

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**

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### **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 13<sup>th</sup> October 2020)  
Ms Anya Wallace (appointed 13<sup>th</sup> 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

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# **RIBBLE VALLEY CROSSROADS CARE**

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# **RIBBLE VALLEY CROSSROADS CARE**

## **TRUSTEES' REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2021**

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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.

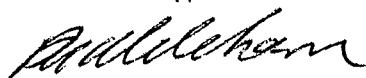
We did manage to successfully move offices during the period on 1 August 2020. This was no mean feat during the restrictions of a pandemic, and thanks go to everyone for their hard work in organising the move.

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**

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### **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 1<sup>st</sup> 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**

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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**

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### **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**

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"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**

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- 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:

	<b>2021</b>	<b>2020</b>
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**

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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

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

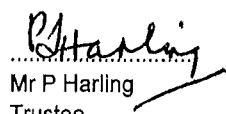
We also raised funds by selling our Christmas Cards.

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.

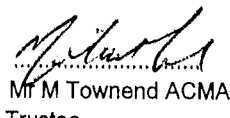
The Board of Trustees gratefully acknowledge support from a number of individuals, churches, service clubs, local businesses and other organisations from 1<sup>st</sup> April 2020 to 31<sup>st</sup> March 2021, including:

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**

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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

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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.

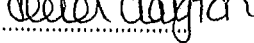
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting 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 £
<b><u>Income from:</u></b>							
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
<b>Total income</b>		<b>424,646</b>	<b>64,171</b>	<b>488,817</b>	<b>495,746</b>	<b>32,000</b>	<b>527,746</b>
<b><u>Expenditure on:</u></b>							
Charitable activities	5	416,059	46,870	462,929	475,683	73,841	549,524
Gross transfers between funds		-	-	-	(20,906)	20,906	-
<b>Net income/(expenditure) for the year/ Net incoming/(outgoing) resources</b>		<b>8,587</b>	<b>17,301</b>	<b>25,888</b>	<b>(843)</b>	<b>(20,935)</b>	<b>(21,778)</b>
<b><u>Other recognised gains and losses</u></b>							
Other gains or losses	9	-	-	-	223,712	25,836	249,548
<b>Net movement in funds</b>		<b>8,587</b>	<b>17,301</b>	<b>25,888</b>	<b>222,869</b>	<b>4,901</b>	<b>227,770</b>
Fund balances at 1 April 2020		222,869	4,901	227,770	-	-	-
<b>Fund balances at 31 March 2021</b>		<b>231,456</b>	<b>22,202</b>	<b>253,658</b>	<b>222,869</b>	<b>4,901</b>	<b>227,770</b>

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

All income and expenditure derive from continuing activities.

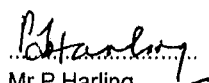
# RIBBLE VALLEY CROSSROADS CARE

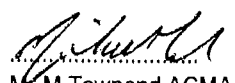
## BALANCE SHEET

AS AT 31 MARCH 2021

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

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### **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**

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**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**

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**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>
<b>Analysis by fund</b>		
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 £
<b>Cost</b>	
At 1 April 2020	661
At 31 March 2021	661
<b>Depreciation and impairment</b>	
At 1 April 2020	165
Depreciation charged in the year	124
At 31 March 2021	289
<b>Carrying amount</b>	
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**

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**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.