

Crossroads (South Ayrshire) Care Attendant Scheme

Report and Financial Statements

for the year ended 31 March 2014

Charity number: SC002548
Company number: SC156846

Crossroads (South Ayrshire) Care Attendant Scheme

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Crossroads (South Ayrshire) Care Attendant Scheme

Legal and Administrative Information

Charity name	Crossroads (South Ayrshire) Care Attendant Scheme	
Charity registration number	SC002548	
Company registration number	SC156846	
Directors	David Reader Robert McCarrison Derek Barber Dr Lois Martin Dr Sue Williams	Resigned 26 April 2013
Management Committee	Philip Bailey Patricia Bogle Ann Clark Patricia McKeand Richard Curran Nora Solesbury Jean Steele Margaret Brown Rhona McKinnon Margaret Brown	Resigned June 2013 Resigned 26 April 2013, Appointed 1 April 2014 Appointed 2 July 2013 Appointed 4 February 2014 Appointed 1 October 2013 Appointed 1 October 2013 Appointed 1 October 2013, Resigned 3 June 2014 Appointed 14 May 2014
Company secretary	Euan Terras	
Registered office	64 Kyle Street, Ayr, KA7 1RZ	
Principal office	Biggart Hospital, Biggart Road, Prestwick, KA9 2HQ	
Independent examiner	Alan Cunningham C.A. Alexander Sloan Chartered Accountants 38 Cadogan Street, Glasgow, G2 7HF	

Crossroads (South Ayrshire) Care Attendant Scheme

Directors' Annual Report for the year ended 31 March 2014

The Directors present their report and the financial statements of the charity for the year ended 31 March 2014.

Directors

The Directors of the charitable company are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Directors.

The Directors serving during the year and since the year end are detailed on page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Crossroads (South Ayrshire) Care Attendant Scheme ("the Scheme") was incorporated on 23 March 1995 as a private company limited by guarantee (No.SC156846) and is recognised as a Scottish Charity (No.SC002548). The Scheme is affiliated to Crossroads Caring Scotland, a company limited by guarantee (No.SC085401) with charitable status (No.SC013081) to which the various schemes in Scotland are affiliated and whose office is at 24 George Square, Glasgow G2 1EG.

Appointment of Directors

The Directors are elected at the Annual General Meeting and in accordance with the charity's Articles of Association and serve on a voluntary basis. New Directors take part in an induction programme, which aims to familiarise them with the charity's values, aims and objectives together with its day-to-day operations, in addition to clarifying their statutory responsibilities as Directors of a company limited by guarantee and as Trustees of a charity.

Organisational structure

The Directors together with a Management Committee are responsible for the management of the Scheme's administration and service delivery. The Management Committee, who also serve voluntarily are accountable to the Directors and meet monthly with the Directors to manage the work of the Scheme. The Co-ordinator and two Assistant Co-ordinators, who are part time employees, organise the service provided by the Care Attendants on a day-to-day basis.

The Board has undertaken to upgrade the skills of the Management Committee in order to "back up" the various positions on the Committee. Aware of the age profile of the existing Committee, the Management Committee is continually looking for new members.

Statement of Risk

The Directors have set up a "Risk Committee" which meets throughout the year to review the major risks to which the Scheme is exposed and to ensure that systems are put in place in order to mitigate those risks.

Crossroads (South Ayrshire) Care Attendant Scheme

Directors' Annual Report for the year ended 31 March 2014

OBJECTIVES AND ACTIVITIES

Within the area of South Ayrshire;

- 1 To relieve stress on the persons or families caring for people who are physically disabled, have a learning disability or are elderly.
- 2 To care in appropriate circumstances for persons who are living alone and are physically disabled, have learning disability or are elderly.

ACHIEVEMENTS AND PERFORMANCE

As in previous years, the Management Committee, including the Directors, met on a monthly basis over the year and dealt successfully and efficiently with the charity's ongoing business.

