

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)**

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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  
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 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 30<sup>th</sup> 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.

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

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 1<sup>st</sup> 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.



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

**Trustees' meeting held on 4<sup>th</sup> December 2025 to agree and sign off Charity Commission Annual Return.**

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**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 12<sup>th</sup> 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.

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

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.



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

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 administering 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**  
**27<sup>th</sup> 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 1<sup>st</sup> 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 30<sup>th</sup> 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.



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

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.

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

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 (30<sup>th</sup> 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.....  
and signed on its behalf

6th Jan 2026

*Ronan O'Shea*

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**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.

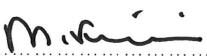
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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 £
<b><u>INCOME</u></b>					
Income from Charitable Activities	2 (a)	294,077	-	294,077	311,587
Investment income	2 (b)	9	-	9	447
<b>Total Income</b>		294,086	-	294,086	312,034
<b><u>EXPENDITURE</u></b>					
Charitable Activities	3	301,013	-	301,013	311,030
<b>Total Expenditure</b>		301,013	-	301,013	311,030
<b>Net Movement in Funds</b>		(6,927)	-	(6,927)	1,004
<b>Total Funds Brought Forward at 1st May 2024</b>		31,616	-	31,616	30,612
<b>Total Funds Carried Forward at 30th April 2025</b>		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	
		£	£	£	£
<b><u>FIXED ASSETS</u></b>					
Tangible Fixed Assets	4		1,218		1,051
			1,218		1,051
<b><u>CURRENT ASSETS</u></b>					
Debtors	5	13,546		15,102	
Cash at Bank and in Hand		21,038		23,896	
		34,584		38,998	
<b><u>CURRENT LIABILITIES</u></b>					
Creditors	6	(11,113)		(8,433)	
<b><u>NET CURRENT ASSETS</u></b>			23,471		30,565
<b><u>TOTAL ASSETS LESS CURRENT LIABILITIES</u></b>			24,689		31,616
<b>CAPITAL AND RESERVES</b>					
Unrestricted Fund			24,689		31,616
<b>SHAREHOLDERS' FUNDS</b>			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

<b>2. INCOME</b>	<b>Unrestricted Funds 2025</b>	<b>Restricted Funds 2025</b>	<b>Total Funds 2025</b>	<b>Total Funds 2024</b>
<b>(a) Income from Charitable Activities</b>				
Income Support/Incapacity Benefit, Housing Benefit and Disability Living Allowance	294,077	-	294,077	311,587
	294,077	-	294,077	311,587
<b>(b) Investment income</b>				
Loan interest	-	-	-	420
Bank Interest	9	-	9	27
	9	-	9	447
<b>TOTAL INCOME</b>	<b>294,086</b>	<b>-</b>	<b>294,086</b>	<b>311,614</b>
<b>3. EXPENDITURE</b>	<b>Unrestricted Funds 2025</b>	<b>Restricted Funds 2025</b>	<b>Total Funds 2025</b>	<b>Total Funds 2024</b>
<b>(a) Charitable Activities</b>				
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 <b>3 (b)</b>	82,001	-	82,001	81,444
	301,013	-	301,013	311,030
<b>TOTAL EXPENDITURE</b>	<b>301,013</b>	<b>-</b>	<b>301,013</b>	<b>311,030</b>
<b>(b) Governance Costs</b>				
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
<b>Cost:</b>		
At 1st May 2024	2,545	2,545
Additions	390	390
Disposals	-	-
<b>At 30th April 2025</b>	<b>2,935</b>	<b>2,935</b>
<b>Depreciation:</b>		
At 1st May 2024	1,494	1,494
Eliminated on Disposal	-	-
Charge for Period	223	223
<b>At 30th April 2025</b>	<b>1,717</b>	<b>1,717</b>
<b>Net Book Value</b>		
<b>At 30th April 2025</b>	<b>1,218</b>	<b>1,218</b>
<b>At 30th April 2024</b>	<b>1,051</b>	<b>1,051</b>

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