

REGISTERED COMPANY NUMBER: 06360309 (England and Wales)  
REGISTERED CHARITY NUMBER: 1121629

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2020

FOR

CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CARERS

**BRADSHAW JOHNSON**  
CHARTERED ACCOUNTANTS

Croft Chambers 11 Bancroft Hitchin Hertfordshire SG5 1JQ  
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CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CARERS

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FOR THE YEAR ENDED 31 MARCH 2020

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**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2020**

**STRATEGIC REPORT  
Achievement and performance  
Review of Activities and Achievements**

Crossroads Care Hertfordshire North (CCHN) offers:

- Homecare services to vulnerable & disabled people
- Respite services to family & friends' unpaid carers in Hertfordshire & surrounding.
- Employment support services to unemployed Carers
- Volunteering opportunities.
- Respite day services in the Stevenage area
- Opportunities for peer support, training & networking at Crossroads Meet-ups

Services are offered 24 hours a day, 7 days a week, 365 days a year.

**Achievement and performance in the year**

Our regulator the Care Quality Commission assesses against 5 key questions and following our inspection during the year we were assessed as Good in all areas this year.

**Safe:**

- We had no notifiable incidents during the year to CQC, Riddor or the Charity Commission.
- We introduced a real-time care plan & digital medication management system enabling instant changes to be communicated to all staff & clients.

**Effective:**

- We recruited, trained, and mentored 1242 hours of support workers in the year.
- We collected all invoices within 17 days.

**Caring:**

- We delivered 131,256 hours of holistic support in the year.
- We experienced less than 0.3% of disrupted visits.

**Responsive:**

- We grew our homecare, Caring for Life service by 30% in response to demand.

**Well-Led:**

- We increased Homecare continuing to diversify our income streams.
- 95% utilisation of our salaried care staff.
- It is not the purpose of the charity to make a surplus however we achieved a prudent surplus of £41,437 in the year.
- We achieved membership of the Sunday Times Top 100 Charities in the UK.

**Next Year's Goals**

Our plans for the year have been modified by the Covid-19 pandemic (see statement below). Our principal objective will be to ensure staff and clients are safe and supported and that we find new and innovative solutions to on-site and remote support for both field and office staff and volunteers.

During the course of the year the trustees reviewed our membership of the Carers Trust and decided that we could find better value in a bespoke insurance and policy framework plus achieve significant savings in membership fees. Our commitment to supporting unpaid carers is unwavering and we remain a member of Carers UK.

If you would like to know more about our work or are seeking partnership opportunities please contact us at [ceo@crossroadsn.org.uk](mailto:ceo@crossroadsn.org.uk) or on any of our numbers.

**Our Values**

**Respectful    Resourceful    Trustworthy    Effective**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2020**

**STRATEGIC REPORT**

**Financial review**

There is a list of donors, supporters and grant givers in the accounts and we are profoundly grateful on behalf of unpaid carers who bear heavy responsibilities on behalf of those they care for. Every single penny of every donation we receive goes towards the services we subsidise through our activities for the carer communities in which we work such as cafes, peer meetings and day centres and unfunded emergency responses.

This has enabled us to generate a small but significant surplus of £41,437 this year despite a continued decrease in state income. We continue to meet our reserves targets and enjoy an excellent debtor ratio.

**Reserves Policy**

The organisation's reserves policy is to create reserves equivalent to 3 months gross expenditure (12.04 weeks) for this financial year. We also monitor the reserves to see if they are sufficient to cover all liabilities in the event of an orderly wind down of the organisation's business. The organisation has considered that this level of reserves will allow it to weather any fiscal requirements in the foreseeable future.

**Investment Policy**

In accordance with the Memorandum and Articles of Association the board may invest the monies of the organisation not immediately required for its purposes in suitable low risk investments.

**Long term Financial Position**

The organisation's long term financial forecast indicates significant opportunities for growth and the Trustees are considering investment options.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Crossroads in Hertfordshire (North and Northeast) Caring for Carers (trading as Crossroads Hertfordshire North) is a company limited by guarantee governed by its Memorandum and Articles of Association. It is registered as a charity with the Charities Commission. Anyone over the age of 18 can apply to be a member of the Board of Trustees of the charity. Trustees are also Company Directors, in the event of the company being wound up members are eligible to be considered for Limited Liability and the Charity retains insurance against Trustee liability.

**Induction and training of new trustees**

When new Trustees are appointed, they are inducted and embedded in the Charity, they may come with personal experience of being a Carer and/or relevant local knowledge and business skills. Our Board rotation policy means that we continue to recruit up to 2 trustees each year.

