

REGISTERED COMPANY NUMBER: 02950188 (England and Wales)
REGISTERED CHARITY NUMBER: 1040679

Report of the Trustees and
Audited Financial Statements for the Year Ended 31 March 2021
for
The Sandwell Crossroads
Care Attendant Scheme Limited

RD Accounting Limited
Statutory Auditor
12C Two Locks
Brierley Hill
West Midlands
DY5 1UU

The Sandwell Crossroads
Care Attendant Scheme Limited

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for the Year Ended 31 March 2021

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Report of the Trustees
for the Year Ended 31 March 2021

Chairman's Report

I remember reporting that last year we were in the grasp of the Coronavirus pandemic, even now it still remains the case and we continue to make more use of electronic methods of communication thereby limiting social interaction. Fortunately, our managers were well prepared for the pandemic and we remained able to continue to offer highly competitive care to our clientèle. National statistics appear to suggest that we are now nearing the end of the pandemic and we must consider a programmed return to more normal working patterns, but this may well include significantly more home based work.

We have continued to offer personalised care to those living at home and supporting them with all aspects of daily living. During the year we have delivered 110,608 care hours to organisations and individuals compared with 101,938 hours last year. These hours are calculated to include Dementia Co-ordinators and Dementia Advisors, Dementia Training, Community Navigators, Birmingham Bereavement Coordinator and also Dudley Carer Advisors, who are paid on a salary basis because these hours better reflect the increased level of activity and care offered by our organisation.

The Carers' Assistance Line was launched on 14 February 2021 and we have received referrals into this service to support carers who are struggling with Coronavirus, practical and mental health issues. The lottery funding was due to end in March 2021 but we have accessed additional funding for the future.

Forward Carers agreed to our proposal for Birmingham grant funds to provide funds for a service for Birmingham Caring for Carers specialist dementia groups and Dementia Training for Carers at the start of the financial year, a very much scaled down service from the DISC service, which was de-commissioned at the end of March 2020.

We gained initial funding from the Building Connections Lottery funding, which allowed us to launch a service to deliver an extensive Dementia Information Service for Carers living in Sandwell, this then enabled us to gain match funding from the Council, which ran to the end of March 2020. We were then delighted as the service then became recommissioned to pilot a Dementia Navigator Service, working in partnership with Agewell, which commenced 1st April 2020. This being the precursor to a formal contract being commissioned for a longer period during the course of 2020 and anticipated to run for 12 months thus allowing for the formal contract to be tendered for to be put in place from the beginning of April 2021. Staff were transferred from the DISC service into this service and successfully reached over 500 new carers of people with a dementia during the course of the year

The Dudley Carers Wellbeing Service continued to work through difficult times during the pandemic. The Young Carers had just become adjusted to us being the new provider when lockdown hit. During the period the Young Carer Advisors struggled to meet the children, but during the summer as lockdown eased, they became very creative, undertaking many outdoor activities with the children and were able to access grant funding to buy bikes, computer/tablets along with a variety of other items that has increased the wellbeing for the children. Dudley Adult Carer Advisors have also become very adapt at running virtual meetings with carers, starting Yoga Groups, South Asian family groups, plus, of course, helping carers to get on line and working with other third sector organisations, which has supported one to one working helping to relieve the stress of Carers.

The CHC Night Pop-in Service continues to take up packages of care and is integral to the CHC support packages that patients need, particularly those who are nearing the end of their lives. We have three teams working across Sandwell and West Birmingham and feel that these are part of a valued and integrated service.

Our accounts show a surplus of £220,567 which is higher than was budgeted due principally to the release of deferred income which arose from an under spend on carers' groups in the previous year

Our present strong financial position is as a result of a combined team effort. I would therefore like to extend my gratitude to Trustees, Christine Christie, her Senior Management Team and Administrative Staff, together with the support of Carers, and other volunteers.


Ivan Wyle FCA

The Sandwell Crossroads
Care Attendant Scheme Limited

Report of the Trustees
for the Year Ended 31 March 2021

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of '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 (FRS102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers), is a scheme established for the public benefit for the following objects:

The principal activity of the charity continued to be that of the provision of respite to carers in their homes, and, exceptionally, to sufferers living alone, thus enabling the users to remain in their homes rather than be admitted to hospital.

Our aims have remained the same since 1994:

- Increase the average number of hours of care each week
- Provide high quality care for those in need
- Maintain the high standard awarded during the year by the Care Quality Commission.
- Develop new services and funding streams

Crossroads Caring or Carers remains focussed on offering quality care, which is provided by means of a variety of NHS contracts together with grant funding for specific services, whilst at the same time developing services to individuals who use the Direct Payment Scheme

Public benefit

How the charity provides public benefit is shown through its Charitable Objectives (see above), and how it demonstrates providing a public benefit is best described in the following 'Mission Statement', and in 'Achievements and Performance' below. The Trustees are aware of the guidance from the Charity Commission in respect of public benefit.

Area of benefit

Our area of benefit is Birmingham and the Black Country, where our main focus is in the area of domiciliary care, dementia care and information services, and palliative and respite care for carers.

Mission statement

It is the intention and commitment of The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) to offer support and deliver high quality services to carers and people with care needs and treat them with respect and sensitivity, recognising the dignity and value of each person for whom a service is provided. We maintain confidentiality at all times. Our clients' families are supported in exercising self-determination and making choices to enable them to maintain their independence. Our services are flexible and meet the needs of each carer and each person they support. All our family carers, and people who use our services, are consulted about the way services are delivered to them.

