

PM+M Solutions for Business LLP
Chartered Accountants
New Century House
Greenbank Technology Park
Blackburn
Lancashire

RIBBLE VALLEY CROSSROADS CARE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020



Charity Registration No. 1179014

RIBBLE VALLEY CROSSROADS CARE **LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Charity number	Principal address	Independent examiner
Mr Peter Annyl (Appointed 01/04/2019) Mr Howard Blackburn (Appointed 01/04/2019) Mr David Bleazard (Appointed 01/04/2019) Mr Phillip Milieham (Appointed 04/06/2019) Mr Graham Claydon (Appointed 04/06/2019) Mrs Olwyn Claydon (Appointed 04/06/2019) Mrs Glenys Gallagher (Appointed 04/06/2019) Mr Peter Harling (Appointed 01/04/2019) Mr Ian Joyce (Appointed 01/04/2019) Mr Tom McLean MBE (Appointed 01/04/2019) Mrs Ann Roberts (Appointed 01/04/2019) Mr Richard Schofield (Appointed 01/04/2019) Dr Michael Smith (Appointed 02/07/2018) Mr Michael Townend ACMA (Appointed 01/04/2019)	1179014	Suite 10, Hawthorne Business Park Lincoln Way Cllitheroe Lancashire BB7 1QD	PM+M Solutions for Business LLP New Century House Greenbank Technology Park Challenge Way Blackburn BB1 5QB

RIBBLE VALLEY CROSSROADS CARE
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RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2020

The Trustees present their report and financial statements for the year ended 31 March 2020.

Ribble Valley Crossroads Care, a Charity Incorporated Organisation with charity registration number 1179014, was set up on 2 July 2018. A nil return was filed with the Charity Commission for the period from 2 July 2018 to 31 March 2019 inclusive.

The charity's activities had previously been carried out by a Charity Limited by Guarantee, Ribble Valley Crossroads Care Attendant Scheme Limited (charity registration number 0367981 and Companies House reference 0367981). The activities were carried out by the Company Limited by Guarantee until 31 March 2019. Since 1 April 2019, the activities have been carried out solely by this CIO. On that date, funds amounting to £2249,548 were transferred to the CIO from the Company Limited by Guarantee. Of the total funds transferred, £25,836 related to restricted funds. Included in the Trustees' Report are comparative figures and references to prior years. These relate to Ribble Valley Crossroads Care Attendant Scheme Limited and have been included in the report to enhance its understandability.

Statement from the Chairman

The Trustees confirm that the Annual Report and Financial Statements of the organisation comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January, 2015). 2019/20 was a very busy year, and not without difficulties, for Ribble Valley Crossroads Care. The major difficulty, which persisted in the year, was recruitment and retention of staff. Our carer support workers do an important and valuable job; the board of Trustees is proud to support the work of our manager and office team in their strenuous efforts on the recruitment front and in the training and supervision of the care team, which continue to be major factors in delivering first class support to carers in Ribble Valley.

In the year, two major pieces of work have taken a good deal of management and Trustee time; this work being overshadowed by the onset of the pandemic and lockdown, which from mid-March - and into the following year - has assumed priority.

In the year, our manager resigned to take up a different post within the care sector and we were fortunate indeed to obtain the Services of Mrs Jaime-Lee Murphy, a qualified registered manager, who began service with us on 26th August 2019. Her induction period was followed by attention to the changes brought about by "Govt Guidance". Despite the challenges of the present situation, we look forward with the new leader to developments and improvements in the support we offer.

We have, in common with the vast majority of Ribble Valley's population, been very fortunate in the avoidance of a high level of infection. Non the less, this has been a worrying time for families and our staff who have loyally carried on for the past six months (all in the year following that covered by this report but important to have recognition now).

On behalf of the individuals we work for, our carers and cared-for people, I thank our staff, Trustees, supporters, and donors for the support that makes our initiatives possible. I commend this Annual Report for 2019/20 to our members and supporters.

