality Evaluation

Our annual quality assurance questionnaire, a sampling exercise involving some 20 families, conducted by telephone or visits, was undertaken by Trustees. The findings confirmed those reported by the CQC inspector.

Risk

We conducted a review of our business risk assessment which analysed the potential risk to the charity across five key areas, finance, governance, service, people and quality.

The Financial instructions were reviewed and amended in March 2021.

Internal financial risks are minimised by the maintenance of strict procedures for

- loss
- authorisation of transactions
- checking timesheets and expenses

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

- regular scrutiny of Financial Policies and Management Accounts by a Finance Sub Committee of the Board of Management
- regular Financial Reports to the Board of Management at bimonthly intervals.

External risks: The trustees and manager work to ensure that commissioners of service are aware of the financial pressures of providing a high quality service in a rural area and in preserving financial viability, including selective tendering for inclusion in the Learning Disability and Autism framework arrangements for future procurement of domiciliary care by the Lancashire County Council.

Risks to clients and families are assessed and managed in the recruitment and care plan systems by:

- application of high standards for staff recruitment
- DBS checks
- ensuring consistently high quality of delivery service
- routine risk assessment at the clients' homes prior to delivery of service
- considerate planning of care to meet the needs of the family as a whole
- scrutiny of vehicle insurance where care involves journeys for the cared for person
- staff training in particular safeguarding children and vulnerable adults.
- application of Ribble Valley Crossroads Care procedures to all our work.
- application of the Equality Act 2011
- application of the Care Act 2014 and Mental Capacity Act 2005

Voluntary Help

The scheme is governed by a voluntary Board of Trustees . We also have a small group of Volunteers who help with development, social and fundraising activities.

Financial Review

The Statement of Financial Activities, given later in this report, shows:

	2021	2020
Unrestricted Funds	£231,456	£222,869
Restricted Funds	£22,202	£4,901
Total Funds	£253,658	£227,770
Net income/(expenditure)	£25,888	£(21,778)

The Covid pandemic had an immediate impact on the financial year 2020/21 with a large drop in the number of care hours due to lockdown restrictions. Activity levels had already been impacted through a loss of a large contract in the previous year and this loss had been incorporated into the financial budget that projected an operational deficit of more than £34,000 for the 12-month period (2019/20 had resulted in a deficit of around £12,000). With our fundraising program only affected in a relatively small way by the virus-related restrictions, for example, the cancellation of the annual quiz, our pressing financial concerns were focused on controlling staff costs and in minimising the overall impact of lost income through the reduction in activity levels. Fortunately, support from the government's Job Retention Scheme plus grants received in relation to 'Infection Protection and Control' combined with free of charge supplies of PPE and Covid SSP repayments, all helped to reduce our running costs. Some overhead increases were unavoidable, for example, higher office rent and utility costs, following a move to our new premises. However, with care hour provision beginning to lift in September and the ability to use restricted support grants to recover some costs, we were able to keep the operational deficit for the year to under £22,000. This is

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

approximately midway between the previous year and the budgeted figure and is a commendable achievement, given the circumstances we had to operate in. Indirect income of around £16,700, primarily through fundraising activities and a substantial legacy bequest, meant that our overall reserves were negatively impacted by just over £5,000 during 2020/21. The current financial year has a budgeted total operational income of around £469,000, which includes the greatly appreciated annual support grant from Ribble Valley Borough Council of £17,500. There remain significant challenges ahead, with some still being caused by the pandemic. The budget also predicts a deficit of approximately £26,600. Whilst some external support remains, for example, free of charge PPE throughout the year, inflationary rises are expected in several cost areas. The hope is that we can increase activity levels during the year, but the difficulty of recruiting care staff is proving one limiting factor in this endeavour. This also causes problems in being able to provide charitable services that are supported by restricted income, which more than doubled, in monetary terms, during the year. The reassurance is that our reserves remain strong enough to weather any short-term shortfalls although support from indirect sources, such as new fundraising activities and income from legacies, would help to relieve any medium-term concerns.

