



Cambridgeshire Deaf Association Ltd

(formerly known as The Ely Diocesan
Association For Deaf People)

Annual Report and Accounts for the year ended 31st March 2025





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Trustees

Mr Fil Kamps – Chair
Mr Andrew Mell – Vice-Chair
Dr Janie Anderson
Ms Chalky Wan
Mr Paul McCloskey (Resigned on 10/09/2025)
Ms Jessica Hinson (Appointed on 15/04/2024)
Ms Egle Juzenaite (Appointed on 15/04/2024, resigned on 30/06/2025)
Ms Adrienne Taylor (Appointed on 16/07/2025)

Chief Executive Officer

Mr Andrew Palmer

Independent Auditor

Moore Thompson
Bank House, Broad Street
Spalding
Lincolnshire
PE11 1TB



Trustee Annual Report



Message from the Chair

It's a privilege and an honour to write another introduction to our Annual Report here at the Cambridgeshire Deaf Association Ltd. The last year has been one of significant success in terms of service delivery, notable milestones and improved organisational efficiency.

As a Charity, we have bettered our continuous improvement approach to ensure both backend processes are more efficient and that our services have optimal impact for the deaf and hard of hearing communities that we serve. We too have focussed on maximising the use of our physical assets both for our community but also to innovatively create additional income streams for the organisation. This will help us enhance our services and explore new avenues of support.

Very proudly, I'm delighted that in this reporting period CQC have rated CDA Life, our care service, as Outstanding. This marks the second time in a row that CQC have assessed the organisation as Outstanding; a testament to the tremendous skill, experience and effort of our wonderful staff and the leadership team.

I continue to be inspired by our army of volunteers, enabling many of our services and ensuring all that need our support get it, whether deaf BSL users or hard of hearing individuals that don't sign and everyone in between. We've seen new records in attendance at our events and the smiles I see from those that I attend are exactly why we all do what we do.

We've launched our new strategy, co-designed with input from all sectors of the deaf and hard of hearing community in Cambridgeshire. It will help ensure the charity remains sustainable given its considerable growth over the last 6 years, whilst also focussing on the areas that our community care about most.

Whilst these are the highlights, this year has not been without its challenges and it would be amiss for me not to recognise the resilience our staff have shown through some difficult periods; refusing to give up and always keeping a focus on those we serve. I couldn't be more proud.

I encourage you to take the time to read through this Annual Report, it contains updates from our staff themselves that speak passionately about their service areas as well as detail around the financial progression and governance of the organisation. Cambridgeshire is the best county for deaf and hard of hearing people in the UK and we will continue to work hard to ensure that remains true for many years to come.

Here's to big smiles, equity of opportunity and fulfilled lives whether filled with sound or silence.

Fil Kamps
Chair



Message from the Chief Executive

It's been another brilliant year for Cambridgeshire Deaf Association Ltd. One of the highlights has been achieving an Outstanding rating from the Care Quality Commission — something we're incredibly proud of. This is a team achievement that goes far beyond our care service; it reflects the commitment and hard work of everyone across the organisation.

We've continued to grow in size and strength, with over 115 volunteers and a staff team of 45. Behind the scenes, our team continues to shine — not just through their skills and care, but in how they live and breathe our values every day. Whether it's showing compassion, connecting communities, or trying new ideas to improve our services, the team makes it happen.

A key development this year has been the launch of our new strategy. Shaped in partnership with local deaf and hard-of-hearing people, the strategy recognises that the community is changing — in how people communicate, what support they need, and when they need it. It builds on our strengths and sets out a plan for preparing, adjusting, developing, and thriving across every stage of life.

We've also taken steps to be more financially sustainable. Where spaces have become underused, we've found creative solutions — like refurbishing areas for therapy room hire — to help bring in unrestricted income while staying true to our mission.

The beauty of CDA is that it belongs to the deaf community. It is run by and for deaf people — and our new strategy reflects the real needs of the people we support. More than 100 people fed into its development through surveys, conversations and local events. Their input has shaped the way we now work — and will continue to shape our future.

At the same time, we can't ignore the reality. Many people across Cambridgeshire — whether they use BSL or have become deafened later in life — still don't receive the right support. They're missing communication access at medical appointments. Parents struggle to advocate for their children's education. Others can't get jobs or, if they do, face barriers to getting Access to Work in place. Despite the BSL Act, the world remains largely inaccessible — and for deaf people with additional needs, the barriers are even greater.

We've seen some improvements through our work with local services, particularly in health and education. But the truth is, awareness among many professionals is still low. That's why CDA continues to exist — to stand alongside people in these situations and make sure they're not left behind.

Andrew Palmer
Chief Executive



Objectives, strategy and vision

This year marked the launch of our new organisational strategy, co-produced with over 100 people from the deaf and deafened communities across Cambridgeshire and Peterborough. It reflects a shift in how we think about deafness — not as a single identity, but as a range of lived experiences. Our strategy is designed to respond to those experiences and support people at different stages of their journey, whether they use BSL, have recently become deafened, or face communication barriers later in life.

Our Strategic Priorities in 2024/25:

- Launching the new strategy and embedding its themes across the organisation
- Growing our fundraising capabilities, so that we can maintain and expand services sustainably as we continue to grow
- Developing the new befriending scheme, particularly for those recently deafened or isolated through age, and integrating it alongside our long-standing BSL-user befriending work
- Implementing the strategy in practice, particularly looking at how we support younger people and broaden our appeal
- Building sustainability through leadership development, staff capacity, and a healthy financial position



Strategy in Action

Our previous strategy set out five guiding goals:



This year, we've made real progress in all five areas:

Feedback: We launched a new feedback and outcomes system within our Advocacy and Casework Team, giving us clearer insight into the issues our community faces and the difference our support is making.

Relevant services: We expanded our befriending offer to reach those who have become deafened through age, continued our domestic abuse work despite funding uncertainty, and introduced new lipreading classes in Peterborough.

Campaigning: While often behind the scenes, our team has worked persistently with NHS services, the police, and other partners to raise awareness and improve access. Progress is slow — but these conversations are vital.

Stronger deaf community: Attendance at events has soared. From our 120-person Christmas party to record-breaking drop-ins and the BAM festival, our programme has brought people together in ways that are meaningful, fun, and accessible. Our growing digital reach has also helped connect more people to CDA than ever before.

Sustainability: We ended the year with a modest surplus, giving us a secure base to plan from. We also launched FLOW — our new internal leadership development scheme — to grow future deaf managers and ensure the long-term strength of our team.

Living Our Values

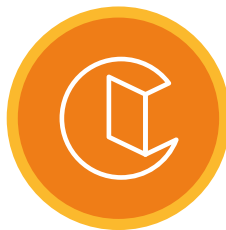
This year, three of our values really stood out:

Be Active



Our staff have led an impressive number of events, livestreams, drop-ins and workshops. The quarterly programme is fuller than ever, and the passion of the team has shone through.

Learn



Our CQC inspection gave us the chance to reflect, improve, and grow. Getting Outstanding was an achievement, but the learning process was just as important.

Take Notice



We listened carefully. Through surveys, events and meetings, we've gathered views from across the deaf and deafened community — ensuring our new strategy is shaped by real voices, not assumptions.

Growth and Vision

This year we've built deeper relationships with the community and a stronger, more resilient team. We've appointed new operational and communications leads, supported future talent in the care team, and developed a more stable financial base to work from.

As we look ahead to 2025/26, our focus will be on continuing to implement our new strategy and seeing where it takes us. We're especially excited about developing new services for young people, building on our community relationships, and working with others to create meaningful, inclusive projects.



Performance Achievements



Advocacy and Casework

The Advocacy and Casework Team (ACT) has had a transformative year, marked by significant growth and impact. Following the departure of a valued team member, we welcomed two new staff – an Advocate and a Caseworker – both of whom are profoundly deaf. This has created a fully deaf team with shared lived experiences, enabling us to provide more empathetic and culturally aware support.



