



The Sandwell Crossroads Care Attendant Scheme Limited

(A company limited by guarantee)

Report of the Trustees and
Audited Financial Statements

Year ended: 31 March 2025

Charity no: 1040679

Company no: 02950188

The Sandwell Crossroads Care Attendant Scheme Limited
Annual Report and Financial Statements
Year ended 31 March 2025

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Legal and administrative information

Company number: 02950188 (England and Wales)

Charity number: 1040679

Trustees: I G Wyle FCA Chairman
B Hepburn
G Evans (appointed 22 May 2024)
J Jones-Rigby (resigned 15 January 2025)
K Hepburn
S Davies

**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

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Chairman's Report.

Our organisation has again generated a surplus in the current financial year. This has been achieved by the efforts put in by our Chief Executive Officer and her management team who were able to obtain additional contracts and income.

This was particularly essential for the organisation because it came under increased financial pressure caused by wages 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.

The Dudley Carers Respite contract will be reduced by £18,500 with effect from the 1st of April 2025, and this reduction will continue for the life of the contract until March 2028. Dudley Council is required to make exceptionally difficult decisions and effectively avoid bankruptcy by issuing a Section 114 notice to restrict spending. Dudley Council Commissioners have asked us to confirm that we will continue to deliver the contract but sadly, this will mean we must reduce the number of hours delivered to support the contract.

COVID-19 is further behind us, and 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 them time to work in a preferred way to meet their commitments, and any childcare or family responsibilities they may have.

We are continuing to maintain the position of a Mental Health Champion who is an impartial member of staff within our organisation. The service is totally confidential and is available to all staff members 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.

The Birmingham Sitting Service continues to perform well. We have obtained further funding for the "Carers Assistance Line," so that we may continue to support many more carers throughout the whole of our area of benefit from a variety of diverse cultures.

We have been able to gain funding to extend services to carers of people with dementia. This not only supports carers of dementia sufferers but is also extended to carers who are caring for someone with other long-term conditions. The service is extremely popular and provides a fantastic service to meet the needs of many carers. We have proudly positioned ourselves at the forefront of dementia care in the Black Country and Birmingham. Our experienced team has continuously demonstrated professionalism and compassion, providing unparalleled support to those impacted by dementia. Our commitment to excellence has been recognised through the heartfelt testimonials of families and the measurable improvements in our client's well-being.

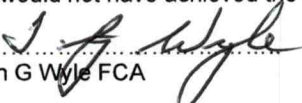
Towards the end of this financial year our staff have been engaged on transitioning from the old Webroster system to a new Access People Planning system. It has been a real team effort to ensure that everyone gets to know the system and is able to take advantage of its full functionality, which will ultimately support all departments within our organisation. In addition, an associated charity has completed their research into an alternative Customer Relationship Management system. They have indicated a willingness to collaborate with us in taking up the branch facility which has already been built into the system. There will be ultimate cost savings in using the system this way.

We are now excited to announce a strategic merger with a like-minded charity, namely, Carers Trust Heart of England Limited. This merger aims to combine resources, expertise, and passion to enhance our services and reach across the Black Country and Birmingham. The combining of both charities will result in a more financially secure and stable organisation, and we believe this will help in negotiating

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larger and longer-term contracts in the future. We look forward to a new chapter of growth and continued dedication to quality care.

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


.....
Ivan G Wyle FCA

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

Date... 8/10/2025

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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 2025. 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
- To provide information, advice and guidance to unpaid carers to support them in their role
- Provide timely respite to unpaid carers when funding allows

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. Always maintaining confidentiality and data security in line with our policies and procedures. 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 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 people's 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 Integrated Care Board's (ICB's), 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 ICB 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), and spot purchase arrangements have consistently been delivered by our workforce, although we are not actively taking on care packages due to their payment being below the affordable rate to pay the living wage, which compromises any quality of care we deliver. However, our management team endeavors to advertise and promote working opportunities to our local community to deliver services to local people.

