

REGISTERED COMPANY NUMBER: SC110244 (Scotland)
REGISTERED CHARITY NUMBER: SC015158

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2018
for
Crossroads Care - Skye and Lochalsh



Donald Rankin Business Services —
Tigh an Oisean
Bridge Road
PORTREE
Isle of Skye
Highland
IV51 9ER

Crossroads Care - Skye and Lochalsh

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for the Year Ended 31 March 2018

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Crossroads Care - Skye and Lochalsh

Report of the Trustees for the Year Ended 31 March 2018

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 2018. 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 ACTIVITIES

Crossroads Care - Skye and Lochalsh was established for the public benefit for the following objects, under the Memorandum of Association:

1. To relieve stress on the persons or families caring for physically or mentally disabled or elderly persons; and
2. To care in appropriate circumstances for physically disabled or elderly persons living alone.

This is achieved by the employment of a Service Manager who is responsible for training a team of Care Attendants and Support Workers to provide care in the individual's home to people with care needs. Our aim is to provide the care needed to achieve our clients' required outcomes. For most clients this will be a regular number of hours each week but we aim to be as flexible as possible to allow for variations as required by the client. When possible, we also provide occasional extended breaks for carers and emergency cover to these families. When requested by NHS Highland we will provide palliative care if we have staff available.

Training is provided for all staff in line with the latest Care Standards and best practice and is defined in the annual Training Plan.

Our organisation makes use of volunteers wherever possible, except for the provision of care, to reduce costs. Our charity shop relies heavily on volunteer staff and all local fundraising activities involve volunteers.

ACHIEVEMENT AND PERFORMANCE

The increase in demand for our service which we reported last year has continued with a further increase of 7%. A total of 9,775 hours of care was provided during the year to an average of 49 families per week. From our own privately raised funds we provided 1,207 hours of care and an additional 8,569 hours (a 19% increase over the previous year's total) were provided from NHS Highland funding through a spot purchase agreement, Self-Directed Support and the Direct Payments scheme.

We are registered with the Care Inspectorate as a provider of care at home. In March 2018 we had an unannounced inspection by the Care Inspectorate. We achieved a Level 5 grade which is officially defined as 'Very Good'. This confirms that Crossroads Care - Skye & Lochalsh is providing good quality care in line with all current care standards. The latest report is available from the Care Inspectorate website and their contact details are provided to all our client families.

Crossroads Care - Skye and Lochalsh

Report of the Trustees for the Year Ended 31 March 2018

FINANCIAL REVIEW

Reserves policy

The directors have agreed to maintain reserves equivalent to a minimum of 3 months operating expenditure. This has been achieved throughout the period under review.

Funding sources

Significant funding was raised by our charity shop (selling mainly donated goods) which had a net income of over £57,500 for the year. Further funds totalling £34,600 were raised through local fundraising events and donations from individuals and organisations. We are very grateful to everyone who donated to us, either financially or through items to be sold in our charity shop.

Our befriending project 'Skye Friends' continued successfully throughout the year, funded primarily by the People's Health Trust. This grant was awarded to us in January 2016, to help reduce isolation in the Portree, Staffin and Uig/Kilmuir areas by arranging group social events and interesting activities in each of those local communities.

Further funds were generated from NHS Highland Health and Social Care through a spot purchase arrangement, Self-Directed Support and Direct Payments for the provision of care.

Highland Cross kindly awarded us a grant of £2,707 to provide equipment in our office and shop.

We received a grant of £14,135 from the Cooperative Community Fund. This is a new funding body utilising funds collected within local Coop stores from selling plastic carrier bags and in-store collections.

We were fortunate to receive an award of £14,400 to cover the cost of training for 12 of our staff to SVQ2 standard as required by SSSC (Scottish Social Services Council). This award was provided by SSSC's Voluntary Sector Development Fund.

Expenditure

Our privately raised funds were used to provide care for families who have been assessed as needing respite or support and were given care on a regular weekly basis or for extended breaks for carers or emergency cover.

Funds from the People's Health Trust grant were spent on regular monthly group meetings and events as well as the day to day management of our project to reduce isolation in north Skye. Funds from the Coop Community award were also spent on this work.