We respect the privacy and personal choice and lifestyles, customs, cultures, values and spiritual beliefs for each person for whom the service is provided. We are committed to the principals of equal opportunities regardless of race, gender, marital status, sexual orientation, age, ethnic origin, disability or religion, both in the provision of our services and in employment practices. Crossroads Caring for Carers is committed to responding to the diversity of needs presented to us and developing appropriate quality services to meet peoples' needs. We are also committed to working in partnership with other organisations in the interests of carers and the people they support.

OBJECTIVES AND ACTIVITIES

Principle activities

The Charity provides a range of services to those living at home in the area of benefit for those people requiring chronic illness and palliative care. These services have expanded across the geographical area of Birmingham and the Black Country. Funding is received from Dudley and Sandwell Local Authorities, along with Sandwell and West Birmingham and Birmingham and Solihull Clinical Commissioning Groups (CCG'S) providing Continuing Health Care funding to those who are eligible, by supporting people to remain living in their own home for as long as possible.

Birmingham and Solihull CCG continue to fund Respite Care for Carers, which supports family carers to take a break from their caring responsibilities. We were awarded the "Dudley Carers Wellbeing Service" by Dudley Metropolitan Borough Council October 2019 and the service commenced 2 January 2020, providing services for Young and also Adult Carers in Dudley. Sandwell Social Services also contract with the charity for the provision of 'Spot Purchase' of domiciliary social care.

Sandwell and West Birmingham Clinical Commissioning Group was a membership organisation involving 84 GP practices. They were responsible for spending over £2,000,000 a day on health care for about 575,700 registered patients across the Sandwell and West Birmingham area. This group ceased to exist on 31 March 2021, and from 1 April 2021 it merged with Dudley, Walsall and Wolverhampton CCG's to form the Black Country and West Birmingham CCG, becoming the new data controller involving 208 GP practices. All the GP practices will be arranged in Primary Care Networks (PCN's) and bring together a group of closely connected practices to work in the best interests of the local population. PCN's will typically serve natural communities of around 30,000 to 50,000 people. The new CCG will decide how to spend the NHS budget on the majority of health services for people in the region including the care and treatment that local residents are entitled to.

Further detail is provided under 'Achievements and Performance' below.

Achievements and Performance

The principal activity of the charity continued to be that of the provision of respite to carers in their homes, and exceptionally to sufferers living alone. The charity provided 110,608 care hours during the year to a variety of organisations and individuals, compared with 101,938 in the previous year. The hours are calculated to include Dementia Co-ordinators and Dementia Advisors, and also Dudley Carer Advisors.

The shape of the business continued to develop during the course of the year and we offered an increased level of advice and guidance to family carers who are supporting individuals with dementia. The trustees are taking steps to ensure that the number of care hours provided will increase substantially in the future, and to that end the number of income streams has been increased.

Success in these areas is measured by the number of hours of care provided and the quality of care delivered within that time.

Each broad area of activity is summarised as follows:

Sandwell Authority Spot Purchase and Personal Budgets

Crossroads Caring for Carers deliver services to people, and their carers to support and help with daily living social care needs, personal care, shopping, medication etc., enabling them to continue living at home for as long as possible. Individuals can contact their local Social Services Department requesting support and that department will visit and complete an initial assessment. The Social Worker will forward the assessment to us so that we can provide the appropriate level of care. We pride ourselves in having fully trained staff who are able to care for people with a specialist need. The Local Authority currently purchase Spot Contracts from us on an 'as required' basis with payment being made in arrears and we work in conjunction with Ideal for All, enabling us to deliver personal budgets.

Family Funded

We have seen an increase in growth throughout the whole area of benefit, particularly in our family funded service. If a family member wishes to refer either themselves, or a relative, they can call our office and arrange for us to visit them to assess the appropriate level of care needed to enable continued independence to live within their own home for as long as possible.

OBJECTIVES AND ACTIVITIES

Continuing Health Care [CHC] and long term chronic illness condition

The Sandwell and West Birmingham CCG has continued their funding for health care. This is a 24 hour service for people who are chronically sick or who have a palliative care need. District Nurses, GPs and other health professionals are able to refer patients to our service. A patient's care is tailored to their individual needs and we ensure that safety and care is delivered at all times. A patient may require more than one Crossroads Care Support Worker to attend them several times each day, or may require a Care Worker to stay with them at night and support the family in having a rest from caring responsibilities.

We have continued to deliver chronic illness and palliative care under the CHC framework contract with Birmingham and Solihull CCG.

CHC 'Night Pop In' Service

This is part of a valued integrated service, and we have continued to take up care packages that support patients' needs, particularly those towards the end of life. We now have three teams working across Sandwell and West Birmingham who take on late evening visits for the DET and CHC teams.

Collective Palliative Care (CPC)

This service operates as a palliative hub based at Sandwell Hospital and is provided by a consortium including Birmingham City Hospital in partnership with the John Taylor Hospice, St Mary's Hospice, Crossroads Caring for Carers and Age Concern, and is funded by Sandwell and West Birmingham CCG. Crossroads Caring for Carers role in the partnership is to provide non-clinical staff to the palliative hub team who operate 24 hours per day, working alongside clinicians. In addition to the foregoing there is additional funding to provide respite breaks for carers during the day or night thereby allowing the carers to have a rest.

Direct Payments

Individuals who require help with social care can access Direct Payments, which are now becoming known as Personalised Budgets. This enables people to choose a care provider in order for them to have choice and control over their own lives.

Walsall Social Services - spot purchase

We continue to be a confirmed framework agreement provider for Walsall Social Services and provide domiciliary care to people living in the West Walsall area. We can deliver services to a wide range of people including the elderly, frail, sufferers of dementia and terminal illness. People wishing to use our service contact Walsall Social Services and complete an initial assessment with a Social Worker. Unfortunately, there has not been a significant take-up of this service due to staff availability.