This year, we resolved an impressive 365 advocacy cases and 714 casework cases, supporting 187 clients and resolving a total of 1,079 issues. That's an average of one advocacy case for every single day of the year! The feedback from clients and professionals has been overwhelmingly positive, and we have updated our feedback processes to ensure we continue to capture the full scope and quality of our work.

Both of our Advocates have completed formal advocacy training, enhancing our ability to support clients in a range of complex situations – from court proceedings involving deaf parents to accessing Care Act assessments and reviews. We've strengthened local links with the NHS and police to improve accessibility and outcomes for the local deaf community. As ever, we remain committed to ensuring deaf voices are heard, rights are upheld, and barriers are broken down.

To deliver these invaluable services, we work in partnership with Cambridgeshire County Council, Peterborough City Council and POHWER. In addition, we are extremely grateful for additional support this year from The National Lottery Community Fund.

Domestic Abuse

This year, 17 individuals experiencing domestic abuse reached out to CDA for support, information or specialist advocacy. Our Domestic Abuse service is led by Emma and Rachael who are both qualified Independent Domestic Violence Advisors (IDVAs). It continues to offer confidential, face-to-face support – a rare and vital resource nationally that is delivered by qualified deaf and BSL-using professionals.

The importance of privacy and safety remains paramount, and referrals to the service are handled with the utmost care. The ongoing trust from the Police and Crime Commissioner (PCC), who have confirmed continued funding, highlights how essential and impactful this service is.

We are proud to offer a service that empowers survivors to make safe choices, rebuild independence, and access the right support from other agencies including police, housing and social care. We look forward to continuing this life-changing work into the next year.

Rachael Dance

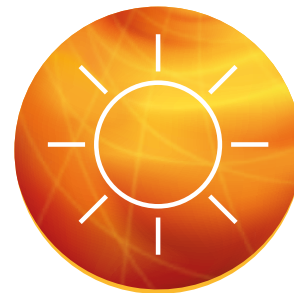
CDA Life

The CDA Life team has had an exciting and successful year of renewal and recognition. With a new management structure, updated induction programme and focused staff training in specialist areas, we are better equipped than ever to provide truly person-centred support. This has led to us utilising key performance indicators to measure staff performance and we have been astounded by incredible results, especially in the beginning of 2025 where staff have thrived in every area of performance measurement.

One of the year's highlights has been our second consecutive OUTSTANDING rating from the Care Quality Commission (CQC) – a reflection of our team's dedication, speed of action, and deep commitment to the people we care for. Staff have gone above and beyond to support clients, not just with daily needs but also with holidays, football games, hospital visits, family funerals and other essential life experiences.

We've introduced monthly events and trips which have helped foster new friendships and strengthen the sense of community among clients and staff alike. With a fresh structure and a motivated team, we're stepping into the next year ready to embrace every opportunity to enhance the quality of life for our clients.

Rachael Dance



Performance Achievements (continued)



CDA Community

Our CDA Community events are based in various locations across Cambridgeshire and Peterborough. The aim of these events is to support deaf people in increasing their mental wellbeing and social confidence, provide opportunities to come together, make new friends and reconnect with friends from the past. The events help increase individuals' confidence inside and outside the deaf community.

The CDA Community has thrived in the time from April 2024 to March 2025 welcoming a total of 3720 people at our events. This figure does not include the staff who attend who themselves can benefit from the sessions as most are deaf also. This brings our grand total to 4808. Each month we aim to provide between 15 and 18 events to the community across Cambridgeshire. A total of 221 events were held this year.

Throughout the year, community members in various locations have been able to access our services. Here is a breakdown of how many people attended each location through the year:

- Peterborough 2498
- Cambridge 726
- Huntingdon 499
- Ely 423
- Wisbech 152
- Member only events (Gala & AGM) and other 510

We expanded this year by setting up a small group for CDA Life clients that takes place on the 1st Thursday of each month and is designed to bring our deaf clients together through inclusive and engaging outings. We enjoyed a fun and educational day at the zoo. In the festive season, we visited the Birmingham Christmas Market, which was a highlight for many, full of atmosphere and a great chance to experience the sights, sounds, and tastes of the holidays. We also made the most of the summer with a relaxing picnic and ice cream at Hinchbrook Park — a simple but meaningful day that allowed everyone to unwind and enjoy the outdoors together.

Cahn Ky Dai



Performance Achievements (continued)



2024/25

Membership

A target was set to have 90 members by the end of March 2025. I am proud to say that we have achieved 88. The members can enjoy all the benefits of being part of the CDA including their Feedback meetings at 5 different community events attended by the CEO, discounts in local restaurants as well as discounted entry to CDA paid outings and events. I received such positive feedback about the calendars sent out to all our members. Our community love seeing the photos because it reminds them of the great memories they have made with their friends. I have continued to send out birthday and Christmas cards to our members which are well received.

This year's AGM was held in Cambridge. Refreshments of hot drinks and biscuits were enjoyed by all.

Our annual Gala Dinner was well attended last year at the Holiday Inn in Cambridge. We welcomed our fantastic host and enjoyed a raffle and auction. We had a brilliant evening with a three-course meal and a disco. Lots of guests also stayed at the hotel, met for breakfast the next morning and enjoyed the spa facilities!

Festive period was filled with magical fun at events across three locations: we had a buffet in Cambridge and a big Christmas lunch in Wisbech with a total of 25 people in attendance.

We were so grateful be able to arrange a number of educational talks:

Sign Video delivered a session on the importance of British Sign Language (BSL), highlighting how it enables equal access and strengthens communication across all areas of life. Their talk encouraged meaningful conversations around inclusion and the value of BSL in everyday settings.

We also welcomed NRCPD, who gave an insightful presentation about the role of registered interpreters and the importance of using qualified professionals. They explained the standards and safeguarding measures in place to ensure deaf individuals receive accurate and ethical communication support.

In addition, the British Deaf Association (BDA) joined us to lead a powerful session entitled "Know Your Rights". Their presentation focused on empowering the deaf community with knowledge about their legal rights, access to services and how to advocate for themselves in various settings.

CDA community with the support from the CEO, Andrew Palmer, and our new Communications Officer, Matthew Wheeler, are continuing to create a high standard social media presence. This is a very important work that ensures Community is kept well informed on the different channels the Community and/ or CDA groups can be accessed.

This year has been full of exciting, inclusive events that brought joy, connection, and educational experiences to our deaf community. We've worked hard to ensure accessibility and fun go hand-in-hand, with a wide range of activities designed for all ages and interests.

One of the highlights was a trip to Strictly Come Dancing, which was BSL interpreted, making it fully accessible and deeply meaningful for attendees who were able to enjoy the show in real time with full understanding and engagement.

We also spent an action-packed day at Alton Towers, offering thrills and laughter for our community as well as attending our first visit to the Birmingham Christmas Market, where we soaked up the festive atmosphere, shopped for treats, and enjoyed time together during the holiday season. Some of our events were fully funded by CDA.

Our Summer Ball was a real celebration — a chance for our community to dress up, socialise, and dance the night away in a welcoming, deaf-friendly space. We also enjoyed a BSL-interpreted tour at the Museum of Zoology, providing an enriching and educational experience for all.

A major achievement this year was organising the BAM Festival — a celebration of Deaf identity, creativity, and community. The event brought people together to share experiences, learn from one another, and celebrate the strength and vibrancy of the deaf community.

We also held regular monthly fitness sessions led by a deaf coach, tailored to each participant's needs and abilities — promoting physical health and wellbeing in an inclusive environment. The sessions were fully funded by CDA.

To round out the year, we hosted a Halloween Party complete with pumpkin carving and a buffet — a fun and relaxed event where families could get creative and celebrate the season together.