For the second successive year, the Care Inspectorate awarded the charity a score of 6 (Excellent) in each of the three areas involved in their report, (Management, Leadership and Staffing). A score of 6 (Excellent) is the top mark.

We are currently interviewing for a new Co-ordinator due to the Scottish Social Services Council having introduced the need for a SPQ 4 qualification for Office Managers. Our existing Co-ordinator has been in post for 23 years. Thanks in large part to her expertise, the charity has received top marks from the Care Inspectorate for two successive years but the new qualification requirement means that she is effectively being forced to leave by not having time to study (due to family circumstances) and also continue working at Crossroads. The Management Committee and Directors are extremely disappointed at this outcome particularly when in England, the grandfather clause allows any employee with obvious experience and expertise to continue in post without the equivalent of a SPQ 4 qualification.

On 26 April 2013 and due to ill health, Robert McCarrison resigned as a Director.

In terms of Service Provision and Finance, we have had another good year.

We have a very good relationship with South Ayrshire Council who we meet with regularly throughout the year. We achieved our budget commitments and understand that South Ayrshire Council are very happy with our Service provision.

During the year, we were able to increase the Care Attendants salary by just over 1% and the Office Staff by 1%.

Self-Directed Support has not yet become part of the service we offer but will have to be considered when required by South Ayrshire Council.

Crossroads (South Ayrshire) Care Attendant Scheme

Directors' Annual Report for the year ended 31 March 2014

Our main events, The Sponsored Walk and the Plant Sale were both very successful. We also held Bi-monthly Quiz nights, Coffee Mornings and the Annual Barn Dance. Thanks are due to the efforts of our very enthusiastic Fundraising Committee.

Training remains a very important part of our commitment to the service we give. All the Care Attendants receive training as part of their duties.

FINANCIAL REVIEW

Per the Statement of Financial Activities on page 7, the Scheme reported net outgoing resources (i.e. a deficit) of £4,807 for the year (2013 - surplus £721) and total funds of £81,236 at 31 March 2014.

Reserves policy

The Directors have established a policy within which the free reserves (i.e. unrestricted funds not committed or invested in fixed assets) should over time be brought to a level of £60,000, which equates to approximately four months of annual resources expended. Per the General Fund on page 7, the Scheme's unrestricted funds amounted to £74,282 which, although exceeding the required level, was acceptable to the Directors.

STATEMENT OF DIRECTORS' RESPONSIBILITIES

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

Company law requires the Directors 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 these financial statements, the Directors 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 UK 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 operation.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 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.

Crossroads (South Ayrshire) Care Attendant Scheme

**Directors' Annual Report
for the year ended 31 March 2014**

Independent examiner

The Directors recommend that Alan Cunningham C.A., a partner in Alexander Sloan, Chartered Accountants, remains in office as independent examiner until further notice.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

This report was approved by the Directors on 7 October 2014 and signed on their behalf by

A handwritten signature in black ink, appearing to read 'D. Barber', written over a horizontal line.

**Derek Barber
Director**

Crossroads (South Ayrshire) Care Attendant Scheme

Independent Examiner's Report to the Directors on the Unaudited Financial Statements of Crossroads (South Ayrshire) Care Attendant Scheme.

I report on the financial statements of Crossroads (South Ayrshire) Care Attendant Scheme for the year ended 31 March 2014 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared in accordance with the accounting policies set out therein and the requirements of the Financial Reporting Standard for Smaller Entities (effective April 2008).