Reserves Policy

Unrestricted funds not committed or invested in tangible fixed assets (free Reserves) include 3 month's expenditure, which varies between £90,000 and £120,000 in general funds, and is dependent upon the hours worked within the year

Charitable Fund Raising

1. In Memoriam/Legacies

Donations in memoriam were received in the year from:

Mrs Joan Scott
Mrs P Council

A legacy was received from Mrs Betty Barker

2. Grants

- Ribble Valley Borough Council grant covered half of our carer support workers' travel costs and was increased in the year to £17,500 from £15,000 (2019-2020)
- A grant of £12,000 received for our Time 4 You Project from the Lottery
- A discretionary Grant was received from Ribble Valley Borough Council for £5000 for COVID 19
- Lancashire County Council gave us a grant of £7667 for COVID 19 support
- Clitheroe and District Physio Trust gave a grant of £2200 to help support a family with overnight care
- Infection Protection Control and Workforce Capacity funds given by Lancashire County Council for support during the pandemic amounted to £22,237

3. Donations and Fundraising

In the year 2020/2021 a number of individuals and groups made generous donations to Ribble Valley Crossroads Care for which the charity and the families who benefit are grateful.

Other projects included:

Due to the Pandemic our Fundraising Activities were inhibited and we therefore were unable to hold our Annual Quiz.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

We did however hold a very successful Virtual Balloon Race during the August bank holiday.

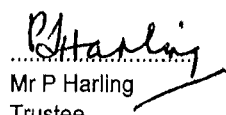
We also raised funds by selling our Christmas Cards.

We also have a successful '200 club' with 70 members who pay in monthly t and the profits are also used to help carers in the Ribble Valley and specifically our Time for You Dementia group held at West Bradford Village Hall on a Thursday which has been suspended due to the Pandemic.

The Board of Trustees gratefully acknowledge support from a number of individuals, churches, service clubs, local businesses and other organisations from 1st April 2020 to 31st March 2021, including:

Ribble Valley Borough Council
Rotary Club of Clitheroe
Clitheroe and District Physio Trust
Clitheroe Trinity Methodist Church
Clitheroe Lions
Dugdale Nutrition Ltd
Eric Kinder Trust
PM+M Solutions for Business LLP
Lord and Lady Clitheroe
Mr and Mrs T and C Ashworth
Mr and Mrs G Goodwin
Mrs B Green
Mr Michael Hindle
Mr Bill Honeywell
Mr Martin James
Mrs P Mallich
Mr Pendlebury
Mr J Pilkington
Mr M Preedy
Mr & Mrs Roberts
Mr J Taylor (Miles Taylor Family)
Tesco Clitheroe
Trinity Ladies

The trustees report was approved by the Board of Trustees.


Mr P Harling

Trustee

Dated: 26 October 2021


Mr M Townend ACMA

Trustee

Dated: 26 October 2021

RIBBLE VALLEY CROSSROADS CARE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees 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).

The law applicable to charities in England and Wales 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 charity and of the incoming resources and application of resources of the charity for that 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

RIBBLE VALLEY CROSSROADS CARE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF RIBBLE VALLEY CROSSROADS CARE

I report to the trustees on my examination of the financial statements of Ribble Valley Crossroads Care (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

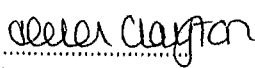
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: 
Helen Clayton BSc FCA

Dated: 18 November 2021

PM+M Solutions for Business LLP
New Century House
Greenbank Technology Park
Challenge Way
Blackburn
BB1 5QB

RIBBLE VALLEY CROSSROADS CARE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
<u>Income from:</u>							
Donations and legacies	2	23,245	64,171	87,416	15,649	32,000	47,649
Charitable activities	3	396,671	-	396,671	475,707	-	475,707
Other trading activities	4	4,730	-	4,730	4,390	-	4,390
Total income		424,646	64,171	488,817	495,746	32,000	527,746
<u>Expenditure on:</u>							
Charitable activities	5	416,059	46,870	462,929	475,683	73,841	549,524
Gross transfers between funds		-	-	-	(20,906)	20,906	-
Net income/(expenditure) for the year/ Net incoming/(outgoing) resources		8,587	17,301	25,888	(843)	(20,935)	(21,778)
<u>Other recognised gains and losses</u>							
Other gains or losses	9	-	-	-	223,712	25,836	249,548
Net movement in funds		8,587	17,301	25,888	222,869	4,901	227,770
Fund balances at 1 April 2020		222,869	4,901	227,770	-	-	-
Fund balances at 31 March 2021		231,456	22,202	253,658	222,869	4,901	227,770

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

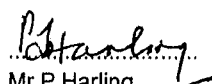
RIBBLE VALLEY CROSSROADS CARE

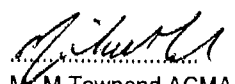
BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	10		372		496
Current assets					
Debtors	11	57,533		52,248	
Cash at bank and in hand		<u>229,807</u>		<u>186,853</u>	
		287,340		239,101	
Creditors: amounts falling due within one year	12	<u>(34,054)</u>		<u>(11,827)</u>	
Net current assets			<u>253,286</u>		<u>227,274</u>
Total assets less current liabilities			<u>253,658</u>		<u>227,770</u>
Income funds					
Restricted funds	13	22,202		4,901	
Unrestricted funds		<u>231,456</u>		<u>222,869</u>	
		<u>253,658</u>		<u>227,770</u>	

The financial statements were approved by the Trustees on 26 October 2021.