Care in the home was provided both from our own funds and from invoiced services requested by NHS Highland (spot purchase, Self-Directed Support and Direct Payments).

Improvements were carried out in the shop utilising funds from the Highland Cross award including display shelving and floor covering.

A cash surplus of £47,625 (including accruals) was recorded for the year.

PLANS FOR FUTURE

We will continue to provide free care within Skye and Lochalsh from our own privately raised funds and by the use of some of our reserves when necessary. We will continue to provide care funded by NHS Highland through spot purchase, Self-Directed Support and Direct Payments.

We will also provide services commissioned by NHS Highland under Self-Directed Support (Option 2) for those clients in receipt of an Individual Service Fund whereby we agree to look after the budget allocated by NHS on behalf of each client as well as provide care for them. These funds will be held in a designated interest-bearing account and regular financial statements will be provided for each client's account.

We will continue to raise funds locally and make applications to charitable trusts. We will endeavour to improve our profile within the local community to ensure that we maximise donations and support.

Crossroads Care - Skye and Lochalsh

Report of the Trustees for the Year Ended 31 March 2018

PLANS FOR THE FUTURE

We will utilise the funds raised to provide care primarily on a regular weekly basis and when funds permit we will provide further extended breaks and emergency cover for carers. We aim to utilise some of our reserves while maintaining the requisite level equivalent to 3 months operating expenditure.

We will continue our project to reduce isolation in north Skye utilising the remainder of the grant from People's Health Trust and some of our own funds. We will also use some of our reserves to extend this scheme to other areas in south Skye or Lochalsh.

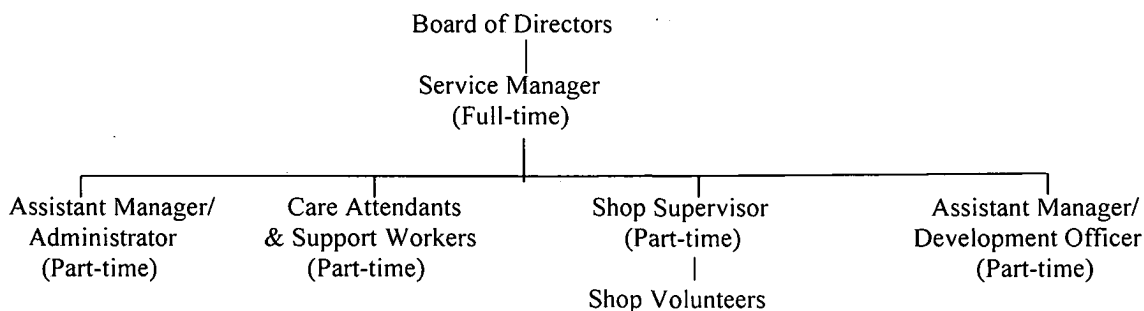
We will utilise the funds provided during 2017-18 to train several members of staff to SVQ2 standard.

From 1 October 2018 a new affiliation agreement will commence with Crossroads Caring Scotland. This will have the effect of a looser connection between the organisations which will require Crossroads Care - Skye and Lochalsh to be responsible for obtaining many of our Policies and Procedures from other independent organisations and ensuring that they are kept up to date with changing regulations. We will also be responsible for obtaining regular health and safety audits and our own insurance cover.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Crossroads Care - Skye and Lochalsh is a Voluntary Organisation, a Scottish Charity and a Company Limited by Guarantee. It has a Board of Directors, all volunteers, representative of the local community, who monitor the provision and delivery of the service, approve policy and to whom the Service Manager reports. Members of the Board of Directors are appointed by the existing Board, confirmed at the following AGM and undergo an induction programme with the Chairperson. Training needs are identified in the yearly Training Plan and are relevant to the specific areas of responsibility held by individual Board Members, e.g. Health & Safety and Child Protection. All Board Members are bound by the 'Code of Conduct for Management Committee' Policy which complements the 'National Code of Practice for Employers of Social Service Workers' which all Crossroads schemes adopt in order to meet regulatory standards.

The Board meet on a six-weekly basis and are responsible for all policy decisions. The Service Manager is responsible for the day-to-day running of the Scheme.



