

**Crossroads (Dunfermline) Care Attendant
Scheme**

Financial Statements

31st March 2006

Company Registration Number SC191068

Charity Registration Number SC005985

CONDIE & CO
Chartered Accountants & Registered Auditors
10 Abbey Park Place
Dunfermline
Fife
KY12 7NZ



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Crossroads (Dunfermline) Care Attendant Scheme

Financial Statements

For the Year Ended 31st March 2006

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Crossroads (Dunfermline) Care Attendant Scheme

Officers and Professional Advisers

The Board of Directors

Mr B Paterson
Mr A D Combe
Mrs L E Fraser
Mr B Dean
Mrs L Duff
Miss F M MacLachlan
Mrs A McFadden
Mrs D Jury

Company Secretary

Mrs G K W Brock

Registered Office

Unit 10
Dunfermline Business Centre
Izatt Avenue
Dunfermline
KY11 3BZ

Auditors

Condie & Co
Chartered Accountants
& Registered Auditors
10 Abbey Park Place
Dunfermline
Fife
KY12 7NZ

Bankers

The Royal Bank of Scotland plc
52-54 East Port
Dunfermline
KY12 7HB

Solicitors

Lindsays WS
11 Atholl Crescent
Edinburgh
EH3 8HE

Crossroads (Dunfermline) Care Attendant Scheme

Directors Annual Report

For the Year Ended 31st March 2006

The directors have pleasure in presenting their report and the financial statements of the scheme for the year ended 31 March 2006.

The directors have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in April 2005 in preparing the annual report and financial statements of the scheme.

Charity Objectives

The objects of the scheme are to relieve stress on the persons or families caring for physically or mentally disabled or elderly persons by providing caring hours.

Funding to provide these services is given by the local authority and by other organisations, charities and individuals.

Reference and Administration Information

The scheme is a recognised Scottish charity, OSCR charity no. SC005985, and is governed by the terms detailed within its formal constitution. The scheme is a charitable company limited by guarantee. The principle office of the scheme is Unit 10 Dunfermline Business Centre, Izatt Avenue, Dunfermline, Fife, KY11 3BZ.

Structure Governance and Management

The board of directors, who meet on a regular basis, administer the scheme. The board includes a chairperson, vice chairperson, secretary, treasurer and medical officer. During the year to 31st March 2006 there were eight directors.

The scheme is affiliated to Crossroads (Scotland) Care Attendant Scheme.

Any new directors are approved by the existing board of directors and a formal induction process is in place.

Achievements

During the year the scheme continued to be committed to relieving stress on the persons or families caring for physically or mentally disabled or elderly persons by providing caring hours.

Future Plans and Developments

The scheme aims to continue to work towards its ultimate objective and seeks to achieve this by campaigning for more funding to provide caring hours for the people on their waiting lists.

Investment Powers and Restrictions

Under the memorandum and articles of association, the scheme has the power to make any investment, which the directors see fit.

Financial Review

The surplus or deficit generated in the year is transferred to other charitable funds. Any surplus is retained for use by the scheme in the forthcoming years in order to meet its goals.

The Directors / ...

Crossroads (Dunfermline) Care Attendant Scheme

Directors Annual Report

For the Year Ended 31st March 2006

The Directors

The directors who served the scheme during the year were as follows:

Mr B Paterson
Mr A D Combe
Mrs L E Fraser
Mr B Dean
Mrs L Duff
Mrs J Lockhart (resigned 27 May 2005)
Miss F M MacLachlan
Mrs A McFadden
Mrs A P Harkess (resigned 27 May 2005)
Mrs D Jury

Statement of Directors Responsibilities

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 scheme at the end of the year and of the surplus or deficit for the year then ended. In preparing those financial statements, the directors are required to:

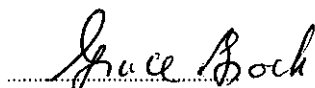
select suitable accounting policies, as described on pages 8 to 11, and then apply them consistently;

make judgements and estimates that are reasonable and prudent; and

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the scheme will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the scheme and to enable them to ensure that the financial statements comply with the Companies Act 1985. The directors are also responsible for safeguarding the assets of the scheme and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Directors



Mrs G W Brock
Company Secretary

Approved by the directors on 7th June 2006

Independent Auditor's Report to the Directors of Crossroads (Dunfermline) Care Attendant Scheme

We have audited the financial statements on pages 5 to 11 of Crossroads (Dunfermline) Care Attendant Scheme for the year ended 31st March 2006. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

This report is made solely to the scheme's members, as a body, in accordance with section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the scheme's members those matters we are required to state to them in an auditor's 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 scheme and the scheme's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of directors and auditors

As described in the Statement of Directors' Responsibilities the scheme's directors are responsible for the preparation of the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the Directors' Report is not consistent with the financial statements, if the scheme has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding directors' remuneration and transactions with the scheme is not disclosed.

We read the Directors' Report and consider the implications for our report if we become aware of any apparent misstatements within it.

Basis of audit opinion

We conducted our audit in accordance with International Standard on Auditing (UK and Ireland). 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 judgments made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the scheme'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 evaluated the overall adequacy of the presentation of information in the financial statement.

