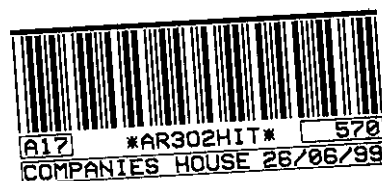


ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 1999

Registered Number 1544708

	Pages
Directors' report	1-4
Report of the auditors	5
Group statement of financial activities	6-7
Consolidated summary income and expenditure account	8
Company statement of financial activities	9-10
Group balance sheet	11
Company balance sheet	12
Notes to the financial statements	13-22



ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 1999

The Directors present their report and the audited financial statements for the year ended 31 March 1999.

Constitution

The company is limited by guarantee and does not have a share capital.

It is a charity, number 282102, registered with the Charity Commissioners under the provisions of the Charities Act 1960. Accordingly the company is potentially exempt from tax on its charitable activities under the provisions of S505 of the Income and Corporation Act 1988 applying to charities.

Principal Activities

The principal activity of the company is "caring for carers".

Trustees' Report

In relation to this year's financial performance, the financial statements show a consolidated net incoming of resources of £387,871 (1998-outgoing of £155,254), £343,122 relating to the restricted funds to be carried forward for future years activities. The increase in the restricted funds was due to the Association taking on the line-management of three schemes who would otherwise have had to close. The Association's unrestricted activity shows a net incoming of resources of £44,749 (1998-incoming £87,532).

The surplus on unrestricted activities together with the realised gains on investments increased the level of the unrestricted consolidated general funds to £441,753 (1998-£355,614) which is slightly in excess of six months revenue expenditure and achieves the Association's target for financial stability.

Income from Corporate funding fell by £345,870 following the completion of a five year funding relationship with a major Corporate. This reduction in income was anticipated and reductions in expenditure levels were implemented as shown in the Statement of Financial Activities.

Crossroads Enterprises Limited has had its second year of trading and will covenant £13,950 over to the Association.

This has been a successful year for the Association. We feel confident that we will be able to expand our fundraising and trading activities from this secure financial base, enabling us to further develop our vital operational activity.

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

Legal and Administrative Information

Registered Office	10 Regent Place Rugby Warwickshire CV21 2PN
Company Secretary	Carolyn Robb
Treasurer	David Bowler
Auditors	Murphy Salisbury 15 Warwick Road Stratford Upon Avon Warwickshire CV37 6YW
Solicitors	Shoosmiths & Harrison Bloxam Court Corporation Street Rugby Warwickshire CV21 2DU
Bankers	Barclays Bank Plc PO Box 11 North Street Rugby Warwickshire CV21 2AN
Investment Advisors	Carr Sheppards Crosthwaite 2 Gresham Street London EC2V 7QN

Investment Powers

Carr Sheppards Crosthwaite have the discretion to trade on our behalf however, at any time the Association can remove this discretion and specify what shares or gilts are to be bought or sold.

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

DIRECTORS

The directors of the company who served during the year ended 31 March 1999 are listed as follows:-

Ezra Bennett	
Irene Boyd	Resigned 7.7.98
Joan Cooper MBE	
Daphne Costello	Resigned 4.11.98
Margaret Crichton	
Mary Davis	Resigned 4.11.98
Elaine Gould	Resigned 14.9.98
Margaret Hardman	(Chair)
Colin Madeley	Resigned 18.5.98
Peter Mayer	
Derek Perry	Resigned 4.11.98
George Smith	
Steven Jeffrey	
David Parker	Resigned 4.11.98
Bernard Graham	
Graham Bradshaw	(Vice Chair)
Peter Gallant	
Rita Godwin	
Patricia Ann Mullender	
Peter Senker	
James Hatter	Appointed 4.11.98
Ann Miller	Appointed 4.11.98

Insurance of Directors

The company maintains insurance for the directors in respect of their duties as directors of the company.

	1999	1998
	£	£
Insurance cost	273	251

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

Directors' Responsibilities

The directors are required by UK law to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the company and the group as at the end of the financial year and of the financial activities of the company and of the group for that period.

The directors confirm that suitable accounting policies have been used and applied consistently and reasonable and prudent judgements and estimates have been made in the preparation of the financial statements for the year ended 31 March 1999. The directors also confirm that applicable accounting standards have been followed and that the financial statements have been prepared on the going concern basis, and in accordance with the Companies Act 1985.

