CARE FOR COMMUNITY LIVING LTD

England & Wales · Charity number 1061551

Details

Other names	C C L LTD, CCL LTD
Status	Registered
Legal form	Charitable company
Company number	03297429
Registered	1997-03-25
Register	View on the Charity Commission register

Contact

Address	83 South Street Lewes BN7 2BU
Phone	07881581503
Email	administrator@careforcommunityliving.co.uk

Activities

Objects: FOR THE RELIEF OF PERSONS WITH MENTAL HEALTH DISABILITIES BY THE PROVISION AND MAINTENANCE OF HOSTEL ACCOMMODATION FOR SUCH PERSONS TO ASSIST IN THEIR REHABILITATION AND TO HELP THEM TO ACHIEVE GREATER INDEPENDENCE.

Activities: CCL provides community-based supported accommodation for adults with past or present mental health difficulties. The charity's objective is to assist its service users to achieve and maintain greater independence.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, Accommodation/housing
- **Who:** People With Disabilities

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Geography

- **Area of benefit:** NATIONAL
- Lewisham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£294,086	£301,013	-	-
2024-04-30	£312,034	£311,030	-	-
2023-04-30	£289,650	£301,813	-	-
2022-04-30	£257,792	£271,294	-	-
2021-04-30	£270,082	£262,172	-	-

Trustees

Name	Role	Appointed
RONAN O'SHEA		

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CARE FOR COMMUNITY LIVING LTD

England & Wales - Charity number 1061551

Accounts

Company Number. 03297429
Charity Number. 1061551

CARE FOR COMMUNITY LIVING LIMITED
(A Company Limited by Guarantee)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2025

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

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CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

MEMBERS OF BOARD OF MANAGEMENT

G Crivello	Director / Chief Executive Officer
S De Stroumillo	Secretary
R O'Shea	Trustee

SECRETARY AND REGISTERED OFFICE

S De Stroumillo
C/o Ccl Ltd Admin Office
83 South Street
Lewes
East Sussex BN7 2BU

INDEPENDENT EXAMINER

M S Finnis ACA
Opass Billings Wilson & Honey LLP
Numeric House
98 Station Road
Sidcup
KENT DA15 7BY

BANKERS

Barclays Bank Plc
1 Churchill Place
London
E14 5HP

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2025

The Trustees, who are also Directors of the Charity for the purposes of the Companies Act, present their annual report and the audited financial statements for the year ended 30th April 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity.

Directors and Trustees

All Directors and Trustees of the Company are named on page 1. The Charity has the power to appoint additional trustees and directors as it considers fit to do so.

Objects of the Charity, Principal Activities and Organisation of our Work

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

The Charity's objective is to provide for the relief of persons with diagnosed mental health conditions by the provision and maintenance of specialist accommodation for such persons to assist in their rehabilitation and to help them to achieve and maintain greater independence.

The project offers a secure, stable and non-intrusive domestic environment for our clients, whilst at the same time providing the professional assistance, support and encouragement that is needed to help them to maintain the levels of functional independence that they have acquired, either through the charity's programme for independence or through another planned long-term pathway.

The Charity is organised so that the Trustees meet regularly to manage its affairs. There are 2 full-time directors / administrators who both manage the day-to-day administration of the Charity and there are currently 2 front-line staff and one regular Locum member of staff.

Risk Management

The Administrators, on behalf of the Trustees, actively review major risks which the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with annual reviews of developments within the sector and of wider economic variables, together with the flexibility to controls budgets in real-time – in response to any conditional variables – has provided and will continue to provide, sufficient resources to meet the charity's strategic and operational requirements, in the event of adverse conditions. In addition to reviewing the macro-economics of the sector on a regular basis the Trustees and Administrators the Administrators review relevant statutory, operational, financial and personal risks on an ongoing basis and confirm that they have established systems and strategies to identify and manage significant risks, (including access to and guidance from our solicitors, of many years, who are specialists in the sector).

Public Benefit - The Key Areas for the Delivery of Public Benefit(s)

The Charity's efforts are currently focused on supporting our clients' maintenance of acquired independence and the optimisation of our service delivery, in this respect. Notably, our services have been designed to evolve in response to the changing needs of our clients and therefore, the emphasis of our day-to-day operations has consequently shifted, over the years, in line with the progress of our long term clients' progress – from crisis management to crisis prevention through to the management and maintenance of improved mental health. In this regard, for our long-term clients, the maintenance of acquired independence and stable mental health, in both personal terms and in terms of public benefit, is every bit as important as their acquisition.

Therefore, whilst the Charity continues to take in admissions and to provide public benefits in relation to the provision of a public service for the local community, the delivery of public benefits should also be read in the context of the significant reduction of the public funding (by Central and Local Government and by the NHS) of the costs of personal health and social services for our clients – that is, for individuals with highly challenging long-term conditions –who formerly had significant cyclical or ongoing crisis management needs (see items 1.i – 1.vi below).

Itemisation of Key Public Benefits:

1. The Reduction of Individual Long-Term Funding Needs (Community and Public Outcomes)

The achievement and maintenance of long-term independence or semi-independence, for the individual client results in a number of benefits to the local community and the wider national interest including but not limited to:

i. a significant reduction in the long-term funding requirement for each individual;
ii. a significant reduction in the need for hospital admissions and other primary care services (and all associated costs to the State),
iii. the effective and safe management of mental health risks in the community,
iv. the reduction of mental health related police and forensic costs,
v. the potential for individuals who were formerly socially excluded, to re integrate with and contribute to their local community,
vi. the provision of long term / permanent housing solutions for those who would otherwise be homeless, in the MH sector.

2. Contingencies for *the Provision / Continuation of Services* for individuals who cannot afford the full cost of the treatment programme.

The charity has been able to continue to provide vulnerable adults suffering with diagnosed mental health conditions with accommodation and mental health services and in so doing, has continued to deliver successful outcomes by assisting our clients to achieve and maintain greater independence.

Occasionally however, a client may find themselves in difficulties which prevent them from being able to pay for the full cost of their services or accommodation and therefore, in most instances where this is the case, the charity will aim to cover any shortfall by providing emergency or critical funding subsidies for the client, from its reserves.

CCL therefore aims to ensure that it has the reserves to provide such subsidies and this last period has again seen the charity's development geared towards the consolidation of a positive financial footing from which this element of the charity's work can be operated.

3. The Charity continues to undertake research in relation to the establishment of evidence-based approaches to the provision of community based health services and in relation to the identification and resolution of the systemic issues pertaining to the statutory and regulatory provisions governing the delivery and funding of services, for local or national government.

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2025

In line with the charity's routine assessments of Public Benefits, the charity is conducting an ongoing survey of the results of its 3 Stage 'model system', to-date. It is intended that this survey will provide an overview of the charity's work over the last 25 years and the relevant statutory, regulatory and funding conditions, during that time, in order to identify the components and interactions, that directly or indirectly influence successful long-term outcomes.

In this respect, we would note that all of our current clients who completed our 1st Stage Programme, have gone on to sustain at least 13 years of semi-independent (low input) or independent living – with around half nearing two decades.

However, we believe it is also important to provide informed feedback from the front line, in terms of the broader societal impacts of changing Mental Health policies, funding and practices.

In this respect, the charity endeavours to provide the benefit of its experience , over the last quarter of a century, to identify and highlight both the successful tranches of national policies and those that have in the past proved to have negative societal (ie public benefit) outcomes. Consequently, the charity conducts an ongoing review of the statutory landscape and the prevailing policies for the Mental Health Sector, in terms of the public's interests in this area of public spending. (See Annual Report for relevant updates).

Safeguarding and Promoting the Welfare of Vulnerable Groups
Since 2011, the Charity's clients would be categorised (in funding terms) as living independently or semi-independently. In plain terms, this means that our clients would be regarded, in principle, as needing few/er professional inputs and as being far less vulnerable than would have been the case, at the start of their care/support plan. However, for so long as our clients require any professional inputs, in respect of their mental health needs, the Charity will continue to regard its clients as a vulnerable group and will continue to apply its policies, procedures and approaches to safeguard our clients' welfare, to protect them from maltreatment and to prevent the impairment of their health and development. At the same time, the Charity has the policies and procedures in place to ensure that its work also takes into account and protects the safety of the general public.

GDPR & Personal Information Policies.
The Charity has specific policies and procedures in place to ensure that it complies with the relevant statutory provisions relating to the handling of personal data. In this respect the Charity is fully compliant with Data Protection and GDPR legislation.

Independent Examiners
A resolution proposing Opass Billings Wilson & Honey be re-appointed as the Independent Examiners of the Charity will be put to the Annual General Meeting.

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2025

Trustees' meeting held on 4th December 2025 to agree and sign off Charity Commission Annual Return.

TRUSTEES' ANNUAL REPORT - 1st May 2024 - 30th April 2025

Contents:

Part 1 - Director's Report
Part 2 - Company Secretary's Financial Report

Part 1. Director's Report

Summary of the Key Objectives for 2024 – 2025:

At the Annual Review (remote meeting) on the 12th December 2024 the Trustees and Administrators reviewed and formalised the following Key Objectives for 2024 – 2025 (in addition to the objectives noted in the Financial Report):

1. the Charity will continue to monitor the rate of inflation and where that rate exceeds or is set to exceed 3% over the coming period, proportionate annual adjustments to our budgets and fees will be considered in our ongoing planning.

2. the Charity will continue to monitor our clients, for any elevated general health risks and make formal recommendations accordingly, that is, on the basis of preventing the manifestation of serious outcomes and in particular, in relation to elevated Stroke risks.

3. the Charity will work with the freeholders of the properties we rent, to facilitate their registration for HMO licences, with the LA.

4. the Charity will need to monitor the progress of the SEA Act 2023, after the GE, in order to assess the implications, of the Act, for the sector and for our Charity.

5. The Charity will move to further develop an AI assisted system for community mental health, towards the end of 2024 – 2025 and during 2025.

Introduction

The following report sets out the Charity's progress with the objectives that were set for 2024 -2025, as well as the status of the Charity's finances.

Once again, this period was relatively quiet with the priorities that have emerged due to our clients' advancing ages and due to the overarching influence of UK's Statutory provisions for housing and renting, providing the focus for much of our governance work.

In these respects, as we've indicated in previous years, the current priorities for the Charity are:

1. to consolidate our client base – in effect, ensuring that we have organised suitable move-on arrangements for those who are now too old to remain with us, due to increasing physical health needs,

2. to put in place the most cost-effective solutions for our remaining clients, to ensure that they will continue to have their accommodation and critical services available, in the coming years.

In relation to both these priorities, the Charity has, naturally enough, had to focus on the financial requirements for the organisation and for the long-term sustainability of the remaining clients' provision of accommodation and services.

In effect this has entailed an ongoing effort to rationalise our services, staffing and expenditure, to ensure that our client services are appropriately re-configured, to be viable and sustainable, for a planned handover to a Local Authority and Freeholder managed model, in future.

To these ends then, the Charity's efforts in 2024 and 2025 have been and will continue to be aimed at a planned handover of services, during the 2026 – 2027 financial year. However, as we have noted later in this report, in relation to the Charity's strategic approach to a planned handover of services, our priority will continue to be our clients' independence and health and the security of the accommodation and services they need, to maintain both.

At this current time then, we are glad to report that our efforts to address the priorities for this period - for our clients' health and for the security of their accommodation, as well as for the arrangements needed for the future viability of service provision - have, by and large, been successful.

Progress Report for the 2024 -2025 Objectives

1. **The Charity will continue to monitor the rate of inflation and where that rate exceeds or is set to exceed 3% over the coming period, proportionate annual adjustments to our budgets and fees will be considered in our ongoing planning.**

   It is important to note that this approach to the management of inflation has not always been available during the last two decades, with funding uplifts effectively prohibited altogether for several years prior to the end of the Covid pandemic.

   The steep rise in energy costs due to global disruptions towards the end of the pandemic was perhaps the most immediate problem, with wage inflation - due to the cost of living crisis and new recruitment pressures, post-Brexit - being the most worrying long-term trend.

   However, with the allowance of reasonable uplifts in recent years, it is fair to say that the Charity's charges and Local Authority funding levels are now re-aligned, and the budget matching principle that we need for sustainable services, in this respect, will be implemented, as needed and when permitted by government policy from 2025 onwards.

2. **The Charity will continue to monitor our clients, for any elevated general health risks and make formal recommendations accordingly, that is, on the basis of preventing the manifestation of serious outcomes and in particular, in relation to elevated Stroke risks.**

   In relation to the consolidation of our client base, the main challenge during the period, continued to be the limited availability of placements for seniors with complex needs.

   This restriction was again problematic during this period as it has been previously, with the Charity having to, in effect, maintain a four-bed property for a single individual who needed a nursing home placement. In this respect, with benefit funded placements being so hard to arrange, it was only with a concerted and sustained efforts of all the agencies involved that a timely solution was eventually arranged.

However, the successful arrangements made for this client did mean that the Charity was able to bring the lease for an under-occupied property to an end, and thus rationalise our expenditure, in line with our ongoing priorities.

However, due to the ages of our clients, this item will remain as an ongoing fixture in the oversight priorities for these clients, for the foreseeable future.

3. **The Charity will work with the Freeholders of the properties we rent, to facilitate their registration for HMO licences with the LA.**

This item has been one of the most important challenges for the Charity's current objectives and, in particular, for our ongoing plans for a potential handover of services in 2026/27.

From the Charity's point of view, the new property licencing landscape was not particularly daunting as it entails placing far more responsibility on Freeholders than had been the case previously – i.e. where the Charity shouldered that responsibility for Freeholders.

However, in terms of securing the accommodation for our clients, we needed to ensure that we helped our Freeholders through the processes involved, and that they understood all the requirements for certification and compliance that the Charity had, until these reforms, been managing and administrating on their behalf.

Naturally enough, this transition was not without its challenges, but we are glad to report that the Licensing arrangements were successful and that the Freeholders are now fully familiarised with the framework and the routine administration that is required to maintain and, when it is required, to renew them.

Consequently, the Charity's efforts to ensure that we have secured the clients' accommodation for them, into the foreseeable future, have been successful.

We would note, however, that the Charity does still manage most of the elements that are regulated through the Licensing framework and therefore, with a view to a future handover, the Charity will need to monitor the evolution of the compliance requirements of the licensing framework for Freeholders, to ensure that any new or upcoming requirements are factored into the handover strategy for 2026/27.

4. **The Charity will need to monitor the progress of the SEA Act 2023, after the GE, in order to assess the implications, of the Act, for the sector and for our Charity.**

This item has been de-prioritised due to the delays in the progress of .the SEA Act implementation. We would note however that the Act is currently unfunded and that consequently, implementation would appear to be off the agenda for LA's, at present.

5. **The Charity will move to further develop an AI assisted system for community mental health, towards the end of 2024 – 2025 and during 2025.**

In light of our current priorities and objectives, in relation to a potential handover of services in 2026/27, this item has been de-prioritised. However, the Charity will endeavour to ensure that the strategies and digital solutions that we have developed over the last 30 years, are consolidated and prepared for analysis and processing.

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2025

Conclusions

As we have noted in this and previous reports, with the Charity's strategic preparations for planned handover in 2026/27 now well underway, our priorities remain for our clients' health and for the security of their accommodation, as well as, for the arrangements needed for the future viability of their services.

At the end of this period, we continue to operate on a sound financial footing and with the licensing requirements for our Freeholders having been successfully navigated and the rationalisation of expenditure having been achieved, the Charity is therefore well positioned to pursue its objectives for 2025 – 2026 and beyond.

Summary of the Key Objectives for 2025 – 2026:

1. To consolidate our client base – in effect, ensuring that we have organised suitable move-on arrangements for those who are now too old to remain with us, due to increasing physical health needs, and
2. To put in place the most cost-effective solutions for our remaining clients, to ensure that they will continue to have their accommodation and critical services available, in the coming years.
3. The Charity will continue to monitor the rate of inflation and where that rate exceeds or is set to exceed 3% over the coming period, proportionate annual adjustments to our budgets and fees will be considered in our ongoing planning. The budget matching principle that we need for sustainable services, in this respect, will be implemented, as needed and when permitted by government policy, from May 2025 onwards.
4. The Charity will continue to monitor our clients for any elevated general health risks and make formal recommendations accordingly, that is, on the basis of preventing the manifestation of serious outcomes, in relation to elevated Stroke risks. This item will remain as an ongoing fixture in the oversight priorities for our clients, for the foreseeable future.
5. The Charity will endeavour to ensure that the strategies and digital solutions that we have developed over the last 30 years, are consolidated and prepared for analysis, processing and further technological development, between 2025 -2027.

G R Crivello
27th November 2025

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2025

Part 2 Financial Report

Going Concern and Future Outlook

Clients
Following on from last year's report in which we noted that one elderly client with significant needs had been assessed as requiring substantially higher input than we could provide, that client was eventually successfully relocated in February 2025. We are pleased to report that his care input needs are now being properly met in his nursing home setting and he is doing very well.

As a result of this client's departure, the property at 287 Torridon Road was left with one remaining client and was, as anticipated, no longer a viable rental proposition. CCL therefore arranged to relocate the remaining client into a vacant room at 103 Ardgowan Road and terminated the tenancy with the landlords at 287 Torridon Road with effect from 31.03.25 – further details in 'Properties' section.

Tragically, a long-standing client died in March 2025.

As noted before, as long as our remaining clients prefer to continue on in their current accommodation and so long as we can viably continue to meet their needs, we are still committed to providing services for them.

No other changes with clients during the period

Occupation
With the consolidation of properties at the end of March (closure of 287 and relocation of the remaining tenant into a vacancy at another of CCL's properties) the occupation levels were thus:

All bar one of the remaining 10 beds were occupied at the period end.

Properties
As noted last year, once the elderly client had been successfully relocated, our intention was to close down 287 Torridon Road to consolidate operations. The closure of 287 was effected on 31.03.25 and the remaining client at 287 was indeed moved into a vacancy at 103 Ardgowan Road; at the beginning of April 2025 therefore, operations had been consolidated with only one vacancy of the total 10 beds.

Staffing
As noted in last year's report, the Project Manager had an unexpected and prolonged period of sick leave from August to November 2024. During this absence - at short notice and in order to meet the demands of the service without interruption - the Admin Manager, SdS, agreed to step in to cover the majority of the Project Manager's workload. SdS travelled to 'site' minimum once a week, every week, to provide support to the care staff, to meet with clients, to oversee all maintenance issues and also managed the Project Manager's 3rd Party liaisons in her absence.