Unfortunately following a competitive tender for Dudley Carers Services, we were unsuccessful in retaining this contract. Sadly, our Dudley team have been TUPE'd over to the winning organisation. The contract is a 3+5-year contract, we will wait for the recommissioning of this service in time to come, monitoring the winning organisations performance and what the Local Authority will be looking for next time round.

Achievements and Performance

The charity provided 47,323 care hours delivered as part of a care package during the year to a variety of users, compared with 60,797 in the previous year. The reduction is largely due to the DET end of life service coming to an end and a reduction in family funded care hours.

In addition, carer contact from our none regulated services; Information, Advice and Guidance delivered via our Carers Assistance Line, Crossroads Accelerated Response (CARS) service, Bereavement and Training for carers supported 2,490 unpaid/family carers throughout the course of the year.

“Carers Assistance Line” and now “Carers Accelerated Response” Service (CARS)

The shape of the business continued to develop during the year, due to successful funding applications from Sandwell Council & ICB Better Care Funding has allowed us to continue the “Carers Assistance Line” and offer a variation to the service to provide an Accelerated Response Service for carers throughout the winter period, assisting with urgent needs that were developing into a crisis. Staffs' knowledge and understanding of how to help and what to do in an emergency has proven to be a huge benefit to carers and has helped to maintain employment of our workforce for this service.

Birmingham Caring for Carers Wellbeing Services

The Bereavement and Wellbeing team is a consortium of third sector organisations called “Communities In Sync” (CIS), of which 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 and 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. Sadly, funding for this project has been reduced this year due to the funding constraints of Birmingham City Council, which has led to delivering a reduced service across the city. Staff continue to do their best to deliver a quality service within their allocated hours.

Sandwell Local Authority Spot Purchase and Personal Budgets

We continue to take up a few packages of care to support the needs of Sandwell individuals and their carers whenever we can. Mindful of the low income provided by the Council, it does not allow us to breakeven and is therefore subsidized by the charity. 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

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the following - personal care, shopping, medication, meals, etc., enabling people to continue living at home for as long as possible.

Family Funded

We continue strongly to provide support for families who are self-funding their own care, always aiming to provide person-centered care that wraps around the whole family. We encourage families to refer to other families in need of help and support and offer incentives to them and those who take up our services.

We appreciate how important it is for families that they need to receive accurate up to date advice and guidance when needed, to ensure that carers are made aware of all services we provide, which many are free to access, due to funding support we receive, and hope that this provides them with added value to access holistic support.

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

The Black Country ICB funds services to support service users who are chronically ill or have a palliative care condition offered 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 to provide support for the family to 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 ICB fund staff to visit several times during the night as per their requirement. To check the wellbeing of patients living at home, staff will travel throughout the whole of Sandwell delivering nightly care and support throughout the year.

"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 within the community, 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 remains on an annual renewable contract. It is hoped that the service will continue over the forth coming years, as this is an excellent service that supports Sandwell residents who do not have access to any hospice local to them.

Direct Payments

We continue to encourage service users to take up their Direct Payments with us, although the funds they receive are from the Local Authority. The problem remains that our breakeven costs due to the increased living wage are increasing, so it is necessary for us to ask service users to top up to the required cost in order for us to meet their needs. Some families are willing to do this, and of course others find this financially difficult, which remains a problem.

Bereavement Funding

Sandwell Metropolitan Borough Council Carers Grant fund this service. This is a small grant to deliver a robust service, however we endeavor to build this into services e.g., our Carers Assistance Line are now receiving calls from carers who are recently bereaved in need of help and support, which our advisors respond to by providing face to face or one to one support initially and encourage the bereaved carer to attend our Coffee Mornings and other local groups to meet others who are in a similar situation, to socialize and integrate with the community.

Dudley Carers Wellbeing Service and Dudley Respite Service

As previously outlined unfortunately we were unsuccessful in July 2024 in having this contract recommissioned to us, losing out to another organisation based in Birmingham.