**Related parties**

The charity was a Network Partner of the national charity Carers Trust which provides both a policy framework & insurance services. We have formal partnerships with Crossroads Hertfordshire South funded through Hertfordshire County Council.

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2020

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Risk management**

The Board considers major risks to which the charity is exposed at Board meetings. The risk register is reviewed monthly. Where appropriate, actions are identified to mitigate the risks the charity faces and are formally evaluated at each board and sub-committee meeting.

Every carer and cared for person is assessed for risk and staff are trained in moving and positioning, adult personal care, health and safety, fire risks and personal safety. All staff working with vulnerable persons are enhanced DBS checked. A Business Continuity Plan is in place for emergencies and possible loss of service.

We also continue to be covered through the national charity's insurance partner, Ecclesiastical, by comprehensive employers, public liability, trustee liability and office contents insurance.

In the financial year 2019-20 we achieved a Sunday Times top 100 charities award.

The Business Plan covering the Years 2018 to March 2022 was reviewed by the Board and found to be fit for purpose. This plan minimises the risk of lack of direction. It covers our strategy and forward planning and is used to support our relationship going forward with stakeholders, funders, contract partners, partner civil society organisations and carers themselves. Any pertinent risks against the plan are evaluated at each Board meeting.

**Covid Statement**

We were assessed by our Regulator in July 2020 as having effective response to pandemic and they reported as follows:

"We have assessed that you are managing the impact of the COVID-19 pandemic at the above service."

The full statement is available on our website. Our full policy structure and insurances have been revised accordingly.

The organisation has been significantly affected by the pandemic experiencing a significant reduction in demand for respite & day services. We have benefited from pandemic financial support from Hertfordshire County Council which has enabled us to keep 100 staff in the field throughout the crisis. We have also utilised the furlough and the flexi-furlough scheme and will make staffing adjustments, as necessary.

The Senior Management Team and Board of Trustees have met monthly during the pandemic and have reviewed financial information in detail, we are satisfied that the organisation has both adequate resources and made sufficient preparations to ensure that the organisation and its commitments are secured for the anticipated duration of the pandemic and have contingency plans for the remainder of the financial year 2020-2021.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

06360309 (England and Wales)

**Registered Charity number**

1121629

**Registered office**

Suite 20, Intech House  
Wilbury Way  
Hitchin  
Hertfordshire  
SG4 0TW

CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CARERS (REGISTERED NUMBER: 06360309)

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2020

**Trustees**  
J Thomas  
V Kerr  
J Jewitt  
P Duffy  
R Fee  
F Hill  
G Horne  
C Wraith  
J Colman  
  
- appointed 30 July 2019

**Chief Executive Officer** - Michael Farrell

**Company secretary**  
Michael Farrell

**Auditors**  
Bradshaw Johnson  
Chartered Accountants  
Statutory Auditor  
Croft Chambers  
11 Bancroft  
Hitchin  
Hertfordshire  
SG5 1JQ

**Bankers**  
CAF Bank  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
SG4 0TW

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Crossroads In Hertfordshire (North and North East) Caring for Carers for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2020

**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

In so far as the trustees are aware:

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

**AUDITORS**

The auditors, Bradshaw Johnson Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 27 October 2020 and signed on the board's behalf by:



J Coleman - Trustee



**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF  
CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CARERS**

**Opinion**

We have audited the financial statements of Crossroads In Hertfordshire (North and North East) Caring for Carers (the 'charitable company') for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and 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 charitable company'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 Report of the Independent Auditors thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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.

**Matters on which we are required to report by exception**

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

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; 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.



REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF  
CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CARERS

**Responsibilities of trustees**

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

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

**Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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 Report of the Independent Auditors.

**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 trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Neil Harding FCA  
for and on behalf of Bradshaw Johnson

Chartered Accountants

Statutory Auditor

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

Croft Chambers

11 Bancroft

Hitchin

Hertfordshire

SG5 1JQ

Date: **6-11-20**.....

**CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CARERS**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2020**

	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>				
Donations and legacies	13,114	500	13,614	17,279
<b>Charitable activities</b>				
Careers support services	2,646,606	114,793	2,761,399	2,417,349
Day centre	73,266	-	73,266	72,264
HCC - YOD group	12,150	-	12,150	12,150
Investment income	3,493	-	3,493	669
<b>Total</b>	<b>2,748,629</b>	<b>115,293</b>	<b>2,863,922</b>	<b>2,519,711</b>
<b>EXPENDITURE ON</b>				
<b>Charitable activities</b>				
Careers support services	2,618,362	117,259	2,735,621	2,414,451
Day centre	70,231	-	70,231	65,335
HCC - YOD group	16,633	-	16,633	16,334
<b>Total</b>	<b>2,705,226</b>	<b>117,259</b>	<b>2,822,485</b>	<b>2,496,120</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>43,403</b>	<b>(1,966)</b>	<b>41,437</b>	<b>23,591</b>
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	633,868	1,966	635,834	612,243
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>677,271</b>	<b>-</b>	<b>677,271</b>	<b>635,834</b>

**CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CAREERS (REGISTERED NUMBER: 06360309)**

**STATEMENT OF FINANCIAL POSITION  
31 MARCH 2020**

	Unrestricted funds	Restricted funds	31.3.20 Total funds	31.3.19 Total funds
Notes	£	£	£	£
<b>FIXED ASSETS</b>				
Tangible assets	13	21,819	-	22,154
<b>CURRENT ASSETS</b>				
Debtors	14	155,466	-	293,284
Cash at bank and in hand		<u>757,183</u>	<u>757,183</u>	<u>541,493</u>
<b>CREDITORS</b>				
Amounts falling due within one year	15	(257,197)	-	(221,097)
<b>NET CURRENT ASSETS</b>		<u>655,452</u>	-	<u>613,680</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		677,271	677,271	635,834
<b>NET ASSETS</b>		<u>677,271</u>	<u>677,271</u>	<u>635,834</u>
<b>FUNDS</b>				
Unrestricted funds	17		677,271	633,868
Restricted funds		-	-	<u>1,966</u>
<b>TOTAL FUNDS</b>			<u>677,271</u>	<u>635,834</u>

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION - continued  
31 MARCH 2020

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

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 audited under the requirements of Section 145 of the Charities Act 2011.

The financial statements were approved by the Board of Trustees and authorised for issue on 27 October 2020 and were signed on its behalf by:



G Horne - Trustee

CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CARERS

STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 MARCH 2020

	Notes	31.3.20 £	31.3.19 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	225,617	63,486
Interest paid		<u>(3,249)</u>	<u>(1,972)</u>
Net cash provided by operating activities		<u>222,368</u>	<u>61,514</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(10,171)	(17,304)
Interest received		<u>3,493</u>	<u>669</u>
Net cash used in investing activities		<u>(6,678)</u>	<u>(16,635)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		215,690	44,879
Cash and cash equivalents at the beginning of the reporting period		<u>541,493</u>	<u>496,614</u>
Cash and cash equivalents at the end of the reporting period		<u><u>757,183</u></u>	<u><u>541,493</u></u>

CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CARERS

NOTES TO THE STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 MARCH 2020

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.20	31.3.19
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	41,437	23,591
Adjustments for:		
Depreciation charges	10,506	6,037
Interest received	(3,493)	(669)
Interest paid	3,249	1,972
Decrease/(increase) in debtors	137,818	(398)
Increase in creditors	36,100	32,953
Net cash provided by operations	<u>225,617</u>	<u>63,486</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.19	Cash flow	At 31.3.20
	£	£	£
Net cash	<u>541,493</u>	<u>215,690</u>	<u>757,183</u>
Cash at bank and in hand	<u>541,493</u>	<u>215,690</u>	<u>757,183</u>
Total	<u>541,493</u>	<u>215,690</u>	<u>757,183</u>



CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CAREERS

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020

**3. DONATIONS AND LEGACIES**

	31.3.20	31.3.19
	£	£
Donations and grants	<u>13,614</u>	<u>17,279</u>

The charity is grateful to Stevenage Borough Council for donating the use of the Day Centre. The value of the rent in kind is £3,700 (2019 - £3,700). The value of this service is recognised within income as a donation and an equivalent charge within Day Centre direct costs.

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

	31.3.20	31.3.19
	£	£
Other	3,254	3,151
MBDA	-	1,250
Hoddesdon Cafe	-	50
Stevenage Borough Council - rent in kind	3,700	3,700
Waltham Cross Cafe	500	450
In memoriam	-	1,578
The Oddfellows	50	50
In memoriam - Phil Tebbutt	-	100
In memoriam - John (Jack) Barrett	-	550
In memoriam - Mr Ken Vale	-	420
In memoriam - Ron Bray	-	520
Donation - P J & Mrs C M Frostlowe	-	1,000
Donation - Mrs E J Bard & Mrs SC Bard-Bodek	-	1,000
Donation - Biffa Waste Services Ltd	1,560	2,082
Donation - in memory of Mr Ken Vale - the Follett Trust (Barbara Follett)	-	500
Donation - St Mary's Church, Shephall, Stevenage	-	340
Donation - Rotary Club of Harlow Tye (Elaine Caruana)	-	265
Donation - Hitchin Historical Society	-	123
Donation - St Katherine Ickleford PCC	150	150
Donation - Mrs P A Merry (in memory of Rodney Jones)	500	-
Donation - Mr T Vincent & Mrs B J Vincent	1,000	-
Donations - Osprey Homes (Mr Robert Parker)	200	-
Rotary Club of Amwell Trust Fund 803309	1,000	-
As One Community Choir	<u>1,700</u>	-
	<u>13,614</u>	<u>17,279</u>