Bereavement Funding

This service enables us to provide staff to deliver post-bereavement support to family carers. It is funded by Sandwell Metropolitan Borough Council Carers Grant Funding. We have seen an increased level of take up of this service during the winter months.

Birmingham Training for Carers of people with Dementia and Birmingham Dementia Groups

We have previously gained funding to provide training to family carers to support them in their caring role. Our trainers visit family carers in their own home, teach them to use equipment and techniques which keep them safe from harm, reducing injury and increasing confidence and wellbeing. Trustees are currently monitoring our training services to ensure that they remain financially viable. We now find ourselves in the position of being unable to deliver training in peoples' own homes, due to COVID-19, and are now delivering various modules on Dementia to family carers virtually whilst continuing to support carers over the telephone.

Our focus is to deliver quality care by our staff, which demands that we train staff to a high level to ensure they have the confidence and ability to deliver high standards of complex care. To cover our overheads we offer training to outside organisations and share training places in order to attain the right number of staff for a training session. Because of COVID-19, we are limited in delivering face-to-face training of staff, and are looking into alternative ways of working. Fortunately, the CCG have made the decision to suspend training requirements during the pandemic period.

OBJECTIVES AND ACTIVITIES

Dudley Carers Wellbeing Service

We were awarded a contract in October 2019 to deliver the Dudley Carers Wellbeing Service, following an extremely competitive final process. This is a three-year contract with the option of extending it for a further two years. The service commenced on 2 January 2020 and the annual income for this project is £282,450 with a total value of £854,000.

The service is to deliver support for Young Carers, from 4 years to 18 years of age, who then move into a transition period to Young Adult Carers services from the age of 18 to 25 years. Young adult carers are helped into work or further education, thereby supporting them with their caring responsibilities. From 25 years onwards our Dudley Adult Carer service continues to support carers who are mainly caring full time, or trying to work part time, with advice and guidance, and holding social activities helping to reduce isolation and loneliness,

A sum of £20,000, which has been funded by Birmingham City Council via Forward Carers, will be carried forward to next year to be spent on computer tablets, so that families can become more familiar with on-line sessions. Face-to-face groups will follow as we come out of lockdown.

Birmingham Respite Care

We continue to provide respite breaks for family carers in Birmingham which is funded by Birmingham and Solihull CCG and we have been successful in increasing the number of hours delivered. Commissioners have altered the basis of this contract so that we now actively support family carers who are caring for a loved one with life limiting conditions. This enables them to remain in their home as they near the end of their life.

Dementia Information Services for Carers (DISC)

This service was decommissioned at the end of March 2020, due to Commissioners wishing to put all carers services under one umbrella within Forward Carers as they mobilise funding for Birmingham City Council to support all Birmingham carers. This has resulted in the funding being reduced for carers of people with a dementia. The commissioners stating that they could not afford a Gold Standard service!

Birmingham Caring for Carers Wellbeing Services

The Bereavement and Wellbeing team is a consortium of third sector organisations, including Crossroads, Communities in Sync, Ideal for All, West Bromwich African Caribbean Resource Centre, KUUMBA Centre and Sandwell Advocacy, working together to support carers to cope with the loss of their loved one by offering practical support and a range of bespoke services.

Communities In Sync (Sandwell third sector consortium) were awarded funding for a group of Sandwell providers to provide wellbeing support to carers and families within Birmingham who have recently been bereaved, or who are pending the loss of a loved one. This was initially for West Birmingham, but within a very short space of time, due to the lack of take up in the area, Birmingham Council requested that this service be taken across the whole of Birmingham, with no additional funding. We employ the lead Coordinator for the service who is responsible for promoting the service, each of the partners host an Adviser to form the team.

Sandwell Dementia Navigator Service (in partnership with Agewell and Dementia Pathfinders)

Our Dementia Navigator Service has been extremely busy following the commencement of this years' funding. The Commissioner has asked that we extend the existing contract up to the end of August 2021, this has been agreed and we are now in negotiation for future funding.

CIS Caring for Carers Bereavement Project

This is a CIS partnership project to deliver support for Carers living in Birmingham. The funding has been extended for one year until November 2021, and we had Kerry Burns as full-time co-ordinator for the Project until March 2021. Partner organisations have part-time staff who Kerry was managing and supporting. During the first three months we had been finding out about the areas of Birmingham, and how we many engage with the community to receive referrals to run Carers Bereavement Groups. Sadly, we were then faced with the pandemic, which has slowed much of the activities, but again staff are being resourceful and using electronic means such as Zoom and WhatsApp to communicate with Carers.

OBJECTIVES AND ACTIVITIES

The service is now more productive and is now funded up to the end of March 2022. We are waiting for Birmingham Commissioners to announce more information with regard to the continuation of this service.

Building Connections Grant, Community Lottery Fund

We were awarded a three year contract in 2018 totalling £99,075, and this has now been completed.

The funding was for adult carers of someone with Dementia to reduce isolation and loneliness. The project supported people living in Sandwell and Solihull. This activity resulted in gaining further investment from the 1 October 2019 to 31 March 2020 from Sandwell Local Authority Winter Pressures funding. This has been a timely project as Sandwell introduced a new Dementia Commissioner who is tasked with identifying those living with a memory problem to gain a dementia diagnosis, which has also led to further investment for the new financial year.

We continue to work in partnership with other local charities for carers and those with dementia to enjoy the great outdoors. However the winter, and the COVID-19 pandemic, has limited these activities for the time being, and we hope to resume them in the new financial year.

Building Connections Youth Strand, Community Lottery Funding

We were awarded £2,750 for January to the end of March 2019 and (£7,500 per annum until 31 March 2021 giving a total project value of £17,750).