Subsequent to this unexpected absence, lockable filing cabinets were installed at all shared properties for storage of certain information on an ongoing basis with access for all staff. The client files were ultimately returned to the Project Manager's home office upon her return as there is insufficient space at the properties. However, one of the actions for 2025/26 will be to digitise all relevant *client* information. This will be a considerable task and one that will be started in the next period. SdS to manage this.

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2025

Just before *this latest* period end, the Project Manager sadly suffered a further health setback and was hospitalised. This necessitated the swift implementation of emergency temporary cover for the 2 weeks that she was absent – a combination of the Care Officer plus Curam carers with extra oversight by SdS, as needed.

Furthermore, at the end of March, our long-standing Locum member of staff advised us that she would no longer be providing care input for CCL clients.

With the reduction in the number of clients and the consequent reduction in the number of *physical* sites at which to provide floating support, fewer staff are now needed.

As noted, the Charity is registered with online care agency, Curam Care. The Charity has been able – via this platform - to avail itself of vetted, qualified staff to assist with staff cover. This has worked extremely well and the clients have been very receptive; this has been very reassuring and the charity is confident that it now has the ability to attend to any emergency (or indeed *planned*) staff cover needs.

Income and Expenditure Notes

Income - Rent

128 Fordel Road

Shortly before the period end, the Freeholder of 128 Fordel Road submitted a request for an annual increase to the Basic Rent; this was authorised by Housing Benefit and implemented from 1st April 2025.

287 Torridon Road

As noted above, the Charity terminated the tenancy at 287 Torridon Road on 31.03.25.
There were a few issues with the landlord at the point of closure, however, the landlord accepted our offer of £2,200 in full and final settlement on 14.04.25.

103 Ardgowan Road

As reported previously, the Basic Rent at 103 Ardgowan Road has remained the same since 2018 with no increase; this was a welcome benefit extended to the Charity by the Freeholders upon agreeing to renew the tenancy year on year. However, shortly before the year end, the landlord approached us with a request for an uplift to the Basic Rent from £2,200pm to £2,500pm which represents an increase of approximately 2% per annum across the duration of the tenancy 2018 through to 2025.

This was approved by Housing Benefit and was put in place after the period end on 30th June 2025.

Away from the Basic Rent element, the cost of providing the rent-related *services* will continue to be closely monitored. When necessary, the charity will apply to Housing Benefit for an increase to the *service charge* element in order to maintain full cost recovery.

Income - Care Fees

As per last year's report, the Charity waited to see whether there were to be any further increases to DWP benefits in April 2025 – there were - and made Care Fee/Personal Allowance adjustments accordingly.

It should be noted that the DWP increases mean that, whilst clients each pay a higher weekly Care Fee (to cover the increased cost of staffing), they also receive an increase in their weekly Personal Allowance.

During the period, the DWP started to implement its migration programme from EESA over to Universal Credit. At the time of writing, it would appear that, for those affected clients, this migration to the new benefit has not negatively affected their income; care fee rates remain as they are for this period.

Also to note here is that, in spite of repeated notifications to the DWP that one of our clients had moved on and that CCL wished to terminate the Corporate Appointeeship, several benefit payments continued to be paid to CCL *post*-departure. The LB Lewisham is in the process of instating a Deputyship for this ex-client and, at the time of writing, CCL is still awaiting instructions on where to send the benefit overpayment (£2,836).

Expenditure - Staffing budget

As noted above, there was a 3 month period when the Project Manager was on sick leave and receiving SSP. Admin Manager, SdS, was recompensed for her extra input throughout this period.

With the consolidation of operations towards the end of the period, i.e. a reduction in number of clients and also in the number of *physical* sites at which to provide floating support, the Charity is satisfied that the front-line staffing provisions it has in place, namely one Project Manager, one Care Officer and Curam Care weekend cover (plus access to Curam Care cover in the event of unplanned absences), is sufficient to provide the requisite level of care input for the remaining 9 clients.

Property Maintenance

Expenditure in respect of property maintenance was in line with forecasts and budgets.
Included within the overall Repairs and Renewals figure this year is the sum of £2,200 paid to the landlord of 287 at the end of the tenancy.

Other Expenditure

Cleaning

With the departure of our regular Locum member of staff in March, CCL was obliged to find an alternative cleaner. We successfully engaged the services of a regular cleaner via Housekeep.com. The rates are competitive and the quality of the cleans has been excellent.

Dosette Boxes

Historically, the clients' monthly supplies of medication have always been provided by the pharmacist in pre-prepared dosette boxes. CCL staff collect these from the chemist and then oversee compliance. This medication preparation service by the chemist has always been free of charge.

In November 2024, we were advised that the preparation of dosette boxes by the pharmacist may have to come to an end due to changes in the way medication is to be provided to patients in the borough going forwards. It was mooted that CCL staff be responsible for organising each client's respective medication. Important to note is that most clients are on *multiple* medications each day. It was proposed that all medications would be presented to staff in their original packaging for them to then arrange into individual pill organisers.

Following discussions with the staff, CCL had a meeting with the pharmacist and explained that CCL staff were not only uncomfortable with this responsibility but that CCL is not funded to allocate the staff time required to carry out this particular tasking. The chemist agreed to continue to organise clients' monthly medication into dosette boxes but noted that there would now need to be a modest charge of £20/pp per month for this service; as a result of this arrangement, staff have not had to take on this additional responsibility and CCL has the reassurance that the preparation of monthly medication continues to be overseen by a qualified professional.

N.B. This additional cost was passed onto the clients by way of a £5/week increase to their care fees with effect from July 2025.

Director's Loan

During the previous period, a re-location loan was made to the Director (£4,200) which was originally set to be repaid, with 10% interest (i.e. £4,620), before the current period end (30th April 2025).

However, it should be noted that, in respect of securing the overall long-term sustainability of our client services going forward into 2025/26 and beyond, the Director offered – as he has done previously - to take a significant reduction in his annual wage, at end of this financial period.

Consequently, in recognition of this timely accommodation of the Charity's needs and to ease the immediate impact of this salary reduction on the Director's finances, it has been agreed that this repayment will be deferred until his sale of a probate property – estimated before the end of the 2025-2026 financial year.

Conclusion

Overall, expenditure for the period, was in line with the budget forecast.

The Charity continues to operate a strict and workable ongoing budget and, in terms of any future loss of tenancies, the Charity is well placed to make any necessary budgetary adjustments in order to attend to any further decrease in income. As noted in last year's report, the Charity did consolidate its property portfolio before the end of the current period (2024-2025) and this has indeed further streamlined operations.

The Charity has sufficient reserves to meet any unforeseen/unexpected costs which may arise and the Charity continues to enjoy a positive financial status in terms of being entirely debt free and with a reassuring sum in the bank; at the time of writing: +/- £25k.

S de Stroumillo
Company Secretary
October 2025

Approval

This report was approved by the Board of Director and Trustee on 6th Jan 2026
and signed on its behalf

Ronan O'Shea

R O'Shea
Trustee

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEE OF CARE FOR COMMUNITY LIVING LIMITED

I report on the accounts of the company for the year ended 30th April 2025 which comprise the statement of financial activities, statement of financial position and the related notes.

Responsibilities and basis of report

As the charity trustee of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

It is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act;
2. to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
3. to state whether particular matters have come to my attention.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....

M S Finnis ACA
Opass Billings Wilson & Honey LLP
Reporting Accountants
Numeric House
98 Station Road
Sidcup
Kent DA15 7BY

06-01-2026 Date

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH APRIL 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME					
Income from Charitable Activities	2 (a)	294,077	-	294,077	311,587
Investment income	2 (b)	9	-	9	447
Total Income		294,086	-	294,086	312,034
EXPENDITURE					
Charitable Activities	3	301,013	-	301,013	311,030
Total Expenditure		301,013	-	301,013	311,030
Net Movement in Funds		(6,927)	-	(6,927)	1,004
Total Funds Brought Forward at 1st May 2024		31,616	-	31,616	30,612
Total Funds Carried Forward at 30th April 2025		24,689	-	24,689	31,616

This Statement of Financial Activities includes all gains and losses recognised in the year.

The Notes on Pages 16 to 18 form part of these Accounts.

STATEMENT OF FINANCIAL POSITION AS AT 30TH APRIL 2025

	Note	2025		2024	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	4		1,218		1,051
			1,218		1,051
CURRENT ASSETS					
Debtors	5	13,546		15,102	
Cash at Bank and in Hand		21,038		23,896	
		34,584		38,998	
CURRENT LIABILITIES					
Creditors	6	(11,113)		(8,433)	
NET CURRENT ASSETS			23,471		30,565
TOTAL ASSETS LESS CURRENT LIABILITIES			24,689		31,616
CAPITAL AND RESERVES					
Unrestricted Fund			24,689		31,616
SHAREHOLDERS' FUNDS			24,689		31,616

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

(i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and

(ii) 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 profit or loss for the financial year in accordance with the requirements of section 394 and 395, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

The Financial Statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and with the Statement of Recommended Practice : FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on
and are signed on their behalf by:

G. Crivello
Director

06.01.2026
Dated

Company Number: 03297429

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2025

1. Accounting Policies

1.1 Basis of Preparation

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of fixed asset investments at market value, and in accordance with the Companies Act 2006 and the Statement of Recommended Practice : FRS 102 SORP.

1.2 Incoming Resources

The incoming resources are made up of Housing Benefits, Income Support, Incapacity Benefit and Disability Living Allowance. All income is accounted for when receipts are due.

1.3 Resources Expended

Expenditure is accounted for on an accruals basis.

1.4 Tangible Fixed Assets and Depreciation

Tangible Fixed Assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected life, as follows:

Fixtures, Fittings & Equipment	-	20% Reducing Balance
Computer Equipment	-	25% Straight Line
Improvements to Property	-	20% Reducing Balance

1.5 Debtors

Debtors are initially recorded at fair value and are assessed for impairment at each balance sheet date. If any impairments exist the debtors are remeasured to the present value of the expected future cash inflows.

1.6 Creditors

Creditors are initially recorded at fair value and are then remeasured to the present value of the expected future cash outflows.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2025

2. INCOME	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
(a) Income from Charitable Activities				
Income Support/Incapacity Benefit, Housing Benefit and Disability Living Allowance	294,077	-	294,077	311,587
	294,077	-	294,077	311,587
(b) Investment income				
Loan interest	-		-	420
Bank Interest	9	-	9	27
	9	-	9	447
TOTAL INCOME	294,086	-	294,086	311,614

3. EXPENDITURE		Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
(a) Charitable Activities					
Rent of Properties		109,480	-	109,480	105,533
Staff Salaries		37,971	-	37,971	52,167
Locum Staff Costing		10,269	-	10,269	8,697
Telephone		4,339	-	4,339	4,279
Motor and Travelling Expenses		1,354	-	1,354	715
Light and Heat		9,846	-	9,846	11,800
Professional Indemnity Insurance		3,848	-	3,848	3,890
Rates and Water		3,827	-	3,827	4,264
Cleaning and Gardening		10,434	-	10,434	13,591
Other Costs		9,645	-	9,645	5,303
Property Maintenance		17,734	-	17,734	19,035
Bank Charges		265	-	265	312
Governance Costs	3 (b)	82,001	-	82,001	81,444
		301,013	-	301,013	311,030
TOTAL EXPENDITURE		301,013	-	301,013	311,030
(b) Governance Costs					
Salaries		67,200	-	67,200	70,319
Office Costs		11,617	-	11,617	8,590
Legal and Consultancy Fees		418	-	418	-
Accountancy Charges		2,543	-	2,543	2,376
Depreciation		223	-	223	159
		82,001	-	82,001	81,444

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2025

4. TANGIBLE FIXED ASSETS

	Fixtures, Fittings & Equipment	Total
Cost:		
At 1st May 2024	2,545	**2,545**
Additions	390	**390**
Disposals	-	-
At 30th April 2025	2,935	**2,935**
Depreciation:		
At 1st May 2024	1,494	**1,494**
Eliminated on Disposal	-	-
Charge for Period	223	**223**
At 30th April 2025	1,717	**1,717**
Net Book Value		
At 30th April 2025	1,218	**1,218**
At 30th April 2024	1,051	**1,051**

5. DEBTORS

	2025	2024
Other Debtors	13,546	15,102
	13,546	15,102

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
Taxation and Social Security	762	1,440
Other Creditors	10,351	6,993
	11,113	8,433

7. CALLED UP SHARE CAPITAL

The Company is Limited by Guarantee not having a Share Capital.

8. STAFF COSTS

Particulars of employees:
The average number of employees during the year, was as follows:

	2025 No.	2024 No.
Charitable Staff	2	2
Governance Staff	2	2
	4	4

CARE FOR COMMUNITY LIVING LTD

England & Wales - Charity number 1061551

Accounts

Company Number. 03297429
Charity Number. 1061551

CARE FOR COMMUNITY LIVING LIMITED
(A Company Limited by Guarantee)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2024

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

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LEGAL AND ADMINISTRATIVE INFORMATION

MEMBERS OF BOARD OF MANAGEMENT

G Crivello	Director / Chief Executive Officer
S De Stroumillo	Secretary
R O'Shea	Trustee

SECRETARY AND REGISTERED OFFICE

S De Stroumillo
C/o Ccl Ltd Admin Office
83 South Street
Lewes
East Sussex BN7 2BU

INDEPENDENT EXAMINER

M S Finnis ACA, ACCA
Opass Billings Wilson & Honey LLP
Numeric House
98 Station Road
Sidcup
KENT DA15 7BY

BANKERS

Barclays Bank Plc
1 Churchill Place
London
E14 5HP

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2024

The Trustee and the Director of the Charity present their annual report and the audited financial statements for the year ended 30th April 2024. The Trustee and Director have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity.

Director and Trustee

The Director and Trustee of the Company are named on page 1. The Charity has the power to appoint additional trustees and directors as it considers fit to do so.

Objects of the Charity, Principal Activities and Organisation of our Work

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

The Charity's objective is to provide for the relief of persons with diagnosed mental health conditions by the provision and maintenance of specialist accommodation for such persons to assist in their rehabilitation and to help them to achieve and maintain greater independence.

The project offers a secure, stable and non-intrusive domestic environment for our clients, whilst at the same time providing the professional assistance, support and encouragement that is needed to help them to maintain the levels of functional independence that they have acquired, either through the charity's programme for independence or through another planned long-term pathway.

The Charity is organised so that the Trustee & Director meet regularly to manage its affairs. The Director & Secretary, both manage the day-to-day administration of the Charity and there are currently 2 front-line staff and one regular Locum member of staff.

Risk Management

The Administrators, on behalf of the Trustee, actively review major risks which the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with annual reviews of developments within the sector and of wider economic variables, together with the flexibility to controls budgets in real-time – in response to any conditional variables – has provided and will continue to provide, sufficient resources to meet the charity's strategic and operational requirements, in the event of adverse conditions. In addition to reviewing the macro-economics of the sector on a regular basis the Trustee and the Administrators review relevant statutory, operational, financial and personal risks on an ongoing basis and confirm that they have established systems and strategies to identify and manage significant risks, (including access to and guidance from our solicitors, of many years, who are specialists in the sector).

Public Benefit - The Key Areas for the Delivery of Public Benefit(s)

The Charity's efforts are currently focused on supporting our clients' maintenance of acquired independence and the optimisation of our service delivery, in this respect. Notably, our services have been designed to evolve in response to the changing needs of our clients and therefore, the emphasis of our day to day operations has consequently shifted, over the years, in line with the progress of our long term clients' progress – from crisis management to crisis prevention through to the management and maintenance of improved mental health. In this regard, for our long-term clients, the maintenance of acquired independence and stable mental health, in both personal terms and in terms of public benefit, is every bit as important as their acquisition.

Therefore, whilst the Charity continues to take in admissions and to provide public benefits in relation to the provision of a public service for the local community, the delivery of public benefits should also be read in the context of the significant reduction of the public funding (by Central and Local Government and by the NHS) of the costs of personal health and social services for our clients – that is, for individuals with highly challenging long-term conditions –who formerly had significant cyclical or ongoing crisis management needs (see items 1.i – 1.vi below).

Itemisation of Key Public Benefits:

1. The Reduction of Individual Long-Term Funding Needs (Community and Public Outcomes)

   The achievement and maintenance of long-term independence or semi-independence, for the individual client results in a number of benefits to the local community and the wider national interest including but not limited to: to:

   i. a significant reduction in the long-term funding requirement for each individual;
   ii. a significant reduction in the need for hospital admissions and other primary care services (and all associated costs to the State),
   iii. the effective and safe management of mental health risks in the community
   iv. the reduction of mental health related police and forensic costs
   v. the potential for individuals who were formerly socially excluded, to re integrate with and contribute to their local community.
   vi. the provision of long term / permanent housing solutions for those who would otherwise be homeless, in the MH sector.

2. Contingencies for the Provision / Continuation of Services for individuals who cannot afford the full cost of the treatment programme.

   The charity has been able to continue to provide vulnerable adults suffering with diagnosed mental health conditions with accommodation and mental health services and in so doing, has continued to deliver successful outcomes by assisting our clients to achieve and maintain greater independence.

   Occasionally however, a client may find themselves in difficulties which prevent them from being able to pay for the full cost of their services or accommodation and therefore, in most instances where this is the case, the charity will aim to cover any shortfall by providing emergency or critical funding subsidies for the client, from its reserves.

   CCL therefore aims to ensure that it has the reserves to provide such subsidies and this last period has again seen the charity's development geared towards the consolidation of a positive financial footing from which this element of the charity's work can be operated.

   Emergency / Critical Subsidies for the period are listed in the Financial Section of the report.

3. The Charity continues to undertake research in relation to the establishment of evidence-based approaches to the provision of community based health services and in relation to the identification and resolution of the systemic issues pertaining to the statutory and regulatory provisions governing the delivery and funding of services, for local or national government.

   In line with the charity's routine assessments of Public Benefits, the charity is conducting an ongoing survey of the results of its 3 Stage 'model system', to-date. It is intended that this survey will provide an overview of the charity's work over the last 25 years and the relevant statutory, regulatory and funding conditions, during that time, in order to identify the components and interactions, that directly or indirectly influence successful long-term outcomes.

In this respect, we would note that all of our current clients who completed our 1st Stage Programme, have gone on to sustain at least 13 years of semi-independent (low input) or independent living – with around half nearing two decades.

However, we believe it is also important to provide informed feedback from the front line, in terms of the broader societal impacts of changing Mental Health policies, funding and practices.

