

Charity Registration No. SC013765 (Scotland)

Company Registration No. SC220161 (Scotland)

**CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT
SCHEME**

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2017

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CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Dr M Hopkins - Chair Mrs J Brodie - Vice Chair Mrs J Gordon - Treasurer Dr D M Baird Mrs R Christie Mrs J Kane Mrs B Brookes Mrs A Snell (Appointed 3 July 2017)
Secretary	Dr D M Baird
Manger	Mrs A Gorman
Charity number (Scotland)	SC013765
Company number	SC220161
Registered office	26 South Main Street Wigtown Newton Stewart DG8 9EH
Auditor	Carson & Trotter 123 Irish Street Dumfries DG1 2PE
Bankers	Royal Bank of Scotland 40 Victoria Street Newton Stewart DG8 6BZ
Accountants	Montpelier Chartered Accountants 1 Dashwood Square Newton Stewart DG8 6EQ

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

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CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2017

The trustees present their report and accounts for the year ended 31 March 2017.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) 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)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities

The objects of the charity are set out in paragraph 5 of the Memorandum of Association of the company, the principal objectives being referred to as follows:

Within the area in which the scheme operates, to

- Reduce stress on the person or family caring for physically or mentally disabled or elderly persons, and
- In appropriate circumstances to care for disabled or elderly persons living alone.

There have been no changes in objectives since the last annual report.

The primary activities undertaken during the year to meet the charity objectives were:

The organisation has continued to provide a domiciliary service to adults and elderly persons with physical and mental health problems, and respite to all ages, relieving carers from their caring role. Referrals are primarily from Social Services, however some income also comes from private work.

The charity does not distribute grants.

Achievements and performance

Typically during the year our clients could be analysed as follows:

Elderly domiciliary - 86
Adult domiciliary - 12
Elderly respite - 3
Child & family respite - 4

In order to meet its objectives the charity is reliant upon maintaining an excellent relationship with its clients, the skill and dedication of its staff, and a professional relationship with Dumfries and Galloway Social Services.

Financial review

The charity had total incoming resources for the year of £1,070,459 representing an increase of 14% on 2016. Total resources expended amounted to £953,923 for the year as against £868,808 in 2016 (representing an increase of 10%). The charity had net income for the year of £116,536 (2016: £70,764).

At the year end the charity had a total fund balance of £791,957, of which £6,800 was restricted.

The principal source of funding for the charity is the Social Services Department of Dumfries and Galloway Council

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2017

Reserves Policy

Under the requirements of charity law the trustees are obliged to define the charity's policy for holding reserves. The intention in establishing this reserves policy is to ensure the continuation of the charity's activities. The policy will enable the charity to meet its legal objectives, provide confidence to supporters and donors seeking to give financial support to a prudently controlled charity and to ensure that the reserves are at a level sufficient to discharge all of the charity's obligations in the event that it should cease operations. A large proportion of the charity's reserves are held in bank accounts. It is the directors considered opinion that in the unlikely event of the charity having to cease its operations there should be sufficient reserves available to allow for the charity's obligations to be discharged. This is not considered to be likely in the foreseeable future. The reserves which the charity is required to maintain are those needed to fund ongoing monthly costs and further development. To this end the trustees have decided that the charity should seek to have reserves which are not invested in fixed assets of a sum equal to not more than 6 months general running costs of the charity in addition to the resources required to discharge their obligations should the charity cease operations. This policy suggests that general funds (excluding fixed assets) should be approximately £435,000. General funds (excluding fixed assets) at the year end were £634,355. The charity had reserves in excess of its policy requirement at the year end, however the Trustees are mindful of new commitments such as a 3 year contract with Social Services, and the implementation of paying staff travel time.

Investment Policy

Under the memorandum and articles of association, the charity has the power to make investments which the trustees see fit, subject to them being:

- securities of governments and local authorities
- fixed interest stocks or shares of Companies
- ordinary stock and shares of Companies
- investment, financial or unit trusts quoted on a recognised stock exchange
- property unit trusts
- to purchase or lease property for its requirements

There are various restrictions regarding the specific location, and type of investment (detailed fully in the Memorandum of Association).

Risk Policy

The trustees has assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans For Future Periods

- To monitor the recently implemented travel time and make adjustments required.
- To continue to monitor staff mileage claims for accuracy.
- To attempt to recruit staff in some of the more rural villages to avoid having to send staff too far from their home point.
- To provide more in house training rather than sending staff in groups further afield.

