

**CROSSROADS (DUMFRIES & LOWER
NITHSDALE) CARE ATTENDANT SCHEME
(COMPANY LIMITED BY GUARANTEE)**

TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS

31ST MARCH 2026

**COMPANY REGISTRATION NUMBER:- SC173600
SCOTTISH CHARITY NUMBER:- SC020607**

Carson & Trotter
CHARTERED ACCOUNTANTS

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Charity/Company information

Trustees/Directors

M Hood
S Wilson
O McCormick
A Bardsley

Manager

E. Blackley

Company number

SC173600

Scottish charity number

SC020607

Registered office

Lochvale House
Georgetown Road
Dumfries
DG1 4DF

Independent Examiners

Carson & Trotter
Chartered Accountants
123 Irish Street
Dumfries
DG1 2PE

Bankers

Bank of Scotland plc
91 High Street
Dumfries
DG1 2BN

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Contents

	Page
Trustees' Annual Report	1 - 5
Independent Examiner's Report	6
Statement of financial activities	7
Balance sheet	8 - 9
Notes to the financial statements	10 - 15

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Trustees' Annual Report
for the year ended 31st March 2026

The Trustees, who are also directors of the charity for the purposes of the Companies Act, present their report and the unaudited financial statements for the year ended 31st March 2026.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, 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) published in October 2019.

Objectives and activities

The principal activities of the company in the year under review were to relieve stress on the person or family members caring for a physically or mentally disabled person of any age at home, and to care, where appropriate, for persons living alone.

Achievements and performance

Infection Control measures

We remain taking precautions where service users with conditions associated with a high level risk of infection, by continuing to use masks and PPE.

Review of Activities

The Chairman and Management Committee can again report that all our commitments to Social Work Services have been met with a quality service provided. This year we were contracted by the Social Work Services and provided 4215 hours respite care (Block) and also 8986.50 hours Spot Funded by Social Services. We also provided 383.25 hours privately to service users. Included in the total was 41 hours provided by Crossroads, making the total care hours provided for the year 13584.25 hours. 45 new clients have been brought in during the year.

The Committee and Manager are pleased to report that updates and reviews of systems, policies and procedures are ongoing to ensure that all work is in line with regulations, and meets the stringent requirements of the Care Inspectorate and the National Care Standards for Care at home.

During 2025-26 the Management Committee planned to:

- a) Monitor all policy and procedure updates, and evaluate them before the Manager goes through and updates them with staff at meetings. These meetings have been carried out with the Manager and Support Workers.
- b) Continue to raise the profile of the service whenever possible.

The Management Committee are pleased to report that these aims have been met.

The Annual Survey and Newsletter were circulated to service users and carers in July/August 2025. 80% were returned to the office with comments all speaking very highly of the service and the staff and how grateful they are for the support.

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Trustees' Annual Report
for the year ended 31st March 2026

Training

The Board continues to encourage appropriate staff training. A continual programme of Mandatory Trainings (Moving & Handling, First Aid, Infection Control & Protection of Vulnerable Groups) is in place.

Further training sessions for staff are provided online. We are also now using On Line Training which has been recommended by the Care Inspectorate and this has proved very effective. We have also been using TURAS (NHS recommended) which is free. Staff have completed Developing Trauma Skills Part 1 & Developing Trauma skills with Dementia and also Continence & Catheter Care.

New National Care Standards regulations are followed. Staff are all registered SSSC members and fees paid yearly are reimbursed by the service. All staff have SVQ 2 in Care. Rhonda Queen and Ewelina Furmaniuk have taken their qualifications at the D & G College and received their certificates by 2025/26.

Liaison

The Chairman and Manager meetings with the Chairs and Managers of the three Regional Services locally remain suspended and it is hoped that meetings may resume in the future. The Manager also continues to maintain her links with various groups e.g., Consultative meetings with the Commissioning Team from the Council/NHS jointly and Nithsdale Care Providers group - the latter via Teams etc.

