

REGISTERED COMPANY NUMBER: 3004206 (England and Wales)  
REGISTERED CHARITY NUMBER: 1053224

**Report of the Trustees and  
Audited Financial Statements for the Year Ended 31 March 2019  
for  
Richmond Upon Thames Crossroads Care  
(A Company Limited by Guarantee)**

PB Associates Chartered Accountants  
2 Castle Business Village  
Station Road  
Hampton  
Middlesex  
TW12 2BX



## **Richmond Upon Thames Crossroads Care**

### **Company Information**

**Registered Company number** 3004206 (England and Wales)  
**Registered Charity number** 1053224  
**Chief Officer** Julie Da Costa (From 14/12/17, officially appointed 1/04/18)

**Registered office**  
1 Beverley Court  
26 Elmtree Road  
Teddington  
Middlesex  
TW11 8ST

### **Directors & Trustees**

Ms Anna Ferguson	Treasurer - (Appointed 18/07/18)
Mr P J Adcock	
Mr B E Amor	
Miss E M Willett	
Miss K Hyson	(Resigned 2/07/18)
Mr J Dhanecha	(Resigned 18/12/18)
Mrs M P Dangoor	(Appointed 14/11/18)
Mr P Riordan	(Appointed 31/01/19)
Ms J Vines	(Appointed 31/01/19)

### **Independent Auditor**

Gareth Peter Rees, FCA  
PB Associates Chartered Accountants  
2 Castle Business Village  
Station Road  
Hampton  
Middlesex  
TW12 2BX

### **Bankers**

Barclays Bank PLC  
Richmond and Twickenham Business Centre  
PO Box 13, 8 George Street  
Richmond  
Surrey  
TW9 JU

### **Solicitors**

First Assist Group Ltd  
Marshall's Court  
Marshall's Road  
Sutton  
Surrey  
SM1 4DU

## **Richmond Upon Thames Crossroads Care**

### **Report of the Trustees for the Year Ended 31 March 2019**

The trustees, who are also directors of the charity for the purpose of the Companies Act, present their Annual Report and the audited financial statement of the company for the year ended 31<sup>st</sup> March 2019. The trustees have adopted the provisions of the statement of recommended practices (SORP) "accounting and reporting by charities" issued in July 2014, in preparing the report and the financial statements.

#### **Structure, governance and management**

The charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

Crossroads Care Richmond and Kingston upon Thames is also a regulated provider of services and are registered and inspected under Care Quality Commission (CQC). The last onsite inspection was in 2017, where we are required to meet standards. The report was published on 22<sup>nd</sup> March 2017. We achieved "GOOD" overall. The report is available from <https://www.cqc.org.uk/location/1-24419826/inspection-summary#effective>.

As a network partner of Carers Trust, we operate under a national suite of policies, procedures, guidelines, and tools and are also inspected under their Quality Mark. The latest inspection was in March 2017, where we achieved the "Centre of Excellence".

#### **Trustees/Directors**

As a registered charity, Crossroads Care Richmond and Kingston is governed by a Board of Trustees. They provide strategic leadership and ensure we are consistent with the goals and objectives detailed in our Memorandum and Articles of Association. Each Trustee brings a wealth of experience, knowledge and expertise from the private, public and charitable sector. Together with the CEO, they are responsible for setting the charity's strategic direction.

Prospective trustees are invited to meet the CEO, team and Chair and are then taken through a comprehensive induction, in line with the Carers Trust guidelines/tool kit. The induction involves, completing a Disclosure and Barring System, training, referencing and attending Trustees Meetings.

New trustees are then appointed at a Trustee Meeting and ratified by members at the Annual General Meeting (AGM). Trustees who serve more than six years, require special authority at the AGM.

#### **Directors**

The present directors who are also trustees are shown on page 1.

#### **Directors & Trustee interest**

No director or Trustee received any remuneration during this or the previous financial year. The only financial transactions between the charity and any of its directors or Trustee's was rental income received of £10,800 (2017 - £10,800) from Adcock Financial Limited a company owned by the Treasurer, Peter Adcock.

## Richmond Upon Thames Crossroads Care

### Report of the Trustees (continued)

#### Governance

The board consider and address a broad range of matters and risks on an on-going basis. Monthly meetings between the Chair and CEO, quarterly Trustee Meetings and a subcommittee covering Personnel and Finance. Agendas addressed are Operational updates, Monitoring, Fundraising and Marketing, Staffing and Personnel, Networking & Strategic Developments and updates, and Personnel and Finance.