Mr P Harling
Trustee


Mr M Townend ACMA
Trustee

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

Ribble Valley Crossroads Care is a charitable incorporated organisation registered at the Charity Commission for England and Wales.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

RIBBLE VALLEY CROSSROADS CARE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the company. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25 - 33% reducing balance
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Donations and gifts	23,125	-	23,125	15,529	-	15,529
Grants	120	64,171	64,291	120	32,000	32,120
	<u>23,245</u>	<u>64,171</u>	<u>87,416</u>	<u>15,649</u>	<u>32,000</u>	<u>47,649</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

3 Charitable activities

	Unrestricted 2021 £	Unrestricted 2020 £
Carer support income	<u>396,671</u>	<u>475,707</u>

4 Other trading activities

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Fundraising events	1,355	1,119
200 Club	<u>3,375</u>	<u>3,271</u>
Other trading activities	<u>4,730</u>	<u>4,390</u>

5 Charitable activities

	2021 £	2020 £
Share of support costs (see note 6)	459,139	547,091
Share of governance costs (see note 6)	<u>3,790</u>	<u>2,433</u>
	<u>462,929</u>	<u>549,524</u>
Analysis by fund		
Unrestricted funds	416,059	475,683
Restricted funds	<u>46,870</u>	<u>73,841</u>
	<u>462,929</u>	<u>549,524</u>

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

6 Support costs

	Support costs £	Governance costs £	2021 Support costs £	Governance costs £	2020 £
Staff costs	360,886	-	360,886	434,101	434,101
Depreciation	-	124	124	-	165
Travel	34,583	-	34,583	32,832	32,832
Occupancy costs	15,804	-	15,804	8,846	8,846
Support costs	47,866	-	47,866	71,312	71,312
Accountancy	-	3,666	3,666	-	2,268
	<u>459,139</u>	<u>3,790</u>	<u>462,929</u>	<u>547,091</u>	<u>549,524</u>
Analysed between Charitable activities	<u>459,139</u>	<u>3,790</u>	<u>462,929</u>	<u>547,091</u>	<u>549,524</u>

Included within support costs are Club expenses of £860 (2020: £860).

Of the total support and governance costs, £416,059 (2020: £475,683) relates to unrestricted funds and £46,870 (2020: £73,841) relates to restricted funds.

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	<u>34</u>	<u>35</u>
Employment costs	2021 £	2020 £
Wages and salaries	355,740	427,963
Other pension costs	<u>5,146</u>	<u>6,138</u>
	<u>360,886</u>	<u>434,101</u>

Total employee benefits paid to key management personnel, including employer pension contributions and mileage expenses, amounted to £55,388 (2020: £63,594).

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

9 Other gains or losses

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021 £	2021 £	2021 £	2020 £	2020 £	2020 £
Funds transferred from Ribble Valley Crossroads Care Attendant Scheme Limited	-	-	-	223,712	25,836	249,548

10 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2020	661
At 31 March 2021	661
Depreciation and impairment	
At 1 April 2020	165
Depreciation charged in the year	124
At 31 March 2021	289
Carrying amount	
At 31 March 2021	372
At 31 March 2020	496

11 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	57,533	52,248

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

12 Creditors: amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	7,624	328
Accruals and deferred income	26,430	11,499
	<u>34,054</u>	<u>11,827</u>

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds					Movement in funds				
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Other gains £	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £	
Restricted funds	-	32,000	(73,841)	20,906	25,836	4,901	64,171	(46,870)	22,202	

Restricted funds carried forward relate to grants received in relation to employment support costs.

14 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	372	-	372	496	-	496
Current assets	231,456	22,202	253,286	222,373	4,901	227,274
	<u>231,828</u>	<u>22,202</u>	<u>253,658</u>	<u>222,869</u>	<u>4,901</u>	<u>227,770</u>

RIBBLE VALLEY CROSSROADS CARE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

15 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Within one year		
Between two and five years	6,667	-
	<u>23,333</u>	<u>-</u>
	<u>30,000</u>	<u>-</u>

16 Related party transactions

During the previous year, the charity paid rent of £6,696 and Electricity of £1,072 to Dugdale Nutrition Limited, a company in which Michael Townend, a trustee, was a director. This company ceased to be a related party when Michael Townend resigned in September 2019.