Tom McLean, Chairman
September 2020

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2020

The Trustees present their report and financial statements for the year ended 31 March 2020.

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Since 1 April 2019, the activities have been carried out solely by this CIO. On that date, funds amounting to £249,548 were transferred to the CIO from the Company Limited by Guarantee. Of the total funds transferred, £25,836 related to restricted funds. Included in the Trustees' Report are comparative figures and references to prior years. These relate to Ribble Valley Crossroads Care Attendant Scheme Limited and have been included in the report to enhance its understandability.

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Tom McLean, Chairman
September 2020

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2020

Structure, Governance and Management

Charity number 1179014
Registered address Bellman Mill, Salthill, Clitheroe, Lancashire BB7 1QW

Trustees:

all appointed in the year

Tom McLean MBE (Chairman)
Dr Mike Smith (Deputy Chair)
Peter Harling (Company Secretary)
Michael Townd ACMA (Treasurer)
Peter Anwyl
Howard Blackburn JP
David Bleazard JP
Ian Joyce
Ann Roberts
Richard Schofield
Graham Claydon
Olwyn Claydon
Philip Milham
Glennys Gallagher

Management

Jane Williamson
Jaime-Lee Murphy
Grace Hore
Registered Manager to July 2019
Registered Manager from August 2019
Finance Manager

Bankers

Lloyds PLC, Clitheroe

Auditors

PM + M Solutions for Business LLP, Blackburn

Constitution

The company is a registered Charity number 1179014 and was set up by adoption of a constitution of a Charitable Incorporated Organisation whose only voting members are its Charity Trustees with effect from 1st April 2019.

Board of Management

Ribble Valley Crossroads Care is governed by a board of volunteer trustees and in line with the charity's Constitution. The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Constitution. The Board meets every 2 months and where appropriate additional meetings or sub-groups are arranged. Day to day operational management is delegated by the trustees to the registered Manager. The Board recognises the need for sound succession planning and continues to keep the pool of potential Trustees under scrutiny for suitable recruits.

Trustee Training

One session on Trustee responsibilities and governance following the adoption of the Charitable Incorporated Organisation status has been held.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (D)

FOR THE YEAR ENDED 31 MARCH 2020

Objectives and Activities

Ribble Valley Crossroads Care promotes, offers, supports, and delivers high quality services for carers and people with care needs in the Ribble Valley.

A carer is defined as someone who spends a significant proportion of their life providing unpaid support to family or friends. This could be caring for a relative, partner or friend who is ill, frail, disabled or has mental health and substance misuse problems.

We believe that:

- Carers deserve to be offered practical support to reduce the stress of caring and to be respected and valued for the care they provide.
- As a charity, Ribble Valley Crossroads Care must guard its freedom to follow its identified objectives and not become an arm of local government
- High Quality support is essential. By this we mean:
 - Delivering a range of services which meet Carers' needs.
 - Ensuring a highly trained and motivated team.
 - Achieving internal and external quality assurance standards.
 - Continuing innovation to meet changing needs
 - Committed and satisfied staff, trustees and volunteers are the core of the service. Everyone involved with the organisation must be valued and treated with respect.

Our aim is to give Carers time to be themselves as well as to support individuals who need caring services.

The trustees review the aim, objectives, and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees to exercise their powers in the fulfilment of their duties that the charity's aim, objectives, and activities remained focused on its stated purposes.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.

Our objectives are:

1. to relieve the stress experienced by carers and people with physical, mental, and sensory impairment within the family or home by offering a respite service.
2. to deliver, maintain and monitor a high standard of support and care to enable people to live as independently as possible in their own homes.
3. to avoid admission to hospital or residential care of the person should a breakdown or other failure occur in the household.
4. to reduce social isolation.
5. to supplement and complement, not to replace, existing Statutory Services and to work closely with Statutory Authorities and Voluntary Organisations having similar objectives.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (D)

FOR THE YEAR ENDED 31 MARCH 2020

Our values

Ribble Valley Crossroads Care places carers and the people they support at the heart of everything we do.

