Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Directors' report and financial statements

for the year ended 31 March 2019
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

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Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Legal and administrative information

Charity number  SC032051
Company registration number  SC231988

Registered office  Albany Street
                  Oban
                  Argyll
                  PA34 4AL

Directors
Elaine Robertson
Evelyn Greig
Karen Liversedge
Hugh Longbottom
Elizabeth Clark
Annie Timmins

Resigned 26 October 2018

Secretary
R A Clement Associates

Accountants
R A Clement Associates
Chartered Accountants
5 Argyll Square
Oban
Argyll
PA34 4AZ
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Report of the directors (incorporating the trustees' report)
for the year ended 31 March 2019

The directors present their report and the financial statements for the year ended 31 March 2019. The directors, who are also trustees of Crossroads (North Argyll) Care Attendant Scheme for the purposes of charity law and who served during the year and up to the date of this report are set out on page 1.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006 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 published on 16 July 2014 (FRS 102), effective from January 2015.

Structure, governance and management
Organisational Structure
The directors of the charitable company are its trustees for the purposes of charity law and throughout this report are collectively referred to as its trustees. As set out in the Articles of Association, one third retire by rotation each year and are elected by the members of the charitable company. The company is limited by guarantee without a share capital. The liability of the each member in the event of a winding up is limited to £1. There were 6 members at 31 March 2018 (2017: 5).

Investment powers, policy and performance
In accordance with the Memorandum and Articles of Association, the company has the power to make any investment which the trustees see fit. The trustees consider the return on investments to be satisfactory.

Governance and internal control
The board of trustees has conducted its own review of the major risks to which the company is exposed, in particular, those related to the operations and finances of the company, and is satisfied that systems are in place to mitigate those risks. These procedures are reviewed annually to ensure that they still meet the needs of the company.

Reserves Policy
This policy is aimed at ensuring that the organisation has sufficient reserves to meet the following commitments in the event of unforeseen circumstances. It is consistent with the obligations of the Management Committee that an appropriate level of reserves is built up and maintained to enable the organisation to meet committed expenditure or closure costs.

The policy takes account of the following:
The costs of maintaining and running the organisation at a basic level whilst funding is sought to replace lost funding i.e. rent, overheads, telephone, salaries, utilities and any other standing commitments.

It assumes that the organisation would retain a minimum level of staffing i.e the manager plus one administrator who would work with the Management Committee to secure fresh funding and reshape the organisation.

As employers we are responsible for staff both as a continuing organisation and in any circumstances where we have to close down some or all projects.

Reserves should be a minimum to allow for the running of the organisation for 3 months. Given the slowness of funding decision making and deadlines, it is appropriate that Crossroads North Argyll retain sufficient reserves for a 6 month period.
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Report of the directors (incorporating the trustees' report)
for the year ended 31 March 2019

Basis of Reserves Figures
An acceptable level of reserves is based on the running of the organisation at a basic level for 6 months, including standing costs for committed expenditure, and the cost of redundancy payments for staff should the organisation be forced to close. These costs are currently estimated at £31,800

Objectives and activities

Our Purpose

> The mission of Crossroads North Argyll is to provide a high quality service in our community to enable carers to take time off from caring when needed.

The Objectives of our scheme are

to relieve stress on the persons or families caring for the elderly or people with physical, mental or sensory impairments.

What we do

> We aim to take a person centred reablement approach. This means we treat everyone as an individual with individual likes, dislikes, needs and aspirations. Also we try to do things with people rather than to them eg if possible helping them to do it for themselves.

> The nature of our support therefore varies from client to client. Before starting our service we meet both carer and 'cared for' and gain a sense of their personal history, individual health issues and stresses plus what they want to gain from our service.

> Mainly carers want a break from their caring role to have time to do other things. These might be practical things such as shopping, banking, post office or might be social things such as meeting a friend for coffee, going to hairdressers etc. Some carers want us to stay in the home with their cared for person. Other carers ask us to take their relative out for a walk, drive and/or to a café.

For some clients we are part of a network of support whereby they have carers from other companies coming in daily to provide personal care and we provide additional social support. For other clients we are the only support they have.

Who inspects our service?
The Care Inspectorate are the independent inspectors of care services in Scotland. They inspected our service through an unannounced inspection in August 2018 and awarded the following grades:

- Quality of care and support - 4 Good
- Quality of Management and Leadership - 3 Adequate.
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Report of the directors (incorporating the trustees' report)
for the year ended 31 March 2019

The Care Inspectorate have changed the way they assess organisations as of April 2018. They use the National Care Standards as their guidelines. This inspection took place when the organisation was in a transitional stage, with the new manager having started in November 2017 and a new admin worker having started in July 2018.