Finance

The Block Contract with the Council will roll forward with the same funding as last year. The Spot Funded rate will remain the same as the previous year from 4th April 2026, this being £23.73 per hour.

There was no NHS grant for the year due to financial concerns however Crossroads did support Carers/service users by funding the same support when requested.

Staffing

Staff relations are excellent and feedback indicates that our staff are highly valued by our Service Users/Carers. At year ending 31st March 2026 there are 11 support workers, one manager and one administrative assistant, Suzanne Blackley. We also recruited 2 new support workers during the year Ashleigh Ali and Donna Carson who replaced Lynda Suszek & Jackie Carson who retired.

Pension Fund

We continue to offer the Employee's pension scheme NEST to staff in line with Government regulations.

Quality assurance

The Board continues to monitor closely the quality of the service by updating CROQAS (Crossroads Quality Assurance System) with any changes of policies and procedures to ensure that we remain up to date with any regulatory requirements. This enables us to build and maintain our portfolio to formally record our quality systems and commitment to being a quality organization and will check with ACAS for changes. We can report that we have received individual feedbacks from a variety of sources which includes service users/carers and family members. These include 6 letters/cards of compliment & 4 comments from the questionnaire returned by service users/carers. There have been no Duty of Candour issues this year.

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Trustees' Annual Report
for the year ended 31st March 2026

Health and safety

The Manager, as part of our quality assurance system, continues to undertake risk assessments for service user homes and this is developed over time by Support Staff 6 monthly who report any concerns to the Manager. Our office premises are also risk assessed.

Care Inspectorate Inspection

The service was inspected and the report completed 18th February 2025 by Kayley Travers Inspector which went extremely well and we were graded 2 x 5 (5=very good). Reporting to Care Inspectorate on the death of a service user continues.

Commissioning Contract Monitoring

The service monitoring return was completed and sent and followed up by Martin Higgins Commissioner.

Management Review of Systems

The Board and Manager will continue to carry out reviews of system management throughout the year. The yearly internal review of systems and inspection was carried out by the Vice-Chairman Mrs Anne Bardsley who volunteered to review office systems yearly and this was carried out September 2025.

Summary

The Board thanks the Manager and Staff of the Service for their continued loyalty and hard work during the year. The Board is pleased to report on a successful year of operation with the minimal number of causes for concern. We are told that the Social Services Department continue to value our service. Our clients say the same, and we look forward to further years of operation for as long as the need remains.

It was agreed by the Management Committee that Service Users/Carers using the service in the last year were given the gift of a tin of shortbread for Christmas.

Financial review

The accounts show a net surplus for the year of £30,921, compared to a surplus of £29,900 in the previous year, and have unrestricted funds at the year end totalling £460,385 (2025: £429,464). £159,292 of these unrestricted funds are held in a contingency reserve fund as explained below.

Reserves policy

On the advice of the charity's accountants and the Treasurer, the Management Committee has agreed that there should be at least six months operating expenditure in the Main Account at any one time. This operating fund represents the grant and other funding for services from Social Work Services. The Management Committee agreed that there should be sufficient funds to cover staff redundancies in a Contingency Reserve Fund should the Scheme close down for any reason. The contractual obligations to staff will be met from this fund.

There have been no gifts in kind nor any donations with restricted use applied to them. One-off expenditures were met through operating funds. The Scheme has few fixed assets and does not own any premises. Therefore any risk involved in losing the current rented accommodation or capital items in the office is minor. The only risk involved would be the loss of client information. The Scheme however, could run from alternative temporary premises should it be necessary. At this point in time the Management Committee does not see the need to fund raise, nor are there any new initiatives planned that would require separate funding.

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Trustees' Annual Report
for the year ended 31st March 2026

Plans for future periods

The Management Committee will endeavour to run the Scheme in line with the continuing and ever-expanding regulations and legislation required by the funders and other regulatory bodies. The Management Committee has confidence that it can resource all the activities of the Scheme both financially and through time put aside by the Committee and staff to achieve the goals.