Respective responsibilities of Directors and examiner

The charity's Directors (who are also directors of the company for the purpose of company law) are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("2005 Act") and the Charities Accounts (Scotland) Regulations 2006 ("2006 Accounts Regulations"). The charity's Directors consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the Directors concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act, Regulation 4 of the 2006 Accounts Regulations; and

to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Alan Cunningham C.A.
Partner

Alexander Sloan
Chartered Accountants

38 Cadogan Street,
Glasgow,
G2 7HF

7 October 2014

Crossroads (South Ayrshire) Care Attendant Scheme

**Statement of Financial Activities
(incorporating Income and Expenditure Account)**

for the year ended 31 March 2014

	Notes	Unrestricted			2014 Total £	2013 Total £
		General funds £	Designated funds £	Restricted funds £		
Incoming resources						
Incoming resources from generated funds						
Voluntary income	2	17,066	-	6,544	23,610	35,137
Activities for generating funds	3	9,171	-	-	9,171	8,718
Investment income	4	637	-	-	637	1,037
Incoming resources from charitable activities	5	222,027	-	-	222,027	221,923
Other incoming resources	6	-	-	-	-	29
Total incoming resources		<u>248,901</u>	<u>-</u>	<u>6,544</u>	<u>255,445</u>	<u>266,844</u>
Resources expended						
Charitable activities	7	(257,919)	(383)	-	(258,302)	(264,107)
Governance costs	8	(1,950)	-	-	(1,950)	(2,016)
Total resources expended		<u>(259,869)</u>	<u>(383)</u>	<u>-</u>	<u>(260,252)</u>	<u>(266,123)</u>
Net incoming/(outgoing) resources		(10,968)	(383)	6,544	(4,807)	721
Reconciliation of funds						
Total funds brought forward		85,250	793	-	86,043	85,322
Total funds carried forward		<u>74,282</u>	<u>410</u>	<u>6,544</u>	<u>81,236</u>	<u>86,043</u>

The notes on pages 10 to 16 form an integral part of these financial statements.

Crossroads (South Ayrshire) Care Attendant Scheme

**Balance Sheet
as at 31 March 2014**

	Notes	2014		2013	
		£	£	£	£
Fixed assets					
Tangible assets	12		410		793
Current assets					
Debtors	13	18,081		36,959	
Cash at bank and in hand		77,924		59,642	
		<u>96,005</u>		<u>96,601</u>	
Creditors: amounts falling due within one year	14	<u>(15,179)</u>		<u>(11,351)</u>	
Net current assets			80,826		85,250
Net assets			<u>81,236</u>		<u>86,043</u>
Funds					
Unrestricted funds					
General funds	16		74,282		85,250
Designated funds	17		410		793
Restricted funds	18		6,544		-
			<u>81,236</u>		<u>86,043</u>

The Directors' statements required by Sections 475 (2) and (3) are shown on the following page which forms part of this Balance Sheet.

The notes on pages 10 to 16 form an integral part of these financial statements.

Crossroads (South Ayrshire) Care Attendant Scheme

Balance Sheet (continued)

**Directors' statements required by Sections 475 (2) and (3)
for the year ended 31 March 2014**

In approving these financial statements as Directors of the company we hereby confirm:

(a) that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006 ;

(b) that no notice has been deposited at the registered office of the company pursuant to Section 476 requesting that an audit be conducted for the year ended 31 March 2014 and

(c) that we acknowledge our responsibilities for:

(1) ensuring that the company keeps accounting records which comply with Section 386, and

(2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including the income and expenditure, for the year then ended in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

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

The financial statements were approved by the Board on 7 October 2014 and signed on its behalf by



Derek Barber
Director

Registered number: SC156846

The notes on pages 10 to 16 form an integral part of these financial statements.

Crossroads (South Ayrshire) Care Attendant Scheme

Notes to the Financial Statements for the year ended 31 March 2014

1. Accounting policies

1.1. Accounting convention

The financial statements are prepared under the historical cost convention and where appropriate modified to include the revaluation of certain fixed assets and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005) issued in March 2005, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008) and the Companies Act 2006. The principal accounting policies adopted in the preparation of the financial statements are set out below.