All accidents and near misses, around health and safety, together with safeguarding of adults and children, are reported and addressed at Trustee Meetings. Peter Adcock is the Trustee allocated to Adult Safeguarding and Margaret Dangoor to Children Safeguarding. A positive reputation of safe service delivery has been established over the last 30 years, in line with policy, procedure, guidelines, training and relationships with health and social care providers.

The new strategic plan for 2018-2021 was developed from an away-day, which involved trustees, office and operational staff and service users. The main priorities can be broken down into 4 broad categories, which will be monitored yearly - Finances, Service Expansion, Organisational and Social Impact:

- Secure the financial stability of the organisation so we can improve the financial status, reserves and income.
- Grow business revenues, margins and reserves by expanding and/or developing both existing and new services.
- Continue to deliver high quality services that meet the needs of Carers and the people they care for.
- Secure and/or build upon and expand our quality services and projects to meet the health and social care needs of all Carers and the people they care for.
- Develop and maintain our people, including our partnerships, to ensure that the necessary and appropriate organisational, governance, financial and staff structures are in place to support the pursuit of our objectives.
- Increase our social impact and profile through measurement, marketing and quality standards and accreditations.
- Continue to work closely with local commissioners and other health and social care service providers and the voluntary sector to sustain, promote and develop services, knowledge and relationships.

All operations are subject to ongoing development, monitoring and risk assessment. The trustees are satisfied that these systems of analysis, planning and review enable them to identify the major risks and that systems are in place or being developed to mitigate and manage potential risks.

As a non-profit organisation, we provide bespoke, high quality home and community respite services in both Richmond and Kingston. Our team are not volunteers; they are highly trained, paid and experienced Care Support Workers. For over 30 years, we have been delivering high standards of care and services for children and adults of all ages and disability.

The core staff and some volunteers are managed and supervised on a day to day basis, with a 24 hour on-call service and an open-door policy. The team attend regular meetings and are allocated and managed by the senior team members and Care Manager.

In April 2018 Julie Da Costa was appointed as the new CEO. The CEO was supported by Rachel Tawadrous, the COO. The organisational structure is designed to ensure quality and safe service delivery.

All staff endeavour to ensure the quality assurance of the services, in line with policy and procedures. They are relied upon to build and sustain the charities high reputation and their dedication and enthusiasm is evident and appreciated by Carers and those they care for.

## **Richmond Upon Thames Crossroads Care**

### **Report of the Trustees (continued)**

#### **Objects and activities of the charity**

*Crossroads Care Richmond and Kingston places Carers and the people they support at the heart of everything we do. In 2018/2019 we provided over 38,500 hours of respite care and support.*

#### **Our Vision:**

*Our organisation wants every Carer to be recognised and supported. We offer services to help them maintain their own health and wellbeing.*

#### **Our Mission:**

*To provide high quality services that respond to the needs of Carers and the people they support, offering them peace of mind and understanding.*

*Develop new services, working with Carers and the people they care for, and other stakeholders to influence service innovation and growth.*

#### **Our Values:**

*Trust: we understand that our services only respond to Carers needs when they trust us to care for the person they support.*

*Involvement: Carers and the people they support drives our service design and development.*

*Quality: we ensure that our services are high quality, flexible, responsive and continually improving.*

*Family Friendly: we recognise that our services impact on families and friends – not just the Carer and the person they support – so we design it with that in mind.*

*Availability and Accessibility: we work to make our services available and accessible to as many Carers and people they support as possible.*

*Dignity and Respect: we always treat Carers and the people they support with dignity and respect.*

*Duty of Candour: we will be honest, open and transparent in all our dealings with service users, including when things go wrong.*

*Partnership working: we actively explore opportunities for establishing joint projects and relationships with other organisations that will improve services for Carers and the people they support.*

*Learning: we learn from the good practice of others in order to improve our services for Carers and the people they support, and we encourage others to learn from us.*

#### **What we do**

*Crossroads Care provides a minimum of two hours 1:1 respite services within the home. This gives unpaid Carers (mother, father, siblings, Carers) an essential break from their caring role. It allows them to spend quality time alone, have time out, meet appointments, participate in activities with their other children or spend time with their partners.*

*In order to maximise the benefits of a respite break, each package of care is bespoke and personalised. This may or may not include looking after the whole family unit.*

#### **Our expert Care Support Workers will:**

- Give medication including emergency medications e.g. buccal midazolam, oxygen
- Move and handle (use of equipment e.g. tracker hoist)

## **Richmond Upon Thames Crossroads Care**

### **Report of the Trustees (continued)**

- Work to specialist plans e.g. behavioural management, speech and language, dietician including enteral and nasal gastric feeding.
- Personal care including bathing. They might also lend a hand in the kitchen, grab the vacuum to help clean up, or simply be an extra pair of hands while other family members spend time away from the home.