In this respect, the charity endeavours to provide the benefit of its experience , over the last quarter of a century, to identify and highlight both the successful tranches of national policies and those that have in the past proved to have negative societal (ie public benefit) outcomes. Consequently, the charity conducts an ongoing review of the statutory landscape and the prevailing policies for the Mental Health Sector, in terms of the public's interests in this area of public spending. (See Annual Report for relevant updates).

Safeguarding and Promoting the Welfare of Vulnerable Groups

Since 2011, the Charity's clients would be categorised (in funding terms) as living independently or semi-independently. In plain terms, this means that our clients would be regarded, in principle, as needing fewer professional inputs and as being far less vulnerable than would have been the case, at the start of their care/support plan. However, for so long as our clients require any professional inputs, in respect of their mental health needs, the Charity will continue to regard its clients as a vulnerable group and will continue to apply its policies, procedures and approaches to safeguard our clients' welfare, to protect them from maltreatment and to prevent the impairment of their health and development. At the same time, the Charity has the policies and procedures in place to ensure that its work also takes into account and protects the safety of the general public.

GDPR & Personal Information Policies.

The Charity has specific policies and procedures in place to ensure that it complies with the relevant statutory provisions relating to the handling of personal data. In this respect the Charity is fully compliant with Data Protection and GDPR legislation.

Independent Examiner

A resolution proposing Opass Billings Wilson & Honey LLP be re-appointed as Independent Examiners of the Charity will be put to the Annual General Meeting.

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2024

Trustees' meeting held remotely on 12th December 2024 to agree and sign off Charity Commission Annual Return.

TRUSTEE and DIRECTOR'S ANNUAL REPORT - 1st May 2023 - 30th April 2024

Contents:

- Part 1 – Director's Report
- Part 2 – Company Secretary's Financial Report

Part 1. Director's Report Summary of the Key Objectives for 2023 – 2024:

At the Annual Review (remote meeting) on the 8th December 2023 the Trustee and Administrators reviewed and formalised the following Key Objections for 2023-2024 (in addition to the objectives noted in the Financial Report):

1. the charity will continue to monitor the rate of inflation and where that rate exceeds or is set to exceed 3% over the period, proportionate annual adjustments to our budgets and fees will be considered in our ongoing planning.
2. the charity will continue to survey the service requirements of our clients on a case by case basis between 2023 and 2025 to ensure that our inputs and planning, are geared to the individual and the foreseeable needs of our clients, specifically, in relation to their ages.
3. pending further updates on the developments that are needed to re-establish the comprehensive and diverse community based solutions to homelessness, such as those that have been enacted in the past and a road map for tackling the current unaffordability of rental accommodation, the charity will keep the potential to expand under consideration
4. the Director will evaluate the potential and practicality of using new AI tools for surveying our historical services and datasets.

Introduction.

Following on from the disruptions of the Pandemic and despite the enduring Cost of Living crisis affecting the sector, the 2023 – 2024 period was, relatively speaking, somewhat quieter and more routine than the previous years.

This was in part due to the efforts of the Director who ensured that we were adequately funded to meet the inflationary pressures that might otherwise have posed significant operational - and hence strategic – challenges, for the Charity (see previous report from '22 – '23). However, we were once again indebted to the front line Support Team who, as always, went over and above the call of duty to ensure the wellbeing of our clients. Consequently, the Director has tried to ensure that the wages for our front line Team, continue to keep pace with inflation.

Similarly, it was just as important to ensure that our clients were able to cope with the rising costs of living and the adjustments made in the previous period. In this regard, the objective was achieved, with most of our clients managing to put aside some savings, during the year, as they had before the inflationary spike in the previous period.

Consequently, whilst our day-to-day support work continues to be intense - by its nature and due to an ageing client base - this period was relatively quiet with somewhat less to report than in the preceding years.

However, it should be noted that there were two important Statutory changes in the period before the General Election, that would be important in the following period ('24 – '25) and we have therefore noted these, in this report.

The following report, therefore, sets out the progress with the objectives that were set for 2023 -2024 as well as the status of the Charity's finances.

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2024

Progress Report for the 2023 -2024 Objectives

1. The charity will continue to monitor the rate of inflation and where that rate exceeds or is set to exceed 3% over the period, proportionate annual adjustments to our budgets and fees will be considered in our ongoing planning.

   As noted in the introduction, the funding adjustments made in the previous period, have ensured that the Charity and its Clients have been able to cope with the ongoing Cost of Living crisis.

   However, this item will remain active for the time being, as there are still lingering inflationary pressures to contend with, both for Staff pay and for Utilities. Consequently, the charity will continue to monitor the rate of inflation and where that rate exceeds or is set to exceed 3% over the coming period, proportionate annual adjustments to our budgets and fees will be considered in our ongoing planning.

2. The charity will continue to survey the service requirements of our clients on a case by case basis between 2023 and 2025 to ensure that our inputs and planning are geared to the individual and the foreseeable needs of our clients, specifically, in relation to their ages

   The Charity has monitored this objective throughout the period and has liaised with the Local Authority and Primary Care Trust, to ensure that these third party agencies are content that each of our clients is able to maintain their current level of independence, with the inputs that the Charity is able to provide.

   In this respect, it is increasingly the case that our clients' physical health needs are to the fore and this means there is an extra dimension to the maintenance of good mental health. Therefore, whilst most of our clients are coping well with their advancing years, and are maintaining stable mental health – albeit with the significant inputs we provide – it remains the case that their general physical health requires particular attention, not least due to many years of taking 1st and 2nd generation anti -psychotics, which come with elevated risks for certain serious vascular and neurological conditions.

   This risk factor is being managed by the Charity and the NHS, as far as it can be, however, it is important to note that for those who have not yet reached retirement / state pension age, it is increasingly difficult to secure a pre-emptive or preventative move to an intensive 24/7 nursing home setting, even where that would avert the emergence of life altering outcomes, such as, for those with an elevated Stroke risk.

   In practice, even where a Stroke risk is identified and preventative care is recommended, the shortage of accommodation and pressures on local funding mean that it is now more likely that individuals will only be considered as eligible for additional services, once the risk has manifested, which is far from ideal on many levels. This indeed was our experience with one of our clients during this period.

   Nonetheless, since we must operate our duty of care in every instance the Charity will continue to monitor our clients for any elevated general health risks and make formal recommendations accordingly, that is, on the basis of preventing the manifestation of serious outcomes and in particular, in relation to elevated Stroke risks

3. Pending further updates on the developments that are needed to re-establish the comprehensive and diverse community-based solutions to homelessness, such as those that have been enacted in the past and a road map for tackling the current unaffordability of rental accommodation, the charity will keep the potential to expand under consideration.

   As noted in the introduction, the tail end of the last Government's agenda, included some important legislation that will affect our sector for many years to come. Two related Statutory changes, in particular, were important.

   The first, was the introduction of a new HMO licensing requirement for any rented accommodation that comprised two or more households - the previous threshold being up to five individuals sharing the same accommodation.

This change is due to come into effect, in LB Lewisham, during the next period and therefore, the Charity will work with the freeholders of the properties we rent, to facilitate their registration for HMO licences, with the LA.

The second piece of legislation that will be introduced during the next period, is the SEA Act 2023 (Support Exempted Accommodation). However, whilst this act was passed in the autumn of 2023, there is a considerable amount of work that will need to be undertaken during the next Parliament, to flesh out the provisions that will be put in place and in relation to the impact assessments from the relevant Departments. Therefore, the Charity will need to monitor the progress of the SEA Act 2023, after the GE, in order to assess the implications for the sector and for our Charity.

However, it is worth noting here that the rationale of the SEA Act 2023 does appear to be based on a misapprehension. The claim that some providers are charging up to £700 pw for rentals and services was front and centre in the reading of the Bill and its passage through Parliament. This was given as evidence of a sector that was out of control and even of organised crime being involved.

It is, therefore, worth noting here for the Charity Commission, that these levels of charges / funding, are exactly what one would expect if the SP/HB funding levels for 2004 – 2011 were adjusted in line with inflation, in 2024. Therefore, it does appear that the Government that cut service funding since 2011, and now has a problem funding a decreasing number of services, is looking to demonise the sector, as a whole, rather than accept that the loss of the multiplier effects generated by preventative community services – e.g. for CPA work, Hospital Admissions and Policing – has directly led to this crisis point. To be clear, this was something that our Charity warned about ever since the cuts and changes that were introduced in 2011.

Furthermore, it does seem to be somewhat naïve to be complaining about the rising cost of rental accommodation in the Support Sector, when the average costs of property rental in the UK have spiralled due to a Government backed 'Gold Rush' in the buy-to-let sector that has, clearly, negatively affected our society, as a whole.

Consequently, we would like to take this opportunity to ask the Charity Commission to set out its plans to address this impugning of the reputation of the UK's Charities.

As things stand, the sector does not look particularly inviting as far as new services are concerned and for those that have devoted their careers to community mental health, the question now is: just how much longer they can sustain services, to their own standards, in the face of headwinds that are the result of a far wider mismanagement of the national budget. That to be sure is the main concern for our Charity, going into the next period.

4. The Director will evaluate the potential and practicality of using new AI tools for surveying our historical services and datasets.

The CEO (GRC) has been working on this item throughout the period and, as well as identifying the key requirements for Data Protection, has identified a significant portion of the Charity's past work that could be used to inform the design of new systems that would greatly enhance the organisation of community health work, for both Adult Mental Health Clients and the SEND sector.

The Charity will therefore move to develop AI assisted systems for community mental health, towards the end of 2024 – 2025 and during 2025.

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2024

Conclusions

As at the end of this period, we continue to operate on a sound financial footing and our service provisions ensure that our assessments of clients' needs keep track of the evolution of those needs as they approach old age.

The introduction and implementation of new legislation during 2024 will, however, be significant and the Charity will have to monitor the practical implications of these changes, in order to assess and ensure our ongoing viability.

Summary of the Key Objectives for 2024 – 2025:

1. the charity will continue to monitor the rate of inflation and where that rate exceeds or is set to exceed 3% over the coming period, proportionate annual adjustments to our budgets and fees will be considered in our ongoing planning.
2. the Charity will continue to monitor our clients, for any elevated general health risks and make formal recommendations accordingly, that is, on the basis of preventing the manifestation of serious outcomes and in particular, in relation to elevated Stroke risks.
3. the Charity will work with the freeholders of the properties we rent, to facilitate their registration for HMO licences, with the LA.
4. the Charity will need to monitor the progress of the SEA Act 2023, after the GE, in order to assess the implications, of the Act, for the sector and for our Charity.
5. The Charity will move to further develop an AI assisted system for community mental health, towards the end of 2024 – 2025 and during 2025.

GR Crivello
December 2024

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2024

Part 2 Financial Report

Going Concern and Future Outlook

Clients

As noted in last year's report, a couple of the charity's ageing clients continue to require greater levels of care input than was the case when their existing service provision was commissioned. As previously reported, onward relocation is problematic, due to both funding restrictions and a lack of suitable types of move-on accommodation, meaning that access to alternative accommodation that might be genuinely advantageous is currently not possible.

Consequently, as long as these clients prefer to continue on in their current accommodation and so long as we can viably continue to meet their needs, we are still committed to providing services for them. In this respect – i.e. the viability of providing services for our older clients - we would note that CCL is now subsidising the cost of 3rd party care input (the provision of personal care) for one of these clients and that the ability to provide this kind of subsidy, is predicated on the charity operating on a sound financial footing. To that end, the funding and budgeting reviews carried out during this period, were critical for the charity's efforts, and will be going forward, to ensure that individuals who are not quite at the stage where they need specialist elderly care, do not slip through any gaps, in terms of services and accommodation, as their needs increase.

The needs of one elderly client, in particular, continued to increase across the period; his needs are now at a level that the charity has assessed as 'unsustainable', even with 3rd party input. Following a couple of falls (and two hospital admissions), which resulted in a significant reduction in mobility, the individual is able to do even less for himself in terms of personal care and meal preparation than before and is not considered to be safe in an unsupervised setting.

The 3rd party care he has received from external agencies (as arranged by Social Services/the hospital discharge team) has been somewhat inconsistent and, in truth, inadequate to meet his needs.

The charity has been in dialogue with Social Services for several months in order to try to secure an assessment with a view to relocating him to a more suitable, higher support input setting. Whilst we acknowledge the constraints that Social Services are faced with, the sporadic interaction with them has at times, been very frustrating. That said, at the time of writing, it would appear that there is now finally some movement, and it is hoped that alternative nursing home accommodation will be found before the end of December 2024.

One other long-standing client, tragically suffered a stroke in January 2024 and, as a result, he was discharged straight from hospital into a care home where his significantly increased needs could be properly met. It is worth noting that since he was on an elevated Stroke watch list, our staff were, very fortunately, present when the Stroke occurred and this meant that the emergency response, was in this case very swiftly implemented. Given the importance of a quick reaction to a Stroke, the Support Team's actions in this case were critical and potentially, lifesaving. Our Staff continue to visit him from time to time and, albeit that he is sadly now non-verbal, he is always very happy to see them.

No other changes with clients during the period.

Occupation

All beds, bar three, were occupied, throughout much of the accounting period – 2 beds were long-term vacant (287 Torridon Road) and then with the departure (103 Ardgowan Road) in March 2024, there were 3 vacancies at the period end.

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2024

Properties

As per last year's report, the landlord of the downstairs independent flat at 87b Fordel Road contacted the charity to advise that she was intending to sell the property with 'a sitting tenant'. The charity reminded the landlord of the strict planning conditions (2007) which remain in place and still apply to the properties at both 87a and 87b Fordel Road.

The sale did indeed go through and there is now a new landlord at that address, as of February 2024. The new owner is fully appraised of the conditions which apply to the property and accepts that CCL's client will remain as the tenant. The continued use of the property exclusively by the charity is, as far as we understand it, immutable and the charity's priority is to continue to protect the interests of our tenant, who has lived in the property continuously since 2007. We are pleased to report that we have had positive interactions with the new landlord who has been very responsive and helpful in attending to any matters pertaining to the property.

When the elderly client, referenced above, is successfully relocated, it is anticipated that the one remaining tenant in that property will be relocated to another of CCL's properties where there is a vacancy (created by the departure of a client in March 2024). The charity then intends to close down the property at 287 Torridon Road which would consolidate operations with 2 fully occupied 4 bedroom houses (at 128 Fordel Road and 103 Ardgowan Road) and the 2 one bedroom individual flats (at 87a and 87b Fordel Road).

Staffing

The charity continued to make use of the Locum Staff member who knows all clients very well and whom they trust.

As per last year's report where we recorded the following:

The staffing structure works well, however, it is acknowledged that it is vulnerable in terms of cover, in the event of sickness. The charity will therefore seek to recruit one more permanent part-time Floating Support Officer in the next period. The charity has been in contact with a previous member of staff to see whether she would be interested in re-joining the team. This individual is currently working for the NHS but has said that she may consider re-joining the team at some point. This is to be followed up again.

We were unable to recruit the ex-member of staff due to her own ongoing commitments however, since the period end and as a result of a long-term sickness absence by the Project Manager, the charity registered with an online care agency, Curam Care. At the time of writing, the charity has been able to avail itself of a further locum staff member, via Curam Care, to assist with staff cover. This has worked extremely well and the clients have been very receptive; this is very reassuring going forwards and the charity is confident that it now has the ability to attend to any emergency (or indeed planned) staff cover needs. Further updates on this in next year's report which will also include the Project Manager's absence and the arrangements which were put in place.

Income and Expenditure Notes

Income - Rent

Shortly before the period end, the freeholder of 128 Fordel Road submitted a request for an annual increase to the Basic Rent and this was authorised by Housing Benefit and implemented from 1st April 2024.

The freeholder of 287 Torridon Road did not submit any further Basic Rent increase requests in the period, with the next permissible annual increase request not possible until August 2024. Given that the property continues to only accommodate 2 clients and with the charity having made clear that they have no intention of increasing the occupancy levels at that address, the freeholder is unlikely to put in for any further increase to the Basic Rent.

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2024

As reported previously, the Basic Rent at 103 Ardgowan Road has remained the same with no increase; this is a welcome benefit extended to the charity by the freeholders upon agreeing to renew the tenancy for a further year.

Away from the Basic Rent element, the cost of providing the rent-related services will continue to be closely monitored. When necessary, the charity will apply to Housing Benefit for an increase to the service charge element in order to maintain full cost recovery.

Income - Care Fees

As per last year's report, the charity waited to see whether there were to be any further increases to DWP benefits in April 2024 – there were - and made Care Fee/Personal Allowance adjustments accordingly.

The increase in Care Fees across the board from 01.04.24 elevated the charity's annual income by some £5,500. It should be noted that the DWP increases mean that, whilst clients each pay a higher weekly Care Fee (to cover the increased cost of staffing), they also receive an increase in their weekly Personal Allowance.

Expenditure - Staffing budget

With one client's hospital admission in January 2024 - and subsequent relocation in March 2024 – and with no replacement tenant, the charity had to implement a reduction to salaries to reflect this latest long-term vacancy.

Clearly, the charity needs to operate within the available staffing budget and adjustments need to be made if there are prolonged vacancies. Not only does the charity's income decrease when there is a vacancy, so too does staff input with one less client to manage.

There was a delay in adjusting the staffing budget following the departure; the wages were not reduced until June 2024 at which point all management level salaries were reduced proportionate to the loss of one client.

Staffing levels remained at the same level as last year.

Property Maintenance

Expenditure in respect of property maintenance was higher than average during the period as a result of mandatory Fire Safety equipment upgrades at all addresses. Note: the charity has incorporated this increased spending into the services element increase to Housing Benefit; that is, it will be recouped via Housing Benefit across a two year period, in line with full cost recovery.

Director's Loan

During the period, a re-location loan was made to the Director (£4,200) which is to be repaid, with 10% interest (i.e. £4,620), before the current period end (30th April 2025).

Overall, expenditure was in line with the budget forecast.

REPORT OF THE DIRECTOR AND TRUSTEE FOR THE YEAR ENDED 30TH APRIL 2024

Conclusion

The charity continues to operate a strict and workable ongoing budget and in terms of any future loss of tenancies, the charity is well placed to make any necessary budgetary adjustments, in order to attend to any further decrease in income. As referenced above, it is envisaged that the charity will have consolidated its property portfolio before the end of the current period (2024-2025) and this will further streamline operations.

The charity has sufficient reserves to meet any unforeseen/unexpected costs which may arise.