Dudley Local Authority split the service into four lots; 1. Digital information for carers, 2. Carers Information Service; 3. Young Carers Service and 4. Respite Care for Carers. We were successful in gaining the Carers Respite Service to deliver respite requested via the Carers Hub throughout the whole of Dudley.

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The initial funding for this was £40,000 for 12 months, shortly after the award of funding the Council announced cuts to their funding due to Council financial pressures, confirming that this budget would be cut to £21,500 for the remaining part of the year 2024/5 and will continue at that rate for the forthcoming 3+5-year contract. Our Care team were highly motivated and successful to build a new support team around this new service and remains to be well organised. All other lots were affected by these cuts resulting in over half their funding being cut and the children's service merging with the adult's service as both projects were won by the same organisation.

Financial Review

Financial Review of the year

For the year ended 31 March 2025 there was an income of £1,813,152 (2024 - £2,098,017) and a total expenditure, of £1,701,091 (2024 - £1,979,757) giving a net surplus of £112,061 (2024 - £118,260).

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 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 £966,191 (2024 - £851,844) in unrestricted funds, and free reserves of £596,536 (2024 - £488,344). The free reserves are unrestricted net, current assets. Included in the total reserves are restricted funds of £54,371 (2024 - £56,657). 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 underfunding 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.

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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 Black Country 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 these areas, as it is well known that some areas have a very limited offer for families, especially to those from the ethnic minority communities.

Our organisation continues to develop services meeting CQC standards of care and support. We consistently review and assess our services against these standards, achieving CQC's "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 when they next fully inspect our service.

We continue to outsource most disciplinary matters that arise, which is now more economically viable. 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 allows managers to be supported in their role to ensure cases are treated impartially and fairly.

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.

Following a board discussion, it was felt that our Chairman and CEO should approach Carers Trust Heart of England based in Coventry, covering Coventry, Warwickshire and surrounding areas, to consider the possibility of merging organisations, due to the financial constraints that both organisations are now faced with.

A meeting was held with both Boards in January 2025, to discuss this proposal and it was agreed that following a period of due diligence, if all were happy, solicitors would be appointed to take this forward to ultimately have Crossroads Caring for Carers merged with Carers Trust Heart of England, which ensured that Black Country and Birmingham services would continue to be served by Crossroads Caring for Carers. All commissioners, Charity Commission and Companies House, service users and staff would be informed and agreements gained prior to the final consolidation of services.

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.

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Staff Training

We are continuing to develop a program 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 programs 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.

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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 8/10/25 and signed on its behalf by:



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

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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 2025 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 2025, 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.

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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

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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.

R. Dunkley

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

Date:

29/10/2025

The Sandwell Crossroads Care Attendant Scheme Limited
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Statement of Financial Activities
(Including summary income and expenditure account)

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments from					
Donations		22,674	-	22,674	12,299
Charitable activities	2	1,359,931	420,008	1,779,939	2,079,474
Other trading activities - Training		6,305	-	6,305	1,320
Investment income - Bank Interest		4,234	-	4,234	4,924
		<u>1,393,144</u>	<u>420,008</u>	<u>1,813,152</u>	<u>2,098,017</u>
Expenditure on					
Charitable activities	3	(1,302,194)	(398,897)	(1,701,091)	(1,979,757)
NET INCOME		90,950	21,111	112,061	118,260
Transfers between funds	18	23,398	(23,398)	-	-
RECONCILIATION OF FUNDS	17				
Total funds brought forward		851,844	56,657	908,501	790,241
TOTAL FUNDS CARRIED FORWARD		<u>966,191</u>	<u>54,371</u>	<u>1,020,562</u>	<u>908,501</u>

