

**Crossroads (Dunfermline) Care Attendant Scheme  
Company Limited by Guarantee  
Financial Statements  
31st March 2007**



**Charity Number SC005985**

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

# **Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee**

## **Financial Statements**

**Year Ended 31st March 2007**

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# **Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee**

## **Members of the Board and Professional Advisers**

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<b>Registered Charity Name</b>	Crossroads (Dunfermline) Care Attendant Scheme
<b>Charity Number</b>	Sc005985
<b>Company Registration Number</b>	Sc191068
<b>Registered Office</b>	Unit 10 Dunfermline Business Centre Izatt Avenue Dunfermline KY11 3BZ
<b>Trustees</b>	Mr B Paterson Mr A D Combe Mrs L E Fraser Mr B Dean Mrs L Duff Miss F M MacLachlan Mrs D Jury Mrs G K W Brock
<b>Secretary</b>	Mrs G K W Brock
<b>Auditor</b>	Condie & Co Chartered Accountants & Registered Auditors 10 Abbey Park Place Dunfermline Fife KY12 7NZ
<b>Bankers</b>	The Royal Bank of Scotland plc 52 54 East Port Dunfermline KY12 7HB
<b>Solicitors</b>	Lindsays WS 11 Atholl Crescent Edinburgh EH3 8HE

# **Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee**

## **Trustees Annual Report**

**Year Ended 31st March 2007**

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The trustees, who are also directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31st March 2007

### **Reference and Administrative Details**

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements

### **The Trustees**

The trustees who served the scheme during the period were as follows

Mr B Paterson  
Mr A D Combe  
Mrs L E Fraser  
Mr B Dean  
Mrs L Duff  
Miss F M MacLachlan  
Miss A McFadden (died April 2006)  
Mrs D Jury  
Mrs G K W Brock

### **Structure, Governance and Management**

The board of trustees, 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 2007, there were nine trustees.

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

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

### **Objectives and Activities**

The objectives 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.

### **Achievements and Performance**

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.

### **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 deficit of £17,457 is due to the funding received in the year not being adequate to meet the expenditure required to provide the care services of the scheme.

### **Plans for Future Periods**

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 people on their waiting lists.

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# **Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee**

**Trustees Annual Report** *(continued)*

**Year Ended 31st March 2007**

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## **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

## **Responsibilities of the Trustees**

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period.

In preparing these financial statements, the trustees are required to

select suitable accounting policies and then apply them consistently,

make judgements and estimates that are reasonable and prudent,

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with Companies Act 1985. The trustees 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.

In so far as the trustees are aware

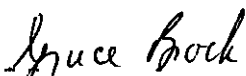
there is no relevant audit information of which the charity's auditors are unaware, and

the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

## **Auditor**

A resolution to re appoint Condle & Co as auditor for the ensuing year will be proposed at the Annual General Meeting.

Signed by order of the trustees on 6th June 2007



**Mrs G K W Brock**  
*Company Secretary*

# **Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee**

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

**Year Ended 31st March 2007**

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We have audited the financial statements of Crossroads (Dunfermline) Care Attendant Scheme for the year ended 31st March 2007 on pages 6 to 13 which have been prepared under the historical cost convention and the accounting policies set out on page 9

This report is made solely to the company'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 company'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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

## **Respective Responsibilities of the Trustees and Auditors**

The responsibilities of the trustees (who also act as directors of Crossroads (Dunfermline) Care Attendant Scheme for the purposes of company law) for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out in the Statement of Responsibilities of the Trustees on page 3.

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, and whether the information given in the Trustees Annual Report is consistent with the financial statements.

In addition we report to you if, in our opinion, the charitable company 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 remuneration of the trustees and other transactions is not disclosed.

We read the Trustees Annual 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 Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charitable company's circumstances, consistently applied and adequately disclosed.