- Quality – we ensure that our services are high quality, flexible, responsive, professional and continually improving.
- Respect – we always treat carers and the people they support with dignity and respect.
- Innovation – we actively explore opportunities for establishing joint projects and relationships with other organisations that will improve services for carers and the people they support.
- Compassionate – caring and empathising with carers, their families and the people they are caring for.
- Trust – we understand that our services only respond to carers' needs when they trust us to care for the person they support.
- Skilled – we believe that our staff can care the best when they are competent, confident, knowledgeable and understand the health and social care needs of the people they are supporting.

The business plan for a five-year period is reviewed regularly, to take account of carer needs, service developments and changes in legislation and regulation. A major review of our strategic plan and business planning took place in the year 2016/17 and the annual implementation plan updated in April 2019.

Achievements and Performance

1.Home Care Personal Service

The number of direct home care hours provided in the year was 23,517 an average of 452 hours per week compared to 485 hours per week in 2018/2019, a decrease of 6.80%.

The income per direct care hour was £18.95 (£18.16 in 2018/2019) an increase of 4.35%.

Over the year more than 113 families received support, compared to 120 over the previous year. We support on average 70 families in any one month.

Our Carer Support Workers supported all ages from the very youngest of children to 106 years old. Support is designed with the person who needs our support at the centre. We work together to identify the outcomes the individual wants to achieve and identify how we can accomplish these. Our assistance can range from helping someone to get up, washed, dressed and make breakfast, to helping with medication, providing companionship, accompanying on outings, overnight care, rehabilitation, end of life support.

2.Respite Breaks for Carers

Caring for someone has an effect on the carer's physical and mental health as well as straining, at times, family relationships. Supporting carers can improve the wellbeing of both the carer and the person needing care. Early respite intervention can help the carer to continue caring for their loved one at home.

In addition to the assistance given through our care plans the Lancashire County Council Rolling Respite Scheme benefited 10 families in the year which was the same as in 2018/2019. Our Carer Support Workers provided 470 hours (576 fewer hours than in 2018/2019). Funding is now mostly granted through the LCC Direct Payment scheme and in the year, we provided 4,969 hours (3,225 hours more than 2018/2019), which supported 7 families an average of 95 hours per week.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (INCLUDING STATEMENT OF TRUSTEES' RESPONSIBILITIES) **(CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2020

Our Young People's Outings for those with learning or physical disabilities benefited 10 families, including 12 young people. Our funds were increased by a Grant of £5,000 from Lancashire County Council. We also transferred £3,000 from our general donations to supplement care for the children. Trips included Downham Open Gardens, Blueberries Pot Painting, Swimming, Bowling, Leaping Lizards, Pantomime and Cinema. The cost in year for events and hours worked was £2,713 leaving a balance carried forward to 2020/2021 of £5,046. These outings were suspended from mid-March 2020 due to the Pandemic.

3. The Partnership

The partnership for delivery of support through Direct Payments entered into with Calico has not so far delivered any additional hours of support.

4. Meeting the needs of the local community

Our Time 4 You community project improves wellbeing through reminiscence/sensory activities and provides respite support to carers. We enable participation, trigger memories and reduce isolation. We have successfully applied for a Grant from the Lottery and received £12,000 in the year under report. We also transferred from our donations £10,000 to supplement the Time for You project. The project started at the end of March 2017, when we were delivering 2 sessions per month, this increased to weekly in January 2018 and we delivered in the year 932 hours of care (936 hours 2018/2019) to 60 people. This project was suspended in March 2020 due to the Pandemic.

The Field Nurse Trust achieved separate Charitable Status from 1 April 2019. We remain strong supporters of the Field Nurse.

Mearley Fold Lunch Club continued to meet monthly, with a regular group of attendees for a time of activities, conversation and meals and an annual outing. This activity has also been suspended due to the Pandemic.