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Balance Sheet

Company registration number: 02950188

	Notes	<u>Unrestricted funds</u> £	<u>Restricted funds</u> £	<u>2025 Total funds</u> £	<u>2024 Total funds</u> £
FIXED ASSETS					
Tangible assets	8	484,602	-	484,602	492,752
CURRENT ASSETS					
Debtors	9	99,188	-	99,188	198,455
Cash at bank and in hand		546,224	136,164	682,388	501,850
		<u>645,413</u>	<u>136,164</u>	<u>781,577</u>	<u>700,305</u>
CREDITORS					
Amounts falling due within one year	10	(48,877)	(81,793)	(130,670)	(155,305)
NET CURRENT ASSETS		<u>596,536</u>	<u>54,371</u>	<u>650,907</u>	<u>545,000</u>
TOTAL ASSETS CURRENT LIABILITIES		<u>1,081,138</u>	<u>54,371</u>	<u>1,135,509</u>	<u>1,037,753</u>
CREDITORS					
Amounts falling due after one year	12	(114,946)	-	(114,946)	(129,252)
		<u>966,191</u>	<u>54,371</u>	<u>1,020,562</u>	<u>908,501</u>
FUNDS					
Unrestricted funds	16			966,191	851,844
Restricted funds				54,371	56,657
				<u>1,020,562</u>	<u>908,501</u>

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 2/10/2025 and were signed on its behalf by:


Mr I G Wyle FCA - Trustee

The Sandwell Crossroads Care Attendant Scheme Limited
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Cash Flow Statement

	Notes	2025 £	2024 £
Cash flow from operating activities			
Cash generated from operations	1	197,779	32,320
Loan Interest paid		(9,519)	(10,428)
Net cash flow from operating activities		188,260	21,892
Cash flows from investing activities			
Interest received		4,235	4,925
Purchase of tangible fixed assets		-	-
Net cash used in investing activities		4,235	4,925
Cash flows from financing activities			
Capital Loan Repayments		(11,956)	(9,912)
Net cash used in financing activities		(11,956)	(9,912)
Net increase in cash and cash equivalents		180,538	16,905
Cash and cash equivalents at the start of the reporting period		501,850	484,946
Cash and cash equivalents at the end of the reporting period		682,388	501,850

Notes to the Cash Flow Statement

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

	2025 £	2024 £
Net income/(Expenditure) for the reporting period (as per the statement of financial activities)	112,061	118,260
Adjustments for:		
Depreciation charges	8,150	11,860
Interest received	(4,234)	(4,924)
Loan Interest paid	9,519	10,428
(Increase) / decrease in debtors	99,267	(3,984)
Increase / (decrease) in creditors	(26,984)	(99,319)
Net cash provided by (and used in) from operating activities	197,779	32,320

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 lease
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.

The Sandwell Crossroads Care Attendant Scheme Limited
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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

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2 Income from Charitable Activities

	2025 £	2024 £
Service Contracts	1,356,051	1,471,794
Grants (see below)	423,888	607,680
	<u>1,779,939</u>	<u>2,079,474</u>

Grants included in the above are as follows:

	2025 £	2024 £
Sandwell Council - Bereavement Support Programme	7,500	7,500
Sandwell Council - Family Carers Training	15,000	15,000
Communities in Sync Ltd - Bereavement	29,342	31,142
Henry Smith	52,500	-
Baron Davenport	500	-
Communities in Sync Ltd - Community Offer	54,590	70,666
Skills 4 Care	4,845	-
Carers Trust (Making Carers Count)	369	62,304
Time For Me	8,000	-
Dudley Carers Service	110,167	316,001
Wrap Around Health & Wellbeing	52,667	52,667
National Grid	-	10,000
Independent Age	20,000	20,000
B&Q	-	10,000
Reception Grant	15,000	-
CARS	20,000	-
Other	33,409	12,400
	<u>423,888</u>	<u>607,680</u>

The Sandwell Crossroads Care Attendant Scheme Limited
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Notes to the Financial Statements – continued