In the coming year the Management Committee is committed to continue to support service users and their Carers in Dumfries and Lower Nithsdale.

Reference and administrative details

Charity Number: SC020607

Company Number: SC173600

Registered Office: Lochvale House, Georgetown Road, Dumfries, DG1 4DF

Independent Examiners: Carson & Trotter, Chartered Accountants
123 Irish Street, Dumfries, DG1 2PE

Charity Manager Elizabeth Blackley

Trustees and Directors

The following Trustees, who are also directors for the purposes of the Companies Act, served throughout the year unless otherwise stated below:

O McCormick	(Chair)
S Wilson	(Secretary)
M Hood	(Treasurer)
A Bardsley	(Vice Chair)

Structure, governance and management

Governing Document

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme is a company limited by guarantee and not having a share capital and was incorporated on 19th March 1997. It is governed by its Memorandum and Articles of Association. It is a registered Scottish charity regulated by the Office of the Scottish Regulator (OSCR). Any person wishing to contribute to the establishment or maintenance of the Scheme, who lives within the Schemes area of operation and who supports the objects of the Scheme are eligible for Scheme membership. All members agree to contribute such an amount as may be required (not exceeding £1) in the event of the charity winding up.

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Trustees' Annual Report
for the year ended 31st March 2026

Appointment of Trustees

The company is governed by a Management Committee made up of directors appointed in accordance with the terms of the Memorandum and Articles of Association. New directors are appointed as required from those who are interested in helping the organisation. They are given appropriate guidance on their responsibilities.

Related Parties

None of the trustees receive remuneration or other benefit from their work with the charity.

Risk Management

The Management has assessed the major risks to which the Scheme is exposed, in particular to operations and finances of the Company, and is satisfied that there are systems in place to mitigate our exposure to risk.

Statement of trustees' responsibilities

The trustees (who are also directors of Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme for the purposes of company law) are responsible for preparing the Trustees' Annual Report/Directors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees/directors to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the net income or expenditure of the charitable company for that period. In preparing these the trustees/directors are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees/directors are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small Company Exemptions

This report is prepared in accordance with the special provisions of Section 415A of the Companies Act 2006 relating to small companies.

This report was approved by the Committee on 15th June 2026 and signed on its behalf by:



O McCormick
Chair



S. Wilson
Company Secretary

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Independent Examiner's Report to the Trustees of
Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme

I report on the accounts of the charitable company for the year ended 31st March 2026 which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) 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 the independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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

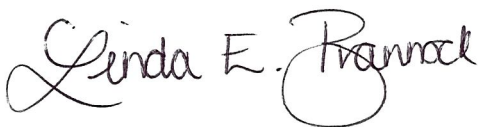
In the course of my examination, no matter has come to my attention

a. 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, and
- to prepare accounts which accord with the accounting records and comply with regulation 8 of the 2006 Accounts Regulations

have not been met, or

b. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs L.E. Brannock BA CA
Messrs Carson & Trotter
Chartered Accountants
123 Irish Street
Dumfries
DG1 2PE

Date: 9th July 2026

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31st March 2026
(All unrestricted funds)

	Notes	2026 Total funds £	2025 Total funds £
INCOME from:			
Donations and legacies	2	783	1,531
<i>Income from charitable activities:</i>			
Operation of Care Scheme	3	8,625	9,741
Grants	3	298,570	241,873
Investment income	4	5,037	5,588
TOTAL INCOME		<u>313,015</u>	<u>258,733</u>
EXPENDITURE:			
<i>Expenditure on charitable activities:</i>			
Operation of Care Scheme	5	229,337	176,337
Governance costs	6	52,757	52,496
TOTAL EXPENDITURE		<u>282,094</u>	<u>228,833</u>
Net income/(expenditure) for the year	7	30,921	29,900
Reconciliation of funds			
Total funds brought forward		<u>429,464</u>	<u>399,564</u>
Total funds carried forward		<u>460,385</u>	<u>429,464</u>

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements of an income and expenditure account under the Companies Act 2006.