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

# Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee

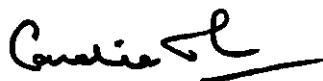
Independent Auditor's Report to the Members of  
Crossroads (Dunfermline) Care Attendant Scheme *(continued)*

Year Ended 31st March 2007

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## 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 charitable company's affairs as at 31st March 2007 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended the financial statements have been properly prepared in accordance with the Companies Act 1985 and the information given in the Trustees Annual Report is consistent with the financial statements



10 Abbey Park Place  
Dunfermline  
Fife  
KY12 7NZ

CONDIE & CO  
Chartered Accountants  
& Registered Auditors

8th June 2007

# Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee

## Statement of Financial Activities Revenue Account

Year Ended 31st March 2007

	Note	Total Funds 2007 £	Total Funds 2006 £
<b>Incoming Resources</b>			
Incoming resources from generating funds			
Voluntary income	2	82,603	78,788
Investment income	3	2,331	1,216
Other incoming resources	4	250	250
<b>Total Incoming Resources</b>		<u>85,184</u>	<u>80,254</u>
<b>Resources Expended</b>			
Costs of generating funds			
Fundraising trading cost of goods sold and other costs	5	(30)	(18)
Charitable activities	6	(80,112)	(77,828)
Governance costs	7	(22,499)	(17,599)
<b>Total Resources Expended</b>		<u>(102,641)</u>	<u>(95,445)</u>
<b>Net Outgoing Resources for the Year</b>	8	<u>(17,457)</u>	<u>(15,191)</u>
<b>Reconciliation of Funds</b>			
Total funds brought forward		58,393	73,584
<b>Total Funds Carried Forward</b>		<u>40,936</u>	<u>58,393</u>

The Statement of Financial Activities  
Revenue Account includes all gains and losses in the year and therefore  
a statement of total recognised gains and losses has not been prepared

All of the above amounts relate to continuing activities

The notes on pages 9 to 13 form part of these financial statements



# Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee

## Income and Expenditure Account

Year Ended 31st March 2007

	Note	2007 £	2006 £
Income		82,853	79,038
Total Expenditure		(102,641)	(95,445)
Operating Deficiency	8	(19,788)	(16,407)
Other Income			
Interest receivable and similar income	3	2,331	1,216
Deficit for the Financial Year		<u>(17,457)</u>	<u>(15,191)</u>

The Income and Expenditure Account includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities

The notes on pages 9 to 13 form part of these financial statements


# Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee

## Balance Sheet

31st March 2007

	Note	2007 £	2006 £
<b>Fixed Assets</b>			
Tangible assets	11	2,522	3,063
<b>Current Assets</b>			
Cash at bank and in hand		42,935	57,320
<b>Creditors' Amounts Falling due Within One Year</b>	12	<u>(4,521)</u>	<u>(1,990)</u>
<b>Net Current Assets</b>		38,414	55,330
<b>Total Assets Less Current Liabilities</b>		<u>40,936</u>	<u>58,393</u>
<b>Net Assets</b>		<u>40,936</u>	<u>58,393</u>
<b>Funds</b>			
Unrestricted funds	13	12,096	31,074
Designated funds	13	<u>28,840</u>	<u>27,319</u>
<b>Total Unrestricted Income Funds</b>		40,936	58,393
<b>Total Funds</b>		<u>40,936</u>	<u>58,393</u>

These financial statements were approved by the members of the committee on 6th June 2007 and are signed on their behalf by



**Mrs L E Fraser**  
Chairperson

The notes on pages 9 to 13 form part of these financial statements.

# **Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee**

## **Notes to the Financial Statements**

**Year Ended 31st March 2007**

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### **1. Accounting Policies**

#### **Basis of Accounting**

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005) and the Companies Act 1985

In accordance with the Charities Accounts (Scotland) Regulations 2006 the accounts have been prepared on an accruals basis in the current year.

#### **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

#### **Income**

Income shown in the Revenue Account represents income received during the year

#### **Grants**

Grants received of a revenue nature are credited to the Revenue Account in the year in which they are received

#### **Fund Accounting**

The funds of the scheme are held in unrestricted funds

#### **Resources Expended**

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

#### **Fixed Assets**

All fixed assets are initially recorded at cost

#### **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

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

# Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee

## Notes to the Financial Statements

Year Ended 31st March 2007

### 2 Voluntary Income

	Unrestricted Funds £	Total Funds 2007 £	Total Funds 2006 £
<b>Donations</b>			
Grants	59,517	59,517	59,668
Donations	20,087	20,087	16,630
Other	2,999	2,999	2,490
	<u>82,603</u>	<u>82,603</u>	<u>78,788</u>

### 3 Investment Income

	Unrestricted Funds £	Total Funds 2007 £	Total Funds 2006 £
Bank interest receivable	<u>2,331</u>	<u>2,331</u>	<u>1,216</u>

### 4. Other Incoming Resources

	Unrestricted Funds £	Total Funds 2007 £	Total Funds 2006 £
PAYE online filing	<u>250</u>	<u>250</u>	<u>250</u>