Crossroads is positioned strategically across the boroughs of Richmond and Kingston Upon Thames. We work with all other voluntary and statutory services and strive to meet the needs of Carers and the people they care for. This includes identifying specific 'hidden' and 'hard to reach' groups within our local community.

A non-profit organisation, we can offer extended respite breaks beyond our charity services and provisions through private purchasing or match funding with direct payments, and contracts from health and social care providers e.g. NHS, Continuing Care Nursing team, Adult Social Services, Achieving for Children.

We pride ourselves on the excellent working relationship we have with our statutory Health and Social Care Professionals across Richmond and Kingston. Together we are ensuring that Carers and the people they care for, living within these boroughs, receive the very best possible care and support.

Each package of care is bespoke and personalised. In order to maximise the quality and benefits of a respite break, we work closely and in conjunction with the expertise of the Social and Health Care Professionals involved. This may include looking after the whole family unit.

We have referred to the Charity Commission's general guidance on public benefits when reviewing our aims and objectives and in planning our future activities.

All our charitable activities are undertaken for the public benefit.

### **Equal Opportunities**

In line with the Carers Trust policy and procedure, together with the charities fundamental ethos, a stance on the opposition of discrimination is central, on the grounds of sexual orientation, faith, race, disability, age and marital or gender status. We provide a holistic person-centred service, and the people with whom we work are always treated with courtesy and respect. Likewise, all our staff, clients, suppliers, partners and contractors.

The charity is committed to promoting the health and safety and wellbeing of all its staff and clients.

### **Auditors**

A resolution to appoint PB Associates as auditors was proposed at the Annual General Meeting held on 13<sup>th</sup> September 2018.

### **Small company provisions**

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

### **Reserves Policy**

#### **Purpose**

This Policy complies with the Accounting and Reporting Standards for charities set out in the Statement of Recommended Practice, SORP (FRS 102). This requires charities to have a written Reserves Policy, founded on a realistic assessment of their reserves needs and which has been formally agreed by the Board of Trustees.

#### **Definition of Reserves**

Reserves are those monies that may be held and spent in accordance with this Policy formed from unrestricted funds. Reserves may be built up from any monies that do not have a designated or restricted use.

## **Richmond Upon Thames Crossroads Care**

### **Report of the Trustees (continued)**

#### **Legal Basis**

Trustees have general legal duty to expend charity funds within a reasonable time of receiving them. Although holding income funds in reserve does not comply with this duty, the trustees have the implied power to take actions where necessary to ensure that the charity function properly.

#### **Reason for Holding Reserves**

Reserves shall only be held where this is necessary and prudent to provide for the continuing effectiveness of the charity and, if necessary, for the appropriate costs of winding up the charity. Reserves may be designated for specific costs such as redundancy or asset replacement. They may also be held for contingencies such as managing the late receipt of grants or a deficit in income over expenditure.

#### **The Level of Reserves Needed**

Crossroads Care Richmond and Kingston upon Thames will hold reserves at a level to cover reasonable financial risks of running the charity as determined by the Board.

In principle, unrestricted reserves should be maintained at not less than 3 months running costs plus 10% and should not normally exceed 40% of annual income. This represents a level below which efforts should be made to increase reserves and above which efforts should be made to reduce reserves.

#### **The Use of Reserves**

Reserves may only be committed at the discretion of the Board, in accordance with this policy.

#### **Policy Review**

This policy (and the agreed level of reserves) should be reviewed by the Board from time to time.

#### **Financial review**

From a financial viewpoint, turnover was marginally improved on the 2017-18 financial year, and the charity achieved a small profit versus a deficit in the 2017-2018 year.

Our grants from our core local funders i.e. Hampton Fuel Allotment Charity, Richmond Parish Lands Charity and Barnes Workhouse Fund increased significantly in the year under review. Once again we would like to express our sincere thanks to these funders for their continuing support.

Continuing work took place on controlling our indirect costs, such as management and administration costs and training for all staff.

## Richmond Upon Thames Crossroads Care

### Report of the Trustees (continued)

#### Chairman's Statement

The charity continued to strengthen and improve the services we offer to clients, in the year under review, despite again facing significant challenges. Staff and employees have responded exceptionally well to these challenges and I am therefore pleased to report that it has been another positive year for us. Highlights in the period under review include:-

A near-doubling of hours to support our clients and their families: helped by an increase in matched-funding grants from our major supporters. We see matched funding as a positive way to increase the number of hours of respite care that we are able to deliver to our clients and increase our support to the community generally.