The directors are responsible for keeping proper records, for safeguarding the assets of the company and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditors

A resolution to re-appoint the auditors, Murphy Salisbury will be proposed at the annual general meeting, in accordance with Section 385 of the Companies Act 1985.

By order of the board



**Carolyn Robb
Company Secretary
5th June 1999**

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

Report of the auditors to members of the Association of Crossroads Care Attendant Schemes Limited

We have audited the financial statements on pages 6 to 22.

Respective responsibilities of directors and auditors

As described on page 4, the company's directors are responsible for the preparation of the financial statements. It is our responsibility to form an independent opinion, based on our audit, on those statements and report our opinion to you.

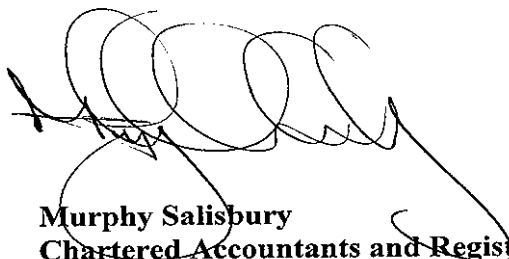
Basis of opinion

We conducted our audit in accordance with Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluate the overall adequacy of the presentation of information in the financial statements.

Opinion

In our opinion the financial statements give a true and fair view of the state of affairs of the company and the group at 31 March 1999 and of the net expenditure of the group and the net movement in funds of the company and the group for the year then ended and have been properly prepared in accordance with the Companies Act 1985.



Murphy Salisbury
Chartered Accountants and Registered Auditors

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE
YEAR ENDED 31 MARCH 1999****INCOMING RESOURCES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31.03.99 £	Total Funds 31.03.98 £
Grants	75,000	738,465	813,465	801,103
Trust Funding and General Donations	227,918	205,202	433,120	194,870
Corporate Funding	110,559	133,527	244,086	589,956
Membership Fees	290,912	30,422	321,334	341,425
Dividends	26,913	-	26,913	31,340
Interest	21,461	9,762	31,223	9,275
Merchandising and Publications	38,167	290	38,457	54,718
Training	23,522	5,749	29,271	63,259
Sundry Income	6,738	5,084	11,822	12,921
Management Fees	73,524	-	73,524	118,900
Direct Care Provided	-	83,452	83,452	-
Directly managed schemes funds transferred	-	279,102	279,102	-
Total incoming resources	894,714	1,491,055	2,385,769	2,217,767

RESOURCES USED**Direct Charitable Expenditure**

Special Projects	27,286	18,866	46,152	179,282
Salaries	201,488	795,153	996,641	1,123,797
Travel and Subsistence	30,412	84,913	115,325	117,136
Recruitment	3,999	8,421	12,420	3,755
Telephone	6,475	23,844	30,319	29,130
Stationery	6,938	20,436	27,374	31,084
Training	42,671	19,304	61,975	57,894
	319,269	970,937	1,290,206	1,542,078

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

Other Expenditure (consolidated)

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31.03.99 £	Total Funds 31.03.98 £
Fundraising	5	71,248	16,349	87,597	84,734
Administration	6	459,448	160,647	620,095	746,209
		530,696	176,996	707,692	830,943
Total resources used		849,965	1,147,933	1,997,898	2,373,021
<u>Net incoming/(outgoing) resources for the year</u>		44,749	343,122	387,871	(155,254)
<u>Gains and losses on investment assets</u>					
Unrealised		24,406	-	24,406	52,128
Net movements in funds		69,155	343,122	412,277	(103,126)
Balances brought forward 1 April 1998		465,726	247,741	713,467	816,593
Balances carried forward 31 March 1999		534,881	590,863	1,125,744	713,467

The notes on pages 13 to 22 form part of these accounts.

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

CONSOLIDATED SUMMARY INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 1999

	Note	1999 £	1998 £
Total income of continuing activities		2,354,546	2,201,379
Total expenditure of continuing activities		1,997,898	2,363,687
Operating surplus/(deficit)		<u>356,648</u>	<u>(162,308)</u>
Interest receivable		31,223	9,275
Surplus/(Deficit) on ordinary activities before taxation		<u>387,871</u>	<u>(153,033)</u>
Taxation	13	-	2,221
Retained surplus/(deficit) for the year		<u><u>387,871</u></u>	<u><u>(155,254)</u></u>

Total income comprises £873,253 for unrestricted funds and £1,481,293 for restricted funds. A detailed analyses of income by source is provided in the Statement of Financial Activities.

