

CARERS (COWAL & BUTE)

Registered Scottish Charity No. SC012956

ANNUAL REPORT OF TRUSTEES
YEAR ENDED 31st March 2025

61/63 Argyll Street,
Dunoon, PA23 7NJ
Tel: 01369 70 7700

Email: carers@crossroadscowalandbute.org.uk



CONTENTS

	<u>PAGE</u>
Chairman's foreword	2
 <u>Section 1 – Governance</u>	
Administrative Information	3
Committee	4
Members	4
Staff	4
History	5
Carers (Scotland) Act	5
Aims & Objectives	6
Mission Statement	6
Management of Crossroads	7
Review of statements	7
 <u>Section 2 – Service Delivery</u>	
The Centre and Adult Carers	8 - 9
Outreach Service	9
Young Carers	9
Adult Carers Support Plans	9

CROSSROADS Chairs Report 2023-2025

Findings from Carers UK and the University of Sheffield show that unpaid carers in England and Wales contribute a staggering £445 million to the economy in England and Wales every day – that's £162 billion



per year. (3 May 2023) There are estimated to be around 700,000 to 800,000 unpaid carers in Scotland.(10 Jan 2025). (Research highlights the growing financial value of unpaid care in Scotland, which reached an amazing £15.9 billion in 2022. To put this in context, the NHS budget for Scotland in 2022/2023 was £17.8 billion. (1 Nov 2025) A carer is anyone who cares, unpaid, for a friend or family member who, due to illness, disability, a mental health problem, or an addiction, cannot cope without their support.

What's more is that with an increasingly ageing population, the number of unpaid carers in Scotland is only set to grow, and by extension our dependence on their goodwill. The burden on the state to close the equivalent gap of care would be insurmountable.

During the height of the Covid-19 pandemic in 2020, it became glaringly obvious just how much our society depends on workers on the frontline of society. It was also during the pandemic, that another class of workers went comparatively unnoticed even as their numbers swelled: Scotland's unpaid carers.

Further research shows that unpaid carers are 56 per cent more likely to be in poverty and 60 per cent more likely to be in deep poverty than those without caring responsibilities, while experiencing worse health outcomes than non-carers. Very often, their earnings and career prospects are severely curtailed as a result of time spent providing care. The long-term impact on unpaid carers can last far beyond the end of the period of caring, with consequences of delayed career progression, skills development and pension contributions.

The Scottish Government have increased their support, both by statute and increased finance, over the past few years, by giving the local authorities increased funding for Carers. However, this is not always evident in the support at grass roots level. The Carers Centres in Argyll and Bute still rely on outside funding and local fundraising to meet their annual budgets. Crossroads (Cowal and Bute) receives under 60% of its total funding from the local authority, the majority of which is allocated to the Adult Carers provision. There has always been a large shortfall in the monies received for Young Carers, and we are very grateful that outside funders have given money towards this service. However, Young Carers did have its major grant income halved at the beginning of this financial year, and several staff adjustments had to be made.

In contrast, the numbers of referrals have risen all round, and it is generally acknowledged that the numbers of unpaid carers who are being supported, represent the 'tip of the iceberg'. Traditionally, many people do not recognise themselves as carers but see their role as part of a family duty or being a good neighbour.

Argyll and Bute remain our main funders. However, without the extra income provided by some national funders, local businesses and increasingly local fundraising initiatives, some of the services would be restricted, and Crossroads is very grateful for all these contributions.

On behalf of the organisation, I would like to thank those unpaid Carers for the work that they do. Their contribution to society, as a whole, is immense.

I would also like to acknowledge and thank the staff and volunteers in the organisation for their dedication and hard work in supporting the unpaid carers in the area. The organisation is under constant pressure to accommodate the increasing numbers of local unpaid carers, some of whom live in very rural and isolated areas, and the staff have always been willing to adapt and do this.

I would also like to thank the Trustees for their continued support throughout the year, which is seen often with their personal involvement in services which are being provided. Trustees are volunteers as well and they have put so much time and energy into supporting the staff and the various activities.

The organisation would not function without the total contribution of the various people involved, coming together, with the common aim of supporting the amazing unpaid carers of all ages, and for this we are very grateful.