### 5 Fundraising Trading Cost of Goods Sold and Other Costs

	Unrestricted Funds £	Total Funds 2007 £	Total Funds 2006 £
Fundraising expenses	<u>30</u>	<u>30</u>	<u>18</u>

### 6 Costs of Charitable Activities

	Unrestricted Funds £	Total Funds 2007 £	Total Funds 2006 £
Wages and salaries	77,821	77,821	76,067
Affiliation and registration fees	<u>2,291</u>	<u>2,291</u>	<u>1,761</u>
	<u>80,112</u>	<u>80,112</u>	<u>77,828</u>

# Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee

## Notes to the Financial Statements

Year Ended 31st March 2007

### 7 Governance Costs

	Unrestricted Funds	Total Funds 2007	Total Funds 2006
	£	£	£
Premises costs	20,383	20,383	16,115
Accountancy fees	118	118	118
Audit fees	1,458	1,458	846
Bank charges	-	-	54
Depreciation	540	540	466
	<u>22,499</u>	<u>22,499</u>	<u>17,599</u>

### 8 Net Outgoing Resources for the Year

This is stated after charging

	2007	2006
	£	£
Depreciation	540	466
Auditors' remuneration audit of the financial statements	<u>1,458</u>	<u>846</u>

### 9 Staff Costs and Emoluments Particulars of Employees

Total staff costs were as follows

	2007	2006
	£	£
Wages and salaries	74,909	73,440
Social security costs	<u>2,912</u>	<u>2,627</u>
	<u>77,821</u>	<u>76,067</u>

#### Particulars of employees:

The average number of employees during the year, calculated on the basis of full time equivalents, was as follows

	2007	2006
	No	No
Number of care assistants	15	16
Number of fundraising staff	1	1
Number of administrative staff	1	1
Number of management staff	2	1
	<u>19</u>	<u>19</u>

No trustees received any remuneration or expenses during the year (2006 £nil)

No trustees or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2006 £nil)

# Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee

## Notes to the Financial Statements

Year Ended 31st March 2007

### 10 Taxation

The company is recognised by the Inland Revenue as a Charity and accordingly there is no liability to Corporation Tax

### 11 Tangible Fixed Assets

	Computer Equipment £	Equipment £	Fixtures & Fittings £	Total £
<b>Cost</b>				
At 1st April 2006 and 31st March 2007	<u>2,339</u>	<u>740</u>	<u>1,508</u>	<u>4,587</u>
<b>Depreciation</b>				
At 1st April 2006	1,023	380	121	1,524
Charge for the year	<u>173</u>	<u>90</u>	<u>278</u>	<u>541</u>
At 31st March 2007	<u>1,196</u>	<u>470</u>	<u>399</u>	<u>2,065</u>
<b>Net Book Value</b>				
At 31st March 2007	<u>1,143</u>	<u>270</u>	<u>1,109</u>	<u>2,522</u>
At 31st March 2006	<u>1,316</u>	<u>360</u>	<u>1,387</u>	<u>3,063</u>

### 12 Creditors. Amounts falling due within one year

	2007 £	2006 £
PAYE and social security	1,533	1,107
Accruals	<u>2,988</u>	<u>883</u>
	<u>4,521</u>	<u>1,990</u>

### 13 Unrestricted Funds

	Balance at 1 April 2006 £	Incoming resources £	Outgoing resources £	Balance at 31 March 2007 £
Designated fund	27,319	1,521	–	28,840
General fund	<u>31,074</u>	<u>83,663</u>	<u>(102,641)</u>	<u>12,906</u>
	<u>58,393</u>	<u>85,184</u>	<u>(102,641)</u>	<u>40,936</u>

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

# Crossroads (Dunfermline) Care Attendant Scheme Company Limited by Guarantee

Notes to the Financial Statements

Year Ended 31st March 2007

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## 14. Analysis of Net Assets Between Funds

	Tangible fixed assets £	Net current assets/ (liabilities) £	Total £
<b>Unrestricted Funds</b>			
Designated Funds	–	28,840	28,840
General Funds	2,522	9,574	12,096
	<u>2,522</u>	<u>38,414</u>	<u>40,936</u>
<b>Total Funds</b>	<u>2,522</u>	<u>38,414</u>	<u>40,936</u>

## 15 Company Limited by Guarantee

The company has no share capital as it is a company limited by guarantee