Ideal for All won this contract and identified our organisation as a partner to support them with Care Support Workers to provide regulated activities within their groups to support young people with disabilities who attend their horticultural gardens. This is to support two cohorts per week for three hours per cohort. This service has also been affected due to the impact of COVID-19, and we hope to resume as soon as possible.

FINANCIAL REVIEW

Financial position

For the year ended 31 March 2021 there was an income of £2,386,056 (2020 - £1,965,913) and a total expenditure of £2,165,489 (2020 - £1,910,953) giving net incoming resources of £220,567 (2020 - £54,960).

In keeping with current Charity Commission guidance, operating costs have been apportioned between the various activities using the time records maintained by the Charity.

The incoming and outgoing resources can be seen on an activity basis at notes 2 to 9 in the Notes to the Financial Statements.

The increase in unrestricted funds will enable the charity to continue developing its operational and information technology infrastructure.

As part of the ongoing "risk review" performed by the trustees at their regular meeting, the charity is concerned with regards to the future funding streams as mentioned above under the commentary on individual schemes.

This concern is across all funding sources and as negotiations with the various funding stream providers is ongoing, the charity's activities and operations will be tailored accordingly, dependent upon the outcomes.

Principal funding sources

The charity's principal funding sources are set out in "Achievements and performance".

Investment policy and objectives

The charity does not have a formalised investment policy, as it does not enjoy the luxury of substantial accumulated funds.

The charity holds a number of bank accounts to spread the risk in respect of the government guarantee scheme. All funds are held in the main, in interest bearing accounts ranging from instant access to a maximum of 120 days' notice, and as such these monies are shown on the Balance Sheet as cash at bank and in hand rather than as investments.

FINANCIAL REVIEW

Reserves policy

Currently the Charity has £1,040,416 (2020 - £929,069) in unrestricted funds, and free reserves of £671,957 (2020 - £554,985). The free reserves are unrestricted net, current assets.

Included in the total reserves are restricted funds of £117,052 (2020 £7,832).

It is the intended policy of the trustees to retain sufficient financial reserves to enable the company to maintain its' charitable activities for a period of six months. The level of reserves are monitored on an on-going basis and the aim of the trustees is to achieve a level of reserves sufficient to cover any contingent liabilities which might arise from the cancellation of current service contracts, redundancy costs or commitments under non-cancellable operating leases. We retain funds to cover any deficits, which result in statutory authority under-funding or increased demand and general cash flow fluctuations.

Currently the funds held met our target, however, such is the nature of funding for care that we cannot become complacent. Therefore, costs are constantly being reviewed, as well as charging rates to ensure that contracts are not wholly running at deficit levels (the Charity accepts that by its very nature it should not operate purely to make surpluses and must not forget its charitable objectives).

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient, with the level of reserves, for the charity to be able to continue as a going concern.

Third Party Indemnity Insurance

The charity maintains an "Officers and Directors" insurance policy in respect of the trustees. Reviews of cover are undertaken annually commensurate with the level and type of activity the charity undertakes.

FUTURE PLANS

The intention is to ensure that the charity provides an efficient and high quality service to its end users while at the same time maintaining a financially viable operation.

The charity is currently delivering a significant amount of chronic and palliative care and we are continuing to make inroads into the Dudley, Walsall, Wolverhampton and Birmingham areas, particularly with regard to dementia services, and young and adult caring services.

The charity will maintain its activity and continue to research and pursue other sources of funding, and trustees will continue to monitor the effects as a result of the Governments' Comprehensive Spending Review. We anticipate being able to pick up additional Spot work and individual clients.

Over the past few years Crossroads Caring for Carers has extended its area of operation and increased the amount of services offered, and the resulting growth necessitated additional office space which had already been acquired. In addition, due to Covid-19, we will now be looking at alternative ways of working to ensure working time efficiencies, which may include some staff working partly at home and in the office, using electronic means of communication. Staff training will be revised so that staff may be accessing more on-line training as well as face-to-face learning due to the nature of the training course being delivered. Trustees will be mindful of the return to work syndrome and may instigate a hybrid working arrangement involving both home and office work.

As an organisation we shall continue to use the Disclosure and Barring Service to help assess the suitability of applicants for positions of trust, we comply fully with the code of practice regarding the correct handling, use, storage, retention and disposal of certificates and certificate information. Staff are required to register with the update service and maintain that updated registration. Crossroads Caring for Carers will pay the fee for as long as they remain in our employment.

We are now outsourcing any disciplinary matters that may arise as this will ensure that such cases are treated impartially, and reduce the amount of time and effort spent on these cases by senior management so that greater emphasis is placed on delivering our caring duties.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) is a registered charity and a company limited by guarantee, company no. 2950188. It is governed by its Memorandum and Articles of Association dated 19 July 1994, updated on 2 November 2007 with guidance from the National Association of Crossroads. The company is registered as a charity with the Charity Commission, Charity no. 1040679, from 9 September 1994. All Directors of the company are also Trustees of the charity, and members of the Management Committee who meet on a regular basis to manage the affairs and formulate policy. The Management Team organise the day to day running of the Scheme, assisted by administrative staff and care support workers.

The charity is associated with, and promotes, the charitable objectives of the Carers Trust (see below under "Wider network").

Consideration had been given to updating the governing document and to re register as a Charitable Incorporated Organisation, however, the Coronavirus pandemic has shifted our priorities and this will be revisited at a later date.

Trustee Appointment, Induction and Training

To date, trustees have been identified through local networking and prior to appointment they are invited for a discussion with the Chairman and other Board members. Each new trustee undergoes an induction training programme and is briefed on their legal obligations under charity and company law. They are made aware of the structure of the organisation and provided with copies of monthly Board meeting papers, accounts and budgets. Prospective new trustees are invited to attend Board meetings as observers prior to any formal appointment.