Chair



ADMINISTRATIVE INFORMATION

Crossroads Cowal & Bute SCIO was constituted an Unincorporated Association in August 1985 and was registered with the Inland Revenue as a Charity, no. SCIO 13081. On 1st January 2001 the Dunoon Scheme joined with Bute to form CROSSROADS (COWAL & BUTE) with the Charity number. SC 012956.

The Scheme became a Scottish Charitable Incorporated Organisation (SCIO) on 11th April 2013. The charity's name is now registered as CROSSROADS CARING FOR CARERS (COWAL & BUTE) SCIO.

Charity Name: Crossroads Caring for Carers (Cowal and Bute) SCIO

Charity Registration Number: SC012956

Address: 61/63 Argyll Street
Dunoon
Argyll
PA23 7HG

Telephone number: 01369 707700

Email: carers@crossroadscowalandbute.org.uk

Bankers

Bank of Scotland, Dunoon (801346) Branch, PO Box 1000, BX2 1LB

Accountants

Accountability, Dunoon, PA23 8RY

Solicitors

■■■■■■■■■■

Insurance Brokers

Towergate

Principal Address

The organisation is operated from the Carers Centre, 61/63 Argyll Street, Dunoon, Argyll, PA23 7HG. Crossroads Caring for Carers (Cowal & Bute) SCIO has an office at these premises, there is also a centre at 12 Tower Street Rothesay PA20 0BZ. Manager is based in the Dunoon centre.

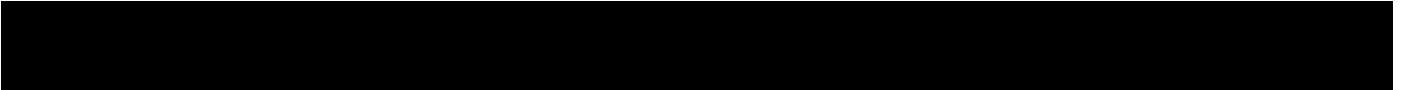


Management Committee

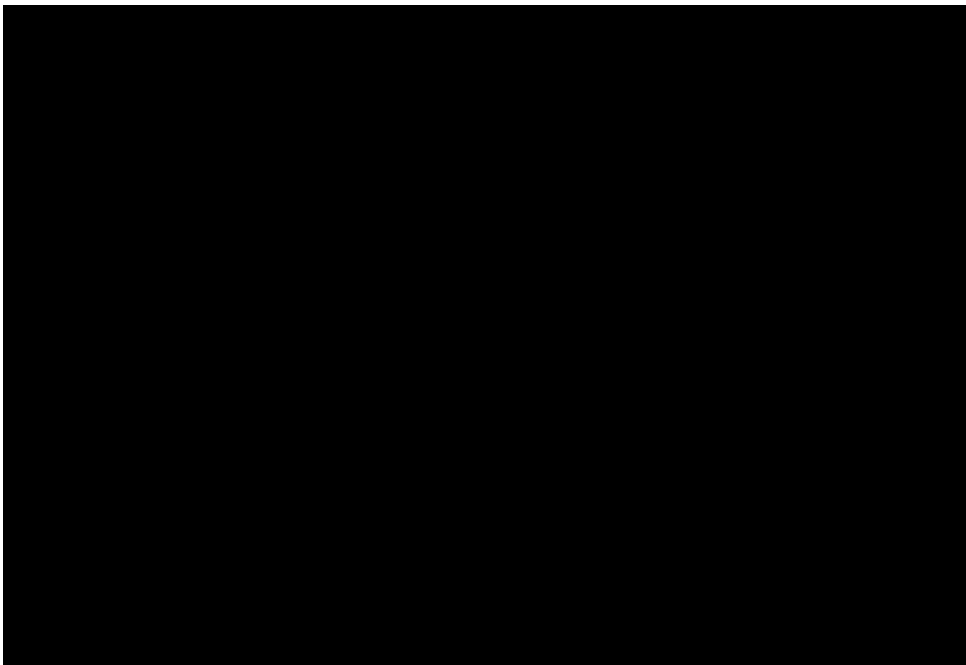


Chair
Vice Chair
Treasurer
Secretary

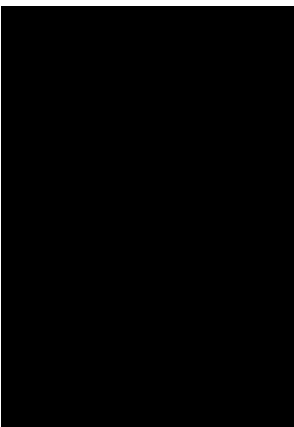
And the undernoted Trustees:



