

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	
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Independent examiner	PM+M Solutions for Business LLP	
	New Century House	
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	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.

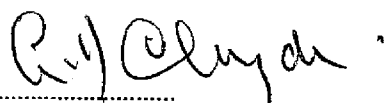
Our work is checked for quality on a regular basis and a recent check listed us as good. Client feedback is also checked, and the results are most favourable.

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.

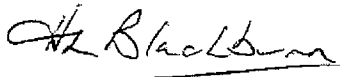
The Board of Trustees gratefully acknowledge support from a number of individuals, churches, service clubs, local businesses and other organisations from 1st April 2022 to 31st March 2023, including:

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						
Income and endowments from:							
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
Expenditure on:							
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.

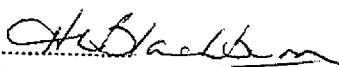
RIBBLE VALLEY CROSSROADS CARE

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 Townend 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
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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 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 2023	Restricted funds 2023	Total Unrestricted funds 2023	Unrestricted funds 2022	Restricted funds 2022	Total 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	50,286	288,654
	239,066	40,557	279,623	238,647	50,286	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).