Turnover of non-charitable trading activities amounted to £183,677. A detailed analysis is shown in note 7.

Detailed analyses of the expenditure are provided in the Statement of Financial Activities and notes 5 and 6.

The Summary of Income and Expenditure account is derived from the Statement of Financial Activities on pages 6 and 7 which together with the notes to the accounts on pages 13 to 22 provides full information on the movements during the year on all the funds of the group.

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31
MARCH 1999****INCOMING RESOURCES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 31.03.99 £	Total Funds 31.03.98 £
Grants	75,000	738,465	813,465	801,103
Trust Funding and General Donations	227,918	205,202	433,120	194,870
Corporate Funding	110,559	133,527	244,086	584,956
Membership Fees	253,671	30,422	284,093	292,662
Dividends	26,913	-	26,913	35,480
Interest	21,461	9,762	31,223	9,275
Publications	2,704	290	2,994	1,725
Training	23,522	5,749	29,271	63,259
Subsidiary Income	26,150	-	26,150	43,940
Sundry Income	-	5,084	5,084	6,049
Management Fees	73,524	-	73,524	118,900
Direct Care Provided	-	83,452	83,452	-
Directly managed schemes funds transferred	-	279,102	279,102	-
Total incoming resources	841,422	1,491,055	2,332,477	2,152,219

RESOURCES USED**Direct Charitable Expenditure**

Special Projects	27,286	18,866	46,152	179,282
Salaries	201,488	795,153	996,641	1,123,797
Travel and Subsistence	30,412	84,913	115,325	117,136
Recruitment	3,999	8,421	12,420	3,755
Telephone	6,475	23,844	30,319	29,130
Stationery	6,938	20,436	27,374	31,084
Training	42,671	19,304	61,975	57,895
	319,269	970,937	1,290,206	1,542,079

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

Other Expenditure

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31.03.99 £	Total Funds 31.03.98 £
Fundraising	5	43,784	16,349	60,133	49,119
Administration	6	433,620	160,647	594,267	723,411
		477,404	176,996	654,400	772,530
Total resources used		796,673	1,147,933	1,944,606	2,314,609
<u>Net incoming/(outgoing) resources for the year</u>		44,749	343,122	387,871	(162,390)
<u>Gains and losses on investment assets</u>					
Unrealised		24,406	-	24,406	52,128
Net movements in funds		69,155	343,122	412,277	(110,262)
Balances brought forward 1 April 1998		458,590	247,741	706,331	816,593
Balances carried forward 31 March 1999		527,745	590,863	1,118,608	706,331

The notes on pages 13 to 22 form part of these accounts.

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

CONSOLIDATED BALANCE SHEET AT 31 MARCH 1999

	Note	1999 £	1998 £
<u>Fixed Assets</u>			
Tangible fixed assets	9	83,419	92,520
<u>Current Assets</u>			
Investments	10	440,588	475,326
Stocks	1e	5,754	1,351
Debtors	11	26,716	68,417
Cash at bank and in hand		796,717	205,554
		<u>1,269,775</u>	<u>750,648</u>
<u>Creditors:</u> amounts falling due within one year	12	227,450	129,701
		<u>1,043,325</u>	<u>620,947</u>
<u>Net Current Assets</u>			
		<u>1,125,744</u>	<u>713,467</u>
<u>Net Assets</u>			
<u>Funds</u>			
Unrestricted:			
General reserve	15	441,753	355,614
Revaluation reserve	15	93,128	110,112
Restricted reserve	15	590,863	247,741
		<u>1,125,744</u>	<u>713,467</u>

The financial statements were approved by the board on 5th June 1999 and were signed on its behalf by:

Margaret J. Hardman

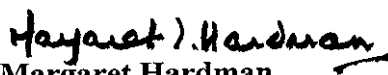
Margaret Hardman
Chair

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

BALANCE SHEET AT 31 MARCH 1999

	Note	1999 £	1998 £
<u>Fixed Assets</u>			
Tangible fixed assets	9	83,419	92,520
<u>Current Assets</u>			
Investments	10	440,588	475,326
Debtors	11	38,047	70,302
Cash at bank and in hand		775,185	182,462
		<u>1,253,820</u>	<u>728,090</u>
<u>Creditors:</u> amounts falling due within one year	12	218,631	114,279
		<u>1,035,189</u>	<u>613,811</u>
<u>Net Current Assets</u>		<u>1,118,608</u>	<u>706,331</u>
<u>Net Assets</u>		<u><u>1,118,608</u></u>	<u><u>706,331</u></u>
<u>Funds</u>			
Unrestricted:			
General reserve	16	434,617	348,478
Revaluation reserve	16	93,128	110,112
Restricted reserve	16	590,863	247,741
		<u>1,118,608</u>	<u>706,331</u>