The undernoted are members of the scheme:



Staff



Manager,
Adult Carers Support Worker
Adult Carers Support Worker
Young Carers Support Worker
Young Carers Support Worker
Adult Carers Support Worker
Adult/Young Carers Support
Young Carers Acting team leader
Young Carers Support Worker
Office Co-ordinator
Financial Administrator to organisation



History of the scheme

The Crossroads scheme was formed originally in the town of Dunoon in 1981 by two local District Nurses who had recognised the lack of support for carers, particularly younger relatives who were supporting someone with a chronic illness, but their caring responsibilities were limiting their ability to work and support their own family. Originally the scheme and its ability to provide respite support was restricted by donations received and fundraising, but acquiring modest office premises in George Street, Dunoon, enabled Crossroads to apply for grants to expand and comply with increasing regulatory supervision. In 2001 the remit of the scheme was extended to include the rural area surrounding Dunoon, known as Cowal, and the island of Bute. From April 2016 Crossroads introduced a new project, Young Carers, which is funded by BIG Lottery Community fund. The aim of the project is to support all Young Carers aged 5 – 24 in the community.

Carers Act

The Carers (Scotland) Act 2016, which came into effect on 1 April 2018, reinforced existing, and placed additional duties and responsibilities on local authorities and health boards. This included identifying the personal outcomes of adult and young carers and any support needs they may require in to achieve those outcomes. The type of support offered depends on the nature of their caring situation and the impact the identified needs might have on a carer's ability to continue in their caring role. The Act stipulates there should be a local Eligibility Criteria for each local authority area, that makes clear which needs are considered eligible and therefore support must be provided and any other needs where support may be provided.

AIMS

Crossroads aims, objectives and mission statement is to support carers with information and provide the tools to empower and enable carers to manage the responsibility and stress associated with caring, thus

- Enhancing the quality of life for carers and their families
- Empowering carers to maximise their rights and entitlements
- Raising public awareness of carers and their needs
- Raising awareness of the value of carers and their contribution to society
- Becoming a recognised centre of excellence

OBJECTIVES

To provide appropriate advice and information to carers and their families on an individual or group basis on a range of issues, including services and benefits:

- With statutory agencies/other voluntary organisations to promote the needs of carers
- Provide advocacy support/representation
- Offer community-based advice (including home visits)
- Establish and support carers groups and forums
- Communicate via regular newsletters/mailshots
- Consult with carers and professionals on a range of carers' issues
- To give carers a voice
- Work in partnership
- Promote carer involvement in planning of carers' services



MISSION STATEMENT

Crossroads aims to work with and support carers in the diverse communities of Cowal and Bute. For those carers who are able to access the Carers Centre in Dunoon and Bute there is a wide range of facilities, information and companionship available at the centres to help families or individuals understand their new role of caring; for those not able to access the centre our Support workers are happy make alternative arrangements to allow all carers, even the more rural, access to personalised support.

Management of Crossroads Caring for Carers (Cowal & Bute) SCIO

The Trustees meet at least six times per annum, more frequently when there are particular and urgent issues to discuss.

The above objectives are reviewed throughout the year, and a revised statement on Aims, Objectives and Mission Statement was devised in 2013 to reflect the expansion of services developed through the Carers Centre. A Year Plan of key activities and administrative requirements of the scheme is produced every April, and throughout the year the actions contained within the Year Plan are discussed at Trustee meetings and performance monitored. This report is the Trustees' annual statement of past achievements and future proposals, encompassing the proposed activities, management and advancement of the charity. The Chairman has developed a Strategy Plan which was implemented on 1st April 2018.

Review of Financial Statements

The Bank of Scotland current account is used for paying staff wages by BACS, general expenditure and receiving long-established funding through a free electronic banking service. We now have Online banking which links to our bookkeeping program and provides financial reports on request.