1.2. Incoming resources

Voluntary income including donations, gifts and legacies and grants that provide core funding or are of general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods, or when the donor has imposed conditions which must be met before the charitable company has unconditional entitlement.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accruals basis when a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

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

Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

1.4. Tangible fixed assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings
and equipment - 20% straight line

1.5. Pensions

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

Crossroads (South Ayrshire) Care Attendant Scheme

**Notes to the Financial Statements
for the year ended 31 March 2014**

2. Voluntary income

	2014	2013
	£	£
Donations	16,021	10,821
Legacies	-	12,559
Income tax recoverable (Gift Aid)	944	1,351
North British Hotel Trust	-	6,906
Robertson Trust Anniversary Fund	-	3,500
NHS Ayrshire & Arran	6,645	-
	<u>23,610</u>	<u>35,137</u>

3. Activities for generating funds

	2014	2013
	£	£
Fundraising	9,171	8,718
	<u>9,171</u>	<u>8,718</u>

4. Investment income

	2014	2013
	£	£
Interest received	637	1,037
	<u>637</u>	<u>1,037</u>

5. Incoming resources from charitable activities

	2014	2013
	£	£
Contract Care	222,027	221,923
	<u>222,027</u>	<u>221,923</u>

Crossroads (South Ayrshire) Care Attendant Scheme

**Notes to the Financial Statements
for the year ended 31 March 2014**

6. Other incoming resources		
	2014	2013
	£	£
Taxation repayment supplement received	-	29
	<u>-</u>	<u>29</u>
	<u><u>-</u></u>	<u><u>29</u></u>
 7. Costs of charitable activities		
	2014	2013
	£	£
Projects and activities costs	13,586	13,113
Staff costs	234,770	238,265
Premises costs	1,229	1,312
Running costs	8,717	11,417
	<u>258,302</u>	<u>264,107</u>
	<u><u>258,302</u></u>	<u><u>264,107</u></u>
 8. Governance costs		
	2014	2013
	£	£
Independent Examiner's fees	1,950	1,716
AGM and Directors' meetings	-	300
	<u>1,950</u>	<u>2,016</u>
	<u><u>1,950</u></u>	<u><u>2,016</u></u>

Crossroads (South Ayrshire) Care Attendant Scheme

Notes to the Financial Statements for the year ended 31 March 2014

9. Employees

Number of employees

The average monthly numbers of employees during the year were:

	2014 Number	2013 Number
Co-ordinators and Carers	37	44

Employment costs

	2014 £	2013 £
Wages and salaries	227,950	228,955
Social security costs	5,465	5,638
Other pension costs	1,355	3,672
	234,770	238,265

There were no employees who received remuneration of over £60,000 in the period.

10. Directors' remuneration and reimbursed expenses

No Directors nor any persons connected with them received remuneration in the year. Expenses totalling £61 were reimbursed to the Directors during the year for mileage costs incurred on behalf of the Scheme (2013 - £305).

11. Pension costs

The charity operates a defined contribution pension scheme in respect of some of its employees. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charity and amounted to £1,355 (2013 - £3,672).

Crossroads (South Ayrshire) Care Attendant Scheme

**Notes to the Financial Statements
for the year ended 31 March 2014**

12. Tangible fixed assets	Fixtures, fittings and equipment £	Total £
Cost		
At 1 April 2013	13,576	13,576
At 31 March 2014	<u>13,576</u>	<u>13,576</u>
Depreciation		
At 1 April 2013	12,783	12,783
Charge for the year	383	383
At 31 March 2014	<u>13,166</u>	<u>13,166</u>
Net book values		
At 31 March 2014	<u>410</u>	<u>410</u>
At 31 March 2013	<u><u>793</u></u>	<u><u>793</u></u>
13. Debtors	2014 £	2013 £
Other debtors	16,889	35,618
Prepayments and accrued income	1,192	1,341
	<u>18,081</u>	<u>36,959</u>
14. Creditors: amounts falling due within one year	2014 £	2013 £
Other taxes and social security costs	3,413	2,655
Accruals	11,766	8,696
	<u>15,179</u>	<u>11,351</u>

Crossroads (South Ayrshire) Care Attendant Scheme

Notes to the Financial Statements for the year ended 31 March 2014

15. Analysis of net assets between funds

	Unrestricted General funds £	Designated funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2014 as represented by:				
Tangible fixed assets	-	410	-	410
Current assets	89,461	-	6,544	96,005
Current liabilities	(15,179)	-	-	(15,179)
	74,282	410	6,544	81,236

16. Unrestricted General Funds

	1 Apr '13 £	Incoming £	Outgoing £	31 Mar '14 £
General Fund	85,250	248,901	(259,869)	74,282
	85,250	248,901	(259,869)	74,282

Purposes of General Funds

General Fund

Encompasses all income and expenditure relating to the primary focus activities of the Scheme, other than those for which funding is restricted.