The financial statements were approved by the board on 5th June 1999 and were signed on its behalf by:


Margaret Hardman
Chair

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with applicable Accounting Standards in the United Kingdom and the Statement of Recommended Accounting Practice (SORP) October 1995. A summary of the more important accounting policies which have been applied consistently, is set out below:-

a) Basis of Accounting

The financial statements have been prepared under the historical cost convention, with the exception of listed investments which are stated at market value.

b) Cashflow Statement

A cashflow is not presented as the group is entitled to the exemptions available in sections 246 to 249 of the Companies Act 1985 and accordingly Financial Reporting Standard 1 does not apply.

c) Tangible Fixed Assets

The cost of tangible fixed assets is their purchase cost, together with any incidental costs of acquisition.

Depreciation is calculated so as to write off the cost of tangible fixed assets, less their estimated residual values, on a straight line basis over the expected useful economic lives of the assets concerned. The principal annual rates used for this purpose are:-

	%
Freehold buildings	2.5
Motor vehicles	25
Fixtures and fittings	25

d) Investments

Investments are stated at their market value as determined by our investment advisors.

e) Stock

Stock is stated at the lower of cost and net realisable value. In general, cost is determined on a first in first out basis. Where necessary provision is made for obsolete, slow moving and defective stock.

f) Pension Costs

The company operates a defined pension scheme for certain employees. The company funds pension liabilities by payments to a separately managed pension fund. Payments made to the fund are charged in the financial statements in the period to which they relate.

g) Donations, Grants and other Voluntary Income

Voluntary income is accounted for when received. Donations and grants that are given for a specific purpose are treated as income in the year of receipt.

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

2. DIRECTORS' EMOLUMENTS

The directors received no salary in the year.

	1999 £	1998 £
Total expenses paid	14,301	21,874

3. OVERHEAD COSTS

a) Direct Charitable Expenditure

Under this heading are the costs for the schemes, projects and divisional offices. These are the costs that relate directly to the charitable activities of the company.

b) Administration

Included under this heading are central office costs, appeals department and scheme, project and divisional offices administration costs.

4. TOTAL STAFF COSTS

	Group 1999 £	Company 1999 £	Group 1998 £	Company 1998 £
Wages and Salaries	1,077,900	1,059,703	1,280,081	1,268,531
Social Security Costs	108,289	106,921	90,912	89,753
Pension Costs	37,507	36,357	42,949	42,141
	1,223,696	1,202,981	1,413,942	1,400,425

No employee earned more than £40,000 p.a.

The average monthly number of employees during the year was:-

Central Structure

(central office, appeals &
divisional staff)

	26	26	38	38
Directly managed projects & schemes	111	111	77	77
Total	137	137	115	115

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

5. FUNDRAISING

	Group		Company		Group		Company	
	Unrestricted Funds £	Restricted Funds £	Total Funds 31.03.99 £	Unrestricted Funds £	Restricted Funds £	Total Funds 31.03.99 £	Total Funds 31.03.98 £	Total Funds 31.03.98 £
PR and Fundraising	43,785	16,349	60,134	43,784	16,349	60,133	47,990	47,990
Merchandising	27,463	-	27,463	-	-	-	36,744	1,129
	71,248	16,349	87,597	43,784	16,349	60,133	84,734	49,119

6. ADMINISTRATION

Salaries	227,055	-	227,055	206,340	-	206,340	290,145	276,628
Travel and Subsistence	26,354	-	26,354	26,197	-	26,197	34,755	33,410
Recruitment	4,841	-	4,841	4,841	-	4,841	8,224	8,224
Rent and Rates	33,827	21,186	55,013	33,827	21,186	55,013	73,551	73,551
Insurance	5,053	3,966	9,019	5,053	3,966	9,019	7,402	7,402
Light and Heat	2,705	971	3,676	2,705	971	3,676	4,678	4,678
Repairs and Maintenance	25,409	30,056	55,465	25,409	30,056	55,465	27,154	27,079
Telephone	7,254	-	7,254	7,254	-	7,254	6,294	6,294
Postage	12,921	4,572	17,493	11,895	4,572	16,467	20,888	19,688
Stationery	6,115	-	6,115	5,614	-	5,614	11,568	10,380