Structure, governance and management

The trustees have adopted the provisions of Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing accounts. The charity is affiliated to Crossroads Caring Scotland, a company limited by guarantee with charitable status registered in Scotland No 85401 and whose registered office is 24 George Square, Glasgow, G2 1EG.

The charity is registered as a limited company and is governed by its memorandum and Articles of Association.

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2017

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Dr M Hopkins - Chair

Mrs J Brodie - Vice Chair

Mrs J Gordon - Treasurer

Dr D M Baird

Mrs R Christie

Mrs J Kane

Mrs B Brookes

Mrs A Snell

(Appointed 3 July 2017)

The charity's strategy and objectives are set and reviewed by the trustees. The appointed running of the charity is the responsibility of the manager.

Trustees are invited to the Board by the current Directors after assessing the potential contribution the individual could make to the organisation. New trustees are briefed on the operation of the charity, and meet the key staff, they are also informed of a trustees responsibilities.

The salaries of key staff are considered annually by the board.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Auditor

In accordance with the company's articles, a resolution proposing that Carson & Trotter be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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



Dr D M Baird

Trustee

Dated: 8 December 2017

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2017

The trustees, who are also the directors of Crossroads (Newton Stewart & Machars) Care Attendant Scheme for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare accounts 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, including the income and expenditure, of the charitable company for that year.

In preparing these accounts, 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; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006. 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.

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

We have audited the accounts of Crossroads (Newton Stewart & Machars) Care Attendant Scheme for the year ended 31 March 2017 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102.

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and the charity's trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charitable company's members and the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity, the charitable company's members as a body and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditor

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of Crossroads (Newton Stewart & Machars) Care Attendant Scheme for the purposes of company law, are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view.

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts. Our responsibility is to audit and express an opinion on the accounts in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the accounts

An audit involves obtaining evidence about the amounts and disclosures in the accounts sufficient to give reasonable assurance that the accounts are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the accounts. In addition, we read all the financial and non-financial information in the Trustees' Annual Report to identify material inconsistencies with the audited accounts and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on accounts.

In our opinion the accounts:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2017 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements, and
 - the Trustees Annual Report has been prepared in accordance with applicable legal requirements.
-

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

Matters on which we are required to report by exception

In light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees Annual Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 and Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the accounts are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantages of the small companies exemption from the requirement to prepare a strategic report.

Roderick S. Williamson BA CA

Roderick Williamson BA CA (Senior Statutory Auditor)
for and on behalf of Carson & Trotter

15th December 2017

Chartered Accountants
Statutory Auditor

123 Irish Street
Dumfries
DG1 2PE

Carson & Trotter is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017

	Notes	Unrestricted funds £	Restricted funds £	Total 2017 £	Total 2016 £
<u>Income from:</u>					
Donations and legacies	3	2,225	9,200	11,425	6,089
Charitable activities	4	1,054,971	-	1,054,971	931,815
Investments	5	4,063	-	4,063	1,667
Total income		1,061,259	9,200	1,070,459	939,571
<u>Expenditure on:</u>					
Charitable activities	6	951,523	2,400	953,923	868,807
Net income for the year/ Net movement in funds		109,736	6,800	116,536	70,764
Fund balances at 1 April 2016		675,421	-	675,421	604,657
Fund balances at 31 March 2017		785,157	6,800	791,957	675,421

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

BALANCE SHEET

AS AT 31 MARCH 2017

	Notes	2017 £	£	2016 £	£
Fixed assets					
Tangible assets	10		1,812		2,265
Current assets					
Debtors	11	198,948		207,775	
Cash at bank and in hand		625,018		509,915	
		823,966		717,690	
Creditors: amounts falling due within one year	12	(33,821)		(44,534)	
Net current assets			790,145		673,156
Total assets less current liabilities			791,957		675,421
Income funds					
Restricted funds	13		6,800		-
<u>Unrestricted funds</u>					
Designated funds	14	148,990		135,222	
General unrestricted funds		636,167		540,199	
			785,157		675,421
			791,957		675,421

The trustees' responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing accounts 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 its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The accounts were approved by the Trustees on 8 December 2017

M. J. Hopkins

Dr M Hopkins - Chair
Trustee

J. Gordon

Mrs J Gordon - Treasurer
Trustee

Company Registration No. SC220161

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2017

	Notes	2017 £	£	2016 £	£
Cash flows from operating activities					
Cash generated from operations	16		111,040		35,644
Investing activities					
Interest received		4,063		1,667	
Net cash generated from investing activities			4,063		1,667
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			115,103		37,311
Cash and cash equivalents at beginning of year			509,915		472,604
Cash and cash equivalents at end of year			625,018		509,915