5. Improved Business Efficiency and Sustainability

- We continued to review and restructure our team to meet current and future business needs
- We continued to carry out cost cutting exercises in management processes to reduce cost and increase efficiency

Funds held as custodian trustee

Ribble Valley Crossroads Care is responsible for managing personal budgets for a client. These funds are held in a separate client bank account which are reconciled monthly but do not form part of the Ribble Valley Crossroads Care management accounts. The accounts are audited by the relevant authority responsible in the current cases, the NHS.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (INCLUDING STATEMENT OF TRUSTEES' RESPONSIBILITIES) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Quality Assurance

We are registered with the Care Quality Commission. CQC have been kept informed regarding our change of status to a Charitable Incorporated Organisation.

Local Quality Evaluation

Our annual quality assurance questionnaire, a sampling exercise involving some 20 families, conducted by telephone or visits, was undertaken by Trustees. The findings confirmed those reported by the CQC inspector in April 2018 when our service was rated good in all five key lines of enquiry.

Using the CQC framework of 5 key lines of enquiry (KLOE), the following is a selection of comments/compliments received in the year under 2019/2020.

SAFE

"My relative is much safer with the help of Crossroads"
"Thank you for providing a vital service that helps keep my relative safe"

EFFECTIVE

"The team have been marvellous; it has made a real difference and gives us peace of mind"

"They are really pleased with all the team"
"Their care goes beyond making breakfast. We have benefitted from their kindness and enjoyed companionship on a daily basis"

"Thank you for your staffs efficiency at getting those new 30-minute morning visits 'up and running'. They certainly seemed to go very well last week"

"Thank you for the excellent care given"
"Very happy with the care my relative is receiving"
"Just wanted to know what a fantastic job your carers are doing"

CARING

"She (Carer) obviously cares a lot about the people she visits, and I could tell that she gets on well with Mum"
"It has made a massive positive impact to the life of the family. The Carer creates a lightness and flow to family life"

"The Carer was lovely, very attentive, polite and listened"
"From the bottom of my heart, thank you and we appreciate it/you so very much"
"Thanking you for your kind loving care"

RESPONSIVE

"A big thank you to S who went above and beyond when she found Mum last Friday" "You should be very proud of her she is a real gem"
"Just to say the increase of hours are having a big impact. Especially the longer afternoon sessions"
"A big thank you for arranging Carer visits last minute. This has been really helpful, thank you"

WELL-LED

"Thank you to the office staff for always pulling out all the stops to get visits in"
"Can I just say the care plan is fantastic. Very professional and how any care plan should be. It is very person centred and just as I say above fantastic"
"Thank you so much for the continued care you give to my mother. Without it, her life would be lonelier and full of anxiety. We really appreciate what you do."
"Dad has thanked his core team individually but I would also like to thank the office staff who have been so patient and helpful when dealing with our queries. We always felt that you knew us a family and tried your best to support us"

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (INCLUDING STATEMENT OF TRUSTEES' RESPONSIBILITIES) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Risk

We conducted a review of our business risk assessment which analysed the potential risk to the charity across five key areas, finance, governance, service, people and quality.

Internal financial risks are minimised by the maintenance of strict procedures for

- loss
- authorisation of transactions
- checking timesheets and expenses
- regular scrutiny of Financial Policies and Management Accounts
- by a Finance Sub Committee of the Board of Management
- regular Financial Reports to the Board of Management at bimonthly intervals.

External risks: The trustees and manager work to ensure that commissioners of service are aware of the financial pressures of providing a high quality service in a rural area and in preserving financial viability, including selective tendering for inclusion in the Learning Disability and Autism framework arrangements for future procurement of domiciliary care by the Lancashire County Council.