3 Charitable Activities Costs

	2025 £	2024 £
<u>Direct Costs</u>		
Staff Costs	1,187,596	1,482,720
Travelling	18,713	20,626
Clothing/PPE	3,000	3,000
Events, Carer Support & Room Hire	32,991	37,846
Training	1,655	1,613
	<u>1,243,955</u>	<u>1,545,805</u>
 <u>Support Costs</u>		
Staff Costs (Inc. temporary staff)	246,407	218,448
Office Administration Costs	12,979	6,996
Utilities / Premises Costs	27,262	30,159
Recruitment, HR, Legal & Professional fees	36,029	33,895
Staff Training	2,592	3,197
Computer, Software & Telecommunications	70,930	74,491
Insurance & Regulatory Fees	23,433	19,931
Depreciation	8,150	11,860
Audit & Accountancy	7,200	6,750
Miscellaneous Expenses	6,227	9,563
Bank & Credit Card Charges	3,383	2,592
Mortgage Interest	9,519	10,488
Cleaning	3,025	5,582
	<u>457,136</u>	<u>433,952</u>
	<u>1,701,091</u>	<u>1,979,757</u>

4 Net Income/(Expenditure)

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

	2025 £	2024 £
Auditors' remuneration (incl VAT)	3,672	3,672
Auditor's fees for Accounts Preparation / Tax (incl VAT)	1,128	1,128
Depreciation - owned assets	8,150	11,860
	<u> </u>	<u> </u>

The Sandwell Crossroads Care Attendant Scheme Limited
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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 2025 nor for the year ended 31 March 2024.

One trustee claimed expenses during the year totaling £36, this was a reimbursement of costs incurred. (2024: none).

6 Staff costs

	2025 £	2024 £
Wages and salaries (incl travel)	1,315,598	1,590,246
Employer National Insurance	113,440	104,466
Employer Pension costs	23,155	26,233
	<u>1,452,193</u>	<u>1,720,945</u>

The average monthly number of employees during the year was 80 (2024: 101). The average number of full-time equivalent employee was estimated to be 60 (2024: 70).

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

Total remuneration paid to key management personnel was £118,577 (2024: £138,062) 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 (2024: £nil) after termination of employment.

The Sandwell Crossroads Care Attendant Scheme Limited
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Notes to the Financial Statements – continued

8 Tangible Fixed Assets

	Freehold Property £	Long Leasehold £	Fixture and Fittings £	Total £
COST				
At 1 April 2024	421,968	100,000	77,855	599,823
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 March 2025	<u>421,968</u>	<u>100,000</u>	<u>77,855</u>	<u>599,823</u>
DEPRECIATION				
At 1 April 2024	25,932	9,460	71,679	107,071
Charge for the year	4,351	1,351	2,448	8,150
Eliminated on disposals	-	-	-	-
At 31 March 2025	<u>30,283</u>	<u>10,811</u>	<u>74,127</u>	<u>115,221</u>
NET BOOK VALUE				
At 31 March 2025	<u>391,685</u>	<u>89,189</u>	<u>3,728</u>	<u>484,602</u>
At 31 March 2024	<u>396,036</u>	<u>90,540</u>	<u>6,176</u>	<u>492,752</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

	2025 £	2024 £
Trade Debtors	13,131	64,517
Prepayments and accrued income	86,057	133,939
	<u>99,188</u>	<u>198,455</u>

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Notes to the Financial Statements – continued

10 Creditors: Amounts Falling Due Within One Year

	2025 £	2024 £
Bank Loan	11,953	9,600
Trade creditors	11,757	4,980
Other tax and social security	20,235	25,374
Deferred income	43,834	59,742
Accrued expenses	42,678	49,892
Other creditors	212	5,718
	<u>130,670</u>	<u>155,305</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.

	2025 £	2024 £
Brought forward	59,742	160,076
Movement	(15,908)	(100,334)
Carried forward	<u>43,834</u>	<u>59,742</u>

The balance carried forward consists of funds received in advance of service provision, (£43,834) this will be spent during April, May and June 2025.