**4. INVESTMENT INCOME**

	31.3.20	31.3.19
	£	£
Deposit account interest	<u>3,493</u>	<u>669</u>

CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CARERS

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020

5. INCOME FROM CHARITABLE ACTIVITIES

Activity	31.3.20	31.3.19
	£	£
HCS - Carers Breaks	410,561	410,561
Stevenage Borough Council	4,120	6,160
HCS - Spot contract	807,164	777,344
Private clients	1,379,701	1,060,534
Lunches	4,391	5,106
Training	48	48
HCS - Other	44,741	71,899
Building Better Opportunities	63,173	37,362
Crossroads Breakaway	47,500	48,335
	<u>2,761,399</u>	<u>2,417,349</u>
HCS - Day Centre	73,266	72,264
HCC - YOD group	12,150	12,150
	<u>85,416</u>	<u>84,414</u>
Grants received, included in the above, are as follows:		
HCS - Carers Breaks	31.3.20	31.3.19
	£	£
HCS - Day Centre	410,561	410,561
Stevenage Borough Council	36,339	36,339
HCS - Other	4,120	6,160
Building Better Opportunities	12,150	12,150
Crossroads Breakaway	63,173	37,362
	<u>47,500</u>	<u>48,335</u>
	<u>573,843</u>	<u>550,907</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Carers support services	2,366,806	368,815	2,735,621
Day centre	61,986	8,245	70,231
HCC - YOD group	14,572	2,061	16,633
	<u>2,443,364</u>	<u>379,121</u>	<u>2,822,485</u>

**CROSSROADS IN HERTFORDSHIRE (NORTH AND  
NORTH EAST) CARING FOR CARERS**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020**

**7. SUPPORT COSTS**

	Other costs £	Governance costs £	Totals £
Careers support services	363,215	5,600	368,815
Day centre	8,245	-	8,245
HCC - YOD group	2,061	-	2,061
	<u>373,521</u>	<u>5,600</u>	<u>379,121</u>

**8. NET INCOME/(EXPENDITURE)**

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

	31.3.20	31.3.19
Auditors' remuneration	£ 5,600	£ 5,600
Depreciation - owned assets	<u>10,506</u>	<u>6,037</u>

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

**Trustees' expenses**

Travel expenses amounting to £34 were reimbursed to 1 trustee in the year (2019 - £123 - 1 trustee).

**10. STAFF COSTS**

	31.3.20	31.3.19
	£	£
Wages and salaries	2,247,497	1,983,939
Social security costs	119,963	105,752
Other pension costs	31,854	20,727
	<u>2,399,314</u>	<u>2,110,418</u>

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

	31.3.20	31.3.19
Carer Support Staff	157	148
Administration Staff	23	14
Management	4	4
	<u>184</u>	<u>166</u>

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

CROSSROADS IN HERTFORDSHIRE (NORTH AND  
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NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020

11. 2019 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES			
	Unrestricted funds	Restricted funds	Total funds
	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	16,779	500	17,279
<b>Charitable activities</b>			
Carers support services	2,325,492	91,857	2,417,349
Day centre	72,264	-	72,264
HCC - YOD group	12,150	-	12,150
Investment income	669	-	669
<b>Total</b>	<b>2,427,354</b>	<b>92,357</b>	<b>2,519,711</b>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Carers support services	2,317,127	97,324	2,414,451
Day centre	65,335	-	65,335
HCC - YOD group	16,334	-	16,334
<b>Total</b>	<b>2,398,796</b>	<b>97,324</b>	<b>2,496,120</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>28,558</b>	<b>(4,967)</b>	<b>23,591</b>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	605,310	6,933	612,243
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>633,868</b>	<b>1,966</b>	<b>635,834</b>

12. **TAXATION**

As a charity, Crossroads in Hertfordshire (North & North East) Caring for Carers is exempt from tax on income and capital gains under the relevant tax legislation. No tax charges have arisen in the charity.