Risks to clients and families are assessed and managed in the recruitment and care plan systems by:

- application of high standards for staff recruitment
- DBS checks
- ensuring consistently high quality of delivery service
- routine risk assessment at the clients' homes prior to delivery of service
- considerate planning of care to meet the needs of the family as a whole
- scrutiny of vehicle insurance where care involves journeys for the cared for person
- staff training in particular safeguarding children and vulnerable adults.
- application of Ribble Valley Crossroads Care procedures to all our work.
- application of the Equality Act 2011
- application of the Care Act 2014 and Mental Capacity Act 2005

Voluntary Help

The scheme is governed by a voluntary Board of Trustees. We also have a small group of Volunteers who help with development, social and fundraising activities.

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (INCLUDING STATEMENT OF TRUSTEES' RESPONSIBILITIES)

(CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Financial Review

The Statement of Financial Activities, given later in the report, shows:

Unrestricted Funds	£222,869
Restricted Funds	£ 4,901
Total Funds	£227,770
Net income/(expenditure)	£(21,778)

After a strong start, 2019/20 ultimately proved to be a challenging year for the charity. Whilst the previous 12 months generated an excellent operational surplus from our core activities, the long-standing care contract on which this was founded ended in September 2019. It proved impossible to replace this contract and the positive results seen during the first half of the year were gradually eroded during the second. The outcome was an operational deficit of over £12,100. The prudence of having sufficient reserves to weather this result means that no significant financial worries have arisen for the organisation. However, it did further highlight the need to have a portfolio of care work contracts that are sufficient to support the organisation's primary activities without undermining its financial stability should one or two of these contracts end. Our restricted funds of £25,836, at the outset of April 2019, were bolstered by incoming funds totalling around £32,000, some of this coming through a National Lottery grant. This allowed us to spend approximately £74,000 in providing charitable care services, particularly so for dementia care, as well as strengthening the charity's infrastructure e.g. in terms of its IT facilities. The pandemic situation, which had manifested itself by the end of March this year, changed the landscape for many charities but Crossroads Care Ribble Valley is not over reliant on receiving donations or holding fundraising activities. Hence, the challenges presented by Covid to the charity's management team are more logistical than financial. The impact of the virus has, to date, been mitigated superbly by the team but 2020/21 seems certain to utilise our reserves once again.

Reserves Policy

Unrestricted funds not committed or invested in tangible fixed assets (free Reserves) include 3 month's expenditure, which varies between £90,000 and £120,000 in general funds, and is dependent upon the hours worked within the year

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (INCLUDING STATEMENT OF TRUSTEES' RESPONSIBILITIES) **(CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2020

Charitable Fund Raising

1. In Memoriam/Legacies

Donations in memoriam were received in the year from:

Mrs Beryl Nuttall
Mr P Heales

2. Grants

- Ribble Valley Borough Council grant covered half of our carer support workers' travel costs and was maintained in the year at £15,000
- A grant of £12,000 received for our Time 4 You Project from the Lottery
- £5,000 was received from LCC for Young Peoples Outings

3. Donations and Fundraising

In the year 2019/2020 a number of individuals and groups made generous donations to Ribble Valley Crossroads Care for which the charity and the families who benefit are grateful.

Other projects included:

The increasingly popular Annual Quiz at West Bradford Village Hall attended by well over a hundred supporters and presented by Bill Honeywell.

We also have a successful '200 club' with 70 members who pay in monthly to the project and the profits are also used to help carers in the Ribble Valley and specifically our Time for You Dementia group held at West Bradford Village Hall on a Thursday which has been suspended due to the Pandemic.

Our annual reception to thank our Volunteers and Supporters took place by kind invitation of the Hon Ralph and Olivia Asheton in August 2019 at Downham Hall.