The charity continues to enjoy a positive financial status in terms of being entirely debt free and with a reassuring sum in the bank; at the time of writing: circa £25k.

S de Stroumillo
Company Secretary
December 2024

Approval

This report was approved by the Board of Director and Trustee on 15th January 2024.
and signed on its behalf

Ronan O'Shea

R O'Shea
Trustee

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEE OF CARE FOR COMMUNITY LIVING LIMITED

I report on the accounts of the company for the year ended 30th April 2024 which comprise the statement of financial activities, statement of financial position and the related notes.

Responsibilities and basis of report

As the charity trustee of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

It is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act;
2. to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
3. to state whether particular matters have come to my attention.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

M.Finnis

M S Finnis ACA, ACCA
Opass Billings Wilson & Honey LLP
Chartered Certified Accountants
Numeric House
98 Station Road
Sidcup
Kent DA15 7BY

15-01-2025 Date

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30TH APRIL 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME					
Income from Charitable Activities	2 (a)	311,587	-	311,587	289,626
Investment income	2 (b)	447	-	447	24
Total Income		312,034	-	312,034	289,650
EXPENDITURE					
Charitable Activities	3	311,030	-	311,030	301,813
Total Expenditure		311,030	-	311,030	301,813
Net Movement in Funds		1,004	-	1,004	(12,163)
Total Funds Brought Forward at 1st May 2023		30,612	-	30,612	42,775
Total Funds Carried Forward at 30th April 2024		31,616	-	31,616	30,612

This Statement of Financial Activities includes all gains and losses recognised in the year.

The Notes on Pages 16 to 18 form part of these Accounts.

STATEMENT OF FINANCIAL POSITION AS AT 30TH APRIL 2024

	Note	2024		2023	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	4		1,051		501
			1,051		501
CURRENT ASSETS					
Debtors	5	15,102		12,197	
Cash at Bank and in Hand		23,896		35,092	
		38,998		47,289	
CURRENT LIABILITIES					
Creditors	6	(8,433)		(17,178)	
NET CURRENT ASSETS			30,565		30,111
TOTAL ASSETS LESS CURRENT LIABILITIES			31,616		30,612
CAPITAL AND RESERVES					
Unrestricted Fund			31,616		30,612
SHAREHOLDERS' FUNDS			31,616		30,612

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

(i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and

(ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the e of the financial year and of its profit or loss for the financial year in accordance with the requirements of secti 394 and 395, and which otherwise comply with the requirements of the Act relating to financial statements, sc as applicable to the company.

The Financial Statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and with the Statement of Recommended Practice : FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on
and are signed on their behalf by:

G. Crivello
Director

15th January 2025 **Dated**

Company Number: 03297429

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2024

1. Accounting Policies

1.1 Basis of Preparation

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of fixed asset investments at market value, and in accordance with the Companies Act 2006 and the Statement of Recommended Practice : FRS 102 SORP.

1.2 Incoming Resources

The incoming resources are made up of Housing Benefits, Income Support, Incapacity Benefit and Disability Living Allowance. All income is accounted for when receipts are due.

1.3 Resources Expended

Expenditure is accounted for on an accruals basis.

1.4 Tangible Fixed Assets and Depreciation

Tangible Fixed Assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected life, as follows:

Fixtures, Fittings & Equipment	-	20% Reducing Balance
Computer Equipment	-	25% Straight Line
Improvements to Property	-	20% Reducing Balance

1.5 Debtors

Debtors are initially recorded at fair value and are assessed for impairment at each balance sheet date. If any impairments exist the debtors are remeasured to the present value of the expected future cash inflows.

1.6 Creditors

Creditors are initially recorded at fair value and are then remeasured to the present value of the expected future cash outflows.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2024

2. INCOME

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
(a) Income from Charitable Activities				
Income Support/Incapacity Benefit, Housing Benefit and Disability Living Allowance	311,587	-	311,587	289,626
	311,587	-	311,587	289,626
(b) Investment income				
Loan interest	420		420	-
Bank Interest	27	-	27	24
	447	-	447	24
TOTAL INCOME	312,034	-	312,034	289,650

3. EXPENDITURE

		Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
(a) Charitable Activities					
Rent of Properties		105,533	-	105,533	90,360
Staff Salaries		52,167	-	52,167	39,895
Locum Staff Costing		8,697	-	8,697	7,462
Telephone		4,279	-	4,279	4,814
Motor and Travelling Expenses		715	-	715	474
Light and Heat		11,800	-	11,800	10,760
Professional Indemnity Insurance		3,890	-	3,890	3,584
Rates and Water		4,264	-	4,264	4,993
Cleaning and Gardening		13,591	-	13,591	12,691
Office Costs		5,303	-	5,303	4,951
Property Maintenance		19,035	-	19,035	14,609
Bank Charges		312	-	312	-
Governance Costs	3 (b)	81,444	-	81,444	107,220
		311,030	-	311,030	301,813
TOTAL EXPENDITURE		311,030	-	311,030	301,813
(b) Governance Costs					
Salaries		70,319	-	70,319	89,909
Office Costs		8,590	-	8,590	14,810
Legal and Consultancy Fees		-	-	-	-
Accountancy Charges		2,376	-	2,376	2,376
Depreciation		159	-	159	125
		81,444	-	81,444	107,220

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2024

4. TANGIBLE FIXED ASSETS

	Fixtures, Fittings & Equipment	Total
Cost:		
At 1st May 2023	1,836	**1,836**
Additions	709	**709**
Disposals	-	-
At 30th April 2024	2,545	**2,545**
Depreciation:		
At 1st May 2023	1,335	**1,335**
Eliminated on Disposal	-	-
Charge for Period	159	**159**
At 30th April 2024	1,494	**1,494**
Net Book Value		
At 30th April 2024	1,051	**1,051**
At 30th April 2023	501	**501**

5. DEBTORS

	2024	2023
Other Debtors	15,102	12,197
	15,102	12,197

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
Taxation and Social Security	1,440	8,376
Other Creditors	6,993	8,802
	8,433	17,178

7. CALLED UP SHARE CAPITAL

The Company is Limited by Guarantee not having a Share Capital.

8. STAFF COSTS

Particulars of employees:
The average number of employees during the year, was as follows:

	2024 No.	2023 No.
Charitable Staff	2	2
Governance Staff	2	2
	4	4

CARE FOR COMMUNITY LIVING LTD

England & Wales - Charity number 1061551

Accounts

Company Number. 03297429
Charity Number. 1061551

CARE FOR COMMUNITY LIVING LIMITED
(A Company Limited by Guarantee)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2023

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

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LEGAL AND ADMINISTRATIVE INFORMATION

MEMBERS OF BOARD OF MANAGEMENT

G Crivello	Chief Executive Officer
S De Stroumillo	Secretary
R O'Shea	

SECRETARY AND REGISTERED OFFICE

S De Stroumillo
C/o Ccl Ltd Admin Office
83 South Street
Lewes
East Sussex BN7 2BU

INDEPENDENT EXAMINER

M S Finnis ACA, ACCA
Opass Billings Wilson & Honey LLP
Numeric House
98 Station Road
Sidcup
KENT DA15 7BY

BANKERS

Barclays Bank Plc
1 Churchill Place
London
E14 5HP

REPORT OF THE TRUSTEE AND DIRECTORS FOR THE YEAR ENDED 30TH APRIL 2023

The Trustee and the Directors of the Charity present their annual report and the audited financial statements for the year ended 30th April 2023. The Trustee and Directors have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity.

Directors and Trustees

All Directors and Trustees of the Company are named on page 1. The Charity has the power to appoint additional trustees and directors as it considers fit to do so.

Objects of the Charity, Principal Activities and Organisation of our Work

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

The Charity's objective is to provide for the relief of persons with diagnosed mental health conditions by the provision and maintenance of specialist accommodation for such persons to assist in their rehabilitation and to help them to achieve and maintain greater independence.

The project offers a secure, stable and non-intrusive domestic environment for our clients, whilst at the same time providing the professional assistance, support and encouragement that is needed to help them to maintain the levels of functional independence that they have acquired, either through the charity's programme for independence or through another planned long-term pathway.

The Charity is organised so that the Directors meet regularly to manage its affairs. There are 2 full-time directors / administrators who both manage the day-to-day administration of the Charity and there are currently 2 front-line staff and one regular Locum member of staff.

Risk Management

The Administrators, on behalf of the Trustee, actively review major risks which the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with annual reviews of developments within the sector and of wider economic variables, together with the flexibility to controls budgets in real-time – in response to any conditional variables – has provided and will continue to provide, sufficient resources to meet the charity's strategic and operational requirements, in the event of adverse conditions. In addition to reviewing the macro-economics of the sector on a regular basis the Trustee and Administrators the Administrators review relevant statutory, operational, financial and personal risks on an ongoing basis and confirm that they have established systems and strategies to identify and manage significant risks, (including access to and guidance from our solicitors, of many years, who are specialists in the sector).

Public Benefit - The Key Areas for the Delivery of Public Benefit(s)

The Charity's efforts are currently focused on supporting our clients' maintenance of acquired independence and the optimisation of our service delivery, in this respect. Notably, our services have been designed to evolve in response to the changing needs of our clients and therefore, the emphasis of our day to day operations has consequently shifted, over the years, in line with the progress of our long term clients' progress – from crisis management to crisis prevention through to the management and maintenance of improved mental health. In this regard, for our long-term clients, the maintenance of acquired independence and stable mental health, in both personal terms and in terms of public benefit, is every bit as important as their acquisition.

Therefore, whilst the Charity continues to take in admissions and to provide public benefits in relation to the provision of a public service for the local community, the delivery of public benefits should also be read in the context of the significant reduction of the public funding (by Central and Local Government and by the NHS) of the costs of personal health and social services for our clients – that is, for individuals with highly challenging long-term conditions –who formerly had significant cyclical or ongoing crisis management needs (see items 1.i – 1.vi below).

Itemisation of Key Public Benefits:

1. The Reduction of Individual Long-Term Funding Needs (Community and Public Outcomes)

   The achievement and maintenance of long-term independence or semi-independence, for the individual client results in a number of benefits to the local community and the wider national interest including but not limited to:

i. a significant reduction in the long-term funding requirement for each individual;
ii. a significant reduction in the need for hospital admissions and other primary care services (and all associated costs to the State),
iii. the effective and safe management of mental health risks in the community
iv. the reduction of mental health related police and forensic costs
v. the potential for individuals who were formerly socially excluded, to re integrate with and contribute to their local community.
vi. the provision of long term / permanent housing solutions for those who would otherwise be homeless, in the MH sector.

2. Contingencies for *the Provision / Continuation of Services* for individuals who cannot afford the full cost of the treatment programme.

   The charity has been able to continue to provide vulnerable adults suffering with diagnosed mental health conditions with accommodation and mental health services and in so doing, has continued to deliver successful outcomes by assisting our clients to achieve and maintain greater independence.

   Occasionally however, a client may find themselves in difficulties which prevent them from being able to pay for the full cost of their services or accommodation and therefore, in most instances where this is the case, the charity will aim to cover any shortfall by providing emergency or critical funding subsidies for the client, from its reserves.

   CCL therefore aims to ensure that it has the reserves to provide such subsidies and this last period has again seen the charity's development geared towards the consolidation of a positive financial footing from which this element of the charity's work can be operated.

   Emergency / Critical Subsidies for the period are listed in the Financial Section of the report.

3. The Charity continues to undertake research in relation to the establishment of evidence-based approaches to the provision of community based health services and in relation to the identification and resolution of the systemic issues pertaining to the statutory and regulatory provisions governing the delivery and funding of services, for local or national government.

   In line with the charity's routine assessments of Public Benefits, the charity is conducting an ongoing survey of the results of its 3 Stage 'model system', to-date. It is intended that this survey will provide an overview of the charity's work over the last 25 years and the relevant statutory, regulatory and funding conditions, during that time, in order to identify the components and interactions, that directly or indirectly influence successful long-term outcomes.

   In this respect, we would note that all of our current clients who completed our 1st Stage Programme, have gone on to sustain at least 12 years of semi-independent (low input) or independent living – with around half nearing two decades.

   However, we believe it is also important to provide informed feedback from the front line, in terms of the broader societal impacts of changing Mental Health policies, funding and practices.

   In this respect, the charity endeavours to provide the benefit of its experience , over the last quarter of a century, to identify and highlight both the successful tranches of national policies and those that have in the past proved to have negative societal (ie public benefit) outcomes. Consequently, the charity conducts an ongoing review of the statutory landscape and the prevailing policies for the Mental Health Sector, in terms of the public's interests in this area of public spending. (See Annual Report for relevant updates).

Safeguarding and Promoting the Welfare of Vulnerable Groups

Since 2011, the Charity's clients would be categorised (in funding terms) as living independently or semi-independently. In plain terms, this means that our clients would be regarded, in principle, as needing few/er professional inputs and as being far less vulnerable than would have been the case, at the start of their care/support plan. However, for so long as our clients require any professional inputs, in respect of their mental health needs, the Charity will continue to regard its clients as a vulnerable group and will continue to apply its policies, procedures and approaches to safeguard our clients' welfare, to protect them from maltreatment and to prevent the impairment of their health and development. At the same

time, the Charity has the policies and procedures in place to ensure that its work also takes into account and protects the safety of the general public.

GDPR & Personal Information Policies.
The Charity has specific policies and procedures in place to ensure that it complies with the relevant statutory provisions relating to the handling of personal data. In this respect the Charity is fully compliant with Data Protection and GDPR legislation.

Auditors
A resolution proposing Opass Billings Wilson & Honey be re-appointed as Auditors of the Charity will be put to the Annual General Meeting.

Trustee and Directors' meeting held remotely on 8th December 2023 to agree and sign off Charity Commission Annual Return.

TRUSTEE and DIRECTORS' ANNUAL REPORT - 1st May 2022 - 30th April 2023

Contents:

- Part 1 – Director's Report
- Part 2 – Company Secretary's Financial Report

Part 1. Director's Report

Summary of the Key Objectives for 2022 – 2023:

At the Annual Review (remote meeting) on the 08.12.22 the Trustee and Administrators reviewed and formalised the following Key Objectives for 2022 – 2023 (in addition to the objectives noted in the Financial Report):

1. **The Charity will need to address the increase in both Employer's and Employee's NIC's.**
2. **The Charity will carry out a full scale service costing review with a view to increasing our charges where necessary for full cost recovery of our current and expected levels of service provision.**
3. **The Charity will apply where necessary for funding uplifts to meet any increase in our charges, on behalf of our clients.**

Introduction
The receding threat of the Pandemic over the course of the year was, naturally, a welcome relief for both our clients and the charity alike. In this respect, however, whilst the charity's staff and clients were able to navigate through the pandemic without any loss of life, it became increasingly clear that we would need to monitor whether there were any lasting *clinical* implications for our clients, arising from the national measures and the anomalous conditions, during the Pandemic period.

Just as importantly, we came into the period knowing that the wider economic headwinds facing the country as a whole – and in particular, in relation to across the board inflation rates, not seen for decades - would necessarily impact the charity's operations.

Consequently, whilst we were of course eager to 'get back to normal' as the Pandemic ended, it was clear coming into this period that some of the legacies and the day-to-day effects of the Pandemic - as a result of both the national and local measures that were taken to deal with the Pandemic - would require strategic attention for some years to come.

The priorities for this period, then, were identified in anticipation of the economic conditions that could be predicted for the post-pandemic recovery period; that is, we focused equally on the budgetary adjustments that would be required for both our clients and our employees, in the face of rapidly rising costs of living.

In this respect, it's worth noting that our efforts to exercise budgetary restraint in recent years and not to automatically raise our fees annually – in some cases, for over a decade – undoubtedly helped secure the levels of funding increases that we did, when they were needed most for our staff and clients to cope with the increased costs of living, in a post-pandemic economy.

Equally, however, it is important to note, for the record, that when justifiable – i.e. evidenced increases of funding were required, the funding authorities (the DWP and Local Authority) did provide the means for our service to adjust to very challenging conditions.

Consequently, in this year's report – which is primarily focused on the financial component of our strategies and operations - the charity does need to sound a note of gratitude, not just for the receding threat of the pandemic but also for the fact that the availability of the funding levels required to ride out the current cost of living crisis, has ensured that the charity and its clients were able to avoid the financial sting in the Pandemic's tail.

Progress Report for the 2022 -2023 Objectives

- **The Charity will need to address the increase in both Employer's and Employee's NIC's.**

  The Charity will carry out a full scale service costing review with a view to increasing our charges where necessary for full cost recovery of our current and expected levels of service provision.

- **The Charity will apply where necessary for funding uplifts to meet any increase in our charges, on behalf of our clients.**

The charity carried out all of the above actions during this period and, as we have noted in the introduction to this section, was able to secure the funding uplifts for our clients that were needed to meet the rapidly rising costs of living. Further details of these actions are set out in the Financial Section, in part 2 of the report, below.

Additional Strategic Considerations

Budgets and Fees
However, in relation to the charity's medium-term (5yr) strategies, it was clear that the scheduling of the charity's major budgetary reviews will, for the time being, have to reflect the volatility of the national rate of inflation and the trends and forecasts, in that respect, as well as our monitoring of the more routine variables that affect our charitable services, such as the national sectoral policies enacted by the government.

In terms of the charity's financial outlook then, it was agreed that **the charity would continue to monitor the rate of inflation and where that rate exceeds or is set to exceed 3% over the period, proportionate annual adjustments to our budgets and fees, will be considered in our ongoing planning**.

Survey of Clients' Needs and Services (Ongoing)
One of the useful by-products of any budgetary review for our service type is the opportunity to re-evaluate the service provision on a case by case basis and the ability to ensure the relationship between the funding allocations and the service allocations is still rational and direct.

In this respect, it was envisaged during the strategic planning of the exercise that the two surveys - for individual needs and funding allowances - could, to some extent, be run concurrently and that in some cases they could only really be carried out together. In these cases then, it was not just the wider changes in the economy and the rate of inflation that necessitated a review of our budgets but also the need to look at the changing needs of our clients.

As we have noted in previous reports, the nature of our clients' needs has shifted over the years, as much as a result of ageing as of any other clinical development. In this regard, whilst the clinical needs of our clients have changed in some cases and we note one example in the financial section below, the most obvious increase in the needs of our clients has come in the areas of tenancy management and the administrative back up needed for accessing additional targeted mental health inputs, for example, from GPs and the CMHTs.