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

6. ADMINISTRATION (CONT.)

	Group		Company		Total Funds	Total Funds	Group	Company
	Unrestricted	Restricted	Total Funds	Unrestricted	Restricted	31.03.99	Total Funds	Total Funds
	Funds	Funds	31.03.99	Funds	Funds	£	31.03.98	31.03.98
	£	£	£	£	£		£	
Association Update and Newsletter costs	13,720	-	13,720	13,720	-	13,720	12,093	12,093
Legal and Professional	11,070	1,308	12,378	9,770	1,308	11,078	15,579	14,343
Audit Fees	7,000	-	7,000	5,000	-	5,000	7,000	5,000
Training	3,688	-	3,688	3,688	-	3,688	3,307	3,307
Subscriptions	4,601	927	5,528	4,536	927	5,463	6,382	6,382
Bank Charges	89	408	497	40	408	448	371	371
AGM and Annual Review	16,050	-	16,050	16,050	-	16,050	16,082	16,082
Welsh Committee Expenses	-	11,706	11,706	-	11,706	11,706	11,435	11,435
Non recoverable VAT	10,087	4,119	14,206	10,087	4,119	14,206	12,685	12,685
Sundry Expenses	3,676	10,840	14,516	3,661	10,840	14,501	2,573	2,557
Management Fees	-	70,588	70,588	-	70,588	70,588	118,900	118,900
Profit on sale of fixed assets	(478)	-	(478)	(478)	-	(478)	(285)	(285)
Loss/(Profit) on sale of investments	16,666	-	16,666	16,666	-	16,666	(7,280)	(7,280)
Taxation	-	-	-	-	-	-	2,221	-
Investment Charges	4,300	-	4,300	4,300	-	4,300	7,113	7,113
Depreciation	17,445	-	17,445	17,445	-	17,445	53,374	53,374
	459,448	160,647	620,095	433,620	160,647	594,267	746,209	723,411

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

7. NET INCOME FROM SUBSIDIARY TRADING ACTIVITIES

The Charity has one wholly owned trading subsidiary Crossroads Enterprises Limited which operates as a general commercial company selling merchandise. A summary of its trading results is shown below. Audited accounts will be filed with the Registrar of Companies.

<u>Profit and Loss Account</u>	<u>Crossroads Enterprises Limited</u>	
	1999	1998
	£	£
Turnover	183,677	223,190
Cost of Sales	131,699	145,177
Gross Profit	51,978	78,013
Administrative Costs	51,978	68,656
Net Profit	-	9,357
Taxation	-	2,221
Retained in Subsidiary	-	7,136

8. GRANTS

The following material grants were received in the year:-
£

Department of Health	75,000
Welsh Office	124,345
Cheshire Health Authority	41,208
Surrey County Council	59,384
Leicester City Council	88,285
North Essex Health Authority and Essex County Council	57,877
Blackburn with Darwen Borough Council	65,070
Norfolk County Council	251,479

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

9. TANGIBLE FIXED ASSETS

Group and Company

	Freehold land & buildings £	Motor Vehicles £	Fixtures & Fittings £	Total £
<u>Cost or Valuation</u>				
At 1 April 1998	75,000	13,284	89,790	178,074
Additions	-	7,995	3,079	11,074
Disposals	-	-	(62,294)	(62,294)
At 31 March 1999	75,000	21,279	30,575	126,854
<u>Depreciation</u>				
At 1 April 1998	5,625	11,659	68,270	85,554
Charge for the year	1,875	2,957	12,613	17,445
Write back on disposals	-	-	(59,564)	(59,564)
At 31 March 1999	7,500	14,616	21,319	43,435
<u>Net Book Value</u>				
At 31 March 1999	67,500	6,663	9,256	83,419
At 31 March 1998	69,375	1,625	21,520	92,520

Any gifts of assets have not been capitalised on the basis that they are not material.