These events have played a vital role in reducing isolation, encouraging connection, and building a stronger, more empowered deaf community. Each one has brought people together in a space where communication is accessible, and everyone is included.

Cahn Ky Dai



Performance Achievements (continued)



Befriending

From April 2024 – March 2025 our Befriending Team has been exceptionally active, making a meaningful difference to the lives of deaf individuals across Cambridgeshire and Peterborough. Our dedicated team of 48 volunteers contributed an impressive 2,449 hours to supporting the deaf community. This equates to over 100 days being given back to the community by our wonderful volunteers.

Our team is made up of a diverse group of deaf, hard of hearing, and hearing individuals who are using and learning British Sign Language (BSL) to enhance the support they provide. Volunteer numbers have grown to 48, with many accessing vital training opportunities, such as safeguarding, to ensure we support the volunteers to deliver hours safely. This expansion has enabled a greater number of volunteers to assist at events, which has had a direct impact on improving the physical and emotional well-being of our clients. Participation in group activities has also helped reduce feelings of loneliness and increased opportunities for social connection and we are especially noticing a stronger support network in those with a hearing loss who do not use BSL. This is vital to them as it can be very difficult to find a place to 'belong' in either community: deaf or hearing.

Throughout the year, volunteers have continued their vital work conducting home visits, reaching out via video calls, and supporting a wide range of events and outings. Between April 2024 and March 2025, volunteers completed 705 missions, supporting 58 clients, with 515 hours spent on call time. During this period 39 volunteers were actively engaged in delivering our services. We are really proud of the volunteer service that we are able to offer and feel lucky to have such dedicated people in the team who have built long lasting, meaningful friendships with those in the community that need it most.

The positive outcomes of our previous free BSL course inspired us to schedule a second course for Summer 2025, which has already attracted ten new volunteers. This initiative continues to strengthen our reach across Cambridgeshire and Peterborough and increase deaf awareness in the wider community. In terms of activity, our volunteers recorded 251 physical attendances and 303 social outings. 133 home visits or video calls have been completed between volunteers and the deaf community.

Our Volunteer Coordinator has invested time in visiting both clients and volunteers to understand their needs and interests helping shape activities accordingly to find the ideal match between a befriender and a service user. Our monthly events have included ten pin bowling, board games, mini golf, archery, and café visits. These have proven extremely popular and helped boost clients' confidence and social engagement as well as allowing space to try new things that people may not have access to otherwise. New activities trialled this year, such as wellbeing walk & talks, indoor bowls, craft sessions, chair-based Zumba, and line dancing, have added even more variety and appeal.

We continually monitor client satisfaction to ensure the quality and relevance of our support. Feedback from this year shows that 89.4% of clients reported feeling "very happy" or "happy", whilst only 10.1% reported feeling "neutral" or below. We are really pleased to be supporting so many clients to improve their overall well-being.

In conclusion, our Befriending Team has made a remarkable contribution this year—strengthening community bonds, tackling social isolation and enhancing overall well-being. We are incredibly proud of our volunteers and the positive impact they continue to make. We look forward to building on this success in the coming year.

We are extremely lucky to be supported by The National Lottery Community Fund, Huntingdon Freeman's Trust and Cambridgeshire Community Foundation to deliver the project.

Serena Pattison and Clare Hudson



Performance Achievements (continued)



During the financial year 2024/25, we continued to build on the changes made to the CDA Hearing Help service across Cambridgeshire.

The area-based model introduced last year, with three dedicated Area Leads, remained central to how we work. It has helped us stay connected to our communities, understand local needs and deliver a more accessible, and consistent service.

We started and ended the year with 25 drop-in locations. Throughout the year we trialled a few new venues and also adjusted the frequency of some sessions to run quarterly instead of monthly. This has proven to be a more efficient way to manage space and resources while still reaching those who need us.

Our volunteer team grew from 56 to 63, with more currently going through the onboarding process. Thanks to their support, we were able to see more people this year than ever before. The number of hearing aids serviced increased from 4,206 to 4,641 which is a 10% rise in people supported at our drop-in sessions.

We continue to run lipreading classes in both Cambridge and Peterborough. These sessions have proven to boost confidence, helping people feel more connected and in control of their hearing loss.

We are grateful for the continued support from Cambridgeshire Community Foundation and Cambridgeshire and Peterborough Local Authorities. We would also like to thank the Audiology teams at Hinchingsbrooke and Addenbrooke's hospitals, along with Specsavers Audiology, whose ongoing collaboration has been vital in helping us deliver this service across the county.

To deliver the project CDA works in close partnership with Cambridgeshire County Council, Peterborough City Council and NHS Cambridgeshire & Peterborough ICB. Additional support from Evelyn Trust and Cambridgeshire Community Foundation was gratefully received during the year.

Riley Astrup

"Before the CDA hearing help drop-in clinics, everything was very time consuming, having to wait for appointments to get my hearing aids sorted, everything just seemed like such hard work all of the time. Since attending, I have been provided with valuable advice. It is such a lovely clinic and everyone is really nice, friendly and extremely helpful, in fact, I would be lost without CDA – our clinics are a tremendous help and provide me with peace of mind."

"I feel more included in what is going around me, I am more aware of my environment" – in regard to lipreading classes.



Performance Achievements (continued)



CDA Communications & Media

Over the course of the year, our communications strategy has continued to evolve, hiring a new Communications Manager in January 2025 with a particular focus on strengthening our digital presence and deepening community engagement through social media platforms.

Social Media Performance

We have seen consistent growth across all our social media channels, with increased follower counts, engagement rates, and content reach. Our top-performing platforms remain Facebook and Instagram, while TikTok and LinkedIn have shown promising growth and more regular updates



Total followers: 13,845
Reaching 424,400
48.2% increase on the previous year.



Followers: 802



Total followers: 1915
Reaching 159,900
2.1% increase on the previous year.



Followers: 205
Impressions: 405



Followers: 765
Video views: 50,000

Website traffic has seen 8,000 active users with 7,800 of them being new users spending average engagement time of 1 minute and 12 seconds and 5,000 finding us organically. The e-newsletter sent via MailChimp was a success but came to a halt in September 2024. The new Communications Manager will be taking this forward and posting on a regular basis.

Contacts recorded: 2,502 – 9.7% increase on previous year

Subscribers still active: 2,119 – 9.2% increase on previous year

Unsubscribes: 383 – 13% decrease on previous year.

Looking ahead, we will be launching our new website in June 2025. Our focus will be on producing accessible content to highlight our commitment to the local deaf community and their wellbeing. Producing more informative livestreams, catching onto viral trends, showing more behind-the-scenes content and staff spotlights to improve audience connection and trust and expanding our digital reach to increase the brand of CDA and our services. This year's communication activity has not only raised our public profile with many comments from people outside our region highlighting the great work we do but directly support service uptake, staff and volunteer recruitment, and brand recognition. We remain committed to ensuring our channels reflect the voice and values of the deaf community we serve.

Matthew Wheeler

Fincham House

Over the course of the year, we have seen a number of changes in the use and occupancy of our premises.

Sign Reach continues to rent the hall space for the delivery of British Sign Language (BSL) classes, providing a consistent source of income.

In Summer 2024, Soroptimist International vacated their unit. While the space remained unoccupied for a few months, we are pleased to report that a new tenant has been secured and will take up occupancy from 1st July 2025, ensuring continued utilisation of the unit and a return to rental income.

Our long-standing tenant, Mabel Martinelli (Cambridge Flourishing), made the decision not to renew their lease. Rather than seeking a direct replacement, we identified an opportunity to convert the space into therapy rooms, enabling the generation of unrestricted income directly aligned with our charitable aims. The rooms were refurbished and furnished within a short timeframe and are to become operational in May 2025.

