



The Sandwell Crossroads Care Attendant Scheme Limited

(A company limited by guarantee)

Report of the Trustees and
Audited Financial Statements

Year ended: 31 March 2024

Charity no: 1040679

Company no: 02950188

The Sandwell Crossroads Care Attendant Scheme Limited
Annual Report and Financial Statements
Year ended 31 March 2024

Contents

Legal and administrative information.....	2
Chairman’s Report.....	3
Trustees’ Annual Report	4
Independent Auditor’s Report	11
Statement of Financial Activities	14
Balance Sheet	15
Cash Flow Statement.....	16
Notes to the Financial Statements	17

Legal and administrative information

Company number: 02950188 (England and Wales)

Charity number: 1040679

Trustees:

I G Wyle FCA	Chairman
B Hepburn	- Appointed 29 November 2023
G Evans	- Appointed 22 May 2024
J Jones-Rigby	
K Hepburn	
M Kelly PGCDM PGCEE	- Resigned 18 September 2024
S Davies	
W Bodenham BSc SRN (retired)	- Resigned 7 June 2023

**Chief Executive &
Company Secretary:** Christine Christie

Registered Care Manager: Michelle Oseland

Registered Office: Crossroads Carers Hub
494 Wolverhampton Road
Oldbury
West Midlands
B68 8DG

**Independent
Auditors:** RD Accounting Limited (Statutory Auditors)
Chartered Certified Accountants
12C Two Locks
Hurst Business Park
Brierley Hill
DY5 1UU

Bankers: Unity Trust Bank plc
Nine Brindleyplace
Birmingham
B1 2HB

Chairman's Report

Our organisation has generated a surplus in the current year, and this has been achieved by the policy decisions of Trustees, the CEO and effective planning by managers, and the willingness from staff to embrace change to do things differently and would like to thank the teams for all their hard work efforts.

This was particularly essential for our organisation has come under increased financial pressure caused by wage and cost inflation. Trustees are aware of the difficulty in passing on these increased costs to individual service users, who must fund their own care. Commissioners have been unable to meet the real cost of care for services and some of our services have had to be renegotiated to cover the costs within the contract.

Due to COVID-19 we have learned new ways of hybrid working whereby staff members work partly from home and partly from the office. This has helped considerably, allowing time to work in a preferred way to meet their commitments, and if they have childcare or family responsibilities.

This year we have pioneered the position of a Mental Health Champion who is an impartial member within our organisation. The service is available to all staff on any matter that is of concern to them whether it be domestic or work related. Trustees considered this to be an indication of their intention to show that we are a caring organisation and interested in the well-being of our employees and volunteers.

We have been able to gain funding to extend services to carers of someone with dementia, having won a National Community Lottery Fund bid; "Carers Wellbeing Service". This not only supports carers of dementia sufferers but is extended to carers caring for someone with other long-term conditions. The service is very popular and provides a fantastic service to meet the needs of many carers from a variety of cultures.

The Dudley Carers Well-Being service has developed well and in line with the original contract specification which was to provide well-being services for carers. Moving forward, our Adult Care Advisor is placing emphasis on developing training systems and resources for adult carers and the service is being advertised on the patient information screens in all surgeries in the borough.

Communities in Sync (CIS) consortium, which Crossroads are a member continued to operate the Birmingham Bereavement Service and achieved excellent results this year. Piloting a service within this service called "Memory in an Object" and "Living Memory" projects which have helped many carers adjust to the loss of their loved ones and move forward with their own lives.

We are striving to continue the funding for the "Carers Assistance Line" which ends in March 2024, so that, we may support many more carers throughout the whole of our area of benefit from a variety of cultures.

May I take this opportunity to express my gratitude to the Trustees, the Chief Executive Officer, all Senior Managers, Administrative and Financial staff teams and Care Support Workers and volunteers for their hard work. Without their commitment to deliver carer services offered by Crossroads Caring for Carers we would not have achieved a surplus for this year which now show a stronger financial position for the forthcoming year.