Further progress has been made across all areas of the organisation, as we continue to deliver high quality respite care services. In particular this year we have been able to:-

- i. Significantly strengthen the board of Trustees with the appointment of two new members. These two members have brought significant skills in the HR field and added greatly to our marketing support.
- ii. Following a restructure of our management team we have appointed a new care manager, a position we have been wanting to add to the team for some time now. This new appointment has allowed our CEO to spend more time addressing the strategic development of the charity.

All these positive changes have allowed us to develop new services, in particular two community outreach services, including a second Carers Café in Hampton Hill. We have also concluded a pilot initiative – The Transition Project – for young people with Special Educational Needs and/or Disability aimed at supporting their transition into adulthood; phase/year two of this project will explore community placements & support.

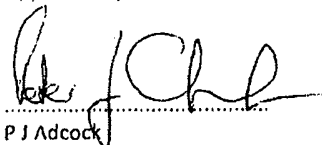
The considerable improvements in our IT systems have also enabled us to provide much greater transparency in what we do and analyse more effectively the hours and efficiency of the services we provided.

Finally, we are also very pleased Sir Vince Cable has again agreed to continue to act as our Patron. I would like to thank Sir Vince for continuing in this role and for the help and support he has provided in raising awareness of the importance of Carers in society and further champion their cause.


The Board remains focused in its strategic leadership and delivering responsible governance and effective risk management, throughout a period of significant change in the care sector. We will continue to extend and develop our services and specialisms to meet local need, priorities, and changes with the demographic environment.

We would like to extend an enormous thanks and gratitude to all our supporters, sponsors and funders, particularly Richmond Parish Lands Charity, Hampton Fuel Allotment Charity and Barnes Workhouse Fund. Furthermore, we extend our sincere thanks to all our employees and volunteers for their tremendous hard work and contribution in the last year.

Approved by order of the board of trustees on 3.10 September 2019 and signed on its behalf by:



P J Adcock  
Trustee



A Ferguson  
Trustee



## **Richmond Upon Thames Crossroads Care**

### **Independent Auditor's report to the Trustees of Richmond upon Thames Crossroads Care**

#### **Opinion**

We have audited the financial statements of Richmond Upon Thames Crossroads Care (the "Charity") for the year ended 31 March 2019 which comprise the Statement of Financial Activities, the Statement of Financial Position and the Statement of Cashflows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the Charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity'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 Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2019 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- 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 Charity 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**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

#### **Other Information**

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

## **Richmond Upon Thames Crossroads Care**

### **Independent Auditor's report to the Trustees of Richmond upon Thames Crossroads Care (continued)**

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Opinions on Other Matters Prescribed by the Companies Act 2006**

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

- the information given in the Trustees' Report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

#### **Matters on which we are Required to Report by Exception**

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

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit;

#### **Responsibilities of the Trustees**

As explained more fully in the Trustees' Responsibilities Statement, the Trustees 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 they determine is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the Charity'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 Charity or to cease operations, or have no realistic alternative but to do so.

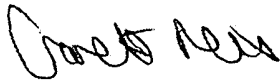
**Richmond Upon Thames Crossroads Care**

**Independent Auditor's report to the Trustees of Richmond upon Thames Crossroads Care (continued)**

**Our Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.



**GARETH REES**  
**Senior Statutory Auditor**  
**For and on behalf of:**

**2 CASTLE BUSINESS VILLAGE**  
**STATION ROAD, HAMPTON**  
**MIDDLESEX, TW12 2BX**

**PB ASSOCIATES**  
**CHARTERED ACCOUNTANTS**

*3 September 2019*

# Richmond Upon Thames Crossroads Care

## Statement of Financial Activities (Incorporating the Income and Expenditure Account) for the Year Ended 31 March 2019

				Total funds	Total funds
		Unrestricted funds	Restricted funds	31.03.19	31.03.18
	Notes	£	£	£	£
<b>INCOME FROM:</b>					
<b>Charitable activities</b>					
Income from Charitable Activities	5	335,283	211,538	546,821	522,825
Other trading activities	3	10,800	-	10,800	10,800
Investment income	4	150	-	150	88
Other income		5,761	-	5,761	4,995
<b>Total</b>		<b>351,994</b>	<b>211,538</b>	<b>563,532</b>	<b>538,708</b>
<b>EXPENDITURE ON</b>					
Raising funds for Charitable activities	6	42,148	25,329	67,477	61,667
Expenditure on Charitable Activities	7	303,494	182,391	485,885	489,814
Governance Costs		1,800	-	1,800	1,620
<b>Total</b>		<b>347,442</b>	<b>207,720</b>	<b>555,162</b>	<b>553,101</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>4,552</b>	<b>3,818</b>	<b>8,370</b>	<b>(14,393)</b>
<b>Net movement in funds</b>		<b>4,552</b>	<b>3,818</b>	<b>8,370</b>	<b>(14,393)</b>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<b>81,669</b>	<b>47,564</b>	<b>129,233</b>	<b>143,626</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>86,221</b>	<b>51,382</b>	<b>137,603</b>	<b>129,233</b>

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

All income and expenditure has arisen from continuing activities.