Staff Training

We are continuing to develop a programme of learning for our staff which will give them the skills and knowledge to provide care at the relevant level for people with complex and terminal health care needs, along with the mandatory social care support that they deliver. These training programmes are a valuable asset to our organisation and we also deliver training to other organisations within our local area of need. This has provided another income stream which helps to defray the in-house training costs.

Organisational structure

The charity operates on a day-to-day basis through a management team headed by the Chief Executive Officer (CEO), namely Mrs Christine Christie.

The Registered Care Manager position was held by Mrs Kerry Harris who left our employ on 5th February 2021. Her duties have been shared amongst other members of the management team pending the recruitment a new Registered Care Manager, Michelle Oseland on 22 June 2021.

The management team comprises of those individuals listed by name and job title under the heading 'Reference and Administrative Details' below.

Decision making

Normal day-to-day operational decisions are made by the Chief Executive Officer, with help from her management team, and as appropriate the support of two trustees, Mr I Wyle (Chairman), and Mr H Painter, both of whom have a financial and business operations background.

Major decisions in respect of strategy and high value expenditure are made by the Board of Trustees.

Volunteers and Benefaction

We extend our appreciation to all the volunteer trustees and staff who have worked hard throughout the year to provide support and care to all the families who use our services.

We continue to be grateful to people who donate money to our Organisation, which is used for the exclusive benefit of individuals with care needs. Donations are often made by grateful families who use our services and sometimes when a loved one has passed away.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Key management remuneration

Remuneration of key management personnel (Chief Executive Officer, Business Finance Manager, Registered Care Manager and Dudley Carers Lead) is determined by the Board of Trustees. Reference is made to remuneration packages offered in similar organisations as well looking to non charitable businesses of a similar size.

Wider network

The charity is a network partner of the Carers Trust, which is a charity which works to improve support, services and recognition for anyone living with the challenges of caring, unpaid, for a family member or friend who is ill, frail, disabled or has mental health or addiction problems.

The Carers Trust offers us support with compliance documentation, specialist advice, insurance and other general matters. To ensure full compliance with the Care Quality Commission, we normally adopt the Carers Trust operating policies. The Trust also lobbies the Government and local authorities on behalf of its network partners to ensure that official legislation is fully implemented.

Related parties

The Trustees who served during the relevant period were those persons listed under Reference and Administrative information. There were no related party transactions during the year (refer Note 21).

Risk management

The Management Committee has conducted its own review of the major risks to which the charity is exposed and systems have been established to mitigate those risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity. External risks to funding are mitigated by maintaining a suitable level of reserves to ensure continuity of service as detailed above (refer also to commentary under Financial Review). Operational risks are minimised by the implementation of formal risk assessment procedures and written policies in respect of health and safety, and staff training. Insurance in respect of public and employers' liability risks is maintained through the Carers Trust.

The trustees, at their regular Board meetings, continue to monitor the opportunities and threats that exist in the Care Sector market.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
02950188 (England and Wales)

Registered Charity number
1040679

Registered office
Crossroads Care Centre
494 Wolverhampton Road
Oldbury
West Midlands
B68 8DG

The Sandwell Crossroads
Care Attendant Scheme Limited

Report of the Trustees
for the Year Ended 31 March 2021

Trustees

Mr I G Wyle FCA
Mr H N Painter JP BSc Dip Eng FCA
Mr M Kelly PGCDM PGCEE
Mrs W Bodenham BSc SRN (retired)
Mrs S Turton MA RGN
Mrs M Latter BSc (Hons)
Mrs A Nixon BSc (Hons) RSA IBT

Management team

Chief Executive Officer
Business Finance Manager
Registered Care Manager

Dudley Carers Lead

Mrs Christine Christie
Mrs Helen Fletcher
Mrs Kerry Harris to 5 February 2021
Mrs Michelle Oseland appointed 22 June 2021
Mr Graham Evans

Company Secretary

Mrs C M Christie

Auditors

RD Accounting Limited
Statutory Auditor
12C Two Locks
Brierley Hill
West Midlands
DY5 1UU

Bankers

Unity Trust Bank plc
Nine Brindleyplace
Birmingham
B1 2HB

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of The Sandwell Crossroads Care Attendant Scheme Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper 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. 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.

The Sandwell Crossroads
Care Attendant Scheme Limited

Report of the Trustees
for the Year Ended 31 March 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors RD Accounting Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 25 November 2021 and signed on its behalf by:



Mr I G Wyle FCA - Trustee

Report of the Independent Auditors to the Members of
The Sandwell Crossroads
Care Attendant Scheme Limited

Opinion

We have audited the financial statements of The Sandwell Crossroads Care Attendant Scheme Limited (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 22 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Our audit process involves determining a suitable materiality level and assessing the overall risk of material misstatement, including how fraud may occur. Our core procedures in relation to fraud and error include:

- Identifying laws and regulations that could reasonably give rise to a material misstatement in the financial statements
- Enquiring with management and office holders on their own considerations on fraud and if any fraud has occurred within the year
- Considering financial pressures, incentives, opportunity, and motivations that may lead to fraud
- Reviewing areas where management is required to make significant subjective judgements (the key areas identified here include revenue recognition, fixed asset valuation/depreciation and allocation of restricted fund expenditure)
- Ensuring expenditure is within the scope of the charities aims, objectives and in line with funding requirements.
- Reviewing manual journal entries to ensure they are appropriate and no subject to any bias, thus reducing the risk of misstatement due to management override of controls

Our procedures are tailored to the specific risks we have identified for Sandwell Crossroads and are based on our detailed knowledge and understanding of the entity and its environment.