Ivan G Wyle FCA
Chairman of the Board of Trustees
The Sandwell Crossroads Care Attendant Scheme Limited

Date 9 October 2024

Trustees' Annual Report

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 2024. 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 (FRS 102) (effective 1 January 2015).

Objectives and Aims

The main objective of The Sandwell Care Attendant Scheme Limited (known as Crossroads Caring for Carers) continues 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 or long-term care facilities.

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 for Carers remains focused 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 providing services to individuals who use the Direct Payment Scheme or private funding. In particular, the trustees consider how planned activities will contribute to the objectives and aims they have set.

Public benefit

How the charity provides public benefit is shown through its Charitable Objectives and Aims (see above), and how it demonstrates providing a public benefit is best described in the 'Mission Statement', and '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 focus is on domiciliary care, dementia care and information services and palliative and respite care for carers.

Mission statement

It is the intention and commitment of 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 principles 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

Principal activities

The Charity provides a range of services to people living within the Black Country, Birmingham, and surrounding areas. Supporting family and unpaid carers caring for someone with a chronic illness or who has a palliative condition. Funding is received from Sandwell, Dudley and Birmingham Local Authorities and CCG's up until the 1st July 2022, when CCG's became Integrated Care Systems legally established through the Health and Care Act 2022, and CCG's were closed down, transferring all CCG contracts held by the Charity, whose funding supports delivery of Continuing Health Care enabling people to remain living in their own home for as long as possible.

Birmingham and Solihull ICS fund respite care for carers living within the Birmingham area, to take a break from their caring role. Helping carers to recharge and try and have time for themselves is so vital to support their health and wellbeing.

Regulated services commissioned by Sandwell Social Services, Sandwell and West Birmingham Hospital Trust (CCG/ICB funding), Discharge Enablement Service and spot purchase arrangements have consistently been delivered by our workforce. Although, as with all organisations within the Health and Social Care sector, we have found it difficult to recruit the right staff to improve services for several reasons. The management team endeavors to advertise and promote working opportunities to our local community to deliver services to local people.

We are now in our third year of delivering support for all age carers living in Dudley, funded by Dudley MBC, having gone through the difficulties of COVID19 we were delighted to see an increase in take up of the service by carers, and able to make a difference to them in many ways.

Achievements and Performance

The charity provided 60,797 care hours during the year to a variety of users, compared with 77,442 in the previous year. The hours include time spent by staff working within our non-regulated services to better reflect the level of care offered by our organisation.

“Making Carers Count” & “Carers Assistance Line”

The shape of the business continued to develop during the year, due to successful funding applications from Carers Trust, “Making Carers Count”, which has helped to maintain our “Carers Assistance Line”, and offers an instant access line to one of our Advisors, who are able to provide Advice, Information and Guidance over the phone, and will arrange to meet carers at a time to suit them either at their home or at our premises.

Birmingham Caring for Carers Wellbeing Services

The Bereavement and Wellbeing team is a consortium of third sector organisations called “Communities In Sync”, our organisation is a member, with our CEO being a founder Director of the consortium. Other members delivering this service include Ideal for All, West Bromwich African Caribbean Resource Centre, KUUMBA Centre Sandwell Advocacy. The service is delivered across the whole of Birmingham with staff working together to support carers to cope with the loss of their loved one by offering practical support and a range of bespoke services. The service is led by our Project Officer who manages the team, guiding and supporting them to ensure robust service delivery.

Sandwell Local Authority Spot Purchase and Personal Budgets

Sandwell Local Authority appointed us to be a Tier 1 provider to deliver spot purchased care on behalf of families living with a chronic illness or condition. This service focuses on the cared for person but provides respite for the carers by our staff assisting with a person-centered care plan. This can involve the following - personal care, shopping, medication, meals, etc., enabling people to continue living at home for as long as possible.

