

Charity Registration No. 1179014

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

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

# RIBBLE VALLEY CROSSROADS CARE

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Ms O Assheton (President)	
	Mrs G Hore (Chair)	
	Ms A Wallace (Vice Chair)	
	Mr I Joyce	
	Mr D Bleazard	
	Ms A Roberts	
	Dr M Smith	
	Mr M Townend ACMA	
	Ms G Gallagher	
	Ms J Spurgeon	
	Mr S O'Rourke	
	Mr W Slinger	(Appointed 12 February 2025)
<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 2025**

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

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

#### **Statement from the Chairperson**

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

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

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

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

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

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

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

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

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

Grace Hore  
Chairperson  
October 2025

# **RIBBLE VALLEY CROSSROADS CARE**

## **TRUSTEES' REPORT (CONTINUED)**

### **FOR THE YEAR ENDED 31 MARCH 2025**

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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 April, 2019.

#### **Board of Management**

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

#### **Objectives and activities**

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

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

We believe that:

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

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

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

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

Our objectives are:

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

# **RIBBLE VALLEY CROSSROADS CARE**

## **TRUSTEES' REPORT (CONTINUED)**

### **FOR THE YEAR ENDED 31 MARCH 2025**

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#### **Our values**

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

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

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

#### **Achievements and performance**

##### **1. Home Care Personal Service**

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

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

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

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

##### **2. The Partnership**

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

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

##### **3. Meeting the needs of the local community**

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

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

##### **4. Business Efficiency and Sustainability**

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

# **RIBBLE VALLEY CROSSROADS CARE**

## **TRUSTEES' REPORT (CONTINUED)**

### **FOR THE YEAR ENDED 31 MARCH 2025**

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#### **Funds held as custodian trustee**

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

#### **Quality Assurance**

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

#### **SAFE**

##### **Key Safe Access Concerns and Resolution-**

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

##### **Real-Time Monitoring via TAG Dashboard-**

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

#### **EFFECTIVE**

##### **Development of Roster System and Shift Allocation-**

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

# **RIBBLE VALLEY CROSSROADS CARE**

## **TRUSTEES' REPORT (CONTINUED)**

### **FOR THE YEAR ENDED 31 MARCH 2025**

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#### **CARING**

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

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

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

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

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

#### **RESPONSIVE**

Timely and Appropriate Responses-

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

Staff Communication and Feedback Processes-

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

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

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

#### **WELL-LED**

Scheduled and Evidence-Based Reviews-

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

Six weeks following the initial assessment

At six months and twelve months thereafter

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

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



# RIBBLE VALLEY CROSSROADS CARE

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### Local Quality Evaluation

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

#### Risk

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

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

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

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

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

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

#### Voluntary Help

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

#### Financial review

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

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

# **RIBBLE VALLEY CROSSROADS CARE**

## **TRUSTEES' REPORT (CONTINUED)**

### **FOR THE YEAR ENDED 31 MARCH 2025**

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

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

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

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

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

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

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

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

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

#### **Reserves Policy**

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

# **RIBBLE VALLEY CROSSROADS CARE**

## **TRUSTEES' REPORT (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **Charitable Fund Raising**

#### **1. In Memoriam/Legacies**

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

#### **2. Grants**

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

#### **3. Donations and Fundraising**

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

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

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

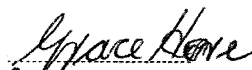
The Board of Trustees gratefully acknowledge support from a number of individuals, churches, service clubs, local businesses and other organisations from 1 April 2024 to 31 March 2025, including:

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

#### **Statement of trustees' responsibilities**

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

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



Mrs G Hore

Chair

Date: 29/10/2025



Mr M Townend ACMA

Chair

# RIBBLE VALLEY CROSSROADS CARE

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF RIBBLE VALLEY CROSSROADS CARE

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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 2025.

#### **Responsibilities and basis of report**

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

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

#### **Independent examiner's statement**

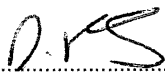
Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

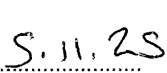
Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the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

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

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

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

Signed: 

Dated: 

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

# RIBBLE VALLEY CROSSROADS CARE

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

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

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

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

  
Mrs G Hore  
Chair

  
Mr M Townsend ACMA  
Chair

# RIBBLE VALLEY CROSSROADS CARE

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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

# RIBBLE VALLEY CROSSROADS CARE

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

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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 2025

#### 1 Accounting policies

(Continued)

##### 1.5 Expenditure

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

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

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

##### 1.6 Tangible fixed assets

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

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

Fixtures and fittings	25% reducing balance
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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 2025

#### 1 Accounting policies

(Continued)

##### **Basic financial assets**

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

##### **Basic financial liabilities**

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

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

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

##### **Derecognition of financial liabilities**

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

#### 1.9 Employee benefits

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

#### 1.10 Retirement benefits

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

#### 1.11 Leases

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

#### 2 Donations and legacies

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

# RIBBLE VALLEY CROSSROADS CARE

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

### 3 Charitable activities

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

### 4 Other trading activities

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

### 5 Income from investments

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

# RIBBLE VALLEY CROSSROADS CARE

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

### 6 Charitable activities

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

### 7 Support costs

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

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

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

### 8 Net movement in funds

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

# RIBBLE VALLEY CROSSROADS CARE

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

### 9 Trustees

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

### 10 Employees

The average monthly number of employees during the year was:

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

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

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

### 11 Taxation

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

### 12 Tangible fixed assets

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

# RIBBLE VALLEY CROSSROADS CARE

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

### 12 Tangible fixed assets (Continued)

#### 13 Debtors

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

#### 14 Creditors: amounts falling due within one year

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

#### 15 Retirement benefit schemes

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

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

#### 16 Restricted funds

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

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

# RIBBLE VALLEY CROSSROADS CARE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 17 Unrestricted funds

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

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

#### 18 Analysis of net assets between funds

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

# RIBBLE VALLEY CROSSROADS CARE

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

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### 19 Operating lease commitments

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

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

### 20 Related party transactions

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