17. Unrestricted Designated Funds

	1 Apr '13 £	Outgoing £	31 Mar '14 £
Assets Fund	793	(383)	410
	793	(383)	410

Purposes of Designated Funds

Assets Fund

Represents the net book value of the Scheme's tangible fixed assets which would not be readily convertible into cash.

Crossroads (South Ayrshire) Care Attendant Scheme

**Notes to the Financial Statements
for the year ended 31 March 2014**

18. Restricted funds	1 Apr '13	Incoming	31 Mar '14
	£	£	£
NHS Ayrshire & Arran	-	6,544	6,544
	-	6,544	6,544

Purposes of restricted funds

NHS Ayrshire & Arran

Funding received from NHS Ayrshire & Arran towards the cost of promotional equipment.

Crossroads (South Ayrshire) Care Attendant Scheme

The following pages do not form part of the statutory accounts.

Crossroads (South Ayrshire) Care Attendant Scheme

Detailed Income and Expenditure Account for the year ended 31 March 2014

	2014		2013	
	£	£	£	£
Income				
Voluntary Income				
Donations	16,021		10,821	
Legacies	-		12,559	
Income tax recoverable (Gift Aid)	944		1,351	
North British Hotel Trust	-		6,906	
Robertson Trust Anniversary Fund	-		3,500	
NHS Ayrshire & Arran	6,645		-	
	<u> </u>	23,610	<u> </u>	35,137
Activities for generating funds				
Fundraising	9,171		8,718	
	<u> </u>	9,171	<u> </u>	8,718
Investment income				
Interest received	637		1,037	
	<u> </u>	637	<u> </u>	1,037
Income from charitable activities				
Contract Care	222,027		221,923	
	<u> </u>	222,027	<u> </u>	221,923
Other incoming resources				
Taxation repayment supplement received	-		29	
	<u> </u>	-	<u> </u>	29
Total income		<u> </u>		<u> </u>
Total expenditure		255,445		266,844
		(260,252)		(266,123)
Net (deficit)/surplus for the year		<u> </u>		<u> </u>
		(4,807)		721
		<u> </u>		<u> </u>

Crossroads (South Ayrshire) Care Attendant Scheme

Schedule of Expenditure for the year ended 31 March 2014

	2014		2013	
	£	£	£	£
Expenditure				
Charitable activities				
<i>Staff costs</i>				
Wages and salaries	227,950		228,955	
Employer's NI contributions	5,465		5,638	
Staff pension costs	1,355		3,672	
		234,770		238,265
<i>Projects and activities costs</i>				
Care Commission	1,476		1,476	
Travel Care Assistants	12,110		11,637	
		13,586		13,113
<i>Premises costs</i>				
Insurance	1,229		1,312	
		1,229		1,312
<i>Running costs</i>				
Printing, postage and stationery	2,562		2,606	
Telephone	963		1,054	
Computer costs	1,504		1,562	
Staff welfare	383		417	
General expenses	186		375	
Repairs and maintenance	15		310	
Subscriptions	1,827		1,213	
Training costs	43		3,266	
Fundraising expenses	373		-	
Legal and professional	478		-	
Depreciation on FF & equipment	383		614	
		8,717		11,417
Total of charitable activity expenditure		258,302		264,107
Governance Costs				
Independent Examiner's fees	1,950		1,716	
AGM and Directors' meetings	-		300	
		1,950		2,016
Total expenditure		260,252		266,123