In accordance with regulations, financial reserves are in place to allow six months contingency funding if the charity closed. At present, funds of £45,000 are ring-fenced in the organisation's current account.

The mortgage on the Carers Centre property finished in September 2018 and the building is now owned outright. To maintain and improve the fabric of the building, small repairs have been undertaken during the year in order to enhance its appearance and maintain its value.

Fundraising and donations boosted our annual income by £14,330 (2024 - £10,748.28). This level of local fundraising is solely dependent on the commitment of the Team and the support of the Trustees and can only be achieved in the future with continued dedication, respect and leadership to maintain the impetus. Local social groups and businesses donate regularly, particularly choosing this charity because all money raised is spent locally on providing support for local families. Although we have been very proactive, energetic and inventive in devising ways of augmenting funds, fundraising is becoming increasingly challenging because of escalating competition for funding pots and national financial constraints, especially as there are several areas of deprivation within Cowal and Bute. We are extremely grateful and thankful for all the help we receive from the community to allow us to raise funds and to continue to support unpaid carers.



SECTION 2 – SERVICE

The Carers Centre – Crossroads in the 21st century

Crossroads carers centre continues to enhance the quality of life for unpaid carers and their families, empower carers to maximise their rights and entitlements, raise public awareness of carers and their needs, raise awareness of the value of carers and their contribution to society, become a recognised centre of excellence.

Our website and Facebook page continue to be updated with our upcoming groups and events.

The website also contains a simple self-referral contact feature, to which either the Manager or the support workers will respond to as the first step towards providing support for the carer.

Referrals are made through a wide spectrum of professionals or a carer's self-referral to the Carers Support Staff and, from this, carers will be offered a wide range of information or practical solutions, from which the carer can choose the support which best suits their circumstances or lifestyle. Through funding we have received we have been able to offer unpaid carers counselling from a counsellor, a relaxation therapy or help to arrange a short break, this is funded by Time to Live.

Our advice and support is provided free to all enquirers. Our fundraising activities have been very successful this year and again we would like to thank everyone who supports us with our fundraising activities, we still have collection cans placed in local businesses in Cowal and Bute which brings in a small steady revenue.

We have had a busy year with an increase in drop ins and referrals. We have also introduced some new groups, these being a Men's evening group which has been very successful, and a parent carer drop in.

Evidence of the value of our service has been provided by Crossroads Client Satisfaction Report forms and carer feedback.

Delivering our service through the Carers Centre

Crossroads Caring for Carers (Cowal & Bute) SCIO is managed through the Carers Centre by Christine Bell, who works closely with and at the direction of the Trustees. The Manager is supported by Support workers, P/T Office Co-ordinator, Young Carers team leader and a P/T Finance/Administrator, as well as having the support of volunteers at fundraising events and Information Days.

Many main carers give their time and support selflessly to family members in order to maintain their choice to live in their own home and we offer support to prevent carer breakdown and reduce loneliness and isolation.

Providing the best support possible to our carers is very important to us so we regularly consult with our carers asking what is important to them and what we can do to improve their caring journey.

Through our consultations we have learned what is important to carers, we want our carers to feel listened to and empowered. We have adopted a 'you said, we did' approach so that our carers know they have been listened to.

Crossroads provides a range of support and information for carers; various support groups, peer support, drop in's, Outings, Holistic therapies, Counselling. Through our Time to Live funding we are able to offer carers short breaks. By providing these services we aim to prevent carer breakdown, and reduce their feelings of loneliness and isolation and improve their overall health and wellbeing.

As well as discussing concerns with trained staff, information leaflets on resources and local services are displayed to enable carers to gain more knowledge on illnesses and equipment which will make their caring role more manageable. Since returning to the centre Carer's are enjoying coming along to our drop ins, support groups and outings.



Young Carers

Crossroads Young carers has continued to support young people aged 5 to 24 in the Cowal & Bute area through a variety of ways. We provide weekly lunchtime drop-ins at the Grammer school and Rothesay Academy and we rotate the primary school drop-ins. We have weekly after school activities where we offer opportunities for young carers to access free and creative play to encourage children's development such as Lego, junk modelling, games, arts and crafts, and outdoor games. This year we moved our groups to a local hall which is a bigger space for our young people and has an outdoor space. We also offer one to one support, advocacy and home visits.