Opinion

In our opinion the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the scheme's affairs as at 31st March 2006 and of its deficit for the year then ended and have been properly prepared in accordance with the Companies Act 1985.



CONDIE & CO

Chartered Accountants &
Registered Auditors
10 Abbey Park Place
DUNFERMLINE KY12 7NZ

7th June 2006

Crossroads (Dunfermline) Care Attendant Scheme

Income and Expenditure Account For the Year Ended 31st March 2006

	Note	2006 £	2005 £
Operating Income	2	78,788	74,743
Operating Expenses		<u>76,065</u>	<u>62,491</u>
Gross Surplus		2,723	12,252
Administrative expenses		19,380	18,655
Other operating income		<u>(250)</u>	<u>-</u>
Operating Deficit		(16,407)	(6,403)
Interest receivable	3	1,216	2,485
Deficit on Ordinary Activities Before Taxation	10	(15,191)	(3,918)
Taxation	7	-	-
Retained Deficit for the Financial Year		(15,191)	(3,918)
Balance brought forward		<u>73,583</u>	<u>77,501</u>
Balance carried forward		<u>58,392</u>	<u>73,583</u>

The scheme has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the scheme are classed as continuing.

The notes on pages 8 to 11 form part of these financial statements.

Crossroads (Dunfermline) Care Attendant Scheme

Statement of Financial Activities For the Year Ended 31st March 2006

	Note	2006 £	2005 £
Incoming Resources			
Voluntary income	2	78,788	73,988
Activities for generating funds		-	755
Investment income	3	1,216	2,485
Other incoming resources	4	250	-
Total Incoming Resources		<u>80,254</u>	<u>77,228</u>
Resources Expended			
Charitable expenditure	5	77,828	64,282
Fundraising trading costs	6	18	631
Governance costs	8	17,599	16,233
Total resources expended		<u>95,445</u>	<u>81,146</u>
Net outgoing resources for the year		(15,191)	(3,918)
Fund balance brought forward		<u>73,583</u>	<u>77,501</u>
Fund balance carried forward	14	<u>58,392</u>	<u>73,583</u>

All movements are in unrestricted funds.

The scheme has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the scheme are classed as continuing.

The notes on pages 8 to 11 form part of these financial statements.

Crossroads (Dunfermline) Care Attendant Scheme

Balance Sheet

As at 31st March 2006

	Note	2006 £	2005 £
Fixed Assets			
Tangible assets	11	3,062	551
Current Assets			
Cash at bank and in hand		57,320	83,710
		57,320	83,710
Creditors: Amounts Falling due Within One Year	12	(1,990)	(10,678)
Net Current Assets		55,330	73,032
Total Assets Less Current Liabilities		58,392	73,583
Funds			
Unrestricted	14	58,392	73,583
Total Funds		58,392	73,583

These financial statements were approved by the directors on 7th June 2006 and are signed on their behalf by:



Mr B Paterson
Director

The notes on pages 8 to 11 form part of these financial statements.

Crossroads (Dunfermline) Care Attendant Scheme

Notes to the Financial Statements For the Year Ended 31st March 2006

1. Accounting Policies

Basis of Accounting

The financial statements have been prepared under the historical cost convention. They are in accordance with applicable accounting standards and comply with the requirements of the Companies Act 1985 and the Statement of Recommended Practice (SORP) – "Accounting and Reporting by Charities" issued in April 2005.

Cash Flow Statement

The scheme has taken advantage of the exemption from preparing a Cashflow Statement conferred by Financial Reporting Standard No. 1 on the grounds that it qualifies as a small company.

Funds of the Scheme

The funds of the scheme are held in unrestricted funds.

Income

The income shown in the revenue account represents amounts received during the year.

Expenditure

All expenditure is included within the accounts on an accruals basis and is recognised when there is a legal or constructive obligation to pay. The scheme is not registered for VAT and accordingly all expenditure is shown gross of irrecoverable VAT.

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Computer Equipment	-	33% straight line
Equipment	-	25% reducing balance
Fixtures & Fittings	-	20% reducing balance

Grants

Grants received of a revenue nature are credited to the Income and Expenditure Account in the year in which they are received.

2. Voluntary Income

An analysis of income is given below:

	2006	2005
	£	£
Grants	59,668	52,976
Donations	16,630	17,023
Fundraising	-	755
Other	2,490	1,095
Care – subcontracting	-	2,894
	<u>78,788</u>	<u>74,743</u>

3. Investment Income

	2006	2005
	£	£
Bank interest receivable	<u>1,216</u>	<u>2,485</u>

Crossroads (Dunfermline) Care Attendant Scheme

Notes to the Financial Statements For the Year Ended 31st March 2006

4. Other Incoming Resources

	2006	2005
	£	£
PAYE online filing	250	-

5. Charitable Expenditure

	2006	2005
	£	£
Salaries	76,067	62,502
Affiliation and registration fees	1,761	1,780
	<u>77,828</u>	<u>64,282</u>

6. Fundraising Trading Costs

	2006	2005
	£	£
Fundraiser travelling expenses	18	38
Fundraising costs	-	593
	<u>18</u>	<u>631</u>

7. Taxation

The scheme is recognised by the Inland Revenue as a charity and accordingly there is no liability to Corporation Tax.