Crossroads Care – Skye & Lochalsh is affiliated to Crossroads Caring Scotland who provide standard policies and procedures, and quality standards through their CROQAS scheme as well as support and specialised advice.

MAJOR RISK

The directors have assessed the major risks to which the organisation is exposed, in particular those related to the operations and finances of the company. They are satisfied that systems are in place to enable regular reports to be produced so that the necessary steps can be taken to lessen and manage these risks. The organisation is fully insured through its affiliation with Crossroads Caring Scotland.

Crossroads Care - Skye and Lochalsh

Report of the Trustees
for the Year Ended 31 March 2018

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC110244 (Scotland)

Registered Charity number

SC015158

Registered office

Unit 1, King's House
The Green
PORTREE
Isle of Skye
IV51 9BS

Trustees

Mrs J Burd

P Richell

Mrs A Hartley

A McPherson

R Johnstone

Mrs J Heggie

Mrs A MacLeod

Mrs E MacDonald

J Taylor

R Spode

Mrs M Cameron

- appointed 24.10.17

Dr P Venters

- appointed 24.10.17

Company Secretary

A McPherson

Independent examiner

Jacqueline Smith CPFA

Donald Rankin Business Services

Tigh an Oisean

Bridge Road

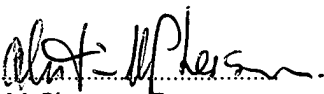
PORTREE

Isle of Skye

Highland

IV51 9ER

Approved by order of the board of trustees on 20/11/18 and signed on its behalf by:



A McPherson - Trustee

Report of the Accountant to the Trustees of
Crossroads Care - Skye and Lochalsh

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 31 March 2018 set out on pages six to thirteen and you consider that the company is exempt from an audit.

In accordance with your instructions we have compiled these unaudited financial statements in order to assist you to fulfil your statutory responsibilities from the accounting records and information and explanations supplied to us.



Donald Rankin Business Services
Tigh an Oisean
Bridge Road
PORTTREE
Isle of Skye
Highland
IV51 9ER

Date: 09.10.18

Crossroads Care - Skye and Lochalsh

Statement of Financial Activities
for the Year Ended 31 March 2018

		Unrestricted fund £	Restricted funds £	31.3.18 Total funds £	31.3.17 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies		26,859	-	26,858	30,532
Charitable activities					
Provision of care and support services		170,499	31,241	201,741	138,509
People's Health Trust project		-	12,407	12,407	10,635
Befriending project		-	-	-	1,500
Other trading activities	2	100,440	-	100,440	95,871
Investment income	3	81	-	81	142
Total		297,879	43,648	341,527	277,189
EXPENDITURE ON					
Raising funds		34,138	975	35,113	35,930
Charitable activities					
Provision of care and support services		229,152	14,983	244,135	199,601
People's Health Trust project		-	14,654	14,654	14,240
Total		263,290	30,612	293,902	249,771
NET INCOME		34,589	13,036	47,625	27,418
RECONCILIATION OF FUNDS					
Total funds brought forward		266,491	11,228	277,719	250,301
TOTAL FUNDS CARRIED FORWARD		301,080	24,264	325,344	277,719

The notes form part of these financial statements

Crossroads Care - Skye and Lochalsh

Balance Sheet

At 31 March 2018

		Unrestricted fund	Restricted funds	31.3.18 Total funds	31.3.17 Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible assets	8	252	3,239	3,491	1,649
CURRENT ASSETS					
Debtors	9	13,076	-	13,076	893
Cash at bank		<u>299,954</u>	<u>22,000</u>	<u>321,954</u>	<u>287,620</u>
		313,030	22,000	335,030	288,513
CREDITORS					
Amounts falling due within one year	10	(12,202)	(975)	(13,177)	(12,443)
NET CURRENT ASSETS		<u>300,828</u>	<u>21,025</u>	<u>321,853</u>	<u>276,070</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>301,080</u>	<u>24,264</u>	<u>325,344</u>	<u>277,719</u>
NET ASSETS		<u>301,080</u>	<u>24,264</u>	<u>325,344</u>	<u>277,719</u>
FUNDS	12				
Unrestricted funds				301,080	266,491
Restricted funds				<u>24,264</u>	<u>11,228</u>
TOTAL FUNDS				<u>325,344</u>	<u>277,719</u>

The notes form part of these financial statements

Crossroads Care - Skye and Lochalsh

Balance Sheet - continued

At 31 March 2018

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2018.