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

10. INVESTMENTS

Group and Company

	1999	1998
	£	£
Market Value at 1 April 1998	475,326	631,969
Less: Disposals at opening book value	(175,987)	(446,235)
Add: Acquisitions at cost	116,843	237,464
Add: Net gains on revaluations at 31 March 1999	24,406	52,128
Market Value at 31 March 1999	<u>440,588</u>	<u>475,326</u>
Historical cost at 31 March 1999	<u>347,460</u>	<u>365,214</u>

The investments are classified as current assets as they are held so that they can be sold in order to realise cash. The sales proceeds are not reinvested but are used to fund the Associations activities.

The investments comprise of 58% Gilts and 42% Shares and Unit Trusts that are listed on a recognised stock exchange.

The market value of material investments at 31 March 1999 are listed below

	£
Mercury Fund Managers New Europe Distribution	36,759
Peninsular & Orient Steam	22,550
Treasury 5 3/4 % STK 2009	47,257
Treasury 6 3/4 % STK 2004	84,606
Treasury 7 3/4 % STK 2006	63,357
Conversion 9% STK 2000	61,242

Some of the investments are held on behalf of the restricted funds. The investments are not specific to any one restricted fund but to the restricted funds as a whole. Any increase/decrease in value that occurs on the investments is attributable to the general fund.

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

11. DEBTORS

	Group 1999 £	Company 1999 £	Group 1998 £	Company 1998 £
Trade debtors	10,832	8,203	12,576	5,651
Other debtors	9,244	23,204	46,078	54,889
Prepayments	6,640	6,640	9,763	9,763
	<u>26,716</u>	<u>38,047</u>	<u>68,417</u>	<u>70,303</u>

12. CREDITORS: amounts falling due within one year

Trade creditors	64,236	60,798	46,773	40,722
Social security and other taxation	24,313	23,433	57,916	26,546
Accruals	138,901	134,400	25,012	47,011
	<u>227,450</u>	<u>218,631</u>	<u>129,701</u>	<u>114,279</u>

13. TAXATION

Taxation on chargeable profits @ 21%	-	-	2,221	-
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14. CAPITAL COMMITMENTS

There are no capital commitments at the year end (1998 - nil)

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

15. RESERVES FOR THE GROUP

	General Fund £	Restricted Funds £	Revaluation Reserve £	Total £
At 1 April 1998	355,614	247,741	110,112	713,467
Incoming/(outgoing) resources for the year	44,749	343,122	-	387,871
Revaluation surplus on investments	-	-	24,406	24,406
Realisation of gains on investments	41,390	-	(41,390)	-
At 31 March 1999	441,753	590,863	93,128	1,125,744

Assets specifically held for use within the restricted funds are:

Cash held in restricted funds bank accounts	353,029
Cash at bank	237,834
	<u>590,863</u>

16. RESERVES FOR THE COMPANY

	General Fund £	Restricted Funds £	Revaluation Reserve £	Total £
At 1 April 1998	348,478	247,741	110,112	706,331
Incoming/(outgoing) resources for the year	44,749	343,122	-	387,871
Revaluation surplus on investments	-	-	24,406	24,406
Realisation of gains on investments	41,390	-	(41,390)	-
At 31 March 1999	434,617	590,863	93,128	1,118,608

Assets specifically held for use within the restricted funds are:

Cash held in restricted fund bank accounts	353,029
Cash at bank	237,834
	<u>590,863</u>

ASSOCIATION OF CROSSROADS CARE ATTENDANT SCHEMES LTD

17. RESTRICTED FUNDS

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

	Balance 1 April 1998 £	Net movement in funds £	Balance 31 March 1999 £
Ware scheme	35,463	12,093	47,556
Teesdale scheme	24,532	27,947	52,479
Wales division	15,171	11,629	26,800
Young carer projects	102,241	(13,241)	89,000
Other projects	6,064	(3,712)	2,352
Norfolk projects	41,268	(6,268)	35,000
Wales lottery	5,953	(4,937)	1,016
Northern Ireland lottery	4,197	(4,197)	-
Bridgehouse funding	5,112	28,991	34,103
Leicester City	4,199	44,274	48,473
Welwyn Hatfield	3,541	20,234	23,775
Epping Forest Scheme	-	45,101	45,101
Suffolk Coastal Scheme	-	124,299	124,299
Lottery Project	-	36,582	36,582
Training Officers	-	13,477	13,477
Wales Lottery	-	(496)	(496)
Blackburn with Darwen	-	11,346	11,346
	247,741	343,122	590,863