Individuals can contact their local Social Services Department requesting our support, following up with a visit to complete an initial assessment. The visiting social worker will contact us to see if we have availability, if so, we will then carry out our own assessment of need by visiting the service user and their carer. This is an opportunity for our staff to focus on both the service user and carers.

Family Funded

We continue to provide support for families who are self-funding their own care. We aim as always to provide person centered care that wraps around the whole family. We encourage families to refer a family who needs the help and support and offer incentives to those who take up our services. We appreciate how important it is for families to access high quality care when they need it and to receive accurate up to date advice and guidance. We have a whole team approach to supporting our carers living within our area of benefit.

Sandwell and Birmingham Continuing Health Care (CHC) and long-term chronic illness conditions

The Sandwell and West Birmingham CCG, now known as the Black Country ICB remains a funder of our services, to support service users who are chronically ill or have a palliative care condition over a 24-hour period. District Nurses, GPs and other health professionals can refer patients to our service. All patients' care is tailored to their individual needs to ensure safety and care is always delivered. Patients may require more than one Crossroads Care Support Worker to attend them several times a day or may require a Care Worker to stay with them at night and support the family in having a rest from caring responsibilities.

CHC 'Night Pop In' Service

The "Night Pop In" Service continues to support families and their loved one with a chronic illness during the night, Sandwell CCG/ICB fund staff to visit one or more times during the night by two fully trained staff, who check the wellbeing of patients living at home, as their preferred place to be rather than a nursing home. Staff travel through the whole of Sandwell and West Birmingham delivering this care and support 7/52 nights per week.

"Connective palliative Care" (CPC)

We are delighted to remain a valued consortium partner for the "Connective Palliative Care" Team, with staff seconded 24/7 to the clinical team, who visit patients in their own home, helping them to remain in their own home as their preferred place to be at the end of their life. This contract is now in its 8th year, and will run until at least 31 March 2025. It is hoped that the service will continue beyond March 2025.

Direct Payments

We continue to encourage service users to take up their Direct Payments with us, although the funds they receive are insufficient to cover our employment cost of staff. We have communicated to our families the need for them to cover a top-up payment so that we may provide them with the full support they need. Many families appreciate the need to have contingency plans in place to cover staff sickness and annual leave, plus appreciate the training staff receive here which benefits both the service user and staff in the long term.

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 do see an increased level of take up of this service during the winter months and continues to be very needed when a carers role comes to an end, helping them to transition back to have a life of their own, signposting carers to areas of interest, and if of working age, back into employment.

Dudley Carers Wellbeing Service

Dudley Carers Wellbeing Service is now in its 4th year, the first 2 years of service was drastically hit by Covid 19, lockdown meant that all staff including the Council staff we work in conjunction with were working from home. All Council and office venues were closed. Carers were even more isolated and struggling in their role. Staff endeavored to contact family and unpaid carers during this time to support them. In 2022/23, we were able to visit carers in their own home and the Council opened up the Brett Young Centre and Queens Cross Centre, allowing our Advisors to spend time meeting with carers face to face, advising and supporting them. Many new activities and groups have been formed during the year which have and is making a real difference to adult carers. Young Carers are now able to attend Youth Clubs, events, and activities. The summer was highly successful with events happening all through the school holidays. Staff worked hard to make events fun and accessible for many young carers who normally struggle to get to the events. Numbers of young carers are growing weekly, as staff are now able to visit the schools, meet with teachers and children to raise awareness of young carers.

CIS 'Birmingham Caring for Carers' Bereavement Project

Birmingham Caring for Carers Bereavement Project is led by a Crossroads Project Officer, who manages the CIS staff members to deliver this project across Birmingham. The project is very successful, delivering to a range of service users, using tools e.g., "Memory in an Object", "Living Memory" project, holding face to face and group activities for those who are bereaved. This project is due to come to an end October 2023, applications are now in progress to gain further funding for the new financial year.