The report commented "people taking part in this inspection were happy with the service. Some comments:

"Fantastic support service well delivered".

The Care Attendant is always prompt and has given thought to what may be appropriate to do, as this may involve an outing including a walk."

"Everything is ticking along nicely."

"Joan is a breath of fresh air."

"I don't know how I would manage without it."

One person said that they are thankful and happy for the service they are receiving.

Another person said that they have never had a complaint, the service is fantastic.

We strive to offer a high quality service to all our clients. We regularly ask our clients (carers and cared for) what they think of our service.

Comments have included

"I enjoy Ronald's company and she supports me with prescriptions and finances for my daughter" (Carer)

"I don't worry when I am at work as I have peace of mind that my wife is safe and having time to socialise and is supported". (Carer)

"We talk about gardening which I enjoy, so it cheers me up. I also like to go into Oban and have a coffee". (Cared-for)

"I love seeing my husband getting out with the Care Attendant, they are always laughing at something. It raises my spirits to see my husband like that. I don't know what I would do without the Care Attendant". (Carer)

The Board wishes to record its thanks to all our Care Attendants: Ronald, Maureen, Kay, Cath, Shonagh, Mairi, Tina, Al, Mhairi, Lorna, Isabel, Iain and Shirley, who work so hard and so professionally with all our service users and carers. The Board would also like to thank Zivile and Joan who have developed Crossroads North Argyll over the past year.

What did we achieve in 2018/19?

- During the year we supported 33 Carers and Cared-for. We also had 8 people attending the reminiscence group on a Monday.

- We have worked closely with North Argyll Carers Centre who after doing an Adult Carers Support Plan have referred Carers to Crossroads North Argyll for respite, if this is what they required. Over the past year we have supported 11 new Carers, who have been referred by North Argyll Carers Centre.

- we provided 1534 hours of respite support
Crossroads (North Argyll) Care Attendant Scheme  
(A company limited by guarantee)

Report of the directors (incorporating the trustees' report) 
for the year ended 31 March 2019

<table>
<thead>
<tr>
<th>Age group</th>
<th>Service user Ages</th>
<th>Carers' Ages</th>
<th>Age group</th>
<th>Service user Ages</th>
<th>Carers' Ages</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 - 30</td>
<td>1</td>
<td>0</td>
<td>61 - 70</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>31 - 40</td>
<td>0</td>
<td>1</td>
<td>71 - 80</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>41 - 50</td>
<td>1</td>
<td>2</td>
<td>81 - 90</td>
<td>15</td>
<td>4</td>
</tr>
<tr>
<td>51 - 60</td>
<td>2</td>
<td>10</td>
<td>91-100</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>

9 clients left the service:

2 left  
4 went into long-term care homes  
3 deceased.

We started a reminiscence group last August. We have 8 people attending each week and they get picked up from their home and taken to wherever the trip is that day.

Feedback from Carers:

"I love meeting with other Carers each week and talk about old Oban".

"I like getting picked up from home as sometimes I wouldn't go if I had to get the bus"

The reminiscence group is funded through Argyll and Bute Council's Supporting Communities Fund.

*We worked in Partnership*

We support Carers by providing respite once a week so that they can have a break to catch up with friends, attend appointments etc.

Our main partner in supporting carers is the North Argyll Carers Centre. With the introduction of the Carer's Act in April 2018, this enables each Carer to have an Adult Carers Support Plan. NACC support the Carers through the Support plan and if respite is required they are referred to Crossroads North Argyll.

Joan, our Manager also attends the Frailty Group, which is a multi-disciplinary team approach based at Lorn Medical Centre. This includes, GPs, District Nurses, Practice Nurses, Physiotherapists, Occupational Therapists, Social Workers, Pharmacists, Healthy Options, North Argyll Carers Centre and Crossroads North Argyll. It involves us sharing information on relevant patients, so that we know what support patients are getting and from which organisations. It helps to reduce duplication, but also raises patients' needs for support.

*What next?*

New staff in the past year has seen Zivile Matijaskiene, join us in July 2018 as the administrator, after Karen Aspinall left in June. Other new staff have been Isabel Gibson and Shirley Lafferty in June 2018 and Lorna Harold in November, all as Care Attendants.