Initial uptake has been encouraging, with current booking levels at 40% capacity. We anticipate further growth in usage as we roll out targeted advertising in the coming financial year. This adaptive use of space reflects our commitment to sustainability and innovation in income generation for the benefit of our wider projects.

Katie Rustill



Performance Achievements (continued)

Fundraising thank you

The holistic approach we take to improving the lives of deaf people, through improved health, wellbeing and creating equality is only possible with the support of the many trusts and donors that see the value in our ideas, our team, our work and ultimately the difference we are able to make in the community and the change we can affect.

We would like to thank the following trusts for their support:

- **Breathe HR** for their financial contributions to the charitable sector
- **Cambridgeshire Community Foundation** to help us support the most isolated deaf and hard of hearing in Peterborough as well as enabling delivery of deaf awareness sessions throughout the county
- **Charities Aid Foundation** for their generous contribution to charity's running costs
- **Evelyn Trust** for continued support to deliver our Hearing Help Care Homes project
- **Huntingdon Freeman's Trust** for continued support to deliver our Befriending project
- **The National Lottery Community Fund** for on-going partnership to deliver CDA's Befriending project and specific casework
- **Pye Foundation** for continued support to charity's running costs
- **Trinity Trust** for their year-on-year contribution to charity's running costs
- **Tudor Trust** for on-going partnership and support in the day to day running of the charity

Rory Munro and Basia Shadbolt



Financial performance highlights



Income and expenditure highlights

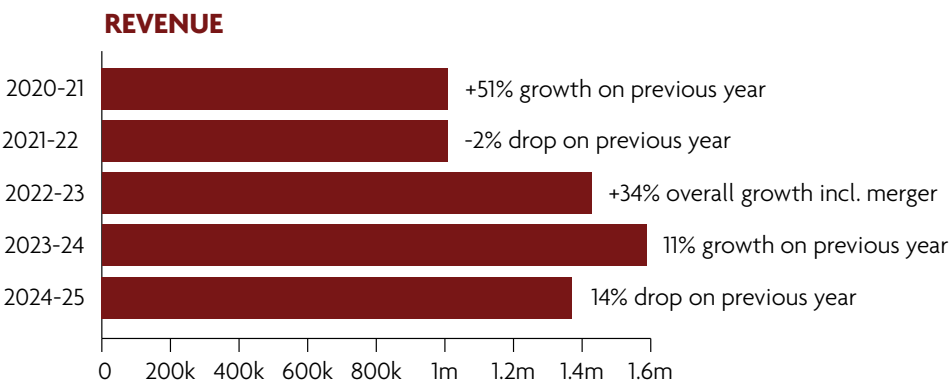
CDA’s total revenue in FY 2024/25 was £1,370,297, a combined decrease of 14% on the previous year’s result.

This drop in revenue can be attributed to reduced delivery of domiciliary care service provision, CDA Life. Primarily due to a loss of a 24/7 client, CDA Life revenue dropped by 26% in the course of the year (2024 – 18% growth). Growth was experienced in all other areas of charity’s activity. Trust Fundraising and Contracts income (combined) across our ACT, Hearing Help, Befriending, Community and Core Fundraising services grew by 20% (2024 – 2% growth). An increase at 38% is attributable to charity’s investment income associated with rental units at Fincham House, CDA-owed building in Cambridge (2024 – 25% drop).

31% of total income in FY 2024/25 were restricted funds (2024 – 25%).

Our total expenditure in 2024/25 was £1,341,398, a decrease of 10% on the previous year’s figure, in line with reduced revenue.

It has been CDA’s intention for a number of years to consolidate and streamline areas of activity, both in terms of geographical outreach (the intention is to remain as local as possible) as well as services on offer. The increase in charitable activity during the year has been modest and in line with inflation and service needs. The overall decrease this year is down to CDA Life, charity’s own revenue generating activity. This had been carefully managed such that there is no deficit associated with the drop.



By the end of the year CDA has successfully fundraised to support large majority of its charitable services. A small shortfall at £9,575 constituted 1% of total charitable resources expended (2024 - £14,913 and 4%). This shortfall related to our Befriending and Community projects and was covered by the surplus from the charity’s own income generating activities. This means we were able to provide uninterrupted charitable service delivery without the need to draw from charity’s free cash reserves.

The remaining surplus achieved from the charity’s own income generating activities at £32,471 (2024 – surplus at £81,411) was added to charity’s free cash reserves balance as at 31st March 2025. As a result, the charity’s free cash reserves stand at £456,399. This constitutes 142% of the required level (see Reserves Policy for further details).

Note: Charity’s free (cash) reserves are different to total unrestricted reserves which include building and yearly building depreciation charge.

One of the most significant challenges the charity has faced for a number of years is associated with delivery of CDA Life contracted hours during periods of instability and/or staff shortages. We are delighted to report that we managed to half that statistic during 2024/25. The resulting revenue shortfall for the year is £15,770 which constitutes 2% of actual delivery (2024 - £37,400 and 4%). Another challenge was to ensure steady investment income from Fincham House rental income with a view to generate surplus for the charity as a whole. Despite these challenges, both projects ended the year with a healthy surplus.

In addition, we have managed to successfully fundraise to cover all our charitable activities. All projects delivered in partnership with other organisation have been carefully managed in terms of resources expended such that no deficit occurred. As a result, we have been able to re-invest the surplus generated by own activities back into our Community. We have, fully or partially, funded outings to Alton Towers, Strictly Come Dancing show in Nottingham, Madame Tussauds in London and Birmingham Christmas Market which were enjoyed by the Community. We also established and have funded regular fitness sessions to our members and, in partnership with British Deaf Association, delivered a hustings session in June 2024.



Financial performance highlights (continued)

Where our income came from in 2024-25:

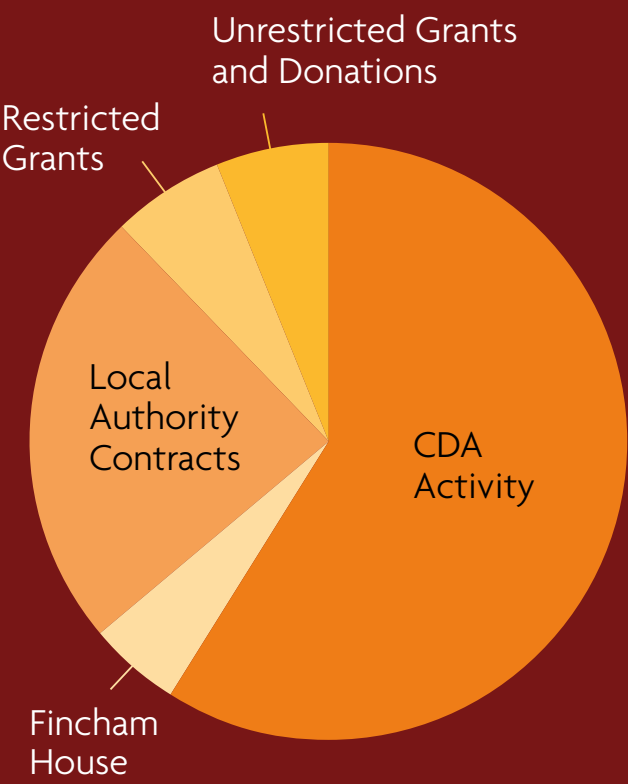
As was the case in previous year, more than half of our total income at 59% (2024 – 69%) came from CDA’s own activities for generating funds. The largest contributor at 57% (2024 – 66%) of total income is CDA Life, provision of domiciliary care services to deaf community.

Investment income including Fincham House, the charity’s building in Cambridge, stood at 5% (2024 – 3%) of total income for the year.

24% (2024 - 18%) of total income came from Local Authority contracts supporting our Hearing Help, Advocacy, Casework and IDVA services. 6% (2024 – 7%) derived from restricted grants and donations and 6% (2024 – 3%) from unrestricted grants and donations.