Financial Review

Financial Review of the year

For the year ended 31 March 2024 there was an income of £2,098,017 (2023 - £2,093,685) and a total expenditure of £1,979,757 (2023 - £2,402,367) giving a net surplus of £118,260 (2023 – net deficit £308,682).

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 in notes 2 to 7 in the Notes to the Financial Statements.

As part of the ongoing "risk review" performed by the trustees at their regular meetings, the charity is concerned with regards to the future funding streams and increasing overheads.

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 formal investment policy. The charity holds several 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.

Reserves Policy

Currently the Charity has £851,844 (2023 - £765,550) in unrestricted funds, and free reserves of £488,344 (2023 - £398,897). The free reserves are unrestricted net, current assets. Included in the total reserves are restricted funds of £56,657 (2023 - £24,691). 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 is 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 meet 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 approval of these financial statements. The budgeted income and expenditure provide sufficient level of reserves to allow the charity 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, looking at new opportunities to support the wellbeing of carers. The strategic development of the charity is to look at supporting more self-funding families with their care needs, along with building dedicated services to help carers of people with dementia throughout all areas of the Black Country and Birmingham, as it is well known that some areas have a very limited offer, especially to those from the ethnic minority communities.

The charity will maintain its activity and continue to research and pursue other sources of funding, and trustees will continue to monitor the effects of Government changes. As the prior year saw a big reduction in our reserves, we are still focusing on ensuring that all services are viable, breakeven and do not impact on the financial viability of the organisation.

Our organisation continues to develop services meeting the CQC standards of care and support. We consistently review and assess our services against these standards, achieving "Good" rating. However, our Registered Manager is aware of the new standards being introduced and is endeavoring to strive to achieve "Outstanding" when we have the opportunity to be measured by CQC over the coming months.

We continue to outsource most disciplinary matters that arise, which is now more economically viable. It is important that cases are treated impartially and fairly, outsourcing helps to reduce the amount of time spent by senior managers, although it is imperative that all matters are investigated thoroughly. We believe this new way of working allows managers to focus on their service and quality of care delivered.

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).

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 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), Mrs Christine Christie.

The Registered Care Manager position is held by Michelle Oseland with effect from 22 June 2021. Prior to her employment, the duties had been shared amongst other members of the management team.

The management team comprises of those individuals listed by name and job title under the heading 'Legal and Administrative Details' on page 2.

Decision Making

Normal day-to-day operational decisions are made by the Chief Executive Officer, with help from her management team, and when appropriate, the support of trustees.

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 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.

Key Management Remuneration

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

Wider Network

The charity is a network partner of the Carers Trust, 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' below. There were no related party transactions during the year (see note 14).

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.

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).

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 2019 (FRS 102)
- make judgements and estimates that are reasonable and prudent
- prepare 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware;
- 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 9 October 2024 and signed on its behalf by:

Ivan G Wyle FCA

Chairman of the Board of Trustees
The Sandwell Crossroads Care Attendance Scheme Limited

Independent Auditor's Report

Opinion

We have audited the financial statements of The Sandwell Crossroads Care Attendant Scheme Limited (the 'charitable company') for the year ended 31 March 2024 which comprise the statement of financial activities, balance sheet, cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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 2024, 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; 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 Auditor's 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 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 other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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.

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 course of 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement at the end of the Trustees Report, 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.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 an auditor's report 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

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
- 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 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

The Sandwell Crossroads Care Attendant Scheme Limited
Annual Report and Financial Statements
Year ended 31 March 2024

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

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 is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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 auditor's 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Richard Dunkley (Senior Statutory Auditor)
RD Accounting Limited (Statutory Auditor)
Chartered Certified Accountants
12C Two Locks
Hurst Business Park
Brierley Hill
DY5 1UU

Date: 9 October 2024

The Sandwell Crossroads Care Attendant Scheme Limited
Annual Report and Financial Statements
Year ended 31 March 2024

Statement of Financial Activities
(Including summary income and expenditure account)