For 2020/21 the risk of irregularities and fraud has increased due to the COVID-19 pandemic which has created additional income streams, these include the Lottery COVID Response Grant and Infection Control Grants. The speed of the pandemic and how quickly the related income/government support schemes were introduced further increases the risk of fraud and error. We have considered all of the above within our audit and undertaken additional testing and procedures to enable us to better detect any irregularities.

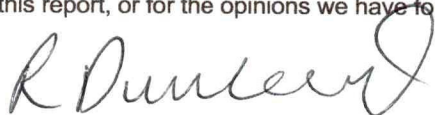
There is an inherent risk that our audit will not detect all irregularities, including those resulting in material misstatement in the financial statements or non-compliance with regulation. This risk is greater in respect of fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of
The Sandwell Crossroads
Care Attendant Scheme Limited

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Richard Dunkley FCCA (Senior Statutory Auditor)
for and on behalf of RD Accounting Limited
Statutory Auditor
12C Two Locks
Brierley Hill
DY5 1UU

Date:

25/11/2021

The Sandwell Crossroads
Care Attendant Scheme Limited

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	8,013	1,800	9,813	5,776
Charitable activities					
Care services	5	1,876,326	495,583	2,371,909	1,953,706
Other trading activities	3	200	-	200	2,690
Investment income	4	4,134	-	4,134	3,741
Total		1,888,673	497,383	2,386,056	1,965,913
EXPENDITURE ON					
Charitable activities					
Care services	6	1,777,326	388,163	2,165,489	1,910,953
NET INCOME		111,347	109,220	220,567	54,960
RECONCILIATION OF FUNDS					
Total funds brought forward		929,069	7,832	936,901	881,941
TOTAL FUNDS CARRIED FORWARD		1,040,416	117,052	1,157,468	936,901

The notes form part of these financial statements

The Sandwell Crossroads
Care Attendant Scheme Limited

Balance Sheet
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	13	527,756	-	527,756	545,779
CURRENT ASSETS					
Debtors	14	252,370	-	252,370	282,938
Cash at bank and in hand		675,525	117,052	792,577	576,443
		<u>927,895</u>	<u>117,052</u>	<u>1,044,947</u>	<u>859,381</u>
CREDITORS					
Amounts falling due within one year	15	(255,938)	-	(255,938)	(296,564)
NET CURRENT ASSETS		<u>671,957</u>	<u>117,052</u>	<u>789,009</u>	<u>562,817</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,199,713	117,052	1,316,765	1,108,596
CREDITORS					
Amounts falling due after more than one year	16	(159,297)	-	(159,297)	(171,695)
NET ASSETS		<u>1,040,416</u>	<u>117,052</u>	<u>1,157,468</u>	<u>936,901</u>
FUNDS	20				
Unrestricted funds				1,040,416	929,069
Restricted funds				117,052	7,832
TOTAL FUNDS				<u>1,157,468</u>	<u>936,901</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 25 November 2021 and were signed on its behalf by:



Mr I G Wyle FCA - Trustee

The notes form part of these financial statements

The Sandwell Crossroads
Care Attendant Scheme Limited

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	228,897	36,849
Interest paid		(4,449)	(5,704)
Net cash provided by operating activities		<u>224,448</u>	<u>31,145</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(18,554)
Interest received		4,134	3,741
Net cash provided by/(used in) investing activities		<u>4,134</u>	<u>(14,813)</u>
Cash flows from financing activities			
Capital loan repayments		(12,448)	(11,748)
Net cash used in financing activities		<u>(12,448)</u>	<u>(11,748)</u>
Change in cash and cash equivalents in the reporting period			
		216,134	4,584
Cash and cash equivalents at the beginning of the reporting period			
		<u>576,443</u>	<u>571,859</u>
Cash and cash equivalents at the end of the reporting period			
		<u><u>792,577</u></u>	<u><u>576,443</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES			
		31.3.21	31.3.20
		£	£
Net income for the reporting period (as per the Statement of Financial Activities)		220,567	54,960
Adjustments for:			
Depreciation charges		18,024	20,102
Loss on disposal of fixed assets		-	1,813
Interest received		(4,134)	(3,741)
Interest paid		4,449	5,704
Decrease/(increase) in debtors		30,568	(166,688)
(Decrease)/increase in creditors		(40,577)	124,699
		<u>228,897</u>	<u>36,849</u>
Net cash provided by operations		<u>228,897</u>	<u>36,849</u>
2. ANALYSIS OF CHANGES IN NET FUNDS			
	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank and in hand	<u>576,443</u>	<u>216,134</u>	<u>792,577</u>
	<u>576,443</u>	<u>216,134</u>	<u>792,577</u>
Debt			
Debts falling due within 1 year	(12,780)	49	(12,731)
Debts falling due after 1 year	(171,695)	12,398	(159,297)
	<u>(184,475)</u>	<u>12,447</u>	<u>(172,028)</u>
Total	<u>391,968</u>	<u>228,581</u>	<u>620,549</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) is a registered charity and a registered private company limited by guarantee in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £5 per member of the charity. The address of the registered office is given in the charity information section of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been 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 on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

All indirect costs have been allocated to the respective funds on a time basis using the times recorded by staff.

Tangible fixed assets

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

Long leasehold	- in accordance with the property
Fixtures and fittings	- 20% on cost

The charities freehold property (headquarters) is being depreciated over its estimated useful life of 75 years. The cost of land which is estimated at £100,000 is not being depreciated.

The charity has adopted a policy in respect of fixtures, fittings and equipment of only capitalising an item if its cost is over £1,000.