Basia Shadbolt

WHERE OUR INCOME CAME FROM



Reserves Policy

The trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should be 6 months of the charitable resources expended* which equates to £321,910 for the year to March 2025 (2024 - £308,505).

At this level, the trustees feel that they would be able to continue the current charitable activities in the event of a significant drop in funding. In the event of such an occurrence, it would be necessary to consider how the funding would be replaced or activities changed.

As at end of financial year 2024/25, free reserves amount to £456,399 (2024 - £427,395) constituting 142% of the required amount as per charity's reserves policy.

* Charitable resources expended exclude resources expended during operations of CDA Life domiciliary care services.



Trustee
27/09/2025

Structure, Governance and Management



Structure and Management

Cambridgeshire Deaf Association Ltd continues to evolve in structure as we grow in scale and impact. This year we introduced several key roles to strengthen our leadership, deliver our new strategy, and build long-term sustainability into the way we work.

We created a new Director of Deaf Community Services role to oversee key BSL-user services including advocacy, domestic abuse support, regulated care, and befriending. This role brings together operational leadership with strategic oversight, helping to ensure that services are well-managed, joined up, and aligned with our wider goals.

We also appointed a Communications Manager and an Operations Executive, strengthening our internal systems, external reach, and day-to-day delivery. Together with our Care Manager, Community Manager, and Finance Team, they form a strong operational team who work closely with the CEO and report to the Board of Trustees.

Behind the scenes, we've made investments in systems and people. We launched our FLOW programme to support emerging deaf leaders into management roles. We improved our financial reporting, strengthened safeguarding processes, and continued to prioritise feedback, reflective practice, and staff development.

Our workforce — now 45 staff and 115 volunteers — remains our greatest strength. Over 85% of our team are deaf or disabled themselves, and their lived experience underpins the inclusive, compassionate approach that CDA is known for.

We continue to value good governance, sound planning, and strong values. Our leadership team works closely with the Board of Trustees to ensure that we remain accountable, transparent, and focused on long-term impact.

Statement of Trustees' Responsibilities

Statement of Trustees' Responsibilities

The trustees, who are also the directors of Cambridgeshire Deaf Association Ltd for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- And prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. Additionally, they are responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



Statements as to disclosure of information to the auditor

In accordance with company law, as the charity's Trustees, we certify that:

- As far as we are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- We have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's Auditor is aware of that information.

Annual Accounts

Independent Auditor's Report to the Trustees of Cambridgeshire Deaf Association Ltd for the year ended 31 March 2025



Opinion

We have audited the financial statements of the Cambridgeshire Deaf Association Ltd for the year ended 31 March 2025, which comprise of the Statement of Financial Activity, Statement of Financial Position, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 the Financial Reporting Standards applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year ended 31 March 2025.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Policies; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included in the trustees'

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanation we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustee's responsibilities statement, the trustees (who are also directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine in necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.



Independent Auditor's Report to the Trustees of Cambridgeshire Deaf Association Ltd

(continued)



Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue and auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team, collectively had the appropriate competence, capabilities and skills to identify or recognised non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge of the charity sector and experience of the client.
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity.
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by;

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- investigated the rationale behind significant or unusual transactions.

Because of the inherent limitations of an audit, there is a risk that we will not detect irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will likely become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair value).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Mark East (FCCA) (Senior Statutory Auditor)

for and on behalf of Moore Thompson
Chartered Accountant & Statutory Auditor Bank House
Broad Street
Spalding
PE11 1TB

Date: 27/09/2025

Annual Accounts

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

TO 31 MARCH 2025

		Unrestricted Funds £	2025 Restricted Funds £	Endowment Fund £	Total Funds £	2024 Total Funds £
	Notes					
INCOME						
Incoming resources from generated funds:						
Donations and legacies	2	5,477	7,762	-	13,238	11,100
Investment income	3	61,979	-	-	61,979	48,416
Incoming resources from charitable activities:						
Grants	5	80,657	399,604	-	480,261	423,837
Activities for Generating Funds	4	799,178	15,641	-	814,819	1,104,189
TOTAL INCOME		947,290	423,006	-	1,370,297	1,587,541
EXPENDITURE						
Support costs for deaf people	6	-	436,153	-	436,153	411,480
Activities for generating funds	6	894,893	-	-	894,893	1,074,246
Governance costs	7	10,352	-	-	10,352	11,559
TOTAL EXPENDITURE		905,245	436,153	-	1,341,398	1,497,285
NET (EXPENDITURE)/ INCOME		42,046	(13,147)	-	28,899	90,256
TRANSFERS		(9,575)	9,575	-	-	-
Gains/(losses) on revaluation of investments 9,10		-	-	207	207	1,447
NET MOVEMENT IN FUNDS		32,471	(3,572)	207	29,107	91,703
RECONCILIATION OF FUNDS						
CDA TOTAL FUNDS BROUGHT FORWARD		1,281,479	21,021	9,065	1,311,565	1,219,862
TOTAL FUNDS CARRIED FORWARD		1,313,950	17,449	9,272	1,340,671	1,311,565

All income and expenditure derive from continuing activities.

There were no recognised gains or losses for 2025 or 2024 other than those included in the Statement of Financial Activities.

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

BALANCE SHEET AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
FIXED ASSETS					
Tangible assets	9		347,551		347,655
Investment property	9		510,000		510,000
Investments - other	10		9,272		9,065
			-----		-----
TOTAL FIXED ASSETS			866,824		866,720
CURRENT ASSETS					
Debtors	11	131,419		141,584	
Cash at bank and in hand	12	524,806		470,241	
		-----		-----	
TOTAL CURRENT ASSETS		656,225		611,825	
CREDITORS: amounts falling due within one year	13	182,377		166,980	
		-----		-----	
NET CURRENT ASSETS			473,848		444,845
			-----		-----
NET ASSETS			1,340,671		1,311,565
			-----		-----
THE FUNDS OF THE CHARITY					
Unrestricted Funds	17		1,313,950		1,281,479
Restricted Funds	17		17,449		21,021
Endowment Funds	17		9,272		9,065
			-----		-----
TOTAL CHARITY FUNDS			1,340,671		1,311,565
			-----		-----

The financial statements were approved and authorised for issue by the Board on 10/09/2025

Signed on behalf of the board of trustees.



Philip Kamps
Chair of CDA

Annual Accounts

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

CASH FLOW STATEMENT

	2025		2024	
CASH FLOWS FROM OPERATING ACTIVITIES:	£	£	£	£
Net (Expenditure)/ Income and Net Movement in Funds		28,899		90,256
Cash flows from operating activities:				
Depreciation charge	7,479		15,099	
Gains/ losses on investments	(207)		(1,447)	
Investment income	(61,979)		(48,416)	
Increase/ decrease in trade receivables	10,166		40,885	
Increase/ decrease in trade payables	15,397		(51,547)	
Asset disposal	-		-	
	(29,145)		(45,426)	
Cash flows from investing activities:				
Capital investment	-		-	
Gains/ losses on investments	207		1,447	
Investment income	61,979		48,416	
Purchase of tangible fixed assets	(7,375)		(1,064)	
	54,811		48,799	
Change in Cash and Cash Equivalents		54,565		93,629
Cash and Cash Equivalents at the Beginning of the Year		470,241		376,612
Cash and Cash Equivalents at the End of the Year		524,806		470,241

(i) ANALYSIS OF CHANGES IN NET DEBT	At 1 Apr 2024	Cash flow	At 31 Mar 2025
	£	£	£
Cash and cash equivalent:			
Cash	463,913	54,312	518,225
Cash equivalent	6,328	253	6,581
	470,241	54,565	524,806
Debt due after one year	-	-	-
TOTAL	470,241	54,565	524,806

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

1 ACCOUNTING POLICIES

(a) BASIS OF PREPARATION OF ACCOUNTS

The Cambridgeshire Deaf Association Ltd is a charitable company incorporated in England and Wales. The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are to provide support and facilities for Deaf Persons in Cambridgeshire through social, advisory and recreational projects to assist them to be part of the whole community.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) FUNDS

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investment form part of this fund. Any investment management charges and legal advice relating to the fund are charged against the fund.

