

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

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<b>Trustees</b>	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	
<b>Charity number</b>	1179014	
<b>Principal address</b>	Suite 10, Hawthorne Business Park Lincoln Way Clitheroe Lancashire BB7 1QD	
<b>Independent examiner</b>	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 2024**

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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 1<sup>st</sup> 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 31<sup>st</sup> 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**

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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**

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#### **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 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**

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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 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**

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#### **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**

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#### **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

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#### 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**

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We saw another increase in the care support hours we provided to the community during the year ended 31<sup>st</sup> 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**

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#### **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 1<sup>st</sup> April 2023 to 31<sup>st</sup> 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

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#### 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

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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 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						
<b>Income from:</b>							
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
<b>Total income</b>		<b>548,758</b>	<b>61,217</b>	<b>609,975</b>	<b>472,475</b>	<b>55,503</b>	<b>527,978</b>
<b>Expenditure on:</b>							
Charitable activities	5	543,835	78,868	622,703	472,056	65,232	537,288
<b>Net income/(expenditure) for the year/</b>							
<b>Net movement in funds</b>		<b>4,923</b>	<b>(17,651)</b>	<b>(12,728)</b>	<b>419</b>	<b>(9,729)</b>	<b>(9,310)</b>
Fund balances at 1 April 2023		239,066	40,557	279,623	238,647	50,286	288,933
<b>Fund balances at 31 March 2024</b>		<b>243,989</b>	<b>22,906</b>	<b>266,895</b>	<b>239,066</b>	<b>40,557</b>	<b>279,623</b>

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 £	£
<b>Fixed assets</b>					
Tangible assets	11		157		209
<b>Current assets</b>					
Debtors	12	59,171		65,151	
Cash at bank and in hand		241,155		224,415	
		300,326		289,566	
<b>Creditors: amounts falling due within one year</b>	13	(33,588)		(10,152)	
<b>Net current assets</b>			266,738		279,414
<b>Total assets less current liabilities</b>			266,895		279,623
<b>Net assets excluding pension liability</b>			266,895		279,623
<b>The funds of the charity</b>					
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

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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 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

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### 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 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	<b>534,057</b>	458,386

### 4 Other trading activities

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

### 5 Charitable activities

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

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

### 12 Debtors

	2024 £	2023 £
<b>Amounts falling due within one year:</b>		
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 £
<b>Defined contribution schemes</b>		
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>
<b>Previous year:</b>				
	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 £
<b>At 31 March 2024:</b>			
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 £
<b>At 31 March 2023:</b>			
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

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### 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).