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2017

1 Accounting policies

Charity information

Crossroads (Newton Stewart & Machars) Care Attendant Scheme is a private company limited by guarantee incorporated in Scotland. The registered office is 26 South Main Street, Wigtown, Newton Stewart, DG8 9EH.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) 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)" (as amended for accounting periods commencing from 1 January 2016) and the Companies Act 2006. The charity is a Public Benefit Entity as defined by FRS 102.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

These accounts for the year ended 31 March 2017 are the first accounts of Crossroads (Newton Stewart & Machars) Care Attendant Scheme prepared in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland. The date of transition to FRS 102 was 1 April 2015. The reported financial position and financial performance for the previous period are not affected by the transition to FRS 102.

1.2 Going concern

At the time of approving the accounts, 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 accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the accounts.

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 accounts.

1.4 Incoming resources

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.

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2017

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 Resources expended

Charitable activity costs are those incurred in furthering the objectives of the charity.

Governance costs are those costs associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to those costs associated with fundraising or charitable activity. Included within this category are costs associated with the strategic as opposed to the day to day management of the charity's activities.

Support costs include the central functions such as general management, payroll.

Certain expenditure is directly attributable to specific activities and has been included in those cost categories. Certain other costs, which are attributable to more than one activity, are apportioned across categories on the basis of an estimate of the proportion of time spent by staff on those activities.

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:

Equipment fixtures and fittings	20% on reducing balance
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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 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment annually, and whenever there is an indication that the asset may be impaired.

1.8 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.

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2017

1 Accounting policies

(Continued)

1.9 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 cash 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.

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.

1.10 Employee benefits

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

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

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

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2017

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total 2017	Total 2016
	£	£	£	£
Donations and gifts	2,225	1,200	3,425	6,089
Grants	-	8,000	8,000	-
	<u>2,225</u>	<u>9,200</u>	<u>11,425</u>	<u>6,089</u>
For the year ended 31 March 2016	<u>4,889</u>	<u>1,200</u>		<u>6,089</u>
Donations and gifts				
Voluntary income - D&G Health Board	-	1,200	1,200	1,200
Voluntary income - Friends of Crossroads	2,225	-	2,225	4,889
	<u>2,225</u>	<u>1,200</u>	<u>3,425</u>	<u>6,089</u>
Grants receivable				
Scottish Government	-	8,000	8,000	-
	<u>-</u>	<u>8,000</u>	<u>8,000</u>	<u>-</u>

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2017

4 Charitable activities

	Provision of care services £	Total 2017 £	Total 2016 £
Core funding	51,178	51,178	51,178
Spot funding	1,003,793	1,003,793	880,637
	<u>1,054,971</u>	<u>1,054,971</u>	<u>931,815</u>

Core funding and spot funding are primarily received from the Social Services department of Dumfries & Galloway Council

Income from charitable activities in 2017 and 2016 is from unrestricted resources.

5 Investments

	2017 £	2016 £
Interest receivable	<u>4,063</u>	<u>1,667</u>

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2017

6 Charitable activities - expenditure

	Provision of care services £	Total 2017 £	Total 2016 £
Staff costs	669,323	669,323	614,791
Staff training	6,404	6,404	5,953
Travelling	101,789	101,789	95,563
Bad debts	6,000	6,000	-
	<u>783,516</u>	<u>783,516</u>	<u>716,307</u>
Share of support costs (see note 7)	164,550	164,550	148,379
Share of governance costs (see note 7)	5,857	5,857	4,121
	<u>953,923</u>	<u>953,923</u>	<u>868,807</u>
Analysis by fund			
Unrestricted funds	951,523	951,523	
Restricted funds	2,400	2,400	
	<u>953,923</u>	<u>953,923</u>	
For the year ended 31 March 2016			
Unrestricted funds	867,607		867,607
Restricted funds	1,200		1,200
	<u>868,807</u>		<u>868,807</u>