Therefore, whilst the current budget and funding review has addressed the general increase in costs that have arisen from the inflationary pressures that we have noted above, as well as the increased requirement for housing related and administrative services, it was agreed that the charity **would continue to survey the service requirements of our clients on a case by case basis between 2023 and 2025 to ensure that our inputs and planning are geared to the individual and foreseeable needs of our clients, specifically in relation to their ages.**

In this respect, we believe there is a particular concern over the period in which our client group would naturally transition from adult mental health services to elderly residential care. That concern arises from the possibility that an individual's needs may be greater than can be provided for in their current arrangements but still do not, in practice, rise to the level that would give them access to a significantly greater level of inputs.

Similarly, the point at which a client's needs exceed the levels of service provision available through the available adult services, rather than elderly care services, may come before they are eligible (by age) for those types of residential or nursing care. Consequently, since our clients are ageing and some will quite likely encounter these 'category' problems, the charity is committed to formulating a standardised approach to this issue, to ensure that our clients do not fall through any funding 'gaps' in the years ahead.

Emergency Responses
It was announced during the period that the police would be seeking to end their responses to non-emergency (i.e. life threatening) mental health calls during the latter part of 2023.

Consequently, it was agreed that during 2023 -2024 and 2024 -2025 the charity **would monitor the rollout of this policy to assess any impacts the new policing protocols would have for our client group.**

Survey of the current MH Sector, Service Development Opportunities & Changing National Policies.
Whether or not to expand the service to accommodate new admissions, has been under considerations for some years now. That question was put to one side throughout the Pandemic but, even in its aftermath, where the value of public health spending and preventative approaches have been to the fore, the sectoral outlook for Mental Health services and Social Care, in general, remains unpredictable.

The major efforts to address the social care crisis that were promised before the Pandemic, do not now seem to be a priority for the present government and that implies that the sector will still be facing significant headwinds for the next year or two, at least.

In this respect, we have noted in past reports the direct effects of government policy, in relation to reducing homelessness (1997 – 2012) and the changes that we predicted would lead to increased homelessness (2012 -2023). In these respects, it is important to note that the problems are not simply a result of the public spending on Mental Health services being cut or frozen, but have also been predicated on a massive inflation in the cost of private rental accommodation.

However, given that the need for adult Mental Health services and accommodation has increased dramatically over the last five years and given there is historical evidence that points to the significant economic costs of ignoring these problems, we do anticipate that the Social Care and housing issues will come to the fore again, before the next election in 2024/25.

Therefore, **pending further updates on the developments that are needed, to re-establish the comprehensive and diverse community based solutions to homelessness, such as those that have worked in the past, and a road map for tackling the current unaffordability of rental accommodation, the charity will keep the potential to expand under consideration**.

The Potential to Use AI tools for the Charity's Ongoing Survey of Services, Outcomes and National Policies.
Towards the end of the current period, the release of new open source AI tools to the public and small businesses heralded the arrival of a significant set of new tools which could be useful for the charity and for the Mental Health sector, in particular in the review of natural language data sets.

It was therefore agreed that, in the next annual reporting period**, the Director would evaluate the potential and practicality of using these new AI tools, for surveying our own historical MH services.**

In particular, it is intended that this evaluation will map out the likely statutory and ethical considerations that that will be relevant for the assessment of the practicality of the use of these tools, as well as the potential therapeutic potentials that AI solutions might offer, not just for the amelioration of Adult Mental Health conditions but also in relation to earlier interventions.

Conclusions
At the end of this period, the charity had successfully implemented a number of actions that were intended to ensure that it would continue to operate on a sound financial footing. At the same time, we have tried to ensure that our service provisions are forward looking and have instituted a number of measures to ensure that our assessments of clients' needs keeps track of the evolution of those needs as they approach old age.

Summary of the Key Objectives for 2023 – 2024:
At the Annual Review (remote meeting) on the 8st December 2023 the Trustee and Administrators reviewed and formalised the following Key Objectives for 2023 – 2024 (in addition to the objectives noted in the Financial Report):

1. **the charity will continue to monitor the rate of inflation and where that rate exceeds or is set to exceed 3% over the period, proportionate annual adjustments to our budgets and fees will be considered in our ongoing planning**.
2. **the charity will continue to survey the service requirements of our clients on a case by case basis between 2023 and 2025 to ensure that our inputs and planning are geared to the individual and the foreseeable needs of our clients, specifically, in relation to their ages.**
3. **pending further updates on the developments that are needed to re-establish the comprehensive and diverse community based solutions to homelessness, such as those that have been enacted in the past *and* a road map for tackling the current unaffordability of rental accommodation, the charity will keep the potential to expand under consideration**
4. **the Director will evaluate the potential and practicality of using new AI tools for surveying our historical services and datasets.**

GR Crivello
December 2023

Part 2 Financial Report

Going Concern and Future Outlook

Clients
As noted in last year's report, one or two of the charity's ageing clients continue to require greater levels of care input than was the case when their existing service provision was commissioned. As previously reported, onward relocation is problematic, due to both funding restrictions and a lack of suitable types of move-on accommodation, meaning that access to alternative accommodation that might be genuinely advantageous is currently not possible.

Consequently, as long as these clients prefer to continue on in their current accommodation and so long as we can viably continue to meet their needs, we are still committed to providing services for them. In this respect – i.e. the viability of providing services for our older clients - we would note that CCL is now subsidising the cost of 3rd party care input (the provision of personal care) for one of these clients and that the ability to provide this kind of subsidy, is predicated on the charity operating on a sound financial footing. To that end, the funding and budgeting reviews carried out during this period, were critical for the charity's efforts, going forward, to ensure that individuals who are not quite at the stage where they need specialist elderly care, do not slip through any gaps, in terms of services and accommodation, as their needs increase.

Occupation
All beds, bar two, were occupied, throughout the accounting period - there were still 2 vacancies at the period end.

Properties
Maintenance costs have been reasonable across all properties during the period and include the complete internal redecoration of the upstairs flat at 87a Fordel Road.

In October 2022, the landlord of the downstairs flat at 87b Fordel Road contacted the charity to advise that she is intending to sell the property with 'a sitting tenant'. The charity reminded the landlord of the strict planning conditions (2007) which remain in place and still apply to the properties at 87a and 87b Fordel Road.

At the time of writing, it would appear that a sale *is* progressing. We have been assured by the estate agent that the prospective new owner is appraised of the conditions which apply to the property and accepts that CCL's client will remain as the tenant. The continued use of the property exclusively by the charity is, as far as we understand it, immutable and the charity's priority is to protect the interests of our tenant, who has lived in the property continuously since 2007.

Should legal advice be required, we will, of course, liaise with our solicitors, Devonshires. **An update on this situation will be provided in next year's report.**

Staffing
The charity continued to make use of the Locum Staff member who knows all clients very well and whom they trust.

The staffing structure works well, however, it is acknowledged that it is vulnerable in terms of cover, in the event of sickness. **The charity will therefore seek to recruit one more permanent part-time Floating Support Officer in the next period.** The charity has been in contact with a previous member of staff to see whether she would be interested in re-joining the team. This individual is currently working for the NHS but has said that she may consider re-joining the team at some point. **This is to be followed up again.**

Income and Expenditure Notes

Income
Towards the end of the previous reporting period, it became increasingly clear that the Cost of Living crisis could have a potentially serious impact on running costs, specifically with regard to energy costs across the properties. In this respect then, and since we have kept our charges at the same level since 2011**, it was agreed that the Charity would conduct a full review of rent and care fee charges in 2022/2023 to reflect the increases in the cost of service provision.**

In accordance with the previous report's stated objectives, a full review of rent and service charges was undertaken in the first quarter. The *service charges* element of the rent was uplifted to reflect the increased cost of service provision and to ensure full cost recovery. The uplifts in rent - specifically the service charges element - were approved and implemented in the first quarter.

The *basic rent* element was subsequently reviewed in the last quarter. The review of this element coincided with the freeholders (at 128 Fordel Road, 87a and 87b Road and 287 Torridon Road) increasing the basic rent for their respective properties.

The uplifts in basic rent for 128 Fordel Road and 87a and 87b Fordel Road were implemented on 01.04.23 towards the period end. (The uplift for 287 Torridon Road was implemented on 01.08.23, *after* the period end). The basic rent at 103 Ardgowan Road has remained the same with no increase; this was a welcome benefit extended to the charity by the freeholders upon agreeing to renew the tenancy for a further year.

The charity does not anticipate that the landlords will request a further *basic rent* increase in 2024, however, the cost of providing the rent-related *services* will be closely monitored. If necessary, the charity will apply to Housing Benefit for an increase to the *service charge* element in order to maintain full cost recovery.

Care Fee reviews:
Again, per the previous report's stated objectives, the Care Fee element of CCL's charges was also reviewed. Note: Care Fees had not increased for several years. This particular review could not be undertaken in full until the Government's decision to implement the long-awaited increases to DWP benefits, due to take effect in April 2023, had been formally confirmed.

CCL increased Care Fees across the board from 01.04.23. It should be noted that the DWP increases mean that, whilst clients each pay a higher weekly Care Fee (to cover the increased cost of staffing), they also receive an increase in their weekly Personal Allowance.

The charity will wait to see whether there are any further increases to DWP benefits in April 2024 and will make Care Fee/Personal Allowance adjustments as necessary.

Expenditure

The Impact of the Energy Crisis
As forecast, energy costs increased in the period. However, Octopus, the charity's energy supplier, applied all relevant Energy Support Scheme credits to our energy accounts throughout the period and these credits, in conjunction with the relevant adjustments to our charges, meant that the increase in expenditure of +/- £3,000 on Heat and Light - against the previous year's - was managed without impacting on our clients' other services or their personal weekly allowance.

At the time of writing, Octopus has confirmed the following:

- Ofgem have announced the new energy price cap from October 1. Once again, Octopus will set its prices *below* the cap

- Octopus standing charges are already the cheapest of any large supplier. We will not raise them in October, and unit rates will be cut
- Our new unit rates from October 1 are reducing by 8% on average

This is clearly a more positive picture than had been expected going forwards, however, the charity will continue to monitor the situation.

Staffing
It was agreed that, in view of the successful Care Fee uplift and taking into account that there have been no staff salary increases for several years, the charity would award front line staff a 15% salary increase, effective from 01.04.23.

Similarly, the Director's salary, which had remained at a 'retainer' level for some years, was retrospectively brought into line with the Company Secretary's salary (no increase to Company Secretary's salary during this round of increases). In addition, it was agreed that the Director and the Company Secretary would each be awarded a net bonus of £5,000 (paid before the period end).

Staffing levels remained at the same level as last year.

Other than the changes to salaries, expenditure was, overall, in line with the budget forecast.

Conclusion
The charity has, again, demonstrated resilience in the face of ongoing adverse conditions and, in that respect, we would like to acknowledge all the hard work and dedication of staff.

The charity continues to operate a strict and workable ongoing budget and in terms of any future loss of tenancies, the charity is well placed to make any necessary budgetary adjustments immediately, in order to attend to any further decrease in income. The charity also has sufficient reserves to meet any unforeseen/unexpected costs which may arise, including fluctuating energy costs.

The charity continues to enjoy a positive financial status in terms of being entirely debt free and with a not inconsiderable sum in the bank; at the time of writing: +/- £35k. The charity is therefore well placed to ride out the ongoing difficulties caused by the wider cost of living crisis and looks forward to the fresh efforts to address social care, that have been promised by our Government, as that crisis subsides in the coming years.

S de Stroumillo
October 2023

Approval

This report was approved by the Board of Directors and Trustee on ……**12th December 2023**
and signed on its behalf.

Ronan O'Shea

R O'Shea
Trustee

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEE OF CARE FOR COMMUNITY LIVING LIMITED

I report on the accounts of the company for the year ended 30th April 2023 which comprise the statement of financial activities, statement of financial position and the related notes.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

It is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act;
2. to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
3. to state whether particular matters have come to my attention.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

…… M S Finnis ACA, ACCA
Opass Billings Wilson & Honey LLP
Chartered Certified Accountants
Numeric House
98 Station Road
Sidcup
Kent DA15 7BY

…… Date

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH APRIL 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOME					
Income from Charitable Activities	**2 (a)**	289,626	-	289,626	257,775
Investment income	**2 (b)**	24	-	24	17
Total Income		289,650	-	289,650	257,792
EXPENDITURE					
Charitable Activities	**3**	301,813	-	301,813	271,294
Total Expenditure		301,813	-	301,813	271,294
Net Movement in Funds		(12,163)	-	(12,163)	(13,503)
Total Funds Brought Forward at 1st May 2022		42,775	-	42,775	56,278
Total Funds Carried Forward at 30th April 2023		30,612	-	30,612	42,775

This Statement of Financial Activities includes all gains and losses recognised in the year.

The Notes on Pages 13 to 15 form part of these Accounts.

STATEMENT OF FINANCIAL POSITION AS AT 30TH APRIL 2023

	Note	2023		2022	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	4		501		626
			501		626
CURRENT ASSETS					
Debtors	5	12,197		13,768	
Cash at Bank and in Hand		35,092		37,596	
		47,289		51,364	
CURRENT LIABILITIES					
Creditors	6	(17,178)		(9,215)	
NET CURRENT ASSETS			30,112		42,150
TOTAL ASSETS LESS CURRENT LIABILITIES			30,612		42,775
CAPITAL AND RESERVES					
Unrestricted Fund			30,612		42,775
SHAREHOLDERS' FUNDS			30,612		42,775

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

(i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and

(ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the e of the financial year and of its profit or loss for the financial year in accordance with the requirements of secti 394 and 395, and which otherwise comply with the requirements of the Act relating to financial statements, sc as applicable to the company.

The Financial Statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and with the Statement of Recommended Practice : FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on . and are signed on their behalf by:

G. Crivello
Director

14.12.2023 **Dated**

Company Number: 03297429

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2023

1. Accounting Policies

1.1 Basis of Preparation

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of fixed asset investments at market value, and in accordance with the Companies Act 2006 and the Statement of Recommended Practice : FRS 102 SORP.

1.2 Incoming Resources

The incoming resources are made up of Housing Benefits, Income Support, Incapacity Benefit and Disability Living Allowance. All income is accounted for when receipts are due.

1.3 Resources Expended

Expenditure is accounted for on an accruals basis.

1.4 Tangible Fixed Assets and Depreciation

Tangible Fixed Assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected life, as follows:

Fixtures, Fittings & Equipment	-	20% Reducing Balance
Computer Equipment	-	25% Straight Line
Improvements to Property	-	20% Reducing Balance

1.5 Debtors

Debtors are initially recorded at fair value and are assessed for impairment at each balance sheet date. If any impairments exist the debtors are re-measured to the present value of the expected future cash inflows.

1.6 Creditors

Creditors are initially recorded at fair value and are then re-measured to the present value of the expected future cash outflows.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2023

2. INCOME	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Total Funds 2022
(a) Income from Charitable Activities				
Income Support/Incapacity Benefit, Housing Benefit and Disability Living Allowance	289,626	-	289,626	257,775
	289,626	-	289,626	257,775
(b) Investment income				
Bank Interest	24	-	24	17
	24	-	24	17
TOTAL INCOME	289,650	-	289,650	257,792

3. EXPENDITURE		Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Total Funds 2022
(a) Charitable Activities					
Rent of Properties		90,360	-	90,360	88,800
Staff Salaries		39,895	-	39,895	43,768
Locum Staff Costing		7,462	-	7,462	7,487
Telephone		4,814	-	4,814	5,026
Motor and Travelling Expenses		474	-	474	612
Light and Heat		10,760	-	10,760	7,937
Professional Indemnity Insurance		3,584	-	3,584	3,412
Rates and Water		4,993	-	4,993	3,362
Cleaning and Gardening		12,691	-	12,691	11,571
Office Costs		4,951	-	4,951	4,384
Property Maintenance		14,609	-	14,609	18,152
Governance Costs	**3 (b)**	107,220	-	107,220	76,783
		301,813	-	301,813	271,294
TOTAL EXPENDITURE		301,813	-	301,813	271,294
(b) Governance Costs					
Salaries		89,909	-	89,909	64,871
Office Costs		14,810	-	14,810	8,977
Legal and Consultancy Fees		-	-	-	619
Accountancy Charges		2,376	-	2,376	2,160
Depreciation		125	-	125	156
		107,220	-	107,220	76,783

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2023

4. TANGIBLE FIXED ASSETS

	Fixtures, Fittings & Equipment	Total
Cost:		
At 1st May 2022	1,836	**1,836**
Additions	-	**-**
Disposals	-	**-**
At 30th April 2023	1,836	**1,836**
Depreciation:		
At 1st May 2022	1,210	**1,210**
Eliminated on Disposal	-	**-**
Charge for Period	125	**125**
At 30th April 2023	1,335	**1,335**
Net Book Value		
At 30th April 2023	501	**501**
At 30th April 2022	626	**626**

5. DEBTORS

	2023	2022
Other Debtors	12,197	13,768
	12,197	13,768

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
Taxation and Social Security	8,376	1,418
Other Creditors	8,802	7,797
	17,178	9,215

7. CALLED UP SHARE CAPITAL

The Company is Limited by Guarantee not having a Share Capital.

8. STAFF COSTS

Particulars of employees:
The average number of employees during the year, was as follows:

	2023 No.	2022 No.
Charitable Staff	2	2
Governance Staff	2	2
	4	4

CARE FOR COMMUNITY LIVING LTD

England & Wales - Charity number 1061551

Accounts

Company Number. 03297429
Charity Number. 1061551

CARE FOR COMMUNITY LIVING LIMITED
(A Company Limited by Guarantee)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2022

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

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CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

MEMBERS OF BOARD OF MANAGEMENT

G Grivello	Chief Executive Officer
S De Stroumillo	Secretary
R O'Shea	

SECRETARY AND REGISTERED OFFICE

S De Stroumillo
83 South Street
Lewes
East Sussex BN7 2BU

INDEPENDENT EXAMINER

M S Finnis ACA, ACCA
Opass Billings Wilson & Honey LLP
Numeric House
98 Station Road
Sidcup
KENT DA15 7BY

BANKERS

Barclays Bank Plc
543 Norwood Road
West Norwood
London SE27 9DW

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30TH APRIL 2022

The Trustees, who are also Directors of the Charity for the purposes of the Companies Act, present their annual report and the audited financial statements for the year ended 30th April 2022. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity.

Directors and Trustees

All Directors and Trustees of the Company are named on page 1. The Charity has the power to appoint additional trustees and directors as it considers fit to do so.