(c) INCOME RECOGNITION

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing, if there are conditions attached and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

(c) INCOME RECOGNITION CONTINUED...

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

No amount is included in the financial statements for volunteer time in line with SORP. Further detail is given in the Trustees' Annual Report.

The charity receives government grants. Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met. It is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment income is earned through holdings assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

(d) EXPENDITURE RECOGNITION

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

(e) SUPPORT COST ALLOCATIONS

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

The analysis of these costs is included in note 6.

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

(f) TANGIBLE FIXED ASSETS

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Freehold land and buildings	-	2% straight line basis
Building improvements	-	20% straight line basis
Equipment	-	33 1/3% straight line basis
Software	-	33 1/3% straight line basis

The charity has a policy to write off any software items which cost less than £1,000 and any items of equipment which cost less than £1,000.

(g) IMPAIRMENT

Assets not measured at fair value are reviewed for any indication that the assets may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

(h) INVESTMENT PROPERTIES

Investment properties are measured at fair value at each reporting date with changes in fair value recognised in 'net gains / (losses) on investments' in the SoFA.

(i) INVESTMENTS

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SoFA.

(j) DEBTORS AND CREDITORS RECEIVABLE/PAYABLE WITHIN ONE YEAR

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(k) PROVISIONS

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

Annual Accounts

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

(l) **LEASES**

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line

(m) **TAX**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance ACT 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

(n) **GOING CONCERN**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserve for the charity to be able to continue as a going concern.

(o) **LIABILITY OF THE MEMBERS**

The charity is limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.

(p) **PENSIONS**

The charity contributes to money purchase, defined contribution schemes, on behalf of its employees. No liability exists in respect of pensions other than monthly contributions due which is included within creditors.

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

2	DONATIONS AND LEGACIES	2025			2024
		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
	Donations	5,477	7,762	-	13,238
	Legacies	-	-	-	500
		-----	-----	-----	-----
		5,477	7,762	-	13,238
		-----	-----	-----	-----
3	INVESTMENT INCOME	2025			2024
		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
	Rental income	47,938	-	-	47,938
	Interest received	14,041	-	-	14,041
		-----	-----	-----	-----
		61,979	-	-	61,979
		-----	-----	-----	-----
4	ACTIVITIES FOR GENERATING FUNDS	2025			2024
		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
	CDA Sign Language Academy	-	-	-	16,385
	CDA Connect	-	-	-	18,180
	CDA Life	787,373	-	-	1,043,326
	CDA Media	1,098	-	-	15,204
	Fincham House	9,060	-	-	1,618
	CDA Community and Fundraising Events	-	13,661	-	3,464
	Hearing Help	-	1,980	-	-
	ACT Spot purchasing & Enhanced Support	1,647	-	-	6,012
		-----	-----	-----	-----
		799,178	15,641	-	1,104,189
		-----	-----	-----	-----

Annual Accounts

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

5	GRANTS	Unrestricted Funds £	2025 Restricted Funds £	Endowment Funds £	Total Funds £	2024 Total Funds £
	Breathe	517	-	-	517	2,338
	Cambridgeshire Community Foundation	-	8,305	-	8,305	19,450
	Cambridgeshire County Council	-	166,146	-	166,146	145,310
	Charities Aid Foundation	34,000	-	-	34,000	-
	Childwick Trust	-	-	-	-	7,500
	Evelyn Trust	-	3,583	-	3,583	21,500
	Hodge and Hodge Bank	-	-	-	-	500
	Huntingdon Freeman's Trust	-	10,000	-	10,000	-
	Littlehey Prison	-	-	-	-	4,666
	The National Lottery Community Fund	-	48,189	-	48,189	47,964
	Morrisons Foundation	-	720	-	720	6,080
	NHS Cambridgeshire & Peterborough ICB	-	36,520	-	36,520	36,520
	Peterborough City Council	-	16,932	-	16,932	16,539
	POhWER	-	76,388	-	76,388	11,840
	Police & Crime Commissioner	-	27,821	-	27,821	25,844
	Pye Foundation	3,500	-	-	3,500	4,960
	Other	-	5,000	-	5,000	-
	Trinity Trust	140	-	-	140	140
	Tudor Trust	42,500	-	-	42,500	30,000
	Voiceability	-	-	-	-	42,686
		80,657	399,604	-	480,261	423,837

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

6 SUPPORT COSTS FOR DEAF PEOPLE

	Staff costs (note 8) £	Direct service costs £	2025 Office overheads £	Depreciation £	Total Resources Expended £	2024 Total Resources Expended £
<u>Support Services for Deaf People - Restricted Funds</u>						
ACT	156,487	22,865	12,288	-	191,640	157,936
Hearing Help	83,087	22,871	7,203	-	113,161	114,177
Befriending Project	40,935	15,456	3,297	-	59,688	46,768
CDA Community	34,884	28,946	4,248	-	68,078	40,530
Fincham House	-	-	-	3,586	3,586	8,605
CDA Connect	-	-	-	-	-	19,072
Management Costs	-	-	-	-	-	24,393
	-----	-----	-----	-----	-----	-----
	315,394	90,138	27,036	3,586	436,153	411,480
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ACTIVITIES FOR GENERATING FUNDS

	Staff costs (note 8) £	Direct service costs £	2025 Office overheads £	Depreciation £	Total Resources Expended £	2024 Total Resources Expended £
<u>Activities for Generating Funds</u>						
Sign Language						
Academy	-	-	-	-	-	14,638
Fincham House	3,773	29,067	3,629	-	36,468	36,690
Fundraising	6,638	8,627	5,484	-	20,749	14,670
Media	-	3,482	70	-	3,552	9,666
CDA Life	661,334	36,243	50,128	-	747,706	922,880
Management Costs	82,525	-	-	3,893	86,418	75,702
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	754,270	77,419	59,311	3,893	894,893	1,074,246
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Annual Accounts

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

6a ANALYSIS OF EXPENDITURE

	Direct Service Cost - Restricted £	Direct Service Cost - Unrestricted £	Office Overheads £	Total £
<u>Expenditure type</u>				
Travel and Subsistence	26,115	14,309	8,207	48,631
Cleaning costs	-	3,216	-	3,216
Staff Training	5,899	-	4,144	10,043
Legal and professional	4,786	14,081	8,206	27,073
Insurance - Combined	-	-	7,914	7,914
Business rates	-	-	1,527	1,527
Repairs and maintenance	-	14,853	-	14,853
Equipment	4,550	2,361	1,543	8,454
Marketing	-	-	9,944	9,944
Printing, postage and stationery	3,904	3,587	3,165	10,657
IT software and support	4,532	10,144	12,563	27,239
Room & facilities hire	18,398	3,615	6,572	28,585
Staff welfare and entertaining	1,309	1,079	9,063	11,451
Utilities	-	8,503	-	8,503
Recruitment	733	837	-	1,570
Bank Charges	66	206	208	480
Event costs	17,596	627	-	18,223
Telephone and Internet	-	-	9,841	9,841
Website	-	-	2,880	2,880
Donations (Community investment)	2,250	-	570	2,820
Miscellaneous	-	-	-	-
	90,138	77,419	86,347	253,904
<u>Office Overheads</u>				
Allocation of overheads - transfer	27,036	59,311	(86,347)	-
	117,174	136,730	-	253,903
<u>Depreciation</u>	3,586	-	3,893	7,479

7 GOVERNANCE COSTS

	Unrestricted Funds £	2025 Restricted Funds £	2025 Endowment Fund £	Total Funds £	2024 Total Funds £
Governance costs	3,872	-	-	3,872	2,919
Auditor's costs - statutory audit	6,480	-	-	6,480	8,640
	10,352	-	-	10,352	11,559

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

8 STAFF COSTS

No remuneration was paid to any of the trustees in the year (2024 - £0). Expenses totalling £373 (2024 - £535) were reimbursed to them. The staff costs were:

	2025 £	2024 £
Wages and Salaries	966,697	1,090,109
Social Security Costs	81,773	85,517
Employer's Pension Contributions	21,194	24,173
	<u>1,069,663</u>	<u>1,199,799</u>

During the year a senior member of the management team was compensated £750 for freelance work outside of their capacity of as employee.