In April last year a group of young carers were able to attend residential trips with the OYT and Outward Bound at Loch Eil, and the Scottish Young Carers Festival.

During summer holidays young carers took part in a number of activities: such as trips to the Beach, ice skating, Wreckspeditions, Bute boat tours, Heads of Ayr, Horse riding, cinema and lunch, soft play and lunch and flip out, open top bus tour and swimming.

We were given the opportunity to work in partnership with Dynamic Earth to allow young carers workshops and an overnight stay at Dynamic Earth in Edinburgh with young carers from other areas.

We have worked in partnership with Active schools to encourage young carers to participate in physical activities.

We have been able to provide young carers with vouchers for swimming, cinema, local cafes, Amazon, Morrisons and Gym membership to allow flexibility and choice.

Our young carers have spoken on various platforms to highlight the life of a young carer, they have given a presentation to the children's panel, School assemblies, Rotary club and have been interviewed for National Television network at the carers festival.

Young Adult Carers have also continued with regular meet-ups with both Bute and Cowal Carers, going on trips to Glasgow, to the Spa and out for dinner on a number of occasions. This has provided a useful resource to Young Adults Carers enabling them to access peer support and much needed respite.

The funding for our young carers Project runs out at the end of March 2023 so we have submitted funding bids to the Lottery community fund and the Robertson trust. We are now waiting to hear if we have been successful.

Adult Carers Support Plan/ Young Carer Statement

This became a statutory requirement under the provisions of the Carers (Scotland) Act 2016, which came into effect on 1 April 2018.

The Act gives all carers rights to an adult carer support plan or young carer statement to identify each carer's personal outcomes and needs for support. This reflects a general **preventative** approach, which also underpins the duty on local authorities to provide information and advice services to carers.

The Act also seeks to ensure a more **personalised** delivery of carer support in order to improve wellbeing and deliver positive outcomes for carers. The Act requires local eligibility criteria to be set in each local authority area. These frameworks will help local authorities determine the level of support to provide to carers, based on their identified needs.

Crossroads Support workers will meet with a carer to discuss their circumstances and how their caring responsibility is impacting on them, this helps to identify their personal outcomes and any needs that have to be addressed if these are to be achieved; determine if any identified needs meet the substantial/critical threshold in the Eligibility Criteria, for referral to Health & Social Care Partners for appropriate support; gain an understanding of the types and levels of care and support they require to provide continue in their caring role, establish what types and levels of care they are willing and able to provide; identify current and potential risks to their health and wellbeing as a result of their caring role, and assess whether their caring role is sustainable.



Acknowledgements

To all those who contributed so generously and from whom we received considerable support, our grateful thanks and appreciation is due.

Thanks also to our Accountants - Accountability and Fiona Gray, also at Henderson & Co., for her considerable help and efficient production of the wages payroll.

For and on behalf of Crossroads Caring for Carers (Cowal & Bute) SCIO12956

Chair



Manager

25th November 2025



**CROSSROADS CARING FOR CARERS (COWAL & BUTE) SCIO
INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

I report on the accounts of the charity for the year ended 31 March 2025, which are set out on pages 11 to 17.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

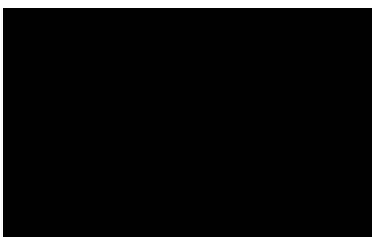
Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations have not been met, or
2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



21st November 2025



**CROSSROADS CARING FOR CARERS (COWAL & BUTE) SCIO
STATEMENT OF FINANCIAL ACTIVITIES
(Including Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2025**