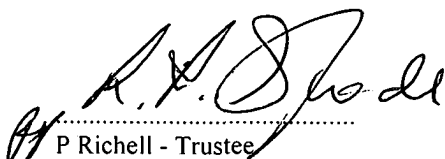
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2018 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006; and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.

The financial statements were approved by the Board of Trustees on20/11/18..... and were signed on its behalf by:


P Richell - Trustee

Notes to the Financial Statements
for the Year Ended 31 March 2018

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 25% on reducing balance

Taxation

The charity is exempt from corporation tax on its charitable activities.

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.

2. OTHER TRADING ACTIVITIES

	31.3.18	31.3.17
	£	£
Fundraising events	7,741	12,797
Shop income	<u>92,699</u>	<u>83,074</u>
	<u>100,440</u>	<u>95,871</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2018

3. INVESTMENT INCOME

	31.3.18	31.3.17
	£	£
Deposit account interest	<u>81</u>	<u>142</u>

4. NET INCOME/(EXPENDITURE)

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

	31.3.18	31.3.17
	£	£
Depreciation - owned assets	<u>893</u>	<u>503</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2018 nor for the year ended 31 March 2017.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2018 nor for the year ended 31 March 2017.

6. STAFF COSTS

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

31.3.18	31.3.17
<u>20</u>	<u>20</u>

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

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	30,532	-	30,532
Charitable activities			
Provision of care and support services	138,509	-	138,509
People's Health Trust project	-	10,635	10,635
Befriending project	-	1,500	1,500
Other trading activities	95,871	-	95,871
Investment income	<u>142</u>	<u>-</u>	<u>142</u>
Total	265,054	12,135	277,189
EXPENDITURE ON			
Raising funds	34,955	975	35,930
Charitable activities			
Provision of care and support services	199,321	280	199,601
People's Health Trust project	<u>-</u>	<u>14,240</u>	<u>14,240</u>
Total	234,276	15,495	249,771

Notes to the Financial Statements - continued
for the Year Ended 31 March 2018

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	30,778	(3,360)	27,418
RECONCILIATION OF FUNDS			
Total funds brought forward	235,713	14,588	250,301
TOTAL FUNDS CARRIED FORWARD	<u>266,491</u>	<u>11,228</u>	<u>277,719</u>

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2017	9,233	2,675	11,908
Additions	<u>1,732</u>	<u>1,003</u>	<u>2,735</u>
At 31 March 2018	<u>10,965</u>	<u>3,678</u>	<u>14,643</u>
DEPRECIATION			
At 1 April 2017	8,936	1,323	10,259
Charge for year	<u>305</u>	<u>588</u>	<u>893</u>
At 31 March 2018	<u>9,241</u>	<u>1,911</u>	<u>11,152</u>
NET BOOK VALUE			
At 31 March 2018	<u>1,724</u>	<u>1,767</u>	<u>3,491</u>
At 31 March 2017	<u>297</u>	<u>1,352</u>	<u>1,649</u>

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.18 £	31.3.17 £
Trade debtors	<u>13,076</u>	<u>893</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.18 £	31.3.17 £
Bank loans and overdrafts (see note 11)	2,828	-
Trade creditors	988	-
Social security and other taxes	3,642	2,218
Other creditors	4,945	9,523
Accrued expenses	<u>774</u>	<u>702</u>
	<u>13,177</u>	<u>12,443</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2018

11. LOANS

An analysis of the maturity of loans is given below:

	31.3.18 £	31.3.17 £
Amounts falling due within one year on demand:		
Bank overdraft	<u>2,828</u>	<u>-</u>

