

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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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.

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

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.

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

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.

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 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.

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.

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

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 apprised 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 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

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

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

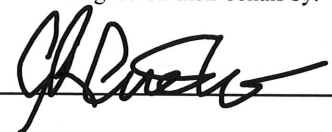
The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

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 sections 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 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.

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

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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