As well as Karen leaving us, we also saw Cath Cakebread, who was the Manager, but stayed on to be a Care Attendant, leave us in October 2018. So, we now have 11 Care Attendants covering from Colonsay, Isle of Seil, Kilmelford, Kilchrennan, Bonawe, Loch Awe, Knipoch, North Connel, Appin, Benderloch and Oban. So we are covering quite a big area now.
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Report of the directors (incorporating the trustees' report)
for the year ended 31 March 2019

Trustees' responsibilities in relation to the financial statements
The directors (who are also trustees of Crossroads (North Argyll) Care Attendant Scheme under charity law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and 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; and
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and which 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 (as amended). 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.

The directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Duncan Grout of R A Clement Associates was deemed to be reappointed as independent examiner and the directors recommend that Duncan Grout remains in office until further notice.

Small company provisions
This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

This report was approved by the Board on 30-5-19, and signed on its behalf by

Hugh Longbottom
Director
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Independent examiner's report to the directors on the unaudited financial statements of Crossroads (North Argyll) Care Attendant Scheme.

I report on the accounts for the year ended 31 March 2019 set out on pages 2 to 17.

This report is made to the charity's Trustees in accordance with the terms of my engagement. My work has been undertaken to enable me to prepare the financial statements on behalf of the charity's Trustees and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees, as a body, for my work or this report.

Respective responsibilities of trustees and independent examiner
The charity's trustees (who are also the directors of the company for purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts 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 statement
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees 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 accounts.

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 and Regulation 4 of the 2006 Regulations
   - to prepare accounts which agree with the accounting records and comply with Regulation 8 of the 2006 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 accounts to be reached.

Duncan Grout C.A.
Independent examiner

Of R A Clement Associates
5 Argyll Square
Oban
Argyll
PA34 4AZ

Date: 22/5/19
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)
Statement of financial activities (incorporating the income and expenditure account)
For the year ended 31 March 2019

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted funds £</th>
<th>Restricted funds £</th>
<th>Designated funds £</th>
<th>2019 Total £</th>
<th>2018 Total £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donations, grants and legacies 2</td>
<td>49,228</td>
<td>2,480</td>
<td>-</td>
<td>51,708</td>
<td>53,343</td>
</tr>
<tr>
<td>Charitable activities 3</td>
<td>29,035</td>
<td>-</td>
<td>-</td>
<td>29,035</td>
<td>37,049</td>
</tr>
<tr>
<td>Investment income</td>
<td>102</td>
<td>-</td>
<td>-</td>
<td>102</td>
<td>36</td>
</tr>
<tr>
<td>Total income</td>
<td>78,365</td>
<td>2,480</td>
<td>-</td>
<td>80,845</td>
<td>90,428</td>
</tr>
<tr>
<td>Expenditure on</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Staff costs</td>
<td>6</td>
<td>61,920</td>
<td>1,260</td>
<td>-</td>
<td>63,180</td>
</tr>
<tr>
<td>Establishment costs</td>
<td></td>
<td>2,534</td>
<td>-</td>
<td>2,534</td>
<td>2,298</td>
</tr>
<tr>
<td>Manager and staff expenses</td>
<td>7,925</td>
<td>342</td>
<td>-</td>
<td>8,267</td>
<td>9,364</td>
</tr>
<tr>
<td>Accountancy, payroll &amp; book-keeping</td>
<td>1,892</td>
<td>-</td>
<td>-</td>
<td>1,892</td>
<td>1,619</td>
</tr>
<tr>
<td>Affiliation, regulation &amp; statutory costs</td>
<td></td>
<td>3,309</td>
<td>-</td>
<td>3,309</td>
<td>4,167</td>
</tr>
<tr>
<td>Communications and IT</td>
<td></td>
<td>733</td>
<td>-</td>
<td>733</td>
<td>525</td>
</tr>
<tr>
<td>Other office expenses</td>
<td></td>
<td>235</td>
<td>381</td>
<td>-</td>
<td>616</td>
</tr>
<tr>
<td>Depreciation</td>
<td></td>
<td>10</td>
<td>-</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Adverts and publicity</td>
<td></td>
<td>35</td>
<td>-</td>
<td>35</td>
<td>347</td>
</tr>
<tr>
<td>Reminiscence group events</td>
<td></td>
<td>-</td>
<td>110</td>
<td>-</td>
<td>110</td>
</tr>
<tr>
<td>Total expenditure</td>
<td>78,593</td>
<td>2,093</td>
<td>-</td>
<td>80,686</td>
<td>84,033</td>
</tr>
<tr>
<td>Net income/(expenditure) for the year</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(228)</td>
<td>387</td>
<td>-</td>
<td>159</td>
<td>6,395</td>
</tr>
<tr>
<td>Reconciliation of funds:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total funds brought forward</td>
<td>56,708</td>
<td>50</td>
<td>31,800</td>
<td>88,558</td>
<td>82,163</td>
</tr>
<tr>
<td>Total funds carried forward</td>
<td></td>
<td>56,480</td>
<td>437</td>
<td>31,800</td>
<td>88,717</td>
</tr>
</tbody>
</table>

The notes on pages 11 to 17 form an integral part of these financial statements.