RIBBLE VALLEY CROSSROADS CARE TRUSTEES' REPORT (INCLUDING STATEMENT OF TRUSTEES' RESPONSIBILITIES) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

The Board of Trustees gratefully acknowledge support from a number of individuals, churches, service clubs, local businesses and other organisations from 1st April 2019 to 31st March 2020, including:

Mini Sport-Padham	Lancashire County Council
PM+M Solutions for Business LLP	Ribble Valley Borough Council
Lord and Lady Clitheroe	Rotary Club of Clitheroe
The Hon Ralph and Mrs O Assheton	Bowland Bio-energy Ltd
Mrs D Aspden	Gazegill Organic Farm
Mrs M Bailey	Chataine Textile Group
Mrs Joan Capstick	Clitheroe and District Fellowship
Mrs M Bailey	Clitheroe Trinity Methodist Church
Mrs B Green	Clitheroe Lions
Mr and Mrs G Goodwin	Co-op,
Mr Bill Honeywell	Country Kitchen
Mr Martin James	Clitheroe Pendle School
Mrs P Malich	Downham Estate
Mr J Pilkington	Dugdale Nutrition Ltd
Mr & Mrs Roberts	Honeywell Estate Agents
Mr D Sharp	Eric Kinder Trust
Mr J Taylor	Inner Wheel
Mr J Walker	Keep Fit Club, Bowland Court
	Ladies Darts Team
	Tesco Clitheroe
	Trinity Ladies
	St Mary's Ladies
	The Printed Cup Company

RIBBLE VALLEY CROSSROADS CARE

TRUSTEES' REPORT (INCLUDING STATEMENT OF TRUSTEES' RESPONSIBILITIES) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Statement of Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

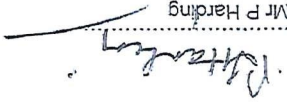
The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

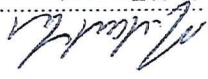
In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' report was approved by the Board of Trustees.


Mr P Harding
Dated... 13/10/2020


Mr M Townend
Dated... 13/10/2020

RIBBLE VALLEY CROSSROADS CARE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF RIBBLE VALLEY CROSSROADS CARE

I report to the trustees on my examination of the financial statements of Ribble Valley Crossroads Care (the charity) for the year ended 31 March 2020.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: 
Helen Clayton BSc FCA

Dated: 13 October 2020

PM+M Solutions for Business LLP
New Century House
Greenbank Technology Park
Challenge Way
Blackburn
BB1 5QB

RIBBLE VALLEY CROSSROADS CARE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2020

	Unrestricted funds	Restricted funds	Total
Notes	2020	2020	2020
£	£	£	£
Income from:			
Donations and legacies	15,649	32,000	47,649
Charitable activities	475,707	-	475,707
Other trading activities	4,390	-	4,390
Total income	495,746	32,000	527,746
Expenditure on:			
Charitable activities	475,683	73,841	549,524
Net incoming/(outgoing) resources before transfers	20,063	(41,841)	(21,778)
Gross transfers between funds	(20,906)	20,906	-
Net expenditure for the year/	(843)	(20,935)	(21,778)
Net outgoing resources			
Other recognised gains and losses	223,712	25,836	249,548
Other gains or losses	9		
Net movement in funds	222,869	4,901	227,770
Fund balances at 1 April 2019	-	-	-
Fund balances at 31 March 2020	222,869	4,901	227,770

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

All income and expenditure derive from continuing activities.

AS AT 31 MARCH 2020

	Notes	£	2020
Fixed assets			
Tangible assets	10	496	
Current assets			
Debtors			
Cash at bank and in hand	11	52,248	
		186,853	
		<u>239,101</u>	
	12	(11,827)	
Net current assets			227,274
Total assets less current liabilities			<u>227,770</u>
Income funds			
Restricted funds	13	4,901	
Unrestricted funds			<u>222,869</u>
			<u>227,770</u>

The financial statements were approved by the Trustees on 13 October 2020

Trustee

Mr P Harling

Trustee

Mr M Townsend ACMA

RIBBLE VALLEY CROSSROADS CARE **NOTES TO THE FINANCIAL STATEMENTS** **FOR THE YEAR ENDED 31 MARCH 2020**

1 Accounting policies

Charity information
 Ribble Valley Crossroads Care is a charitable incorporated organisation registered at the Charity Commission for England and Wales.
 The charity was set up on 2 July 2018 and commenced its charitable activities on 1 April 2019 as detailed in the 'Trustees' Report.