Statement of Financial Activities
(Incorporating and Income and Expenditure Account)
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Income and endowments from					
Donations		5,481	6,818	12,299	21,016
Charitable activities	2	1,478,611	600,862	2,079,474	2,061,156
Other trading activities - Training		1,320	-	1,320	8,485
Investment income - Bank Interest		4,924	-	4,924	3,028
		<u>1,490,336</u>	<u>607,680</u>	<u>2,098,017</u>	<u>2,093,685</u>
Expenditure on					
Charitable activities	3	(1,374,686)	(605,071)	(1,979,757)	(2,402,367)
		<u>115,650</u>	<u>2,610</u>	<u>118,260</u>	<u>(308,682)</u>
NET INCOME					
Transfers between funds	18	(29,356)	29,356	-	-
RECONCILIATION OF FUNDS	17				
Total funds brought forward		765,550	24,691	790,241	1,098,923
TOTAL FUNDS CARRIED FORWARD		<u>851,844</u>	<u>56,657</u>	<u>908,501</u>	<u>790,241</u>

The Sandwell Crossroads Care Attendant Scheme Limited
Annual Report and Financial Statements
Year ended 31 March 2024

Balance Sheet

Company registration number: 02950188

	Notes	<u>Unrestricted</u> <u>funds</u> £	<u>Restricted</u> <u>funds</u> £	<u>2024 Total</u> <u>funds</u> £	<u>2023 Total</u> <u>funds</u> £
FIXED ASSETS					
Tangible assets	8	492,752	-	492,752	504,612
CURRENT ASSETS					
Debtors	9	198,455	-	198,455	194,471
Cash at bank and in hand		378,286	123,564	501,850	484,944
		576,742	123,564	700,306	679,415
CREDITORS					
Amounts falling due within one year	10	(88,398)	(66,907)	(155,305)	(255,828)
NET CURRENT ASSETS		488,344	56,657	545,001	423,587
TOTAL ASSETS CURRENT LIABILITIES		981,096	56,657	1,037,753	928,200
CREDITORS					
Amounts falling due after one year	12	(129,252)	-	(129,252)	(137,959)
		851,844	56,657	908,501	790,241
FUNDS					
	16			851,844	765,550
Unrestricted funds				56,657	24,691
Restricted funds				908,501	790,241

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies.

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

.....
Mr I G Wyle FCA - Trustee

The Sandwell Crossroads Care Attendant Scheme Limited
Annual Report and Financial Statements
Year ended 31 March 2024

Cash Flow Statement

	Notes	2024 £	2023 £
Cash flow from operating activities			
Cash generated from operations	1	32,320	(281,434)
Loan Interest paid		(10,428)	(6,917)
Net cash flow from operating activities		<u>21,892</u>	<u>(288,351)</u>
Cash flows from investing activities			
Interest received		4,925	3,028
Purchase of tangible fixed assets		-	(4,800)
Net cash used in investing activities		<u>4,925</u>	<u>(1,772)</u>
Cash flows from financing activities			
Capital Loan Repayments		(9,912)	(10,583)
Net cash used in financing activities		<u>(9,912)</u>	<u>(10,583)</u>
Net increase in cash and cash equivalents		16,905	(300,706)
Cash and cash equivalents at the start of the reporting period		484,946	785,652
Cash and cash equivalents at the end of the reporting period		<u>501,850</u>	<u>484,946</u>

Notes to the Cash Flow Statement

1. Reconciliation of net income/(Expenditure) to net cash flow from operating activities

	2024 £	2023 £
Net income/(Expenditure) for the reporting period (as per the statement of financial activities)	118,260	(308,682)
Adjustments for:		
Depreciation charges	11,860	16,536
Interest received	(4,924)	(3,028)
Interest paid	10,428	6,917
(Increase) / decrease in debtors	(3,984)	66,076
Increase / (decrease) in creditors	(99,319)	(59,253)
Net cash provided by (and used in) from operating activities	<u>32,320</u>	<u>(281,434)</u>

Notes to the Financial Statements

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 pages 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 in October 2019, 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 have been prepared under the historical cost convention and are presented in sterling which is the functional currency of the charity, rounded to the nearest £.