The notes on pages 10 to 15 form an integral part of these financial statements.

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)
Company Registration Number SC173600

Balance sheet
as at 31st March 2026
(All Unrestricted Funds)

		2026		2025	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	10		1,818		2,029
Current assets					
Stocks		400		401	
Debtors	11	750		798	
Cash at bank and in hand		466,161		432,465	
		<u>467,311</u>		<u>433,664</u>	
Creditors: amounts falling due within one year	12	<u>(8,744)</u>		<u>(6,229)</u>	
Net current assets			458,567		427,435
Net assets			<u>460,385</u>		<u>429,464</u>
The funds of the charity:					
Unrestricted funds:-					
Unrestricted general funds			301,093		270,172
Designated funds - contingency reserve			159,292		159,292
Total charity funds	14		<u>460,385</u>		<u>429,464</u>

The directors' statements required by Section 475 are shown on the following page which forms part of this Balance Sheet.

The notes on pages 10 to 15 form an integral part of these financial statements.

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Balance sheet (continued)

Directors' statements required by Section 475
for the year ended 31st March 2026

For the year ending 31st March 2026 the Company was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies. No member of the Company has deposited a notice, pursuant to Section 476, requiring an audit of these accounts under the requirements of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS102 (SORP).

The financial statements were approved and authorised for issue by the Board on 15th June 2026 and signed on its behalf by

O McCormick
Chair

O McCormick

M Hood
Treasurer

M Hood

The notes on pages 10 to 15 form an integral part of these financial statements.

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Notes to the financial statements
for the year ended 31st March 2026

1. Accounting policies

1.1. Basis of preparation

The financial statements are prepared in accordance with 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) issued in October 2019, the Charities Accounts (Scotland) Regulations 2006 as (amended) and the Companies Act 2006.

The Charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in sterling which is the functional currency of the charity.

The company has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small company.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The financial statements have been prepared on a going concern basis.

1.2. Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds are funds which have been set aside by the Management Committee for particular purposes.

1.3. Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.4. Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

1.5. Tangible fixed assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Equipment	-	15% reducing balance
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Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Notes to the financial statements
for the year ended 31st March 2026

1.6. Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

1.7. Stock

Stock is valued at the lower of cost and net realisable value.

1.8. Pensions

The company operates a money purchase (defined contribution) pension scheme. Contributions payable to this scheme are charged to the profit and loss account in the period to which they relate. These contributions are invested separately from the company's assets.

1.9. Government grants

Grants are credited to deferred revenue. Grants towards capital expenditure are released to the profit and loss account over the expected useful life of the assets. Grants towards revenue expenditure are released to the profit and loss account as the related expenditure is incurred.

1.10 Company status

The charity is a company limited by guarantee, registered in Scotland. The address of the registered office is given on the Company Information page of these financial statements. The members of the company are the trustees named on the Company Information page. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

2. Donations and legacies

	2026 £	2025 £
Donations	783	1,531
	<u>783</u>	<u>1,531</u>

Income from donations in both years was unrestricted.

3. Income from charitable activities

	2026 £	2025 £
Grants received		
DGC - General grant	84,216	80,432
DGC - Special grant	214,354	159,198
NHS grant	-	2,243
	<u>298,570</u>	<u>241,873</u>
 Operation of Care Scheme		
Private care fee income	8,625	9,741
	<u>307,195</u>	<u>251,614</u>

All income received in both years was unrestricted.

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Notes to the financial statements
for the year ended 31st March 2026

4. Investment income

	2026	2025
	£	£
Bank interest received	5,037	5,588
	<u>5,037</u>	<u>5,588</u>

Investment income in both years was unrestricted.

5. Charitable Activities - Operation of Care Scheme

	2026	2025
	£	£
Wages and salaries	204,272	162,942
Employer's NI contributions	13,481	4,225
Pension contributions	574	582
Travel expenses	11,010	8,588
	<u>229,337</u>	<u>176,337</u>

All expenditure in both years was unrestricted.