Objects of the Charity, Principal Activities and Organisation of our Work

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

The Charity's objective is to provide relief for persons with diagnosed mental health conditions by the provision and maintenance of specialist accommodation for such persons to assist in their rehabilitation and to help them to achieve and maintain greater independence.

The project offers a secure, stable and non-intrusive domestic environment for our clients, whilst at the same time providing the professional assistance, support and encouragement that is needed to help them to maintain the levels of functional independence that they have acquired, either through the charity's programme for independence or through another planned long-term pathway.

The Charity is organised so that the Trustees meet regularly to manage its affairs. There are 2 full-time directors / administrators who both manage the day-to-day administration of the Charity and there are currently 2 front-line staff and one regular Locum member of staff.

Risk Management

The Administrators, on behalf of the Trustees, actively review major risks which the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with annual reviews of developments within the sector and of wider economic variables, together with the flexibility to controls budgets in real-time – in response to any conditional variables – has provided and will continue to provide, sufficient resources to meet the charity's strategic and operational requirements, in the event of adverse conditions. In addition to reviewing the macro-economics of the sector on a regular basis the Trustees and Administrators the Administrators review relevant statutory, operational, financial and personal risks on an ongoing basis and confirm that they have established systems and strategies to identify and manage significant risks, (including access to and guidance from our solicitors, of many years, who are specialists in the sector).

Public Benefit - The Key Areas for the Delivery of Public Benefit(s)

The Charity's efforts are currently focused on supporting our clients' maintenance of acquired independence and the optimisation of our service delivery, in this respect. Notably, our services have been designed to evolve in response to the changing needs of our clients and therefore, the emphasis of our day to day operations has consequently shifted, over the years, in line with the progress of our long term clients' progress – from crisis management to crisis prevention through to the management and maintenance of improved mental health. In this regard, for our long-term clients, the maintenance of acquired independence and stable mental health, in both personal terms and in terms of public benefit, is every bit as important as their acquisition.

Therefore, whilst the Charity continues to take in admissions and to provide public benefits in relation to the provision of a public service for the local community, the delivery of public benefits should also be read in the context of the significant reduction of the public funding (by Central and Local Government and by the NHS) of the costs of personal health and social services for our clients – that is, for individuals with highly challenging long-term conditions –who formerly had significant cyclical or ongoing crisis management needs (see items 1.i – 1.vi below).

Itemisation of Key Public Benefits:

1. The Reduction of Individual Long-Term Funding Needs (Community and Public Outcomes)

   The achievement and maintenance of long term independence for the individual client results in a number of benefits to the local community and the wider national interest including but not limited to:

i. a significant reduction in the long-term funding requirement for each individual completing the programme;
ii. a significant reduction in the need for hospital admissions and other primary care services (and all associated costs to the State), for each individual completing the programme;
iii. the effective and safe management of mental health risks in the community
iv. the reduction of mental health related police and forensic costs
v. the potential for individuals who were formerly socially excluded, to re integrate with and contribute to their local community.
vi. the provision of long term / permanent housing solutions for those who would otherwise be homeless, in the MH sector.

2. Contingencies for *the Provision/ Continuation of Services* for individuals who cannot afford the full cost of the treatment programme.

   The charity has been able to continue to provide vulnerable adults suffering with diagnosed mental health conditions with accommodation and mental health services and in so doing, has continued to deliver successful outcomes by assisting our clients to achieve and maintain greater independence.

   Occasionally however, a client may find themselves in difficulties which prevent them from being able to pay for the full cost of their services or accommodation and therefore, in most instances where this is the case, the charity will aim to cover any shortfall by providing emergency or critical funding subsidies for the client, from its reserves.

   CCL therefore aims to ensure that it has the reserves to provide such subsidies and this last period has again seen the charity's development geared towards the consolidation of a positive financial footing from which this element of the charity's work can be operated.

   Emergency / Critical Subsidies for the period are listed in the Financial section of the report.

3. The Charity continues to undertake research in relation to the establishment of evidence based approaches to the provision of community based health services and in relation to the identification and resolution of the systemic issues pertaining to the statutory and regulatory provisions governing the delivery and funding of services by local or national government. These issues include those areas the charity has highlighted in the past, such as:

   i. professional and public service ethics,
   ii. the statutory protection of Vulnerable Adults, Public Interest Disclosures and Whistle-blowers ;
   iii. the reform of Local Authority Regulation and LGO oversight
   iv. the Statutory Treatment of Public Complaints and Public Interest reports.

In line with the work noted in previous reports, the work of the Charity includes the ongoing review of the statutory landscape and the prevailing policies that affect the sector. The charity has committed to undertake this work in order to provide the benefit of its experience in the sector, to identify any significant systemic issues and to attempt to ensure that known systemic failures do not re-emerge or re-occur, as a result of policy changes. (See Annual Report for relevant updates).

All our clients have sustained at least 10 years of semi-independent (low input) living, while around half are nearing two decades, and therefore in line with the Charity's routine assessments of Public Benefits. It is intended that between 2021 and 2024, the Charity will be conducting its fullest survey to-date of the results of the 3 stage model system over 20 – 25 years.

Safeguarding and Promoting the Welfare of Vulnerable Groups

Since 2011, the Charity's clients would be categorised (in funding terms) as living independently or semi-independently. In plain terms, this means that our clients would be regarded, in principle, as needing few/er professional inputs and as being far less vulnerable than would have been the case, at the start of their care/support plan. However, for so long as our clients require any professional inputs, in respect of their mental health needs, the Charity will continue to regard its clients as a vulnerable group and will continue to apply its policies, procedures and approaches to safeguard our clients' welfare, to protect them from maltreatment and to prevent the impairment of their health and development. At the same time, the Charity has the policies and procedures in place to ensure that its work also takes into account and protects the safety of the general public.

GDPR & Personal Information Policies.

The Charity has specific policies and procedures in place to ensure that it complies with the relevant statutory provisions relating to the handling of personal data. In this respect the Charity is fully compliant with Data Protection and GDPR legislation.

Auditors

A resolution proposing Opass Billings Wilson & Honey be re-appointed as Auditors of the Charity will be put to the Annual General Meeting.

Trustees' meeting held remotely (due to illness of one of the Directors) on 8th December 2022 to agree and sign off Charity Commission Annual Return.

TRUSTEES' ANNUAL REPORT - 1st May 2021 - 30th April 2022

Contents:

- Part 1 – Director's Report
- Part 2 – Company Secretary's Financial Report

Part 1. Director's Report
Summary of the Key Objectives for 2021 – 2022:

At the Annual Review (remote meeting) on the 03.12.21, the Trustees and Administrators reviewed and formalised the following Key Objectives for 2021 – 2022 (in addition to the objectives noted in the Financial Report):

1. **The charity will continue to monitor the Government's attitudes to social health care in 2021-22 and will necessarily await some substantive plan to address and avert the increasingly apparent failures of the social care system.**
2. **In 2022, the Charity will survey and set out the scope of its upcoming 20-25 year service assessment, with a view to presenting the collated outcomes and results of our service model in relation to public expenditure, public benefit and client outcomes. (Postponed from 2020-2021)**
3. **In relation to the Covid-19 pandemic it was agreed that, throughout 2021 - 2022, the Charity would**
   a. **continue to make the necessary funds available to ensure our clients and staff have the necessary equipment and support to ensure they can cope adequately with the disruption of the pandemic**
   b. **continue to implement the current measures needed to safeguard clients and staff alike during the pandemic and ensure we take a flexible approach to client needs and our service provision in the face of extremely challenging circumstances and in light of restricted access to routine GP/ Specialist cover.**
4. **The charity will consider the recruitment of one more permanent part-time Floating Support Officer in the next period.**

Introduction

Along with the rest of the UK's Health and Care Sector, the Charity's operations and planning were still dominated by the ongoing pandemic throughout this reporting period. In this respect, the Charity's focus had necessarily shifted at the start of the Covid emergency, from its routine inputs to a far more protective mode and during this reporting period, continued to concentrate its efforts on the various elements of risk management that were required to protect and care for its clients during a pandemic.

As we noted in the previous period however, that shift in emphasis was complicated by the realities of the lockdowns that occurred during the pandemic and, as in the previous year, the provision of some services had to be adjusted to provide levels of support and care, particularly for physical health needs (as opposed to Mental Health needs) that the Charity is not normally expected to manage or provide.

Necessarily then, this period once again included elements of emergency service provision that continued for the duration of the pandemic and which had to be prioritised in response to a national health emergency.

Fortunately, these adjustments had the desired effects and as the country emerged from under the worst of the pandemic, at the end of this period, the Charity had thankfully not lost any of our clients to Covid. However, it is important to note, once again, that the measures taken nationally, such as lockdown, did have a particularly hard impact on those individuals with pre-existing Mental Health needs and the interruption to their normal care and support planning was considerable.

Similarly, as we noted in the previous year's report, the Charity's own planning (for example, in terms of client move-on and client admissions) has remained on hold for the duration of the pandemic, not least because the other NHS and local agencies we work with, have not been accessible.

Consequently, some of the Charity's ongoing planning – as noted in past reports – has had to be set aside and therefore this year's report is, once again, primarily focused on the provisions and outcomes related to the ongoing pandemic.

Thankfully, at the time of writing, as the pandemic was brought under control, we do seem to have seen a return to more normal conditions since the period's end.

Outcomes for the key objectives for 2021/2022:

1. **The charity will continue to monitor the Government's attitudes to social health care in 2021-22 and will necessarily await some substantive plan to address and avert the increasingly apparent failures of the social care system.**

After several years, in which a burgeoning Social Care crisis had been increasingly acknowledged, it was heartening to see that some movement on the political steps to addressing the shortfalls in services and the funding regime across the sector were under consideration. However, the main focus on Social Care was clearly, in the current Parliament, on residential care costs for the elderly rather than a wider consideration of the provision of adult services, in general.

In these respects, it is fair to say that our own client group is less affected by service or housing costs than older age groups but it is still the case that with around 60% of welfare spent on the over 65's, budgetary pressures that have been created by the cost of elderly care, necessarily have a knock-on effect for the funding and hence provision of comprehensive and crucially, preventative services for other adults.

It was then significant that the government committed to a new Social Care levy during the period that would commence immediately through rises in in employer's and employee's National Insurance contributions. Thereafter, it was signalled that the levy would be addressed through an additional unspecified taxation and spending category and the specifics of the application of new levels of funding for Social Care would be detailed between 2023 and 2025.

The Charity, naturally, broadly welcomes these signalled changes but whilst we must await clarification of any specific future benefits for the Adult Social Care sector as a whole it will be necessary for our Charity to make significant adjustments in the immediate term, in order to cope with the increased costs that are coming with the new Social Care Levy. **During the upcoming period therefore, the Charity will need to address the increase in both Employer's and Employee's NIC's.**

2. **In 2022, the Charity will survey and set out the scope of its upcoming 20-25 year service assessment, with a view to presenting the collated outcomes and results of our service model in relation to public expenditure, public benefit and client outcomes. (Postponed from 2020-2021)**

The Charity has still during this period, necessarily, been preoccupied with the somewhat all consuming effects of the pandemic and therefore this item remains active for the period 2022-2023.

3. **In relation to the Covid 19 pandemic it was agreed, that throughout 2021 - 2022, the Charity would**
    a. **continue to make the necessary funds available to ensure our clients and staff have the necessary equipment and support to ensure they can cope adequately with the disruption of the pandemic**
    b. **continue to implement the current measures needed to safeguard clients and staff alike during the pandemic and ensure we take a flexible approach to client needs and our service provision in the face of extremely challenging circumstances and in light of restricted access to routine GP/ Specialist cover.**

We are glad to report that the Charity was able to provide all of the necessary support needed to see all of our clients through the second year of the pandemic and with the availability of vaccines, was able to provide the requisite support for all of our clients who needed support with vaccination.

The welcome decreases in the pandemic's pressure on these needs however, were by the period's end, overshadowed by the looming threats of the cost of living crisis, which combined with the tail end of the pandemic and the ongoing damage wrought on the NHS by the pressures of the 2 year emergency, presented the need for a wide scale assessment of the changing nature of the services our Charity would need to provide going forward and of the funding levels needed to keep pace with inflation.

In this respect, the significant rises in energy costs along with inflation of the cost of food signalled a considerable concern for both our clients and staff that have knock on effects for client welfare and staff pay. In light of the upcoming pressures on Health Services and public funding and the need for our Charity to continue providing elevated levels of support for our clients for longer than might have been anticipated otherwise, now means that the Charity will have to ensure it can operate viably with the background inflation that is set to be in place for some years to come.

Consequently, it was agreed that in 2022-2023, the Charity would carry out a full scale service costing review with a view to increasing our charges where necessary for full cost recovery of our current and expected levels of service provision.

4. **The charity will consider the recruitment of one more permanent part-time Floating Support Officer in the next period.**

The Charity does have adequate staffing in place to meet our needs but additional locum cover is still a desirable objective that it has been agreed will be best addressed through the spending and funding review scheduled for 2022-2023.

Summary and Conclusions

Once again, the Charity has seen its agenda at the end of 2021- 2022 dominated by the global pandemic (Covid-19) and this has meant that service planning and development for this reporting period have had to remain, once again, in limbo. However, it is important to note that going into 2022 - 2023 the Charity was financially secure and that it had successfully put in place the key provisions that helped our clients to make it through the risks and disruptions that the virus presented during this extraordinary period.

Additionally, whilst there are significant challenges in the upcoming period – most notably the pressures on the NHS and Health services in general and the looming cost of living crisis - we believe our own choice to keep our charges fixed for over a decade, will make it possible to secure the cost recovery for any demonstrable cost increases that are anticipated during the difficult post pandemic recovery that lies ahead.

In closing, the Directors would once again, like to take this opportunity to express their gratitude for the tireless and selfless work done by their staff throughout this most trying period and for their ongoing dedication to our clients.

Summary of the Key Objectives for 2022 – 2023:

At the Annual Review (remote meeting) on the 08.12.22 the Trustees and Administrators reviewed and formalised the following Key Objectives for 2022 – 2023 (in addition to the objectives noted in the Financial Report):

1. **The Charity will need to address the increase in both Employer's and Employee's NIC's.**
2. **The Charity will carry out a full scale service costing review with a view to increasing our charges where necessary for full cost recovery of our current and expected levels of service provision.**
3. **The Charity will apply where necessary for funding uplifts to meet any increase in our charges, on behalf of our clients.**

GR Crivello 08.12.2022

Part 2 Financial Report

Going Concern and Future Outlook

Clients

As noted in last year's report, one or two of the charity's ageing clients are beginning to require greater levels of care input than was the case when their existing service provision was commissioned. As previously reported, onward relocation is problematic, due to both a lack of available CMHT services and a lack of suitable types of move-on

accommodation, meaning that the arrangement of alternative accommodation that is genuinely advantageous is not, at this time, possible. Consequently, while these clients prefer to continue on in their current accommodation, we are still committed to providing services for them. even though some are requiring increasing levels of input.

All beds, bar two, were occupied, throughout the accounting period - there were 2 vacancies at the period end. The local CMHTs are aware of the vacancies, however, a suitable tenant has yet to be referred.

Properties

Maintenance costs have been reasonable across all properties during the period. Particular attention was paid to improving the condition of the property at 287 Torridon Road.

*Note: £379 of the overall figure of £11,078.32 was recovered from client AKK in respect of the clearing of blocked drains at his address.

Staffing

The charity continued to make use of the Locum Staff member who knows all clients very well and whom they trust.

The staffing structure works well, however, it is acknowledged that it is vulnerable in terms of cover, in the event of sickness. The charity will therefore seek to recruit one more permanent part-time Floating Support Officer in the next period.

Income and Expenditure Notes

Income

Towards the end of this reporting period, it became increasingly clear that the Cost of Living crisis could have a potentially serious impact on running costs, specifically with regard to energy costs across the properties. In this respect then, and since we have kept our charges at the same level since 2011, **it was agreed that the Charity would conduct a full review of rent and care fee charges in 2022/2023 to reflect the increases in the cost of service provision.**

N.B. After the period end, the Company Secretary received an unsolicited offer of financial assistance from one of the landlords (103 Ardgowan Road) in respect of energy costs. There was discussion about reducing the monthly rent by 5% (= £100/month). At the time of writing, this has not yet been effected as further discussions are needed, however, it is worth noting here as an incredibly kind and thoughtful gesture in these difficult times.

The Charity makes a charitable subsidy to one client (AP) and has identified this and made clear in his Tenancy renewal letter that the Charity reserves the right to recoup any shortfall in the future if the client's income increases to cover the shortfall (this is pertinent in light of the charity subsidy referred to below).

Expenditure

Staffing

Staffing levels remained at the same level as last year. As per last year's report, Locum Cover costs continued at an elevated rate into this financial period. The Locum Cover continues to provide back-up cover at weekends and in the event of illness and is an invaluable resource.

Charitable subsidy to underfunded client

This section applies both retrospectively as well as to the current period and is noted here for information.

CCL accepted a new client in April 2017, however, he was not in receipt of sufficient DWP benefits to be able to meet the mid-rate care fees of £140/week. CCL agreed to accept him at a rate of £65/week. At the outset, the client was not under Appointeeship and it was not known whether there was scope for increasing his DWP benefit income. As such, it was not *formally stipulated* at the beginning of the tenancy that, should he receive an increase to his benefits in the future with a backdated payment for sums due, CCL would reserve the right to retrospectively apply these backdated funds to the shortfall in fees.

In the absence of a formally stated position on this, CCL has had to waive the shortfall and will now need to record this as a charitable subsidy. However, a review of service charges was subsequently agreed and CCL increased the client's ongoing weekly care fees to the correct rate of £140/week with effect from 1st July 2021.

It was also agreed, subsequent to the period end, that the large sum of backdated money for this client would be managed by the Local Authority under a Deputyship. They will take over the management of all aspects of the client's finances and benefits.

Charitable subsidy to underfunded client - April 2017 to April 2021:

Fees due:	£140/week
Fees paid:	£ 65/week
Shortfall:	£ 75/week

208 weeks @ £75/week = **£15,600**

This sum will not be recouped and should be recorded as a charity subsidy.

Update:

The Local Authority Deputyship was put in place in March 2022. Once this was in place, CCL was in a position to transfer the large SDA payment to LB Lewisham. The sum of £11,658.35 was transferred on 10.03.22. From this point onwards, LB Lewisham has paid the client's care fees to CCL on his behalf. The client's Housing Benefit (rent) continues to be paid to CCL by LB Lewisham.