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Crossroads (North Argyll) Care Attendant Scheme  
(A company limited by guarantee)

Balance sheet  
as at 31 March 2019  

<table>
<thead>
<tr>
<th>Notes</th>
<th>2019</th>
<th>£</th>
<th>2018</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangible assets</td>
<td>9</td>
<td>55</td>
<td>65</td>
<td></td>
</tr>
<tr>
<td>Current assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debtors</td>
<td>10</td>
<td>3,782</td>
<td>3,941</td>
<td></td>
</tr>
<tr>
<td>Cash at bank and in hand</td>
<td></td>
<td>87,081</td>
<td>85,909</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>90,863</td>
<td>89,850</td>
<td></td>
</tr>
<tr>
<td>Creditors: amounts falling due within one year</td>
<td>11</td>
<td>(2,201)</td>
<td>(1,357)</td>
<td></td>
</tr>
<tr>
<td>Net current assets</td>
<td></td>
<td>88,662</td>
<td>88,493</td>
<td></td>
</tr>
<tr>
<td>Net assets</td>
<td></td>
<td>88,717</td>
<td>88,558</td>
<td></td>
</tr>
<tr>
<td>Funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Designated funds</td>
<td>12</td>
<td>31,800</td>
<td>31,800</td>
<td></td>
</tr>
<tr>
<td>Restricted income funds</td>
<td></td>
<td>437</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>Unrestricted income funds</td>
<td></td>
<td>56,480</td>
<td>56,708</td>
<td></td>
</tr>
<tr>
<td>Total funds</td>
<td></td>
<td>88,717</td>
<td>88,558</td>
<td></td>
</tr>
</tbody>
</table>

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

The directors' statements required by s475(2) and s475(3) are shown on the following page which forms part of the Balance Sheet.

The notes on pages 11 to 17 form an integral part of these financial statements.
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Balance sheet (continued)

Directors statements required by the Companies Act 2006
for the year ended 31 March 2019

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 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2019.

(c) that we acknowledge our responsibilities for:

(1) ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act 2006, 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 surplus or deficit 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 30/5/19 and signed on its behalf by

Hugh Longbottom
Director

The notes on pages 11 to 17 form an integral part of these financial statements.

Page 10
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2019

Legal Status of the charity
The charity is constituted as a company limited by guarantee and is governed by its Memorandum & Articles of Association

1. Accounting policies
The principal accounting policies adopted are summarised below.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) as well as the Companies Act 2006, and the Statement of Recommended Practice (SORP): 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) (issued on 16 July 2014 and effective January 2015).

The charity meets the definition of a public benefit entity as defined by FRS 102.

The directors, who are the trustees of the charity under charity law, consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

1.2. Incoming resources
Income is recognised in the statement of financial activities when the charity is entitled to the income, any performance conditions attached have been met, it is probable that the income will be received and the amount can be quantified with reasonable accuracy. Such income is only deferred when the donor specifies performance conditions which must be met before the charity has unconditional entitlement. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2019

1.3. Resources expended
Expenditure is recognised when there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be reliably measured.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated on an appropriate basis to the various activities of the charity. Where costs cannot be allocated directly, they are apportioned to categories on the basis of a reasonable estimate of the costs.

Fundraising costs are those incurred in generating income from various activities and do not include the costs of disseminating information in support of the charitable activities.

Governance costs include those costs necessary for the board to fulfil its constitutional and statutory obligations and are now included as support costs included in charitable activities.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

The charity is not registered for VAT and accordingly expenditure includes all vat which is irrecoverable.

1.4. Tangible fixed assets and depreciation
Tangible fixed assets are stated at cost less accumulated 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:

- Plant and machinery: 15% reducing balance and 25% straight line

1.5. Defined contribution pension schemes
Employees of the charity are entitled to join a defined contribution "money purchase" scheme. The charity contribution is restricted to the contributions disclosed in note 7. There were no outstanding contributions at the year end. The costs of the defined contribution scheme are included in the appropriate cost centres and charged to the relevant fund.