		Unrestricted	Restricted		
	Note	Funds	Funds	Total	Total
		2025	2025	2025	2024
		£	£	£	£
INCOMING RESOURCES					
Incoming Resources from Voluntary Funds					
Voluntary Income	3	8,708	-	8,708	10,748
Activities for Generating Funds	4	5,622	-	5,622	4,300
Investment Income	5	-	-	-	-
Incoming Resources from Charitable Activities	6	-	338,005	338,005	298,780
Covid -19 Funding		-	-	-	-
Other Operating Income		-	-	-	-
TOTAL INCOMING RESOURCES		14,330	338,005	352,335	313,828
RESOURCES EXPENDED					
Costs of Generating Funds:					
Costs of Generating Voluntary Income	7	13,571	-	13,571	7,928
Charitable Activities	8	-	347,488	347,488	321,635
Governance Costs	9	4,648	-	4,648	4,459
TOTAL RESOURCES EXPENDED		18,219	347,488	365,707	334,022
Net Incoming/(Outgoing) Resources Before Transfers	12	-3,888	-9,484	-13,372	-20,194
Transfers					
Reconciliation of Funds					
Total Funds brought forward		104,567	168,055	272,622	292,816
Total Funds carried forward		100,679	158,572	259,250	272,622

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

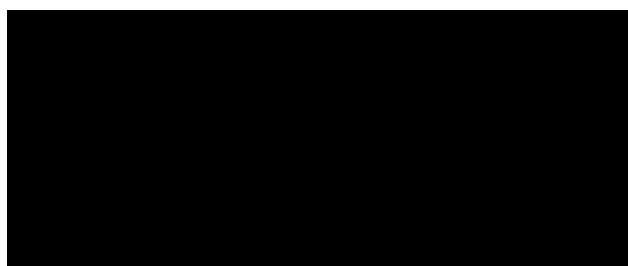
All incoming resources and resources expended derive from continuing activities.



**CROSSROADS CARING FOR CARERS (COWAL & BUTE) SCIO
BALANCE SHEET AS AT 31 MARCH 2025**

	Note	2025	2024
		£	£
FIXED ASSETS	14	75,229	77,714
CURRENT ASSETS			
Bank and Cash in Hand		196,029	158,308
Debtors and Prepayments	15	<u>5,500</u>	<u>45,044</u>
		201,529	203,352
CREDITORS			
Falling due within one year	16	<u>17,507</u>	<u>8,444</u>
NET CURRENT ASSETS		184,022	194,908
NET ASSETS		<u>259,250</u>	<u>272,622</u>
UNRESTRICTED FUNDS			
General Reserves	18	129,462	104,567
RESTRICTED FUNDS	17	<u>129,788</u>	<u>168,055</u>
TOTAL FUNDS		<u>259,250</u>	<u>272,622</u>

Approved by the Trustees and signed on their behalf by



25th November 2025



**CROSSROADS CARING FOR CARERS (COWAL & BUTE) SCIO
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES

a) Basis of Preparation

The financial statements have been prepared under the historic cost convention and in accordance with the Statement of Recommended Practice: 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) effective 1 January 2019, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The principal accounting policies adopted in the preparation of the financial statements are set out below.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of the appeal.

c) Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Investment income is included when receivable.

Incoming resources from charitable trading activities are accounted for when earned.

d) Resources Expended

Expenditure is recognized on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of resource.



e) Tangible Fixed Assets and Depreciation

Tangible Fixed Assets are capitalised, including any incidental expenses of acquisition.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

- Heritable Property - 2% straight line
- Fixtures and Fittings - 10% to 33% straight line



2. LEGAL STATUS

The charity is a Scottish Charitable Incorporated Organisation.

3. VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Rental Income	-	-	-	-
Donations	8,708	-	8,708	10,748
	8,708	-	8,708	10,748

4. ACTIVITIES FOR GENERATING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Fundraising Activities	5,622	-	5,622	4,300

All fundraising Income was unrestricted.

5. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Bank Interest	-	-	-	-

6. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
A & BC Core Grant	-	230,320	230,320	175,706
Community Fund	-	65,000	65,000	93,470
Lomond & Helensburgh	-	13,901	13,901	-
Other Funders	28,783	-	28,783	1,600
Creative Breaks	-	-	-	28,004
	28,783	309,221	338,005	298,780

Incoming Resources from Charitable Activities in 2024 of £298,780 was all Restricted.



7. RESOURCES EXPENDED – COSTS OF GENERATING VOLUNTARY INCOME

	Direct Costs £	Support Costs £	Total 2025 £	Total 2024 £
Fundraising and Support Costs	2,276	4,605	6,881	7,928

Fundraising and support costs in 2025 and 2024 was all Unrestricted Expenditure.