Taxation

The charity is an exempt charity within the meaning of Schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES - continued

Fund accounting

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations	9,813	5,776
	<u> </u>	<u> </u>

3. OTHER TRADING ACTIVITIES

	31.3.21	31.3.20
	£	£
External training	200	2,690
	<u> </u>	<u> </u>

4. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	4,134	3,741
	<u> </u>	<u> </u>

The charity holds funds in a number of bank accounts to spread the risk in respect of the Government Guarantee Scheme.

All funds are held, in the main, in interest bearing accounts ranging from instant access to a maximum of 120 days notice and as such these monies are shown, on the Balance Sheet, as "Cash at bank and in hand" rather than investments.

The Sandwell Crossroads
Care Attendant Scheme Limited

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.21 £	31.3.20 £
Service contracts	Care services	1,876,326	1,796,971
Grants	Care services	495,583	156,735
		<u>2,371,909</u>	<u>1,953,706</u>

Grants received, included in the above, are as follows:

	31.3.21 £	31.3.20 £
Lottery Grant - Premises Costs	-	10,000
Community Lottery - Building Connections	39,600	39,600
Sandwell Council - Dementia Winter Pressures	-	47,196
Agewell - Dementia Roadmap Funding	-	3,996
Sandwell Council - Bereavement Support Programme	7,500	7,500
Sandwell Council - Family Carers Training	15,000	15,000
Communities in Sync Ltd - Empower Dementia	-	17,188
Communities in Sync Ltd - Bereavement	35,412	14,755
Ideal for All - Building Connections Youth Strand	13,500	1,500
Communities in Sync Ltd - Community Offer	71,166	-
Big Lottery - COVID 19 Response Grant	57,550	-
Sandwell Council - Dementia Navigator Service	104,670	-
Sandwell Council - COVID19 Infection Control	21,685	-
Forward Carers - Dementia Carers Group/Training	125,000	-
Young Carers Grant	4,500	-
	<u>495,583</u>	<u>156,735</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Care services	<u>1,648,869</u>	<u>516,620</u>	<u>2,165,489</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.21 £	31.3.20 £
Staff costs	1,532,285	1,327,486
Travelling	69,744	71,310
Clothing/PPE	21,685	7,869
Training	3,505	1,886
Partner costs & consultancy	7,784	7,783
On Call Costs	7,284	6,591
Cleaning	3,665	4,875
Young carers equipment	2,917	-
Loss on sale of assets	-	1,813
	<u>1,648,869</u>	<u>1,429,613</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

8. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Care services	510,965	2,191	3,464	516,620

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Auditors' remuneration	3,464	2,664
Depreciation - owned assets	18,023	20,102
Deficit on disposal of fixed assets	-	1,813
	<u> </u>	<u> </u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

One trustee claimed expenses during the year for travel and subsistence, amounting to £669 (2020: two trustees, £1,412).

11. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	1,703,640	1,486,650
Social security costs	126,358	102,512
Other pension costs	32,972	27,584
	<u> </u>	<u> </u>
	1,862,970	1,616,746

There were no redundancy payments made to staff during the year year (£2,442 -2020).

The average monthly number of employees during the year was as follows:

	31.3.21	31.3.20
Average number of employees for the year	97	86
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

The average full time equivalent employees was 78 (2020: 75)

The pension contributions are in respect of a defined benefit scheme and represent the payments due in the year to the pension provider.

Total remuneration paid to key management personnel (including employer pensions) during the year was £126,976 (2020 - £120,918).

12. EX GRATIA PAYMENTS

Ex-gratia payments to former members of staff amounted to £2,998 (2020 - £NIL) after termination of employment.

13. TANGIBLE FIXED ASSETS

	Freehold property £	Long leasehold £	Fixtures and fittings £	Totals £
COST				
At 1 April 2020 and 31 March 2021	421,968	100,000	73,686	595,654
DEPRECIATION				
At 1 April 2020	8,586	4,054	37,235	49,875
Charge for year	4,293	1,351	12,379	18,023
At 31 March 2021	12,879	5,405	49,614	67,898
NET BOOK VALUE				
At 31 March 2021	409,089	94,595	24,072	527,756
At 31 March 2020	413,382	95,946	36,451	545,779

The long leasehold property is depreciated at a rate designed to write the asset off, in equal instalments, over the period of the lease (75 years in 2018). This amounts to a rate of 1.33% on cost.

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Trade debtors	113,250	174,669
Accrued income	108,503	100,068
Prepayments	30,617	8,201
	<u>252,370</u>	<u>282,938</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Bank loans and overdrafts (see note 17)	12,731	12,780
Trade creditors	31,035	16,956
Social security and other taxes	34,519	43,898
Net Wages / Pension	142,715	116,889
Other creditors	7,341	-
Deferred income	-	83,350
Accrued expenses	27,597	22,691
	<u>255,938</u>	<u>296,564</u>

Deferred Income

In accordance with 5.24 of the Charities SORP (FRS102) income is only deferred if it is deemed that the performance-related conditions attached to grant or service contract have not been met during the relevant period.