1.6. Financial Instruments
The charity has only financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and are subsequently measured at their settlement value with the exception of bank loans which are measured at amortised cost using the effective interest rate method.
Crossroads (North Argyll) Care Attendant Scheme  
(A company limited by guarantee)  

Notes to financial statements  
for the year ended 31 March 2019

2. Donations, grants and legacies

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>General Donations</td>
<td>159</td>
<td>-</td>
<td>159</td>
<td>83</td>
</tr>
<tr>
<td>Robertson Trust</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>5,000</td>
</tr>
<tr>
<td>Carers Strategy Grant</td>
<td>45,800</td>
<td>-</td>
<td>45,800</td>
<td>45,800</td>
</tr>
<tr>
<td>Carers network</td>
<td>-</td>
<td>2,480</td>
<td>2,480</td>
<td>2,460</td>
</tr>
<tr>
<td>Supporting communities</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>NACC Funded</td>
<td>3,269</td>
<td>-</td>
<td>3,269</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>49,228</td>
<td>2,480</td>
<td>51,708</td>
<td>53,343</td>
</tr>
</tbody>
</table>

All income in 2018 was unrestricted.

3. Charitable activities

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Service Level Agreement</td>
<td>10,733</td>
<td>-</td>
<td>10,733</td>
<td>16,246</td>
</tr>
<tr>
<td>Private Spot Purchases</td>
<td>10,833</td>
<td>-</td>
<td>10,833</td>
<td>11,012</td>
</tr>
<tr>
<td>Self Directed Support</td>
<td>7,469</td>
<td>-</td>
<td>7,469</td>
<td>9,791</td>
</tr>
<tr>
<td></td>
<td>29,035</td>
<td>-</td>
<td>29,035</td>
<td>37,049</td>
</tr>
</tbody>
</table>

All income in 2018 was unrestricted.

4. Costs of charitable activities - by fund type

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Core activities</td>
<td>78,593</td>
<td>2,093</td>
<td>80,686</td>
<td>84,033</td>
</tr>
<tr>
<td></td>
<td>78,593</td>
<td>2,093</td>
<td>80,686</td>
<td>84,033</td>
</tr>
</tbody>
</table>

In 2018, expenditure of £6,120 was restricted and the remainder was unrestricted.
Crossroads (North Argyll) Care Attendant Scheme  
(A company limited by guarantee)  

Notes to financial statements  
for the year ended 31 March 2019  

5. Net incoming resources for the year  

2019  2018  
£  £  
Net incoming resources is stated after charging:  
Depreciation and other amounts written off tangible fixed assets 10 11  
Examiner's/Auditors' remuneration (including payroll) 1,892 1,619  

6. Employees  

Employment costs  

2019  2018  
£  £  
Wages and salaries 62,813 64,595  
Pension costs 327 162  
Other costs 40 95  

63,180 64,852  

No employee received emoluments of more than £60,000 (2018: None).  

Number of employees  

The average monthly numbers of employees (excluding the directors) during the year, was as follows:  

2019  2018  
Number  Number  
Administration and Support 2 2  
Care Attendants 12 11  

14 13  

Key Management Personnel  

The remuneration of key management personnel (including pension contributions) comprising the Board of Trustees and the managers of the service fell within the following bands:  

2019  2018  

0 - 10,000 1 1  
10,000 - 20,000 - 1  
20,000 - 30,000 1 -  

Trustees' expenses and remuneration  

The charity trustees, who are the directors of the company, were not paid and did not receive any remuneration, benefits in kind or reimbursement of expenses in their capacity as trustee during the year. No trustee received payment for professional or other services supplied to the charity.
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2019

7. Pension costs

The company operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and amounted to the following:

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension charge</td>
<td>327</td>
<td>162</td>
</tr>
</tbody>
</table>

8. Taxation

The charity is a charitable company within the meaning of the Finance Act 2010. Accordingly the charity's activities fall within the exemptions from taxation in respect of income or capital gains afforded by the provisions of the Corporation Taxes Act 2010 and the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes. As a result, there is no taxation charge in these accounts.