The profit for Companies Act 2006 purposes is 8,370, (2018 – (£14,393)).

Richmond Upon Thames Crossroads Care

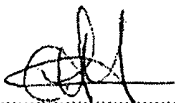
Balance Sheet


As at 31 March 2019

		Total funds 31.03.19	Total funds 31.03.18
	Notes	£	£
<b>FIXED ASSETS</b>			
Tangible assets	13	320,124	327,409
<b>CURRENT ASSETS</b>			
Debtors	14	50,205	54,222
Cash at bank		123,195	87,436
		<u>173,400</u>	<u>141,658</u>
<b>CREDITORS</b>			
Amounts falling due within one year	15	(165,096)	(140,926)
<b>NET CURRENT ASSETS</b>		<u>8,304</u>	<u>732</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>328,428</u>	<u>328,141</u>
<b>CREDITORS</b>			
Amounts falling due after more than one year	16	(190,825)	(198,908)
<b>NET ASSETS</b>		<u>137,603</u>	<u>129,233</u>
<b>FUNDS</b>	17		
Unrestricted Income funds		16,221	11,669
Designated Contingency Reserve		70,000	70,000
		<u>86,221</u>	<u>81,669</u>
Unrestricted funds		86,221	81,669
Restricted funds		51,382	47,564
<b>TOTAL FUNDS</b>		<u>137,603</u>	<u>129,233</u>

These accounts have been prepared in accordance with the Charities Statement of Recommended Practice SORP (FRS 102).

The accounts were approved by the Directors on 30 September 2019 and were signed on their behalf by:

  
A Ferguson - Trustee

  
P Adcock - Trustee

**Richmond Upon Thames Crossroads Care**

**Cash Flow Statement  
for the Year Ended 31 March 2019**

	31.03.19 £	31.03.18 £
<b>Cash flows from operating activities:</b>		
Net cash provided by operating activities (see note below)	<u>44,256</u>	<u>24,655</u>
<b>Cash flows from investing activities:</b>		
Purchase of fixtures, fittings and equipment	(810)	(866)
Purchase of motor vehicle - mini bus		
Net cash (used in) investing activities	<u>(810)</u>	<u>(866)</u>
<b>Cash flows from financing activities:</b>		
Repayments of borrowing	<u>(7,687)</u>	<u>(7,130)</u>
Net cash (used in) financing activities	<u>(7,687)</u>	<u>(7,130)</u>
<b>Change in cash and cash equivalents in the reporting period</b>	<b>35,759</b>	<b>16,659</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>	<b>87,436</b>	<b>70,777</b>
<b>Cash and cash equivalents at the end of the reporting period</b>	<b><u>123,195</u></b>	<b><u>87,436</u></b>
<b>Reconciliation of net income/expenditure to net cash flow from operating activities</b>		
Net expenditure for the reporting period (per statement of financial activities)	8,370	(14,393)
Depreciation	8,095	9,657
Decrease/(increase) in debtors	4,017	6,497
Increase in creditors	23,774	22,894
<b>Net cash provided by operating activities</b>	<b><u>44,256</u></b>	<b><u>24,655</u></b>
<b>Analysis of cash and cash equivalents</b>		
Cash at bank	<u>123,195</u>	<u>87,436</u>

## Richmond Upon Thames Crossroads Care

### Notes to the Financial Statements for the Year Ended 31 March 2019

#### 1. ACCOUNTING POLICIES

##### Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention as modified by the revaluation of freehold property and in accordance with Financial Reporting Standard 102 and the Statement of Recommended Practice Accounting and Reporting by Charities SORP (FRS102), published in July 2014.

##### Income

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when:-

- The donor specifies that the grant or donation must only be used in future accounting periods, or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

##### 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.

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

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.

##### Support Cost Allocation

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

##### Tangible fixed assets

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

Land and Buildings	straight line over 100 years
Fixtures, fittings and equipment	33% straight line
Motor Vehicles	20% straight line

Notes to the Financial Statements (continued)  
for the Year Ended 31 March 2019

**Operating Leases**

Rentals payable under operating leases are charged in the statement of financial activities on a straight-line basis over the lease term.