1.1 Accounting convention
 The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "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 2019)". The charity is a Public Benefit Entity as defined by FRS 102.
 The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.
 The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern
 At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds
 Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.
 Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income
 Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.
 Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

1 Accounting policies

- 1.5 Expenditure**
- Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.
- Support costs are those costs incurred directly in support of expenditure on the objects of the company. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.
- 1.6 Tangible fixed assets**
- Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.
- Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:
- Fixtures and fittings 25 - 33% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

1 Accounting policies

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight-line basis over the term of the relevant lease.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total
2020	2020	2020	2020
£	£	£	£
15,529	-	15,529	15,529
120	32,000	32,120	32,120
15,649	32,000	47,649	

Donations and gifts
Grants

RIBBLE VALLEY CROSSROADS CARE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

3	Charitable activities	
4	Other trading activities	
	Carer support income	Unrestricted funds
	Fundraising events	2020
	200 Club	£
	Other trading activities	Unrestricted funds
	Charitable activities	2020
		£
	Share of support costs (see note 6) Share of governance costs (see note 6)	547,091
		2,433
		549,524
Analysis by fund	Unrestricted funds Restricted funds	475,683
		73,841
		549,524

RIBBLE VALLEY CROSSROADS CARE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

6 Support costs			
	Support Governance costs	£	2020
Staff costs	434,101	-	434,101
Depreciation	-	165	165
Travel	32,832	-	32,832
Occupancy costs	8,846	-	8,846
Support costs	71,312	-	71,312
Accountancy	-	2,268	2,268
Analysed between	547,091	2,433	549,524
Charitable activities	547,091	2,433	549,524

Included within support costs are 200 Club expenses of £860.

Of the total support and governance costs, £475,683 relates to unrestricted funds and £73,841 relates to restricted funds.

Governance costs includes payments to the Independent Examiner's of £2,268 for independent examination fees.

7 Trustees
None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees
Number of employees
The average monthly number of employees during the year was:

2020	Number
35	
2020	£
427,963	6,138
434,101	

Wages and salaries
Other pension costs

Total employee benefits paid to key management personnel, including employer pension contributions and mileage expenses, amounted to £63,594.

RIBBLE VALLEY CROSSROADS CARE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

9	Other gains or losses	Unrestricted funds	Restricted funds
		2020	2020
		£	£
	Funds transferred from Ribble Valley Crossroads Care Attendant Scheme Limited	223,712	25,836
10	Tangible fixed assets	Fixtures and fittings	
	Cost		
	Additions		
	At 31 March 2020		
	Depreciation and impairment Depreciation charged in the year		
	At 31 March 2020		
	Carrying amount At 31 March 2020		
11	Debtors	2020	
	Amounts falling due within one year:		
	Trade debtors		
12	Creditors: amounts falling due within one year	2020	
	Other taxation and social security Accruals and deferred income		
		£	328
		11,499	11,827

RIBBLE VALLEY CROSSROADS CARE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

Movement in funds				
Incoming resources	Resources expended	Transfers	Other gains	Balance at 31 March 2020
£	£	£	£	£
32,000	(73,841)	20,906	25,836	4,901

14 Analysis of net assets between funds

Restricted funds carried forward relate to grants received in relation to employment support costs.

Unrestricted funds			Restricted funds		Total
2020			2020		2020
£			£		£
Fund balances at 31 March 2020 are represented by:					
Tangible assets			496	-	496
Net current assets			222,373	4,901	227,274
			222,869	4,901	227,770

15 Related party transactions

During the year, the charity paid rent of £4,656 and electricity of £733 to Dugdale Nutrition Limited, a company in which Michael Townend, a trustee, is a director.