8. RESOURCES EXPENDED – CHARITABLE ACTIVITIES

	Direct Costs £	Support Costs £	Total 2025 £	Total 2024 £
Provisions of Crossroads (Cowal & Bute)	319,472	28,016	347,488	321,635

Resources Expended on Charitable Activities in 2024 of £321,635 was all Restricted Expenditure.

9. RESOURCES EXPENDED – GOVERNANCE COSTS

	Direct Costs £	Support Costs £	Total 2025 £	Total 2024 £
Independent Examination Fee	3,446	-	3,446	2,791
Support Costs	-	1,202	1,202	1,668
	3,446	1,202	4,648	4,459

Governance Costs in 2024 of £4,459 was all Unrestricted Expenditure.

10. SUPPORT COSTS – BREAKDOWN BY ACTIVITY

	Fundraising £	Charitable Activity £	Governance £
Wages, Stationery, Telephone etc	4,605	24,562	1,535

11. STAFF COSTS AND NUMBERS

	2025 £	2024 £
Salaries and Wages	235,748	194,896
Social Security Costs	23,410	10,479
	259,158	205,375



The average number of employees during the year calculated on the basis of full-time equivalents was 14 (2024– 13).

No employee received emoluments of more than £60,000.

12. NET INCOMING/(OUTGOING) RESOURCES FOR THE YEAR

This is stated after charging:

	2025	2024
	£	£
Depreciation	2,486	2,621
Accountancy Fees (Independent Examination and Payroll)	3,446	3,250

13. TRUSTEES' REMUNERATION AND RELATED PARTY TRANSACTIONS

Other than the reimbursement of travelling expenses to one Trustee, none of the office bearers received any remuneration or reimbursement of expenses during the year.

No Trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

The Scheme is affiliated to Crossroads Caring Scotland, a company limited by guarantee with charitable status, registered in Scotland, company number SC085401, with its registered office being 24 George Square, Glasgow, G2 1EG.

14. FIXED ASSETS

	Heritable Property £	Fixtures & Fittings £	Total £
Cost			
At 31 March 2024	95,840	8,856	104,696
Additions	-	-	-
Disposals	-	-	-
At 31 March 2025	95,840	8,856	104,696
Depreciation			
At 31 March 2024	21,086	5,895	26,981
On Disposals	-	-	-
Charge for the Year	1,917	569	2,486
At 31 March 2025	23,003	6,464	29,467
Net Book Values			
At 31 March 2024	74,754	2,960	77,714
At 31 March 2025	72,837	2,392	75,229



15. DEBTORS

	2025	2024
	£	£
Funding Received after Year End	5500	45,044
Prepayments	-	-
	<u>5500</u>	<u>45,044</u>

16. CREDITORS: Amounts falling due within one year

	2025	2024
	£	£
Accruals	14,346	3,250
Taxation and Social Security Costs	3,161	5,194
	<u>17,507</u>	<u>8,444</u>

17. RESTRICTED FUNDS

	Balance at 31/03/2024	Incoming Resources	Expenditure	Transfers	Balance at 31/03/2025
	£	£	£	£	£
Adult Carers	111,641	178,471	208,395	-	81,717
Young Carers	56,414	130,750	139,093	-	48,071
	<u>168,055</u>	<u>309,221</u>	<u>347,488</u>	<u>-</u>	<u>129,788</u>

Restricted Funds are held for use in providing the above projects.

18. UNRESTRICTED FUNDS

Unrestricted Funds

	Balance at 31/03/2024	Incoming Resources	Expenditure	Transfers	Balance at 31/03/2025
	£	£	£	£	£
General Reserve					
Designated:	26,853	43,114	18,219	2,486	54,234
Fixed Assets	77,714	-	-	2,486	75,228
	<u>104,567</u>	<u>43,114</u>	<u>18,219</u>	<u>-</u>	<u>129,462</u>



19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets	Net Current Assets	Total
	£	£	£
Restricted Funds	-	129,788	129,788
Unrestricted Funds	75,228	54,234	129,462
At 31 March 2025	75,228	184,022	259,250

20. CONTROL

The Charity is controlled by the Trustees.