12 Creditors: Amounts Falling Due After More Than One Year

	2025 £	2024 £
Bank Loan	114,946	129,252
	<u>114,946</u>	<u>129,252</u>

Amounts due over 5 years amount to £67,134 (2024: £82,852).

Notes to the Financial Statements – continued

13 Leasing Agreements

The Charity 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 2025 (2024: None).

15 Secured Debts

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

The Sandwell Crossroads Care Attendant Scheme Limited
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Notes to the Financial Statements – continued

16 Movement in Funds

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2025 £	Surplus / (Deficit)
General fund	851,844	1,393,144	(1,302,194)	23,398	966,191	90,950
Restricted Funds						
Family Carer Training Grant	-	15,000	(15,000)	-	-	-
Sandwell Bereavement Grant	-	7,500	(7,500)	-	-	-
Birmingham Bereavement Grant	-	29,342	(46,641)	17,299	-	(17,299)
Henry Smith Grant	-	52,500	(45,037)	(5,491)	1,972	7,463
Baron Davenport Grant	-	500	-	(323)	177	500
Dudley Carers Service Income	11,228	110,167	(97,430)	(17,459)	6,506	12,737
Carers Trust (Making Carers Count) Grant	-	369	(13,341)	12,972	-	(12,972)
Community Offer Grant	-	54,590	(41,673)	(12,917)	-	12,917
Carers Trust Time For Me Grant	-	8,000	(7,643)	-	357	357
Day Clubs	-	1,732	(123)	(327)	1,282	1,609
Skills 4 Care Grants	-	4,845	-	(4,845)	-	4,845
Digital Equipment Grant	5,000	-	(4,956)	(44)	-	(4,956)
LGBTQ+ Grant	5,004	-	(3,230)	1,142	2,916	(3,230)
Independent Age Grant	20,000	20,000	-	(13,268)	26,732	20,000
National Grid Grant	2,698	-	-	(2,698)	-	-
Reception Grant	-	15,000	(15,000)	-	-	-
CARS Grant	-	20,000	(12,317)	2,317	10,000	7,683
B&Q Grant	10,000	-	(10,000)	-	-	(10,000)
Miscellaneous	-	1,465	(1,709)	244	-	(245)
Wrap Around Health & Wellbeing Grant	2,727	79,000	(77,297)	-	4,430	1,703
	56,657	420,008	(398,897)	(23,398)	54,371	21,111
	908,501	1,813,152	(1,701,091)	-	1,020,562	112,061

The Sandwell Crossroads Care Attendant Scheme Limited
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Notes to the Financial Statements – continued

Prior year 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
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Notes to the Financial Statements – continued

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.

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.

Henry Smith Grant

Support service for unpaid Carers where they can receive 1-1 IAG, attend coffee mornings, referrals and signposting to statutory services.

Baron Davenport Grant

Funding to support the extension of the Carers Assistance Line and associated services.

Dudley Carers 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.

Carers Trust (Time 4 Me)

To support LGBTQ+ Carers, this funding will be used for Day Trips, Coffee mornings & a Pride event which took place on 31st August 2024.

Day Clubs

SCVO funding established an opportunity to pilot a Day Club, which is providing an alternative offer for carers to have a break from their caring responsibilities.

Skills 4 Care

Government funding that we eligible for once staff have completed qualifications ensuring CQC compliance and raises the quality of care being provided.

National Lottery

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

Digital Equipment

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

Reception Grant

This was given to support the cost of the reception post.

CARS Grant

Sandwell Council's Better Care Fund agreed to provide a wraparound Carers Accelerated Response Service during winter pressures.

**The Sandwell Crossroads Care Attendant Scheme Limited
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B&Q

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

Community Lottery Funding continued to support the Carers Wrap Around Health & Wellbeing Service
This fund was established to provide a support service for carers focusing on their health and wellbeing.

All other funds are unrestricted.

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.