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2017

7 Support costs

	Support costs £	Governance costs £	2017 £	2016 £	Basis of allocation
Staff costs	129,526	-	129,526	115,850	Time
Depreciation	453	-	453	568	Activity
Rent	9,003	-	9,003	8,734	Activity
Telephone	3,539	-	3,539	2,609	Activity
Postage, adv. & IT	1,332	-	1,332	1,099	Activity
Stationery	3,575	-	3,575	3,365	Activity
General insurance	3,146	-	3,146	2,439	Activity
Sundry expenses	13,317	-	13,317	12,787	Activity
Bank charges	659	-	659	928	Activity
Audit fees	-	2,900	2,900	1,570	Governance
Accountancy	-	2,408	2,408	2,138	Governance
Cost of meetings	-	549	549	413	Governance
	<u>164,550</u>	<u>5,857</u>	<u>170,407</u>	<u>152,500</u>	
Analysed between Charitable activities	<u>164,550</u>	<u>5,857</u>	<u>170,407</u>	<u>152,500</u>	

Governance costs includes payments to the auditors of £2,900 (2016- £1,570) for audit fees.

8 Trustees

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

Included in insurance costs is a premium relating to trustee liability insurance.

During the year 7 trustees received a total of £549 (2016: £439 for 7 trustees) to reimburse travelling expenses.

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2017

9 Employees

Number of employees

The average monthly number employees during the year was:

	2017 Number	2016 Number
Management & administration	4	2
Care workers	79	73
	<u>83</u>	<u>75</u>

Employment costs

	2017 £	2016 £
Wages and salaries	759,171	698,279
Social security costs	36,729	30,076
Pension costs	2,949	2,286
	<u>798,849</u>	<u>730,641</u>

There were no employees whose annual remuneration was £60,000 or more.

The charity considers its key management personnel comprise the trustees and the Charity Manager. The total employment benefits including employer pension contributions of the key management personnel were £37,874 (2016: £42,994).

10 Tangible fixed assets

	Equipment fixtures and fittings £
Cost	
At 1 April 2016	9,444
At 31 March 2017	<u>9,444</u>
Depreciation and impairment	
At 1 April 2016	7,179
Depreciation charged in the year	453
At 31 March 2017	<u>7,632</u>
Carrying amount	
At 31 March 2017	<u>1,812</u>
At 31 March 2016	<u>2,265</u>

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2017

11 Debtors

	2017 £	2016 £
Amounts falling due within one year:		
Trade debtors	157,744	205,510
Other debtors	41,204	2,265
	<u>198,948</u>	<u>207,775</u>

12 Creditors: amounts falling due within one year

	2017 £	2016 £
Trade creditors	-	591
Accruals and deferred income	33,821	43,943
	<u>33,821</u>	<u>44,534</u>

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:

	Balance at 1 April 2016 £	Movement in funds		Balance at 31 March 2017 £
		Incoming resources £	Resources expended £	
D&G Health Board	-	1,200	(1,200)	-
Scottish Government	-	8,000	(1,200)	6,800
	<u>-</u>	<u>9,200</u>	<u>(2,400)</u>	<u>6,800</u>

Dumfries & Galloway Health Board provided funding towards service users medical needs.

Scottish Government provided funding to assist with SVQ qualifications for care workers.

CROSSROADS (NEWTON STEWART & MACHARS) CARE ATTENDANT SCHEME

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2017

14 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds				
	Balance at 1 April 2016	Incoming resources	Resources expended	Transfers	Balance at 31 March 2017
	£	£	£	£	£
Redundancy provision	109,910	-	-	11,534	121,444
Friends of Crossroads	25,312	2,234	-	-	27,546
	<u>135,222</u>	<u>2,234</u>	<u>-</u>	<u>11,534</u>	<u>148,990</u>

As part of the service level agreement with Dumfries & Galloway Council, the charity must retain sufficient reserves to cover any redundancy payment that would fall due should the charity be wound up. Previously the trustees set up a designated fund for this contingency. The trustees currently believe the possibility of the charity being wound up is remote.

The Friends of Crossroads fund is designated to provide emergency respite care.

15 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fund balances at 31 March 2017 are represented by:			
Tangible assets	1,812	-	1,812
Current assets/(liabilities)	783,345	6,800	790,145
	<u>785,157</u>	<u>6,800</u>	<u>791,957</u>

16 Cash generated from operations

	2017 £	2016 £
Surplus for the year	116,536	70,764
Adjustments for:		
Investment income recognised in statement of financial activities	(4,063)	(1,667)
Depreciation and impairment of tangible fixed assets	453	568
Movements in working capital:		
Decrease/(increase) in debtors	8,827	(43,154)
(Decrease)/increase in creditors	(10,713)	9,133
Cash generated from operations	<u>111,040</u>	<u>35,644</u>