6. Charitable Activities - Governance Costs

	2026	2025
	£	£
Wages and salaries	38,026	39,386
Employer's NI contributions	2,580	1,982
Staff training	1,451	439
Rent payable	2,032	2,107
Insurance	1,422	1,359
Repairs and maintenance	10	165
Printing, stationery and advertising	1,361	756
Postage	42	68
Telephone	628	574
Independent Examiner's Fees	1,890	1,860
Affiliation fees and subscriptions	2,092	1,997
Depreciation on plant and machinery	211	248
General Expenses	1,012	1,555
	<u>52,757</u>	<u>52,496</u>

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Notes to the financial statements
for the year ended 31st March 2026

7. Net income/(expenditure) for the year	2026	2025
	£	£
Net income/(expenditure) for the year is stated after charging:		
Depreciation and other amounts written off tangible assets	211	248
Independent examiner's fees	1,890	1,860
and after crediting:		
Government grants	-	2,243
8. Employees	2026	2025
Number of employees	Number	Number
The average monthly numbers of employees (excluding the directors) during the year were:		
Management	1	1
Care staff	11	13
Administration staff	1	1
	13	15
Employment costs	2026	2025
	£	£
Wages and salaries	242,298	202,328
Social security costs	16,061	6,207
Other pension costs	574	582
	258,933	209,117

The Charity considers that its key management personnel comprise the trustees and the Charity Manager. The total employment benefits, including employer pension contributions, of the key management personnel were £37,703 (2025: £38,608).

None of the members of the Management Committee received remuneration as an employee of the Charity or were reimbursed for any expenditure during the year.

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

In common with many small charities the directors services are provided on a voluntary basis, and each director gives time of up to 2 or 3 hours per month in attending meetings and dealing with any issues arising.

9. Pension costs

The Charity operates a defined contribution pension scheme in respect of the employees. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the Charity and amounted to £574 (2025: £582).

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Notes to the financial statements
for the year ended 31st March 2026

10. Tangible fixed assets

	Equipment £	Total £
Cost		
At 1st April 2025	11,070	11,070
At 31st March 2026	11,070	11,070
Depreciation		
At 1st April 2025	9,041	9,041
Charge for the year	211	211
At 31st March 2026	9,252	9,252
Net book values		
At 31st March 2026	1,818	1,818
At 31st March 2025	2,029	2,029

11. Debtors: all receivable within one year

	2026 £	2025 £
Other debtors	26	100
Prepayments and accrued income	724	698
	750	798

12. Creditors: amounts falling due within one year

	2026 £	2025 £
Trade creditors	8,744	6,229

13. Related party transactions

No transactions with related parties were undertaken during the year.

Crossroads (Dumfries & Lower Nithsdale) Care Attendant Scheme
(Company limited by guarantee)

Notes to the financial statements
for the year ended 31st March 2026

14. Statement of funds

	Balance at 1st April 2025 £	Movement in resources Incoming £	Outgoing £	Transfers £	Balance at 31st March 2026 £
Unrestricted funds:					
Unrestricted general funds	270,172	313,015	(282,094)	-	301,093
Contingency reserve fund	159,292	-	-	-	159,292
Total funds	<u>429,464</u>	<u>313,015</u>	<u>(282,094)</u>	<u>-</u>	<u>460,385</u>

The unrestricted general funds represent the free funds of the charity which are not designated for particular purposes. These funds can be used by the charity in the furtherance of its charitable objects at the discretion of the directors. The contingency reserve fund forms part of unrestricted funds and is a sum that has been set aside by the directors to meet future obligations, namely staff redundancies, in the event the charity should close down. Further details are given in the Trustees' Annual Report.

15. Analysis of net assets in funds

	Tangible fixed assets £	Other net assets £	Total £
Unrestricted funds	1,818	458,567	460,385
Total funds	<u>1,818</u>	<u>458,567</u>	<u>460,385</u>