8. Governance Costs

	2006	2005
	£	£
Rent	2,560	500
Rates	112	170
Light & Heat	246	203
Insurance	772	594
Travelling	6,298	5,619
Telephone	935	803
Equipment repairs & renewals	108	171
Printing, stationery & postage	1,987	1,789
Training	1,891	4,434
Sundry expenses	802	407
Advertising	405	306
Bank charges	54	-
Accountancy & wages preparation fees	117	118
Auditors remuneration	846	805
Depreciation	466	315
	<u>17,599</u>	<u>16,233</u>

Crossroads (Dunfermline) Care Attendant Scheme

Notes to the Financial Statements For the Year Ended 31st March 2006

9. Particulars of Employees

The average number of staff employed by the scheme during the financial year amounted to:

	2006 No.	2005 No.
Number of care attendants	16	16
Number of administrative staff	13	14
	<u>29</u>	<u>30</u>

The aggregate payroll costs of the above were:

	2006 £	2005 £
Wages and salaries	73,440	60,458
Social security costs	2,627	2,043
	<u>76,067</u>	<u>62,501</u>

Included in the above administrative staff numbers are eight officers of the scheme who do not receive a salary. The directors, the secretary and treasurer did not receive any remuneration as they work voluntarily for the scheme.

10. Operating Deficit

Operating surplus/(deficit) is stated after charging:

	2006 £	2005 £
Depreciation	<u>834</u>	<u>329</u>

Crossroads (Dunfermline) Care Attendant Scheme

Notes to the Financial Statements For the Year Ended 31st March 2006

11. Tangible Fixed Assets

	Fixtures & Fittings £	Computer Equipment £	Equipment £	Total £
Cost				
At 1st April 2005	-	870	740	1610
Additions	1,508	1,469	-	2,977
As at 31st March 2006	<u>1,508</u>	<u>2,339</u>	<u>740</u>	<u>4,587</u>
Depreciation				
At 1st April 2005		864	195	1,059
Charge for the year	121	160	185	466
At 31st March 2006	<u>121</u>	<u>1,024</u>	<u>380</u>	<u>1,525</u>
Net Book Value				
At 31st March 2006	<u>1,387</u>	<u>1,315</u>	<u>360</u>	<u>3,062</u>
At 31st March 2005	<u>-</u>	<u>6</u>	<u>545</u>	<u>551</u>

12. Creditors: Amounts falling due within one year

	2006 £	2005 £
Accruals	1,107	9,851
Paye/Nic	883	827
	<u>1,990</u>	<u>10,678</u>

13. Company Limited By Guarantee

The scheme is a company limited by guarantee and has no share capital.

14. Unrestricted Funds

	General £	Designated £	Total £
Total incoming resources	80,254	-	80,254
Direct charitable expenditure	(81,797)	-	(81,797)
Other expenditure	(13,648)	-	(13,648)
Net outgoing resources	(15,191)	-	(15,191)
Balances brought forward	<u>46,264</u>	<u>27,319</u>	<u>73,583</u>
Balances carried forward	<u>31,073</u>	<u>27,319</u>	<u>58,392</u>

In the event of the closure of the scheme, the designated fund has been provided in order to allow for the provision of care services for a period of six months thereafter.

Crossroads (Dunfermline) Care Attendant Scheme

Management Information

For the Year Ended 31st March 2006

**The following page does not form part of the statutory financial statements
which is the subject of the auditors' report on page 4.**

Crossroads (Dunfermline) Care Attendant Scheme

Detailed Income and Expenditure Account For the Year Ended 31st March 2006

	2006	2005
	£	£
Income		
Grants	59,668	52,976
Donations	16,630	17,023
Fundraising	-	755
Other	2,740	1,095
Care - sub contracting	-	2,894
	<u>79,038</u>	<u>74,743</u>
Operating Expenses		
Salaries	73,440	60,448
Employers national insurance	<u>2,627</u>	<u>2,043</u>
	76,067	62,491
Gross Surplus	<u>2,971</u>	<u>12,252</u>
Overheads		
Rent	2,560	500
Rates	112	170
Light and heat	246	203
Insurance	772	594
Travel and subsistence	6,317	5,658
Telephone	935	803
Equipment repairs and renewals	108	171
Printing, stationery and postage	1,986	1,789
Training	1,891	4,434
Sundry expenses	802	407
Donations	-	-
Fundraising costs	-	593
Advertising	405	315
Affiliation and registration fees	1,761	1,780
Accountancy and wages preparation fees	118	118
Auditors remuneration	846	805
Depreciation of computer equipment	159	227
Depreciation of equipment	185	88
Depreciation of fixtures & fittings	121	-
Bank charges	<u>54</u>	<u>-</u>
	19,378	18,655
Operating Deficit	<u>(16,407)</u>	<u>(6,403)</u>
Bank interest receivable	<u>1,216</u>	<u>2,485</u>
Deficit on Ordinary Activities	<u>(15,191)</u>	<u>(3,918)</u>