Legal Fees

During the period, CCL encountered an issue with an unwanted visitor, this time to 128 Fordel Road. In spite of repeated verbal warnings from CCL, the visitor (a relative of a tenant) refused to co-operate and continued to cause a serious nuisance to her father and to fellow tenants. There were serious concerns around financial exploitation. An Adult Protection safeguarding referral was made to LB Lewisham in July 2021. The safeguarding officer was satisfied that CCL had taken all appropriate steps to manage the situation safely. The legal fees were in respect of drafting letters to the tenant and to his daughter to warn them that the next step would be applying for an Injunction. The letters were successful in deterring the daughter from coming to the property.

Overall, expenditure was in line with the budget.

The following is an itemisation of 'extra/unscheduled' expenditure during the period:

EXTRA/UNSCHEDULED EXPENDITURE FOR '21-'22 FROM RESERVES

PPE	£ 48.71
Legal costs	£ 619.20
Locum Staff	£6,925.00
Rubbish Clearance	£ 380.00
Total Extra Expenditure:	**£7,972.91**

The Corona Virus Pandemic and the Charity's response:

It is worth reproducing the notes from the previous years' reports in this section as the responses and actions continued throughout this period, in particular in the winter of 2021 with the Omicron variant:

The charity's directors' immediate concern was for the safety and welfare of the vulnerable clients and also for the staff. Many of the clients have physical health issues. All bar the two independent flat occupants live in shared housing and the potential for whole household infection was of serious concern.

Special 'Corona Virus' instructions for both staff and clients were issued immediately. In addition, the staff gave clear verbal reminders to all clients at each and every visit. Particular emphasis was placed upon the need for frequent and

thorough hand hygiene, on not leaving the house unless absolutely necessary and on not having visitors into the property from outside the household.

Management letters of authority were prepared for staff to carry around with them, in the event that they needed to justify why there were out and about during lockdowns.

With all bar emergency appointments and meetings cancelled, staffing duties were tailored to the essential twice daily visits to check on clients and to oversee their medication compliance. This was in order to protect the staff from any unnecessary travel/exposure to the virus. That said, staff remained on call 24/7 for any and all emergencies.

The charity provided (and continues to provide) staff and clients with PPE – masks, gloves, hand sanitiser, anti-bacterial wipes.

The charity purchased an emergency back-up supply of provisions for clients and stored these in the vacant room. The staff also managed shopping on behalf of several clients in order to minimise their need to go out.

A real concern, during the pandemic, was the clients' capacity to retain information and to follow instructions but we are pleased to report that, for the most part, all clients continued to comply very well and have kept themselves and their fellow tenants safe.

At the time of writing, we are, once again, entering another challenging winter – both in terms of ongoing Covid infections and also in terms of the Cost of Living crisis - and we continue to work hard to ensure that we are doing all that we can to keep our clients and staff safe, as well as warm and fed.

Conclusion

The charity has, again, demonstrated resilience in the face of adverse conditions and in that respect, we would like to acknowledge all the hard work and dedication of staff in continuing to keep everyone safe.

The charity continues to operate a strict and workable ongoing budget and in terms of any future loss of tenancies, the charity is well placed to make any necessary budgetary adjustments immediately, in order to attend to any further decrease in income. The charity also has sufficient reserves to meet any unforeseen/unexpected costs which may arise, including, at the time of writing, the as yet undetermined energy costs. The charity continues to enjoy a positive financial status in terms of being entirely debt free and with a not inconsiderable sum in the bank; at the time of writing: £40k.

S de Stroumillo

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEE OF CARE FOR COMMUNITY LIVING LIMITED

I report on the accounts of the company for the year ended 30th April 2022 which comprise the statement of financial activities, statement of financial position and the related notes.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preperation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

It is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act;
2. to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
3. to state whether particular matters have come to my attenetion.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

M S Finnis ACA, ACCA
Opass Billings Wilson & Honey LLP
Chartered Certified Accountants
Numeric House
98 Station Road
Sidcup
Kent DA15 7BY

13 December 2022 Date

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30TH APRIL 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME					
Income from Charitable Activities	2 (a)	257,775	-	257,775	270,082
Investment income	2 (b)	17	-	17	15
Total Income		257,792	-	257,792	270,097
EXPENDITURE					
Charitable Activities	3	271,294	-	271,294	262,172
Total Expenditure		271,294	-	271,294	262,172
Net Movement in Funds		(13,502)	-	(13,502)	7,925
Total Funds Brought Forward at 1st May 2021		56,278	-	56,278	48,353
Total Funds Carried Forward at 30th April 2022		42,776	-	42,776	56,278

This Statement of Financial Activities includes all gains and losses recognised in the year.

The Notes on Pages 13 to 16 form part of these Accounts.

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL POSITION AS AT 30TH APRIL 2022

	Note	2022		2021	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	4		626		782
			626		782
CURRENT ASSETS					
Debtors	5	13,768		15,538	
Cash at Bank and in Hand		37,596		46,654	
		51,365		62,192	
CURRENT LIABILITIES					
Creditors	6	(9,215)		(6,696)	
NET CURRENT ASSETS			42,150		55,496
TOTAL ASSETS LESS CURRENT LIABILITIES			42,776		56,278
CAPITAL AND RESERVES					
Unrestricted Fund			42,776		56,278
SHAREHOLDERS' FUNDS			42,776		56,278

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

(i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and

(ii) 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 profit or loss for the financial year in accordance with the requirements of section 394 and 395, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

The Financial Statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and with the Statement of Recommended Practice : FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on
and are signed on their behalf by:

G. Crivello
Director

13.12.22 **Dated**

Company Number: 03297429

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2022

1. Accounting Policies

1.1 Basis of Preparation

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of fixed asset investments at market value, and in accordance with the Companies Act 2006 and the Statement of Recommended Practice : FRS 102 SORP.

1.2 Incoming Resources

The incoming resources are made up of Housing Benefits, Income Support, Incapacity Benefit and Disability Living Allowance. All income is accounted for when receipts are due.

1.3 Resources Expended

Expenditure is accounted for on an accruals basis.

1.4 Tangible Fixed Assets and Depreciation

Tangible Fixed Assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected life, as follows:

Fixtures, Fittings & Equipment	-	20% Reducing Balance
Computer Equipment	-	25% Straight Line
Improvements to Property	-	20% Reducing Balance

1.5 Debtors

Debtors are initially recorded at fair value and are assessed for impairment for each balance sheet date. If any impairments exist the debtors are re-measured to the present value of the expected future cash inflows.

1.6 Creditors

Creditors are initially recorded at fair value and are then re-measured to the present value of the expected future cash outflows.

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2022

2. INCOME

	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
(a) Income from Charitable Activities				
Income Support/Incapacity Benefit, Housing Benefit and Disability Living Allowance	257,775	-	257,775	270,082
	257,775	-	257,775	270,082
(b) Investment income				
Bank Interest	17	-	17	15
	17	-	17	15
TOTAL INCOME	257,792	-	257,792	270,097

3. EXPENDITURE

		Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
(a) Charitable Activities					
Rent of Properties		88,800	-	88,800	88,800
Staff Salaries		43,768	-	43,768	38,704
Locum Staff Costing		7,487		7,487	7,201
Telephone		5,026	-	5,026	5,125
Motor and Travelling Expenses		612	-	612	113
Light and Heat		7,937	-	7,937	5,487
Professional Indemnity Insurance		3,412	-	3,412	3,370
Rates and Water		3,362	-	3,362	5,092
Cleaning and Gardening		11,571	-	11,571	9,973
Office Costs		4,384		4,384	6,185
Property Maintenance		18,152	-	18,152	13,616
Governance Costs	3 (b)	76,783	-	76,783	78,506
		271,294	-	271,294	262,172
TOTAL EXPENDITURE		271,294	-	271,294	262,172
(b) Governance Costs					
Salaries		64,871	-	64,871	63,102
Office Costs		8,977	-	8,977	8,743
Legal and Consultancy Fees		619	-	619	4,305
Accountancy Charges		2,160	-	2,160	2,160
Depreciation		156	-	156	196
		76,783	-	76,783	78,506

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2022

4. TANGIBLE FIXED ASSETS

	Fixtures, Fittings & Equipment	Total
Cost:		
At 1st May 2021	1,836	**1,836**
Additions	-	-
Disposals	-	-
At 30th April 2022	1,836	**1,836**
Depreciation:		
At 1st May 2021	1,054	**1,054**
Eliminated on Disposal	-	-
Charge for Period	156	**156**
At 30th April 2022	1,210	**1,210**
Net Book Value		
At 30th April 2022	626	**626**
At 30th April 2021	782	**782**

5. DEBTORS

	2022	2021
Other Debtors	13,768	15,538
	13,768	15,538

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
Taxation and Social Security	1,418	1,642
Other Creditors	5,597	5,054
	7,014	6,696

7. CALLED UP SHARE CAPITAL

The Company is Limited by Guarantee not having a Share Capital.

8. STAFF COSTS

Particulars of employees:
The average number of employees during the year, was as follows:

	2022 No.	2021 No.
Charitable Staff	2	2
Governance Staff	2	2
	4	4

CARE FOR COMMUNITY LIVING LTD

England & Wales - Charity number 1061551

Accounts

Company Number. 03297429
Charity Number. 1061551

CARE FOR COMMUNITY LIVING LIMITED
(A Company Limited by Guarantee)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2021

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

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CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

MEMBERS OF BOARD OF MANAGEMENT

G Grivello	Chief Executive Officer
S De Stroumillo	Secretary
R O'Shea	

SECRETARY AND REGISTERED OFFICE

S De Stroumillo
83 South Street
Lewes
East Sussex BN7 2BU

INDEPENDENT EXAMINER

M S Finnis ACA, ACCA
Opass Billings Wilson & Honey LLP
Numeric House
98 Station Road
Sidcup
KENT DA15 7BY

BANKERS

Barclays Bank Plc
543 Norwood Road
West Norwood
London SE27 9DW

CARE FOR COMMUNITY LIVING LIMTED
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30TH APRIL 2021

Report of the Trustees for the year ended 30th April 2021

The Trustees, who are also Directors of the Charity for the purposes of the Companies Act, present their annual report and the audited financial statements for the year ended 30th April 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity.

Directors and Trustees

All Directors and Trustees of the Company are named on page 1. The Charity has the power to appoint additional trustees and directors as it considers fit to do so.

Objects of the Charity, Principal Activities and Organisation of our Work

The Charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association.

The Charity's objective is to provide for the relief of persons with diagnosed mental health conditions by the provision and maintenance of specialist accommodation for such persons to assist in their rehabilitation and to help them to achieve and maintain greater independence.

The project offers a secure, stable and non-intrusive domestic environment for our clients, whilst at the same time providing the professional assistance, support and encouragement that is needed to help them to maintain the levels of functional independence that they have acquired, either through the charity's programme for independence or through another planned long-term pathway.

The Charity is organised so that the Trustees meet regularly to manage its affairs. There are 2 full-time directors / administrators who both manage the day-to-day administration of the Charity and there are currently 2 permanent front-line staff.

Risk Management

The Administrators, on behalf of the Trustees, actively review major risks which the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with annual reviews of developments within the sector and of wider economic variables, together with the flexibility to controls budgets in real-time – in response to any conditional variables – has provided and will continue to provide, sufficient resources to meet the charity's strategic and operational requirements, in the event of adverse conditions. In addition to reviewing the macro-economics of the sector on a regular basis the Trustees and Administrators the Administrators review relevant statutory, operational, financial and personal risks on an ongoing basis and confirm that they have established systems and strategies to identify and manage significant risks, (including access to and guidance from our solicitors, of many years, who are specialists in the sector).

Public Benefit - The Key Areas for the Delivery of Public Benefit(s)

The Charity's efforts are currently focused on supporting our clients' maintenance of acquired independence and the optimisation of our service delivery, in this respect. Notably, our services have ben designed to evolve in response to the changing needs of our clients and therefore, the emphasis of our day to day operations has consequently shifted, over the years, in line with the progress of our long term clients' progress – from crisis management to crisis prevention through to the management and maintenance of improved mental health. In this regard, for our long-term clients, the maintenance of acquired independence and stable mental health, in both personal terms and in terms of public benefit, is every bit as important as their acquisition.

Therefore, whilst the Charity continues to take in admissions and to provide public benefits in relation to the provision of a public service for the local community, the delivery of public benefits should also be read in the context of the significant reduction of the public funding (by Central and Local Government and by the NHS) of the costs of personal health and social services for our clients – that is, for individuals with highly challenging long-term conditions –who formerly had significant cyclical or ongoing crisis management needs (see items 1.i – 1.vi below).

CARE FOR COMMUNITY LIVING LIMTED
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30TH APRIL 2021

Itemisation of Key Public Benefits:

1. The Reduction of Individual Long-Term Funding Needs (Community and Public Outcomes)

   The achievement and maintenance of long term independence for the individual client results in a number of benefits to the local community and the wider national interest including but not limited to:

   i. a significant reduction in the long term funding requirement for each individual completing the programme;
   ii. a significant reduction in the need for hospital admissions and other primary care services (and all associated costs to the State), for each individual completing the programme;
   iii. the effective and safe management of mental health risks in the community
   iv. the reduction of mental health related police and forensic costs
   v. the potential for individuals who were formerly socially excluded, to re integrate with and contribute to their local community.
   vi. the provision of long term / permanent housing solutions for those who would otherwise be homeless, in the MH sector.

2. Contingencies for *the Provision/ Continuation of Services* for individuals who cannot afford the full cost of the treatment programme.

   The charity has been able to continue to provide vulnerable adults suffering with diagnosed mental health conditions with accommodation and mental health services and in so doing, has continued to deliver successful outcomes by assisting our clients to achieve and maintain greater independence.

   Occasionally however, a client may find themselves in difficulties which prevent them from being able to pay for the full cost of their services or accommodation and therefore, in most instances where this is the case, the charity will aim to cover any shortfall by providing emergency or critical funding subsidies for the client, from its reserves.

   CCL therefore aims to ensure that it has the reserves to provide such subsidies and this last period has again seen the charity's development geared towards the consolidation of a positive financial footing from which this element of the charity's work can be operated.

   Emergency / Critical Subsidies for the period are listed in the Financial section of the report.

3. The Charity continues to undertake research in relation to the establishment of evidence based approaches to the provision of community based health services and in relation to the identification and resolution of the systemic issues pertaining to the statutory and regulatory provisions governing the delivery and funding of services by local or national government. These issues include those areas the charity has highlighted in the past, such as:

   i. professional and public service ethics,
   ii. the statutory protection of Vulnerable Adults, Public Interest Disclosures and Whistleblowers ;
   iii. the reform of Local Authority Regulation and LGO oversight
   iv. the Statutory Treatment of Public Complaints and Public Interest reports.

   In line with the work noted in previous reports, the work of the Charity includes the ongoing review of the statutory landscape and the prevailing policies that affect the sector. The charity has committed to undertake this work in order to provide the benefit of its experience in the sector, to identify any significant systemic issues and to attempt to ensure that known systemic failures do not re-emerge or re-occur, as a result of policy changes. (See Annual Report for relevant updates).

   By 2021, all our clients will have sustained at least 10 years of semi-independent (low input) living, while around half are nearing two decades, and therefore in line with the Charity's routine assessments of Public Benefits, between 2021 and 2024, the Charity will be conducting its fullest survey to-date of the results of the 3 stage model system over 20 – 25 years.

CARE FOR COMMUNITY LIVING LIMTED
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30TH APRIL 2021

Safeguarding and Promoting the Welfare of Vulnerable Groups

Since 2011, the Charity's clients would be categorised (in funding terms) as living independently or semi-independently. In plain terms, this means that our clients would be regarded, in principle, as needing few/er professional inputs and as being far less vulnerable than would have been the case, at the start of their care/support plan. However, for so long as our clients require any professional inputs, in respect of their mental health needs, the Charity will continue to regard its clients as a vulnerable group and will continue to apply its policies, procedures and approaches to safeguard our clients' welfare, to protect them from maltreatment and to prevent the impairment of their health and development. At the same time, the Charity has the policies and procedures in place to ensure that its work also takes into account and protects the safety of the general public.

GDPR & Personal Information Policies

The Charity has specific policies and procedures in place to ensure that it complies with the relevant statutory provisions relating to the handling of personal data. In this respect the Charity is fully compliant with Data Protection and GDPR legislation.

Auditors

A resolution proposing Opass Billings Wilson & Honey be re-appointed as Auditors of the Charity will be put to the Annual General Meeting.

Trustees' meeting again held remotely (due to illness of one of the Directors) on 3rd December 2021 to agree and sign off Charity Commission Annual Return.

TRUSTEES' ANNUAL REPORT - 1st May 2020 - 30th April 2021

Contents:

- Part 1 – Director's Report
- Part 2 – Company Secretary's Financial Report

Part 1. Director's Report

Introduction

Along with the rest of the UK's Health and Care Sector, the Charity's operations and planning were dominated by the ongoing pandemic throughout this reporting period. In this respect, the Charity's focus shifted from its routine inputs to a far more protective mode and, not surprisingly, concentrated its efforts on the various elements of risk management that were required to protect and care for its clients.

However, that shift in emphasis was complicated by the realities of the lockdowns that occurred during the period and necessarily the provision of some services had to be adjusted to provide levels of support and care, particularly for physical health needs (as opposed to Mental Health needs) that the Charity is not normally expected to manage or provide.

Necessarily then, this period included elements of emergency service provision that will continue for the duration of the pandemic, and which, are being prioritised in response to a national health emergency.

Fortunately, these adjustments have had the desired effects and the Charity did not lose any clients to Covid during the period. However, it is important to note that the measures taken nationally, such as lockdown, had a particularly hard impact on those individuals with pre-existing Mental Health needs and the interruption to their normal care and support planning was considerable.

At the same time the Charity's own planning (for example, in terms of client move on and client admissions) has been put on hold for the duration of the pandemic, not least because the other NHS and local agencies we work with, have not been accessible.

CARE FOR COMMUNITY LIVING LIMTED
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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30TH APRIL 2021

Consequently, some of the Charity's ongoing planning – as noted in past reports – has had to be set aside and therefore this year's report is necessarily limited to the provisions and outcomes related to the ongoing emergency at hand.

Naturally, we are hopeful – along with the rest of the nation – that we will have a return to normal before the next period's end.