**Fund accounting**

Unrestricted funds which are general 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.

Designated funds are unrestricted funds set aside at the discretion of the trustees for specific purposes.

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

**2. RESERVE POLICY**

The Board has a Reserves Policy that complies with the Accounting and Reporting Standards for charities set out in the Statement of Recommended Practice, SORP (FRS102). This requires charities to have a written Reserves Policy that has been formally agreed by the Board of Trustees and which provides the basis from which a realistic assessment of the need for reserves may be made.

Richmond Crossroads Care will hold reserves at a level to cover reasonable financial risks of running the charity as determined by the Board. To determine this level the Trustees undertake a risk analysis based on funding stability and commitment to expenditure.

Each source of funds is assessed on:

- The likelihood of it declining, continuing at present levels or growing with need
- Whether it is from a single source or many donors, contracts
- Whether it is contractual and, if so, the length of the contract

This produces an index score for each source of funds and this is multiplied by the percentage of the total income that that source provides. The sum of these percentages provides an indication of the overall stability of the income.

Likewise, commitment to expenditure is considered greater if it:

- Is central to our objects rather than a desirable add-on

In principal, general reserves should be maintained at the designated level plus or minus 10% of annual income. This represents a level below which efforts should be made to increase reserves and above which efforts should be made to reduce reserves.

Improving the stability of income should be the consistent aim of the executive in order to reduce the need for reserves. However, in the event that the above analysis calls for a level of general reserves of more than 50% of annual income, efforts will be made to reduce commitment to expenditure.



# Richmond Upon Thames Crossroads Care

## Notes to the Financial Statements (continued) for the Year Ended 31 March 2019

### 3. OTHER TRADING ACTIVITIES

	Unrestricted funds	Restricted funds	31.03.19	31.03.18
	£	£	£	£
Rents Received	<u>10,800</u>	<u>-</u>	<u>10,800</u>	<u>10,800</u>

Rental income was received from Adcock Financial Limited, a company owned by Peter Adcock, the Treasurer of Richmond Upon Thames Crossroads Care.

### 4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.03.19	31.03.18
	£	£	£	£
Deposit account interest	<u>150</u>	<u>-</u>	<u>150</u>	<u>88</u>

### 5. GRANTS, DONATION AND CONTRACT INCOME

	Unrestricted funds	Restricted funds	31.03.19	31.03.18
	£	£	£	£
Private Income	91,232	-	91,232	92,376
Other Income from Charitable Activities	170	-	170	160
Donations	29,207	-	29,207	28,598
	<u>120,609</u>	<u>-</u>	<u>120,609</u>	<u>121,134</u>
<b>Local Authority &amp; other agencies:</b>				
LBRUT Social Services Contract Care	28,373	-	28,373	40,877
LBKUT Social Services Contract Care	-	-	-	1,093
LBRUT Achieving for Children Ltd	72,421	-	72,421	63,543
LBRUT Carers Hub	-	32,601	32,601	33,088
LBRUT Emergency Breaks	-	10,500	10,500	10,500
Clinical Commissioning Group	<u>112,130</u>	<u>-</u>	<u>112,130</u>	<u>87,226</u>
	<u>212,924</u>	<u>43,101</u>	<u>256,025</u>	<u>236,327</u>

Richmond Upon Thames Crossroads Care

Notes to the Financial Statements (continued)  
for the Year Ended 31 March 2019

5. GRANTS, DONATION AND CONTRACT INCOME (continued)

	Unrestricted funds	Restricted funds	31.03.19	31.03.18
Grants from Trusts & Foundations:	£	£	£	£
Barnes Workhouse Fund	-	17,150	17,150	16,000
BBC Children in Need	-	9,603	9,603	9,858
Friends of Barnes Hospital	-	2,000	2,000	-
Hampton Fuel Allotment	-	68,233	68,233	41,500
Richmond Parish Lands	-	52,235	52,235	26,266
Redhill Trust	-	-	-	2,400
Victoria Foundation	-	8,500	8,500	-
Other	1,750	10,716	12,466	69,340
	<u>1,750</u>	<u>168,437</u>	<u>170,187</u>	<u>165,364</u>
	<u>335,283</u>	<u>211,538</u>	<u>546,821</u>	<u>522,825</u>

6. EXPENDITURE ON RAISING FUNDS

	Unrestricted funds	Restricted funds	31.03.19	31.03.18
			£	£
Staff costs	27,194	16,342	43,536	49,948
Direct Costs	14,954	8,987	23,941	11,719
	<u>42,148</u>	<u>25,329</u>	<u>67,477</u>	<u>61,667</u>