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR - continued

	31.3.20	Received during the year	Released to income	31.3.21
Birmingham Bereavement	2,454	32,958	35,412	-
Agewell - Dementia Income	1,644	-	1,644	-
Community Offer (CIS)	17,667	52,999	70,666	-
DBS Jobchange Money (Offset DBS Costs)	560	456	1,016	-
BCF Winter Pressures Project (DISC)	19,450	85,220	104,670	-
Building Connections - Youth Stand Project	6,000	7,500	13,500	-
Connective Palliative Care (CPC)	35,575	262,407	297,982	-
	<u>83,350</u>	<u>441,540</u>	<u>(524,889)</u>	<u>-</u>

16. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.21	31.3.20
	£	£
Bank loans (see note 17)	<u>159,297</u>	<u>171,695</u>

17. LOANS

An analysis of the maturity of loans is given below:

	31.3.21	31.3.20
	£	£
Amounts falling due within one year on demand: Bank loans	<u>12,731</u>	<u>12,780</u>
Amounts falling due between two and five years: Bank loans - 2-5 years	<u>68,986</u>	<u>51,342</u>
Amounts falling due in more than five years: Repayable by instalments: Bank loans more than 5 years	90,311	120,353

18. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.21	31.3.20
	£	£
Within one year	2,121	5,697
Between one and five years	1,626	4,939
	<u>3,747</u>	<u>10,636</u>

Total operating lease payments made in the year amounted to £5,752 (2020 - £5,697)

Operating leases are in respect of office equipment.

The Organisation also leases the car park adjoining the freehold headquarters. However, this is at a true "peppercorn rent" and the above figures do not, therefore, include any car park lease cost.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

19. SECURED DEBTS

The following secured debts are included within creditors:

	31.3.21 £	31.3.20 £
Bank loans	<u>172,028</u>	<u>184,475</u>

The bank loan is secured on the freehold property with fixed and floating charges also in place on other assets.

20. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	929,069	111,347	1,040,416
Restricted funds			
Carers Support Programme	1,457	4,310	5,767
Building Connections Dementia Grant	4,286	7,556	11,842
Building Connections Youth Strand Grant	2,089	8,205	10,294
Dementia Road Map	-	20,695	20,695
Birmingham Bereavement Grant	-	3,942	3,942
Birmingham Carer Grants	-	33,840	33,840
Carers assistance grant	-	20,803	20,803
Community offer grant	-	7,244	7,244
Donations	-	1,042	1,042
Young Carers Grant	-	1,583	1,583
	<u>7,832</u>	<u>109,220</u>	<u>117,052</u>
TOTAL FUNDS	<u>936,901</u>	<u>220,567</u>	<u>1,157,468</u>

20. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,888,673	(1,777,326)	111,347
Restricted funds			
Carers Support Programme	22,500	(18,190)	4,310
Building Connections Dementia Grant	39,600	(32,044)	7,556
Building Connections Youth Strand Grant	13,500	(5,295)	8,205
Dementia Road Map	104,670	(83,975)	20,695
Birmingham Bereavement Grant	35,412	(31,470)	3,942
Birmingham Carer Grants	125,000	(91,160)	33,840
Infection control grant	21,685	(21,685)	-
Carers assistance grant	57,550	(36,747)	20,803
Community offer grant	71,166	(63,922)	7,244
Donations	1,800	(758)	1,042
Young Carers Grant	4,500	(2,917)	1,583
	<u>497,383</u>	<u>(388,163)</u>	<u>109,220</u>
TOTAL FUNDS	<u>2,386,056</u>	<u>(2,165,489)</u>	<u>220,567</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	876,395	52,674	929,069
Restricted funds			
Carers Support Programme	-	1,552	1,552
Building Connections Dementia Grant	4,553	(250)	4,303
Building Connections Youth Strand Grant	889	1,200	2,089
Empower Dementia Grant	104	(73)	31
Dementia Road Map	-	(48)	(48)
Birmingham Bereavement Grant	-	(95)	(95)
	<u>5,546</u>	<u>2,286</u>	<u>7,832</u>
TOTAL FUNDS	<u>881,941</u>	<u>54,960</u>	<u>936,901</u>

20. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,819,178	(1,766,504)	52,674
Restricted funds			
Carers Support Programme	22,500	(20,948)	1,552
Building Connections Dementia Grant	86,796	(87,046)	(250)
Building Connections Youth Strand Grant	1,500	(300)	1,200
Empower Dementia Grant	17,188	(17,261)	(73)
Dementia Road Map	3,996	(4,044)	(48)
Birmingham Bereavement Grant	14,755	(14,850)	(95)
	<u>146,735</u>	<u>(144,449)</u>	<u>2,286</u>
TOTAL FUNDS	<u>1,965,913</u>	<u>(1,910,953)</u>	<u>54,960</u>

Restricted funds:

Carers Support Programme
Represents two restricted funds providing Bereavement Support and Family Carer Training.

Building Connections Dementia Grant
The funding is for adult carers who care for someone with Dementia to reduce isolation and loneliness. The project supports residents of Sandwell and Solihull.

Building Connections Youth Strand Grant
A fund to provide regulated activity care workers to support young people with disabilities principally in "Ideal for All" gardens.

Carers Assistance Grant
This is a Covid related fund to provide a carers assistance helpline during the pandemic to advise and signpost carers for support.

Birmingham Bereavement
This is a service provided through "Communities in Sync" to give support to carers and their families following bereavement.

Birmingham Carer Group
Supports family and informal carers who are looking after someone with dementia through meetings information provision etc
Training is also provided to show carers how to cope with and understand someone with dementia.

Infection Control Grants
Covid related grants to provide PPE and also other health & safety matters relating to staff.

Disc Winter Pressures
To support the individual and carer through signposting to enable the individual to stay at home as long as possible.

Dementia Road Map
Website update provided by Dementia Pathfinders

20. MOVEMENT IN FUNDS - continued

Community Offer

Advice, guidance and support from Community Navigators to support people living in Sandwell.

Young Carers Grant

Carers Trust grants received during Covid to support young carers to reduce isolation and loneliness.

All other funds are unrestricted including:

Donations

These are principally received from families following the death of a loved one, or those having received a service, of some kind, from us to benefit the whole organisation.

21. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

22. FRC ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements when necessary.