Summary of the Key Objectives for the Preceding Period 2020 – 2021:

At the Annual Review meeting on the 30.11.20, the Trustees and Administrators reviewed and formalised the following Key Objectives for 2020– 2021 (in addition to the financial objectives):

1. **The Charity will in 2020-2021 continue to monitor the broader government policy planning for our sector with a particular focus on the wider developments in the mid and post pandemic economy, the impacts of Brexit and the stated commitment to the amelioration of the ongoing social care crisis.**
2. **In 2020- 2021, the Charity will survey and set out the scope of its upcoming 20-25 year service assessment, with a view to presenting the collated outcomes and results of our service model in relation to public expenditure, public benefit and client outcomes.**
3. **In relation to the Covid 19 pandemic it was agreed, that throughout 2020, the Charity would:**
    a. **make the necessary funds available to ensure our clients and staff have the necessary equipment and support to ensure they can cope adequately with the disruption of the pandemic**
    b. **focus our efforts on identifying and implementing the best practice measures needed to safeguard clients and staff alike during the pandemic**
    c. **ensure we take a flexible approach to client needs and our service provision, in response to our clients' understandable confusion and vulnerability, in the face of extremely challenging circumstances and in light of restricted access to routine GP/ Specialist cover.**
    d. **report on the outcomes of the measures**

Outcomes:

The Charity will in 2020-2021 continue to monitor the broader government policy planning for our sector with a particular focus on the wider developments in the mid and post pandemic economy, the impacts of Brexit and the stated commitment to the amelioration of the ongoing social care crisis.

Despite the wider societal appreciation of the social care crisis that has arisen in the UK, due to the austerity policies of recent governments, there were no positive movements to ameliorate and address the crisis in the sector during this period.

On the contrary, the effects of Brexit on the sector have been extremely adverse with EU nationals leaving the UK and our Care sector. The recruitment difficulties that became apparent at the end of this period look set to have a catastrophic effect on the sector in the short to medium term with Mental Health being particularly hard hit (due to the lower funding available to this sector).

The charity will therefore continue to monitor the Government's attitudes to social health care in 2021-22 and will necessarily await some substantive plan to address and avert the increasingly apparent failures of the social care funding system.

In 2020- 2021, the Charity will survey and set out the scope of its upcoming 20-25 year service assessment, with a view to presenting the collated outcomes and results of our service model in relation to public expenditure, public benefit and client outcomes.

Postponed until 2022 Internal Service Planning Review

The Corona Virus Pandemic and the Charity's response:

Note: A full breakdown of the Charity's emergency planning and service adjustments is being detailed in the ongoing Corona Virus Pandemic Measures log.

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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30TH APRIL 2021

In relation to the Covid 19 pandemic it was agreed, that throughout 2020, the Charity would make the necessary funds available to ensure our clients and staff have the necessary equipment and support to ensure they can cope adequately with the disruption of the pandemic

The charity provided staff and clients with PPE – masks, gloves, hand sanitiser, anti-bacterial wipes.

The charity purchased an emergency back-up supply of provisions for clients and stored these in a vacant room. The staff also managed shopping on behalf of several clients in order to minimise their need to go out.

In light of the success of the existing measures taken by the Charity to protect its clients, **the Charity will continue make the necessary funds available to ensure our clients and staff have the necessary equipment and support to ensure they can cope adequately with the disruption of the pandemic**

The Charity agreed to focus its efforts on identifying and implementing the best practice measures needed to safeguard clients and staff alike during the pandemic and ensure we take a flexible approach to client needs and our service provision, in response to our clients' understandable confusion and vulnerability, in the face of extremely challenging circumstances and in light of restricted access to routine GP/ Specialist cover.

During this period, the charity's directors' immediate concern was for the safety and welfare of the vulnerable clients and also for the staff. All bar the two independent flat occupants live in shared housing and the potential for whole household infection was of serious concern. At the same time some of the older clients do now have physical health issues.

Special 'Corona Virus' instructions for both staff and clients were issued immediately. In addition, the staff gave clear verbal 'prevention' reminders to all clients at each and every visit. Particular emphasis was placed upon the need for frequent and thorough hand hygiene, on not leaving the house unless absolutely necessary and on not having visitors into the property from outside the household.

Management letters of authority were prepared for staff to carry around with them, in the event that they needed to justify why there were out and about during lockdowns.

With all bar emergency appointments and meetings cancelled, staffing duties were pared back to the essential twice daily visits to check on clients and to oversee their medication compliance. This was in order to protect the staff from any unnecessary travel/exposure to the virus. That said, staff remained on call 24/7 for any emergencies.

A real concern was the clients' capacity to retain information and to follow instructions. We are pleased to report that, for the most part, all clients continued to comply very well and have kept themselves and their fellow tenants safe.

At the time of writing, we are, once again, entering a challenging winter and continue to work hard to keep our clients and staff safe. **The Charity will therefore continue, in 2021-2022, to ensure we take a flexible approach to client needs and our service provision, in the face of extremely challenging circumstances and in light of restricted access to routine NHS & GP/ Specialist cover.**

Summary and Conclusions

Once again, the Charity has seen its agenda at the end of 2020- 2021 overtaken by the global pandemic (Covid 19) and this has meant that service planning and development for the end of this reporting period have to remain, once again, in limbo. However, it is important to note that going into 2021 – 2022 the Charity was financially secure and that it had put in place the key provisions that could reduce, as far as possible, the risks and disruptions that the virus presented for our particular client group.

Crucially, as the period drew to a close, the first vaccine jabs were being made available to our clients and staff and therefore it is hoped that the end of the pandemic, or at least the lost lethal phase of the pandemic, is now behind us.

In closing, the Directors would like to take this opportunity to express their gratitude for the tireless and selfless work done by our staff throughout this most trying period and for their ongoing dedication to our clients.

Summary of the Key Objectives for 2021 – 2022:

At the Annual Review remote meeting on the 03.12.21, the Trustees and Administrators reviewed and formalised the following Key Objectives for 2021 – 2022 (in addition to the financial objectives):

CARE FOR COMMUNITY LIVING LIMTED
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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30TH APRIL 2021

1. **The charity will therefore continue to monitor the Government's attitudes to social health care in 2021-22 and will necessarily await some substantive plan to address and avert the increasingly apparent failures of the social care funding system.**
2. **In 2022, the Charity will survey and set out the scope of its upcoming 20-25 year service assessment, with a view to presenting the collated outcomes and results of our service model in relation to public expenditure, public benefit and client outcomes (postponed from 2020-2021)**
3. **In relation to the Covid 19 pandemic it was agreed that, throughout 2021 - 2022, the Charity would**
    a. **continue to make the necessary funds available to ensure our clients and staff have the necessary equipment and support to ensure they can cope adequately with the disruption of the pandemic**
    b. **continue to implement the current measures needed to safeguard clients and staff alike during the pandemic and ensure we take a flexible approach to client needs and our service provision in the face of extremely challenging circumstances and in light of restricted access to routine GP/ Specialist cover.**
4. **The charity will seek to recruit one more permanent part-time Floating Support Officer in the next period.**

GR Crivello 28.12.2021

Part II Financials 2020 - 2021

Going Concern and Future Outlook

As noted in last year's report, the charity's ageing clients are beginning to require greater levels of care input than the charity is set up to provide. A couple of clients require more of a care home setting which, if secured for them, would create vacancies. However, as previously reported, onward relocation is very slow, due to both a lack of CMHT staff and a lack of suitable move-on accommodation.

Therefore, it should be noted that due to the pandemic and the interruption to the routine provisions that would normally be made the charity has agreed to continue to accommodate and care for all our current clients, despite the fact that some are now requiring higher levels of input, than are funded.

Client Funding - Update

Client T

As per last year's report, at the beginning of lockdown, client T became physically and mentally unwell and was very agitated. Due to the fact that T had been away from the house, there was also a risk of him infecting his fellow tenants if he were to return and so it was agreed he would quarantine with his brothers. For his safety and for the protection of his fellow housemates, an emergency arrangement was therefore agreed for him to temporarily stay with his brothers. T ultimately stayed there for a number of weeks (and into the subsequent financial period) and, whilst he was with them, he received a Care Fee rebate. CCL returned to T the majority of the Care Fee component of his weekly fees as CCL was not directly providing him with care for the duration of his stay with his brothers. N.B. A small amount was retained towards the cost of the Project Manager's time in terms of GP liaison, medication procurement, calls & meetings with TB's brothers.

A total of £750.00 care fee rebate was made to TB for the duration of his stay at his brother's and is recorded as such in the figures.

Properties

As per last year's report, relocation of two of the needier clients at 287 Torridon Road was not possible during the period.

Maintenance costs have been very reasonable across all properties during the period.

Staffing

The charity recruited a permanent part-time Floating Support Officer to work alongside the Project Manager in January 2021.

The charity continued to make use of the Locum Staff member who knows all clients very well and whom they trust.

The charity will seek to recruit one more permanent part-time Floating Support Officer in the next period.

Income and Expenditure Notes

Income:

All beds, bar one, were occupied, throughout most of the accounting period. With tenant TB sadly dying in January 2021, there were 2 vacancies at the period end.

The local CMHTs are aware of the vacancies, however, a suitable tenant has yet to be referred.

Expenditure:

Staffing

With the Senior Care Officer no longer in post and without a permanent replacement member of staff until January 2021, the Locum Cover costs continued at an elevated rate into this financial period. The Locum Cover continues to provide back-up cover at weekends and in the event of illness and is an invaluable resource.

Charitable subsidy to underfunded client

This section applies both retrospectively as well as to the current period and is noted here for information.

CCL accepted a new client in April 2017, however, he was not in receipt of sufficient DWP benefits to be able to meet the mid-rate care fees of £140/week. CCL agreed to accept him at a rate of £65/week. At the outset, the client was not under Appointeeship and it was not known whether there was scope for increasing his DWP benefit income. As such, it was not *formally stipulated* at the beginning of the tenancy that, should he receive an increase to his benefits in the future with a backdated payment for sums due, CCL would reserve the right to retrospectively apply these backdated funds to the shortfall in fees. In the absence of a formally stated position on this, CCL has had to waive the shortfall and will therefore need to record this as a charitable subsidy.

After the period end, in June 2021, a large sum of backdated SDA was paid into CCL's account (CCL Appointeeship was eventually set up in August 2020).

Total received £12,900.85 for the period 01.08.17 to 17.05.21.

AKK was in arrears with his weekly care fees.

The care fee debt outstanding was: £1,305.00.

CCL settled the debt of £1,305 from the £12,900.85.

Balance left: £11,595.85 – this was put into a new, separate account.

CCL arranged for a separate bank account to be opened in order to keep the sum separate from the rest of CCL's funds. This issue will be further explained in next year's report.

It has been agreed, subsequent to the period end, that this large sum will be managed by the Local Authority under a Deputyship. They will take over the management of all aspects of the client's finances and benefits.

CCL has, however, increased the client's ongoing weekly care fees to the correct rate of £140/week with effect from 1st July 2021.

Charitable subsidy to underfunded client - April 2017 to April 2021:

Fees due:	£140/week
Fees paid:	£ 65/week
Shortfall:	£ 75/week

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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30TH APRIL 2021

Subsidy: 208 weeks @ £75/week = **£15,600**

Legal Fees

During the period, CCL encountered a serious issue with an unwanted visitor to 287 Torridon Road. In spite of repeated verbal warnings from CCL and several warnings from the police, the visitor refused to co-operate and continued to cause a serious nuisance to tenants and neighbours, was intimidating and threatening to tenants and staff (including throwing a paving slab through the front door window pane).

Having exhausted all other routes, CCL had no other option but to apply for an Injunction which was granted in January 2021. The cost for this process was £3,705.20.

Overall, expenditure was in line with the budget.

The following is an itemisation of 'extra/unscheduled' expenditure during the period:

EXTRA/UNSCHEDULED EXPENDITURE FOR '20-'21 FROM RESERVES

PPE	£ 901.44
Legal costs in relation to Injunction in respect of unwanted visitor	£ 3,705.20
Locum Staff	£ 6,981.25
Rubbish Clearance	£ 330.00
Total Extra Expenditure:	£11,917.89

Balance

The charity continues to enjoy a positive financial status in terms of being entirely debt free and with a not inconsiderable sum in the bank; at the time of writing: £40k+.

Overdraft

The £15k overdraft facility was cancelled during the period.

Conclusion

The charity has, again, demonstrated its resilience in the face of extreme adversity and would like to acknowledge all the hard work and dedication of staff in keeping everyone safe during this incredibly challenging time. Credit too, must be given to all the clients who have complied with instructions to keep them safe.

The charity continues to operate a strict and workable ongoing budget. In terms of any future loss of tenancies, the charity is well placed to make any necessary budgetary adjustments immediately, in order to attend to any further decrease in income. The charity also has sufficient reserves to meet any unforeseen/unexpected costs which may arise.

S de Stroumillo – 15th November 2021

Approval
This report was approved by the Board of Directors and Trustees on 10/01/2022 and signed on its behalf.

G R Crivello

Director

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEE OF CARE FOR COMMUNITY LIVING LIMITED

I report on the accounts of the company for the year ended 30th April 2021 which comprise the statement of financial activities, statement of financial position and the related notes.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preperation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

It is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act;
2. to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
3. to state whether particular matters have come to my attenetion.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

M. Finnis

.....M S Finnis ACA, ACCA
Opass Billings Wilson & Honey LLP
Chartered Certified Accountants
Numeric House
98 Station Road
Sidcup
Kent DA15 7BY

10 January 2022 Date

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH APRIL 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOME					
Income from Charitable Activities	2 (a)	270,082	-	270,082	278,201
Investment income	2 (b)	15	-	15	43
Total Income		270,097	-	270,097	278,244
EXPENDITURE					
Charitable Activities	3	262,172	-	262,172	261,681
Total Expenditure		262,172	-	262,172	261,681
Net Movement in Funds		7,925	-	7,925	16,563
Total Funds Brought Forward at 1st May 2020		48,353	-	48,353	31,790
Total Funds Carried Forward at 30th April 2021		56,278	-	56,278	48,353

This Statement of Financial Activities includes all gains and losses recognised in the year.

The Notes on Pages 13 to 16 form part of these Accounts.

CARE FOR COMMUNITY LIVING LIMITED
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL POSITION AS AT 30TH APRIL 2021

	Note	2021		2020	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	4		782		978
			782		978
CURRENT ASSETS					
Debtors	5	15,538		20,873	
Cash at Bank and in Hand		46,654		33,400	
		62,192		54,273	
CURRENT LIABILITIES					
Creditors	6	(6,696)		(6,898)	
NET CURRENT ASSETS			55,496		47,375
TOTAL ASSETS LESS CURRENT LIABILITIES			56,278		48,353
CAPITAL AND RESERVES					
Unrestricted Fund			56,278		48,353
SHAREHOLDERS' FUNDS			56,278		48,353

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

(i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and

(ii) 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 profit or loss for the financial year in accordance with the requirements of section 394 and 395, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

The Financial Statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006 and with the Statement of Recommended Practice : FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on
and are signed on their behalf by:

G. Crivello
Director

10.01.2022 **Dated**

Company Number: 03297429

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2021

1. Accounting Policies

1.1 Basis of Preparation

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of fixed asset investments at market value, and in accordance with the Companies Act 2006 and the Statement of Recommended Practice : FRS 102 SORP.

1.2 Incoming Resources

The incoming resources are made up of Housing Benefits, Income Support, Incapacity Benefit and Disability Living Allowance. All income is accounted for when receipts are due.

1.3 Resources Expended

Expenditure is accounted for on an accruals basis.

1.4 Tangible Fixed Assets and Depreciation

Tangible Fixed Assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected life, as follows:

Fixtures, Fittings & Equipment	-	20% Reducing Balance
Computer Equipment	-	25% Straight Line
Improvements to Property	-	20% Reducing Balance

1.5 Debtors

Debtors are initially recorded at fair value and are assessed for impairment for each balance sheet date. If any impairments exist the debtors are re-measured to the present value of the expected future cash inflows.

1.6 Creditors

Creditors are initially recorded at fair value and are then re-measured to the present value of the expected future cash outflows.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2021

2. INCOME	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021	Total Funds 2020
(a) Income from Charitable Activities				
Income Support/Incapacity Benefit, Housing Benefit and Disability Living Allowance	270,082	-	270,082	278,201
	270,082	-	270,082	278,201
(b) Investment income				
Bank Interest	15	-	15	43
	15	-	15	43
TOTAL INCOME	270,097	-	270,097	278,244

3. EXPENDITURE		Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021	Total Funds 2020
(a) Charitable Activities					
Rent of Properties		88,800	-	88,800	88,600
Staff Salaries		38,704	-	38,704	46,384
Locum Staff Costing		7,201		7,201	8,868
Telephone		5,125	-	5,125	4,622
Motor and Travelling Expenses		113	-	113	1,073
Light and Heat		5,487	-	5,487	8,736
Professional Indemnity Insurance		3,370	-	3,370	3,297
Rates and Water		5,092	-	5,092	2,663
Cleaning and Gardening		9,973	-	9,973	10,330
Office Costs		6,185		6,185	4,717
Property Maintenance		13,616	-	13,616	13,639
Governance Costs	3 (b)	78,506	-	78,506	68,752
		262,172	-	262,172	261,681
TOTAL EXPENDITURE		262,172	-	262,172	261,681
(b) Governance Costs					
Salaries		63,102	-	63,102	59,770
Office Costs		8,743	-	8,743	8,378
Legal and Consultancy Fees		4,305	-	4,305	(1,800)
Accountancy Charges		2,160	-	2,160	2,160
Depreciation		196	-	196	244
		78,506	-	78,506	68,752

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30TH APRIL 2021

4. TANGIBLE FIXED ASSETS

	Fixtures, Fittings & Equipment	Total
Cost:		
At 1st May 2020	1,836	**1,836**
Additions		-
Disposals	-	-
At 30th April 2021	1,836	**1,836**
Depreciation:		
At 1st May 2020	858	**858**
Eliminated on Disposal	-	-
Charge for Period	196	**196**
At 30th April 2021	1,054	**1,054**
Net Book Value		
At 30th April 2021	782	**782**
At 30th April 2020	978	**978**

5. DEBTORS

	2021	2020
Other Debtors	15,538	20,873
	15,538	20,873

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
Taxation and Social Security	1,642	1,373
Other Creditors	5,054	5,525
	6,696	6,898

7. CALLED UP SHARE CAPITAL

The Company is Limited by Guarantee not having a Share Capital.

8. STAFF COSTS

Particulars of employees:
The average number of employees during the year, was as follows:

	2021 No.	2020 No.
Charitable Staff	2	2
Governance Staff	2	2
	4	4