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.

Income

All income, including sum from Government grants, 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.

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.

Financial instruments

Financial assets and liabilities are defined as basic financial instruments under FRS102. These are measured at amortised cost

2 Income from Charitable Activities

	2024 £	2023 £
Service Contracts	1,471,794	1,461,824
Grants (see below)	607,680	599,332
	<u>2,079,474</u>	<u>2,061,156</u>

Grants included in the above are as follows:

	2024 £	2023 £
Sandwell Council - Bereavement Support Programme	7,500	7,500
Sandwell Council - Family Carers Training	15,000	15,000
Communities in Sync Ltd - Bereavement	31,142	34,563
National Lottery	-	10,000
Communities in Sync Ltd - Community Offer	70,666	70,666
Birmingham Carers	-	60,000
Carers Trust (Making Carers Count)	62,304	59,346
Forward Carers - Dementia Carers Group/Training	-	84,194
Dudley Carers Service	316,001	252,250
Wrap Around Health & Wellbeing	52,667	-
National Grid	10,000	-
Independent Age	20,000	-
B&Q	10,000	-
Other	12,400	5,813
	<u>607,680</u>	<u>599,332</u>

Notes to the Financial Statements – continued

3 Charitable Activities Costs

	2024	2023
	£	£
<u>Direct Costs</u>		
Staff Costs	1,482,720	1,769,917
Travelling	20,626	51,744
Clothing/PPE	3,000	1,768
Events, Carer Support & Room Hire	37,846	41,653
Training	1,613	3,262
Partner Costs & Consultancy	-	52,023
	<u>1,545,805</u>	<u>1,920,367</u>
 <u>Support Costs</u>		
Staff Costs (Inc. temporary staff)	218,448	265,653
Office Administration Costs	6,996	6,878
Utilities / Premises Costs	30,159	21,675
Recruitment, HR, Legal & Professional fees	33,895	32,824
Staff Training	3,197	405
Computer, Software & Telecommunications	74,491	87,809
Insurance & Regulatory Fees	19,931	20,531
Depreciation	11,860	16,536
Audit & Accountancy	6,750	7,126
Miscellaneous Expenses	9,563	9,284
Bank & Credit Card Charges	2,592	2,285
Mortgage Interest	10,488	6,977
Cleaning	5,582	4,017
	<u>433,952</u>	<u>482,000</u>
	<u>1,979,757</u>	<u>2,402,367</u>

4 Net Income/(Expenditure)

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

	2024	2023
	£	£
Auditors' remuneration (incl VAT)	3,750	3,420
Auditor's fees for Accounts Preparation / Tax (incl VAT)	3,000	3,706
Depreciation - owned assets	11,860	16,536
	<u> </u>	<u> </u>

Notes to the Financial Statements – continued

5 Trustees' Remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

No trustee claimed expenses during the year (2023: none).

6 Staff costs

	2024 £	2023 £
Wages and salaries (incl travel)	1,590,246	1,887,632
Employer National Insurance	104,466	133,507
Employer Pension costs	26,233	31,840
	<u>1,720,945</u>	<u>2,052,979</u>

The average monthly number of employees during the year was 101 (2023: 111). The average number of full-time equivalent employee was estimated to be 70 (2023: 77)

No employees received emoluments more than £60,000 during the year (excluding employer's pension contributions).

Total remuneration paid to key management personnel was £138,062 (2023: £156,908) during the year (excluding employers pension contributions).

The charity contributes to individual pension schemes, which are defined contribution pension schemes, and the amounts charged to the income and expenditure accounts for the year are as stated above.

7 Ex Gratia Payments

Ex-gratia payments to former members of staff amounted to £nil (2023: £nil) after termination of employment.