CROSSROADS IN HERTFORDSHIRE (NORTH AND  
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NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020

**13. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>			
At 1 April 2019	23,104	54,788	77,892
Additions	2,755	7,416	10,171
Disposals	(228)	(23,341)	(23,569)
At 31 March 2020	<u>25,631</u>	<u>38,863</u>	<u>64,494</u>
<b>DEPRECIATION</b>			
At 1 April 2019	10,318	45,420	55,738
Charge for year	4,753	5,753	10,506
Eliminated on disposal	(228)	(23,341)	(23,569)
At 31 March 2020	<u>14,843</u>	<u>27,832</u>	<u>42,675</u>
<b>NET BOOK VALUE</b>			
At 31 March 2020	<u>10,788</u>	<u>11,031</u>	<u>21,819</u>
At 31 March 2019	<u>12,786</u>	<u>9,368</u>	<u>22,154</u>

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

Trade debtors	31.3.20	31.3.19
Prepayments and accrued income	£ 91,294 <u>64,172</u>	£ 75,626 <u>217,658</u>
	<u>155,466</u>	<u>293,284</u>

Included within prepayment and accrued income is accrued income of:

HCS - Spot Purchase	31.3.20	31.3.19
Private clients	£ 18,144	£ 73,408
Other	30,878	107,989
	5,163	11,218

CROSSROADS IN HERTFORDSHIRE (NORTH AND  
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NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.3.20	31.3.19
	£	£
Trade creditors	1,183	7,320
Social security and other taxes	26,364	23,847
Other creditors	3,274	4,844
Deferred income	4,226	1,360
Accrued expenses	<u>222,150</u>	<u>183,726</u>
	<u>257,197</u>	<u>221,097</u>

16. LEASING AGREEMENTS

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

	31.3.20	31.3.19
	£	£
Within one year	1,658	1,694
Between one and five years	<u>6,218</u>	<u>-</u>
	<u>7,876</u>	<u>1,694</u>

17. MOVEMENT IN FUNDS

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
<b>Unrestricted funds</b>			
General fund	633,868	43,403	677,271
<b>Restricted funds</b>			
IT Equipment	730	(730)	-
Stevenage Community Trust	145	(145)	-
Stevenage Community Trust Fund	991	(991)	-
Building Better Opportunities	<u>100</u>	<u>(100)</u>	<u>-</u>
	<u>1,966</u>	<u>(1,966)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>635,834</u>	<u>41,437</u>	<u>677,271</u>



CROSSROADS IN HERTFORDSHIRE (NORTH AND  
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NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	5,175,983	(5,104,022)	71,961
<b>Restricted funds</b>			
IT Equipment	-	(730)	(730)
Stevenage Borough Council	10,280	(10,499)	(219)
Hoddesdon Carers Cafe	50	(72)	(22)
Stevenage Community Trust	-	(290)	(290)
Welwyn Garden City Cafe	-	(879)	(879)
Waltham Cross Cafe	950	(950)	-
Stevenage Community Trust Fund	-	(1,246)	(1,246)
Dementia Friendly Homes	-	(33)	(33)
Lottery Fund (IT Equipment)	-	(156)	(156)
Dementia Training	-	(3,188)	(3,188)
Building Better Opportunities	100,535	(100,705)	(170)
Crossroads Breakaway	95,835	(95,835)	-
	207,650	(214,583)	(6,933)
<b>TOTAL FUNDS</b>	<u>5,383,633</u>	<u>(5,318,605)</u>	<u>65,028</u>

Stevenage Borough Council - A contribution towards our Carer Support Services in the Stevenage area.

Welwyn Garden City Cafe - funds raised for refreshments, room hire and travel.

Waltham Cross Cafe - funds raised for refreshments, room hire and travel.

Dementia Friendly Homes - funding for East Herts Dementia Project.

Dementia Training - A fund for providing dementia awareness training to unpaid carers in the Broxbourne area.

Building Better Opportunities - Big Lottery and ESF funding for employment and training mentoring for carers  
A 27 member partnership in Hertfordshire. (asset depreciation)

Crossroads Breakaway - a grant funded project for volunteer services for carers.

Stevenage Community Trust - previous project funded for those with dementia. (asset depreciation).

Stevenage Community Trust Fund - activities for carers and day centre clients.

Lottery Fund (IT Equipment) - Funding for Carers Cafe Worker & Activities (asset depreciation)

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NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2020

18. **RELATED PARTY DISCLOSURES**

The key management personnel of the charity comprises of the Chief Executive Officer, the Registered Manager, the Financial Controller and the Human Resources Manager. The total employee benefits of these key management personnel of the charity were £170,778 (2019: £172,259).