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	31.03.19	31.03.18
			£	£
Staff costs	226,141	135,904	362,045	361,174
Other Costs	77,353	46,487	123,840	128,640
	<u>303,494</u>	<u>182,391</u>	<u>485,885</u>	<u>489,814</u>

# Richmond Upon Thames Crossroads Care

## Notes to the Financial Statements (continued) for the Year Ended 31 March 2019

### 8. EXPENDITURE ON CHARITABLE ACTIVITIES

	Fund- Raising	Care Work	Governance	Total
<b>DIRECT COSTS</b>				
Fundraising Costs	23,941	-	-	23,941
Employment Costs	-	272,022	-	272,022
Other Direct Costs	-	28,734	-	28,734
Other Staff Expenses	-	26,759	-	26,759
Insurance	-	7,639	-	7,639
Office Expenses	-	14,740	-	14,740
Establishment Costs	-	2,692	-	2,692
Subscriptions and Memberships	-	8,982	-	8,982
Interest Payable	-	9,758	-	9,758
Depreciation of Fixed Assets	-	8,095	-	8,095
	<u>23,941</u>	<u>379,421</u>	<u>-</u>	<u>403,362</u>
<b>SUPPORT COSTS</b>				
Employment Costs	43,536	90,023	-	133,559
Establishment Costs	-	6,484	-	6,484
Accountancy	-	3,945	-	3,945
Postage and stationery	-	5,446	-	5,446
Auditors' remuneration	-	-	1,800	1,800
Bank Charges	-	566	-	566
	<u>43,536</u>	<u>106,464</u>	<u>1,800</u>	<u>151,800</u>
	<u>67,477</u>	<u>485,885</u>	<u>1,800</u>	<u>555,162</u>

### 9. TRUSTEES' REMUNERATION AND EXPENSES

No trustees received any remuneration or expenses for the year ended 31 March 2019 (2018 – nil).

### 10. NET EXPENDITURE

Net expenditure is stated after charging/(crediting):

	31.03.19	31.03.18
	£	£
Audit fees	1,800	1,620
Depreciation - owned assets	8,095	9,657

# Richmond Upon Thames Crossroads Care

## Notes to the Financial Statements (continued) for the Year Ended 31 March 2019

### 11. EMPLOYEES' REMUNERATION

	31.03.19	31.03.18
	£	£
Wages and salaries	405,581	411,121

No employees received emoluments in excess of £60,000 in the current or previous tax year.

The average monthly number of employees (including Trustees) during the year, analysed by category, was as follows:

	31.03.19	31.03.18
Chief Executive	1	1
Administration and Support	5	6
Care Workers and Saturday Project Staff	22	24
	<u>28</u>	<u>31</u>

### 12. TAXATION

As a registered charity, Richmond Upon Thames Crossroads Care is potentially exempt from taxation of income and gains falling within s520 to s537 of Income Tax Act 2007 and s256 of the Taxation of Chargeable Gains Act 1992. No tax charge has arisen in the year.

### 13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures, Fittings & Equipment £	Motor Vehicles £	Totals £
<b>COST</b>				
At 1 April 2018	325,000	27,187	14,394	366,581
Additions	-	810	-	810
At 31 March 2019	<u>325,000</u>	<u>27,997</u>	<u>14,394</u>	<u>367,391</u>
<b>DEPRECIATION</b>				
At 1 April 2018	9,479	24,895	4,798	39,172
Charge for year	3,250	1,966	2,879	8,095
At 31 March 2019	<u>12,729</u>	<u>26,861</u>	<u>7,677</u>	<u>47,267</u>
<b>NET BOOK VALUE</b>				
At 31 March 2019	<u>312,271</u>	<u>1,136</u>	<u>6,717</u>	<u>320,124</u>
At 31 March 2018	<u>315,521</u>	<u>2,292</u>	<u>9,596</u>	<u>327,409</u>

Richmond Upon Thames Crossroads Care  
Notes to the Financial Statements (continued)  
for the Year Ended 31 March 2019

13. TANGIBLE FIXED ASSETS (continued)

Freehold Land and Buildings

The gross book value of freehold land and buildings includes £325,000 (2018 - £325,000) of depreciable assets. The property was revalued in May 2015, on an open market basis by Stuart Edwards Mann Smith Chartered Surveyors to a value of £325,000.