Notes to the Financial Statements – continued

8 Tangible Fixed Assets

	Freehold Property £	Long Leasehold £	Fixture and Fittings £	Total £
COST				
At 1 April 2023	421,968	100,000	77,855	599,823
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 March 2024	<u>421,968</u>	<u>100,000</u>	<u>77,855</u>	<u>599,823</u>
DEPRECIATION				
At 1 April 2023	21,581	8,109	65,521	95,211
Charge for the year	4,351	1,351	6,158	11,860
Eliminated on disposals	-	-	-	-
At 31 March 2024	<u>25,932</u>	<u>9,460</u>	<u>71,679</u>	<u>107,071</u>
NET BOOK VALUE				
At 31 March 2024	<u>396,036</u>	<u>90,540</u>	<u>6,176</u>	<u>492,752</u>
At 31 March 2023	<u>400,387</u>	<u>91,891</u>	<u>12,334</u>	<u>504,612</u>

The long leasehold property is depreciated at a rate designed to write the asset off, in equal instalments, over the period of the lease (74 years in 2018).

9 Debtors: Amounts Falling Due Within One Year

	2024 £	2023 £
Trade Debtors	64,517	116,050
Prepayments and accrued income	133,939	78,421
	<u>198,455</u>	<u>194,471</u>

Notes to the Financial Statements – continued

10 Creditors: Amounts Falling Due Within One Year

	2024 £	2023 £
Bank Loan	9,600	10,802
Trade creditors	4,980	10,489
Other tax and social security	25,374	29,050
Deferred income	59,742	160,076
Accrued expenses	49,892	43,014
Other creditors	5,718	2,396
	<u>155,305</u>	<u>255,827</u>

11 Deferred Income

Incoming resources are deferred in accordance with section 5.24 of the Statement of Recommended Practice (FRS102) whereby income is subject to performance-related condition.

	2024 £	2023 £
Brought forward	160,076	51,076
Movement	(100,334)	109,000
Carried forward	<u>59,742</u>	<u>160,076</u>

The balance carried forward consists of funds received in advance of service provision, (£26,333) this will be spent during April, May and June 2024. It also includes unspent funds received from Sandwell Council for COVID-19 Infection Control and Testing (£33,409).

12 Creditors: Amounts Falling Due After More Than One Year

	2024 £	2023 £
Bank Loan	129,252	137,959
	<u>129,252</u>	<u>137,959</u>

Amounts due over 5 years amount to £82,852 (2023: £94,751).

Notes to the Financial Statements – continued

13 Leasing Agreements

	2024 £	2023 £
Within one year	-	-
Between one and five years	-	-
	<hr/>	<hr/>
	-	-
	<hr/>	<hr/>

Total operating lease payments made in the year amounted to £nil (2023 - £nil) and were in respect of office equipment.

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

14 Related Parties

There were no related party transactions in the year to 31 March 2024 (2023: None).

15 Secured Debts

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

16 Movement in Funds

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2024 £	Surplus / (Deficit)
General fund	765,550	1,490,336	(1,374,686)	(29,356)	851,844	115,650
Restricted Funds						
Family Carer Training Grant	-	15,000	(15,000)	-	-	-
Sandwell Bereavement Grant	-	7,500	(7,500)	-	-	-
Sandwell Dementia Services Grant	-	-	(18,238)	18,238	-	(18,238)
Birmingham Bereavement Grant	-	31,142	(37,794)	6,652	-	(6,652)
Birmingham Carers Grant	2,183	-	(2,183)	-	-	(2,183)
Dudley Carers Service Income (incl. smaller pots)	17,462	316,001	(322,236)	-	11,227	(6,235)
Carers Trust (Making Carers Count) Grant	1,793	62,304	(68,563)	4,466	-	(6,259)
Community Offer Grant	-	70,666	(70,666)	-	-	-
National Lottery Grant	2,086	-	(2,086)	-	-	(2,086)
Young Carer Equipment Grants	1,166	-	(1,166)	-	-	(1,166)
Digital Equipment	-	5,000	-	-	5,000	5,000
LGBTQ+	-	7,400	(2,396)	-	5,004	5,004
Independent Age	-	20,000	-	-	20,000	20,000
National Grid	-	10,000	(7,302)	-	2,698	2,698
B&Q	-	10,000	-	-	10,000	10,000
Wrap Around Health & Wellbeing	-	52,667	(49,940)	-	2,727	2,727
	24,691	607,680	(605,071)	29,356	56,657	2,610
	790,241	2,098,016	(1,979,757)	-	908,501	118,260