9. Tangible fixed assets

<table>
<thead>
<tr>
<th></th>
<th>Plant and machinery</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost</td>
<td></td>
<td></td>
</tr>
<tr>
<td>At 1 April 2018 and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>At 31 March 2019</td>
<td>7,786</td>
<td>7,786</td>
</tr>
<tr>
<td>Depreciation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>At 1 April 2018</td>
<td>7,721</td>
<td>7,721</td>
</tr>
<tr>
<td>Charge for the year</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>At 31 March 2019</td>
<td>7,731</td>
<td>7,731</td>
</tr>
<tr>
<td>Net book values</td>
<td></td>
<td></td>
</tr>
<tr>
<td>At 31 March 2019</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td>At 31 March 2018</td>
<td>65</td>
<td>65</td>
</tr>
</tbody>
</table>

10. Debtors

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other debtors</td>
<td>3,782</td>
<td>3,941</td>
</tr>
</tbody>
</table>
Crossroads (North Argyll) Care Attendant Scheme
(A company limited by guarantee)

Notes to financial statements
for the year ended 31 March 2019

11. Creditors: amounts falling due within one year

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other taxes and social security</td>
<td>778</td>
<td>-</td>
</tr>
<tr>
<td>Accruals and deferred income</td>
<td>1,423</td>
<td>1,357</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,201</strong></td>
<td><strong>1,357</strong></td>
</tr>
</tbody>
</table>

12. Analysis of net assets between funds

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>Designated funds</th>
<th>Total funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Fund balances at 31 March 2019 as represented by:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangible fixed assets</td>
<td>55</td>
<td>-</td>
<td>-</td>
<td>55</td>
</tr>
<tr>
<td>Current assets</td>
<td>58,626</td>
<td>437</td>
<td>31,800</td>
<td>90,863</td>
</tr>
<tr>
<td>Current liabilities</td>
<td>(2,201)</td>
<td>-</td>
<td>-</td>
<td>(2,201)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>56,480</strong></td>
<td><strong>437</strong></td>
<td><strong>31,800</strong></td>
<td><strong>88,717</strong></td>
</tr>
</tbody>
</table>

Analysis of net assets between funds (prior year)

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>Designated funds</th>
<th>Total funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Fund balances at 31 March 2018 as represented by:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangible fixed assets</td>
<td>65</td>
<td>-</td>
<td>-</td>
<td>65</td>
</tr>
<tr>
<td>Current assets</td>
<td>58,000</td>
<td>50</td>
<td>31,800</td>
<td>89,850</td>
</tr>
<tr>
<td>Current liabilities</td>
<td>(1,357)</td>
<td>-</td>
<td>-</td>
<td>(1,357)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>56,708</strong></td>
<td><strong>50</strong></td>
<td><strong>31,800</strong></td>
<td><strong>88,558</strong></td>
</tr>
</tbody>
</table>

13. Unrestricted funds

<table>
<thead>
<tr>
<th></th>
<th>At 1 April 2018</th>
<th>Incoming resources</th>
<th>Outgoing resources</th>
<th>At 31 March 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Unrestricted Funds</td>
<td>56,708</td>
<td>78,365</td>
<td>(78,593)</td>
<td>56,480</td>
</tr>
</tbody>
</table>
Crossroads (North Argyll) Care Attendant Scheme  
(A company limited by guarantee)  

Notes to financial statements  
for the year ended 31 March 2019

14. Restricted funds

<table>
<thead>
<tr>
<th></th>
<th>At 1 April 2018</th>
<th>Incoming resources</th>
<th>Outgoing resources</th>
<th>At 31 March 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>NHS Highland</td>
<td>50</td>
<td>-</td>
<td>-</td>
<td>50</td>
</tr>
<tr>
<td>Reminiscence fund</td>
<td>-</td>
<td>2,480</td>
<td>(2,093)</td>
<td>387</td>
</tr>
<tr>
<td></td>
<td>50</td>
<td>2,480</td>
<td>(2,093)</td>
<td>437</td>
</tr>
</tbody>
</table>

Purposes of restricted funds

Reminiscence fund
The reminiscence group commenced in August 2018 and is funded through Argyll and Bute Council’s Supporting Communities Fund to provide weekly trips and meetings.

15. Designated funds

<table>
<thead>
<tr>
<th></th>
<th>At 1 April 2018</th>
<th>At 31 March 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Designated Funds</td>
<td></td>
<td>31,800</td>
</tr>
</tbody>
</table>

Purposes of designated funds

In accordance with the reserves policy, the charity has set aside a sum of £31,800 to ensure that in the current difficult funding climate, sufficient funds are held to allow time for alternative funding sources to be accessed, or where new funding cannot be found, either a restructuring of activities, or an orderly voluntary winding up to be implemented.

16. Company limited by guarantee

Crossroads (North Argyll) Care Attendant Scheme is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.