The average monthly number of staff employed by the charity during the year was 38 (2024 - 43). No members of staff earned between £60,000 and £70,000 and one member of staff earned between £70,000 and £80,000.

9 FIXED ASSETS

	Freehold land and buildings £	Investment Property £	Building Improve ments £	Equipment and software £	Total Funds £
COST OR REVALUATION					
Balance at 1 April 2024	340,000	510,000	69,203	50,625	969,828
Additions	-	-	-	7,375	7,375
Revaluation	-	-	-	-	-
	<u>340,000</u>	<u>510,000</u>	<u>69,203</u>	<u>58,000</u>	<u>977,203</u>
DEPRECIATION					
Balance at 1 April 2024	-	-	65,617	46,556	112,173
Charge for the year	-	-	3,586	3,893	7,479
Written back on revaluation	-	-	-	-	-
Disposals	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>69,203</u>	<u>50,449</u>	<u>119,651</u>
NET BOOK VALUE					
Balance at 31 March 2025	<u>340,000</u>	<u>510,000</u>	<u>-</u>	<u>7,551</u>	<u>857,551</u>
Balance at 1 April 2024	<u>340,000</u>	<u>510,000</u>	<u>3,586</u>	<u>4,069</u>	<u>857,655</u>

The property owned by the Association at 8 Romsey Terrace, Cambridge, CB3 1NH, underwent a revaluation on 25 March 2024. An independent valuer, Eddisons Commercial Limited with a registered address at 340 Deansgate, Manchester, M3 4LY determined both Market and Fair Values of the property at £850,000. Market and investment methods were adopted. The trustees believe the value remains accurate at 31 March 2025.

Had the asset been held at historic cost, the value of the property would be £369,802: £147,921 to Freehold land and buildings and £221,881 to Investment property.

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CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

10	INVESTMENTS	2025 £	2024 £
	CBF Investment Fund		
	Cost	1,606	1,606
	Market value brought forward	9,065	8,285
	Net (loss)/gain on revaluation at year end	207	780
	Market value carried forward	9,272	9,065
11	DEBTORS	2025 £	2024 £
	Prepayments and accrued income	24,109	14,338
	Other debtors	-	30
	Trade debtors	107,310	127,217
		131,419	141,584
12	CASH AT BANK AND IN HAND	2025 £	2024 £
	CAF Cash account	56,501	11,112
	CAF Gold account	372,083	367,000
	Cambridge & Counties account	87,626	84,033
	CCLA	6,581	6,328
	Paypal	1,492	1,682
	Petty cash	523	86
		524,806	470,241
13	CREDITORS: Due within one year	2025 £	2024 £
	Deferred income (see note 14)	50,939	34,074
	Other creditors	8,000	13,000
	Social security and other taxes	16,544	18,164
	Trade creditors	70,386	51,307
	Accruals	36,508	50,435
		182,377	166,980

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

14	DEFERRED INCOME	2025 £	2024 £
	Childwick Trust	18,000	-
	Morrisons Foundation	-	720
	The National Lottery Community Fund	10,037	15,854
	Cambridgeshire Community Foundation	16,641	-
	Sobell Foundation	5,000	5,000
	Tudor Trust	-	12,500
	Events ticket sales	1,261	-
		<u>50,939</u>	<u>34,074</u>

15 LEASES

FINCHAM HOUSE - LESSOR DISCLOSURES

As at 31 March 2025, there is one operating lease agreement in place. The following are future minimum lease payments under the non-cancellable parts of the leases' terms as combined:

	2025 £	2024 £
Within one year	17,000	34,157
Between one and five years	15,583	32,583
After five year	-	-

The Association has one 3-year lease which will expire in February 2027.

LESSEE

	2025 £	2024 £
Within one year	664	119
Between one and five years	2,267	-
After five year	-	-

16 RELATED PARTY TRANSACTIONS

During the year there were no related party transactions recorded (2024 - £1,000)

Annual Accounts

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

17	FUNDS	At 1 Apr 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Mar 2025 £
	UNRESTRICTED	1,281,479	947,290	(905,245)	(9,575)	1,313,950
	RESTRICTED					
	Fincham House	3,571	-	(3,586)	15	-
	ACT	-	191,360	(191,640)	280	-
	Hearing Help	-	113,142	(113,161)	19	-
	CDA Community	-	66,720	(68,078)	1,358	-
	Befriending	-	51,785	(59,688)	7,904	-
	Feeltheforce	17,449	-	-	-	17,449
		21,021	423,006	(436,153)	9,575	17,448
	ENDOWMENT	9,065	-	207	-	9,272
	TOTAL FUNDS	1,311,565	1,370,297	(1,341,191)	-	1,340,671

The funds are constituted as follows

	2025			2024
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £
Tangible assets	347,551	-	-	347,551
Investment property	510,000	-	-	510,000
Investments - other	-	-	9,272	9,065
Debtors	103,695	27,724	-	131,419
Cash at bank and in hand	473,855	50,951	-	524,806
Creditors	(121,151)	(61,226)	-	(182,377)
	1,313,950	17,449	9,272	1,340,671

FUNDS DESCRIPTIONS

RESTRICTED FUNDS

Fincham House - Funds received to invest in improving the garage and convert the bar, this cost is then depreciated over its useful life.

ACT - Funding gained in respect of performing advocacy and casework.

Befriending - Funds received to provide a befriending service to support clients to develop their hobbies, attend social events, go shopping and undertake daily tasks and more.

CDA Community - Funds received to provide community services for local deaf people.

CDA Life - Funding received in respect of providing domiciliary care and support for deaf people.

Feeltheforce - Funding in respect of film and TV convention day designed for disabled people

Hearing Help - Funding received to give hearing impairment support.

ENDOWMENT FUNDS

Garner Bequest for the Deaf - The fund comprises of an original gift of £1,606 which was bequeathed to the charity by a Mr Garner in 1978, the capital to be permanently invested to provide income to benefit deaf children under the care of the Association.