The Sandwell Crossroads Care Attendant Scheme Limited
Annual Report and Financial Statements
Year ended 31 March 2024
Notes to the Financial Statements – continued

Prior year movement in funds

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2023 £	Surplus / (Deficit)
General fund	1,097,650	1,480,850	(1,700,940)	(112,010)	765,550	(220,090)
Restricted Funds						
Family Carer Training Grant	-	15,000	(15,000)	-	-	-
Sandwell Bereavement Grant	-	7,500	(7,500)	-	-	-
Sandwell Dementia Services Grant	-	84,334	(136,924)	52,590	0	(52,590)
Birmingham Bereavement Grant	-	34,563	(34,563)	-	(0)	(0)
Birmingham Carers Grant	-	60,376	(87,616)	29,423	2,183	(27,240)
Dudley Carers Service Income	-	264,790	(277,103)	29,775	17,462	(12,313)
Carers Trust (Making Carers Count) Grant	-	59,346	(57,553)	-	1,793	1,793
Community Offer Grant	-	70,666	(70,666)	-	-	-
National Lottery Grant	-	10,000	(7,914)	-	2,086	2,086
Young Carer Equipment Grants	1,273	5,813	(5,920)	-	1,166	(107)
Dementia Road Map Donation	-	446	(668)	222	0	(222)
	1,273	612,835	(701,427)	112,010	24,691	(88,592)
	1,098,923	2,093,685	(2,402,367)	-	790,241	(308,682)

17 Purpose of Funds

Family Carer Training Grant

To cover the cost of providing family carer training.

Sandwell Bereavement Grant

To provide support to carers and their families following bereavement.

Sandwell Community Dementia Services (SCDS)

SCDS provides advice, information, and support to those with worries about their memory or a dementia diagnosis, and their carers across Sandwell.

Birmingham Caring for Carers Wellbeing Bereavement Service

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

Birmingham Carer Dementia Groups

To support family and informal carers who are looking after someone with dementia through meetings and information provision.

Training is also provided to show carers how to cope with and understand someone with dementia.

Dudley Carers Wellbeing Service

To provide a service to support carers of all ages across the borough of Dudley.

Carers Trust (Making Carers Count)

A fund to provide a carers assistance helpline to advise and support carers.

Community Offer

The Sandwell Community Offer is a partnership of local organisations who deliver wellbeing support services to carers across Sandwell to maintain and improve their wellbeing.

National Lottery

This fund was established to improve the reception area of the main Sandwell Crossroads building.

Young Carers Equipment Grants (Carers Trust)

Carers Trust provides funding for grants for young carers to pay for items such as furniture, appliances and driving lessons.

Dementia Road Map

This fund was established to support people with a dementia diagnosis and has ceased in the year.

Digital Equipment

This fund was established to provide digital equipment to carers in the community.

LGBTQ+

This fund was established to provide support to carers within the LGBTQ+ community.

Independent Age

This fund was established to provide support to carers in the local area.

National Grid

This fund was established to provide support and services to members of the community.

B&Q

This fund was established to improve the premises of the Sandwell Crossroads building.

Wrap Around Health & Wellbeing

This fund was established to provide a support service for carers focusing on their health and wellbeing.

18 Material transfers between funds

Transfers between funds in the year represent overspends on restricted funds, we cannot leave a restricted fund in deficit, so any excess expenditure is to be covered by the unrestricted fund.