14. DEBTORS

	31.03.19	31.03.18
	£	£
Trade debtors	43,275	44,560
Other Debtors	6,930	9,662
	<u>50,205</u>	<u>54,222</u>

15. CREDITORS: Amounts falling due within one year

	31.03.19	31.03.18
	£	£
Bank loans and overdrafts	7,083	6,688
Trade creditors	5,838	5,076
Social security and other taxes	8,468	6,690
Accrual and Deferred Income	143,707	122,472
	<u>165,096</u>	<u>140,926</u>

Creditors amounts falling due within one year includes the following liabilities on which security has been given by the charity.

	31.03.19	31.03.18
	£	£
Bank loans and overdrafts	<u>7,083</u>	<u>6,688</u>

This sum is the short-term portion of a loan of £197,908 which is secured by a mortgage on the charity's freehold property, and which represents 63.4% of the book value of the property.

Creditors amounts falling due within one year includes deferred income.

	31.03.19	31.03.18
	£	£
At 1 April 2018	94,426	70,046
Amount released to incoming resources	(94,426)	(70,046)
Amount deferred in the year	110,689	94,426
At 31 March 2019	<u>110,689</u>	<u>94,426</u>

# Richmond Upon Thames Crossroads Care

## Notes to the Financial Statements (continued) for the Year Ended 31 March 2019

### 16. CREDITORS: Amounts falling due after more than one year

Creditors amounts falling due after more than one year includes the following liabilities on which security has been given by the charity.

	31.03.19	31.03.18
	£	£
Bank loans and overdrafts	190,825	198,908

This sum is the long-term portion of a loan of £197,908 which is secured by a mortgage on the charity's freehold property, and which represents 63.4% of the book value of the property. The loan is due for repayment by 25<sup>th</sup> September 2035.

Included in creditors are the following amounts due after more than 5 years.

	31.03.19	31.03.18
	£	£
After more than five years by instalments	162,494	172,154

### 17. ANALYSIS OF FUNDS

	At 1 April 2018 £	Incoming Resources £	Resources Expended £	At 31 March 2019 £
<b>Unrestricted funds</b>				
General fund	11,669	351,994	(347,442)	16,221
Designated Contingency	70,000	-	-	70,000
<b>Restricted funds</b>				
General fund	47,564	211,538	(207,720)	51,382
<b>TOTAL FUNDS</b>	<u>129,233</u>	<u>563,532</u>	<u>(555,162)</u>	<u>137,603</u>

## Richmond Upon Thames Crossroads Care

Notes to the Financial Statements (continued)  
for the Year Ended 31 March 2019

### 18. DESCRIPTION OF FUNDS

**Saturday Club** – provides recreational activities and support for up to 40 children and young carers with special educational needs and is open 38 weeks in the year (term time), including summer and Christmas outings and activities.

**Caring Café** – in association with Alzheimer's Society Richmond branch, this is a drop-in café for people affected by dementia and is open twice a month.

**Carers Café** - The Carers Café is a friendly gathering where people affected by their Caring experience can meet for coffee and snacks in the company of others in a similar situation. Ex-carers and the people they care for are also welcome. They are able to obtain information and support from trained Crossroads staff.

**Transition Project** - The Transition Project provides a friendly environment with refreshments, for children and young people with Special Educational Needs and/or Disability. Trained support workers provide respite care, support and advice. A space where children and young people are able to think about their transition into adulthood and their futures. Focusing on CV writing, support with college/school work, and essential life skills, in a fun, safe, social and supportive environment.

**Men Who Care Project** - The Men Who Care specifically addressing the health, support and care needs of this vulnerable and particularly socially isolated group of people. Offering monthly meetups, specialist sessions and outing. This early intervention gives male Carers the same opportunities and outcomes as their female counterparts, and addresses outcomes around support, as well as their mental and physical health and wellbeing.

**Dads Who Care Project** - In partnership with Achieving For Children, the Men Who Care Project has extended to incorporate Male Parent Carer, providing the same model of service, with some joint activities/sessions. Early monitoring identifies dissimilarities to their older Male Carers around Self-Esteem and Identity.

**Designated Contingency Reserve** – a portion of unrestricted funds set aside to cover potential redundancies and other committed costs in the event of a change in local authority policy resulting in significant loss of contract income.

### 19. NET ASSETS BY FUND

	Unrestricted funds	Restricted funds	31.03.19 £	31.03.18 £
Tangible Assets	320,124	-	320,124	327,409
Current Assets	122,018	51,382	173,400	141,658
Creditors - amounts falling due within one year	(165,096)	-	(165,096)	(140,926)
Creditors - amounts falling due after one year	(190,825)	-	(190,825)	(198,908)
Net Assets	<u>86,221</u>	<u>51,382</u>	<u>137,603</u>	<u>129,233</u>