12. MOVEMENT IN FUNDS

	At 1.4.17 £	Net movement in funds £	At 31.3.18 £
Unrestricted funds			
General fund	266,491	34,589	301,080
Restricted funds			
Highland Cross Award	840	1,262	2,102
RCOP	2,015	-	2,015
People's Health Trust	6,873	(2,626)	4,247
Highland Council	1,500	-	1,500
SSSC Voluntary Sector Development	-	14,400	14,400
	<u>11,228</u>	<u>13,036</u>	<u>24,264</u>
TOTAL FUNDS	<u>277,719</u>	<u>47,625</u>	<u>325,344</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	297,879	(263,290)	34,589
Restricted funds			
Highland Cross Award	2,707	(1,445)	1,262
People's Health Trust	12,406	(15,032)	(2,626)
Coop Local Community	14,135	(14,135)	-
SSSC Voluntary Sector Development	14,400	-	14,400
	<u>43,648</u>	<u>(30,612)</u>	<u>13,036</u>
TOTAL FUNDS	<u>341,527</u>	<u>(293,902)</u>	<u>47,625</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2018

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.16 £	Net movement in funds £	At 31.3.17 £
Unrestricted Funds			
General fund	235,713	30,778	266,491
Restricted Funds			
Highland Cross Award	1,120	(280)	840
RCOP	2,990	(975)	2,015
People's Health Trust	10,478	(3,605)	6,873
Highland Council	-	1,500	1,500
	14,588	(3,360)	11,228
TOTAL FUNDS	<u>250,301</u>	<u>27,418</u>	<u>277,719</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	265,054	(234,276)	30,778
Restricted funds			
People's Health Trust	10,635	(14,240)	(3,605)
Highland Council	1,500	-	1,500
Highland Cross Award	-	(280)	(280)
RCOP	-	(975)	(975)
	12,135	(15,495)	(3,360)
TOTAL FUNDS	<u>277,189</u>	<u>(249,771)</u>	<u>27,418</u>

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2018.

Crossroads Care - Skye and Lochalsh

Detailed Statement of Financial Activities
for the Year Ended 31 March 2018

	31.3.18 £	31.3.17 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	23,458	26,591
Gift aid	3,090	3,701
Subscriptions	<u>310</u>	<u>240</u>
	26,858	30,532
Other trading activities		
Fundraising events	7,741	12,797
Shop income	<u>92,699</u>	<u>83,074</u>
	100,440	95,871
Investment income		
Deposit account interest	81	142
Charitable activities		
Invoiced services	170,499	138,509
Grants	<u>43,649</u>	<u>12,135</u>
	<u>214,148</u>	<u>150,644</u>
Total incoming resources	341,527	277,189
EXPENDITURE		
Other trading activities		
Fundraising costs	296	338
Shop purchases	102	335
Shop wages	15,989	15,670
Shop premises	18,432	18,771
Shop stationery, post and telephone	-	25
Shop general expenses	<u>294</u>	<u>791</u>
	35,113	35,930
Charitable activities		
Administration wages	54,844	46,808
Care assistant wages	129,316	106,159
Pensions	1,904	575
Insurance	886	635
Post, stationery and telephone	5,293	4,786
Advertising	-	501
Sundries	786	-
Premises costs	4,131	5,869
Administration staff travel	2,189	2,067
Care assistant travel	46,928	37,835
Training	1,223	1,089
Carried forward	247,500	206,324

This page does not form part of the statutory financial statements

Crossroads Care - Skye and Lochalsh

Detailed Statement of Financial Activities
for the Year Ended 31 March 2018

	31.3.18 £	31.3.17 £
Charitable activities		
Brought forward	247,500	206,324
Affiliation and registration	2,553	2,168
Care Comm and Disclosure Scot	1,925	1,535
PHT travel and expenses	3,204	1,278
PHT social events and activities	1,660	1,256
Other PHT expenses	73	-
Fixtures and fittings	305	52
Computer equipment	588	451
Bank interest and charges	122	8
	<u>257,930</u>	<u>213,072</u>
Support costs		
Governance costs		
Accountancy fees	846	756
Companies House Filing fee	13	13
	<u>859</u>	<u>769</u>
Total resources expended	<u>293,902</u>	<u>249,771</u>
Net income	<u><u>47,625</u></u>	<u><u>27,418</u></u>