Pages 45 to 50 also form part of these financial statements and show the comparative 2024 figures

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

	Unrestricted Funds £	Restricted Funds £	2024 Endowment Fund £	Total Funds £	2023 Total Funds £
INCOME					
<i>Incoming resources from generated funds:</i>					
Donations and legacies	4,631	6,469.00	-	11,100	16,611
Investment income	48,416	-	-	48,416	56,938
<i>Incoming resources from charitable activities:</i>					
Grants	46,538	377,299	-	423,837	414,057
Activities for Generating Funds	1,082,545	21,643.94	-	1,104,189	940,344
TOTAL INCOME	1,182,129	405,412	-	1,587,541	1,427,950
EXPENDITURE					
Support Costs for Deaf People	-	411,480	-	411,480	455,306
Activities for Generating Funds	1,074,246	-	-	1,074,246	971,383
Governance costs	11,559	-	-	11,559	7,820
TOTAL EXPENDITURE	1,085,804	411,480	-	1,497,285	1,434,509
NET (EXPENDITURE)/ INCOME	96,324	(6,068)	-	90,256	(6,559)
TRANSFERS	(14,913)	14,913	-	-	-
Unrealised (losses)/gains on investments	667.00	-	780	1,447	1,105
NET MOVEMENT IN FUNDS	82,078	8,845	780	91,703	(7,664)
RECONCILIATION OF FUNDS					
CDA TOTAL FUNDS BROUGHT FOWRAD	1,047,662	29,416	9,390	1,086,468	1117128
MERGER FUNDS INTRODUCED ON 01/04/2022	132,944	8,114	-	141,058	-
TOTAL FUNDS BROUGHT FORWARD	1,199,401	12,176	8,285	1,219,862	1,227,526
TOTAL FUNDS CARRIED FORWARD	1,281,479	21,021	9,065	1,311,565	1,219,862

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CAMBRIDGESHIRE DEAF ASSOCIATION LTD

CASH FLOW STATEMENT

NOTES TO THE FINANCIAL STATEMENTS

	2024		2023	
	£	£	£	£
CASH FLOWS FROM OPERATING ACTIVITIES				
Net (Expenditure)/Income and Net movements in funds		90,256		(6,559)
Cash flows from operating activities:				
Depreciation charge	15,099		40,814	
Increase/decrease in trade receivables	40,885		(129,878)	
Increase/decrease in trade payables	(51,547)		42,478	
Asset disposal	-		-	
	4,437		-46,586	
Cash flows from investing activities:				
Capital investment	-		141,058	
Purchase of tangible assets	(1,064)		(3,187)	
	(1,064)		137,871	
Change in Cash and Cash Equivalents		93,629		84,726
Cash and Cash Equivalents at the Beginning of the year		376,611		291,885
Cash and Cash Equivalents at the End of the year		470,240		376,611

(i) ANALYSIS OF CHANGES IN NET DEBT

	As at 31 Apr 23 £	Cash Flow £	As at 31 Mar 24 £
Cash and cash equivalent			
Cash	370,532	93,381	463,913
Cash equivalent	6,080	248	6,328
	376,612	93,629	470,240
Debt due after one year	-	-	-
TOTAL	376,612	93,629	470,240

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

ANALYSIS OF INCOME

NOTES TO THE FINANCIAL STATEMENTS DONATIONS AND LEGACIES

	2024			2023
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
	£	£	£	£
Donations	4,631	5,969	-	10,600
Legacies	-	500	-	500
	4,631	6,469	-	11,100

INVESTMENT INCOME

	2024			2023
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
	£	£	£	£
Rental income	39,587	-	-	39,587
Interest received	8,829	-	-	8,829
	48,416	-	-	48,416

ACTIVITIES FOR GENERATING FUNDS

	2024			2023
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
	£	£	£	£
CDA Sign Language Academy	16,385	-	-	16,385
CDA Connect	-	18,180	-	18,180.00
CDA Life	1,043,326	-	-	1,043,326
CDA Media	15,204	-	-	15,204
Fincham House	1,618	-	-	1,618
CDA Community and Fundraising Events	-	3,464	-	3,464
ACT Spot purchasing & Enhanced Support	6,012	-	-	6,012
	1,082,544	21,644.00	-	1,104,188

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CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

GRANTS

	2024			2023
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
Amazon	-	-	-	1,000
Batterson Chivers Foundation	-	-	-	1,000
Breathe	2,338	-	-	-
Cambridgeshire Community Foundation	-	19,450	-	-
Cambridgeshire County Council	-	145,310	-	139,113
Childwick Trust	7,500	-	-	10,500
DA Languages for NHS	-	-	-	1,900
Earl of Fitzwilliam Trust	-	-	-	1,000
Evelyn Trust	-	21,500	-	17,917
Hodge and Hodge Bank	-	500	-	-
Huntingdon Freeman's Trust	-	-	-	9,504
Littlehey Prison	-	4,666	-	-
The National Lottery Community Fund	-	47,964	-	46,885
Masonic Charitable Trust	-	-	-	2,000
Morrisons Foundation	1,600	4,480	-	-
NHS Cambridgeshire & Peterborough ICB	-	36,520	-	36,520
Nicholas Swallow and charities	-	-	-	500
Northamptonshire County Council	-	-	-	4,616
Northamptonshire H/care NHS Foundation Trust	-	-	-	3,560
Peterborough City Council	-	16,539	-	17,460
POhWER	-	11,840	-	-
Police & Crime Commissioner	-	25,844	-	20,824
Pye Foundation	4,960	-	-	3,500
The Screwfix Foundation	-	-	-	5,000
SignVideo	-	-	-	7,500
Strangward Trust	-	-	-	4,000
Trinity Trust	140	-	-	110
Tudor Trust	30,000	-	-	29,915
Voiceability	-	42,686	-	47,233
Other	-	-	-	2,500
	46,538	377,299	-	414,057

CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

CHARITABLE ACTIVITIES

	Staff costs (note 8) £	Direct service costs £	2024 Office overheads £	Depreciation £	Total Resources Expended £	2023 Total Resources Expended £
<u>Support Services for Deaf People - Restricted Funds</u>						
ACT	128,516	20,086	9,334	-	157,936	173,711
Hearing Help	74,608	34,470	5,099	-	114,177	111,050
Befriending Project	32,002	12,412	2,354	-	46,768	47,263
CDA Community	24,003	14,869	1,658	-	40,530	37,766
CDA TV	-	-	-	-	0	9,850
Fincham House	-	-	-	8,605	8,605	18,994
CDA Life	-	-	-	-	0	4,616
CDA Connect	-	18,180	892	-	19,072	28,205
Management Costs	24,393	-	-	-	24,393	23,851
	283,522	100,017	19,337	8,605	411,481	455,306

ACTIVITIES FOR GENERATING FUNDS

	Staff costs (note 8)	Direct service costs £	2024 Office overheads £	Depreciation £	Total Resources Expended £	2023 Total Resources Expended £
<u>Activities for Generating Funds</u>						
Sign Language Academy	8,975	4,859	804	-	14,638	14,243
Fincham House	3,320	31,348	2,022	-	36,690	22,820
Fundraising	5,591	6,568	2,511	-	14,670	15,251
Media	1,941	6,979	746	-	9,666	7,024
CDA Life	827,242	44,431	51,207	-	922,880	829,076
Management Costs	69,208	-	-	6,494	75,702	82,969
	916,277	94,185	57,290	6,494	1,074,246	971,383

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CAMBRIDGESHIRE DEAF ASSOCIATION LTD

NOTES TO THE FINANCIAL STATEMENTS

FUNDS	At 1 Apr 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Mar 2024 £
UNRESTRICTED	1,199,401	1,182,796	(1,085,804)	(14,913)	1,281,479
RESTRICTED					
Fincham House	12,176	-	(8,605)	-	3,571
ACT	-	184,142	(157,936)	(26,207)	(1)
CDA Connect	-	18,180	(19,072)	892	-
Befriending	-	47,963	(46,768)	(1,195)	-
CDA Community	-	33,777	(40,530)	6,753	-
CDA Life	-	-	-	-	-
Feeltheforce	-	17,450	-	-	17,450
Management costs	-	-	(24,393)	24,393	-
Hearing Help	-	103,900	(114,177)	10,277	-
	12,176	405,412	(411,480)	14,913	21,021
ENDOWMENT	8,285	-	780	-	9,065
TOTAL FUNDS	1,219,862	1,588,208	(1,496,505)	-	1,311,565

The funds are constituted as follows

	2024			2023
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Total £
Tangible assets	344,084	3,571	-	347,655
Investment property	510,000	-	-	510,000
Investments - other	-	-	9,065	9,065
Debtors	103,315	38,269	-	141,584
Cash at bank and in hand	460,848	9,393	-	470,241
Creditors	(136,768)	(30,212)	-	(166,980)
	1,281,479	21,021	9,065	1,311,565



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