

# SERVICES FOR INDEPENDENT LIVING

England & Wales · Charity number 1099020

## Details

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**Other names**                      HEREFORDSHIRE CENTRE OF INDEPENDENT LIVING, SIL

**Status**                                Registered

**Legal form**                         Charitable company

**Company number**                [04624968](#)

**Registered**                         2003-08-15

**Register**                             [View on the Charity Commission register](#)

## Contact

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**Address**                                Services For Independent Living  
Unit 1-2  
The Business Plaza  
Leominster  
Leominster

**Phone**                                 01568616653

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**Website**                                [www.s4il.co.uk](http://www.s4il.co.uk)

## Activities

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**Objects:** TO RELIEVE DISABLED PEOPLE AND THEIR FAMILY CARERS THROUGH THE PROVISION AND PROMOTION OF SERVICES WHICH FOSTER INDEPENDENT LIVING AND IMPROVE THEIR CONDITIONS OF LIFE, AND WHICH ASSIST DISABLED PEOPLE AND THEIR FAMILY CARERS TO ACTIVELY PARTICIPATE IN AND INTEGRATE INTO SOCIETY.

**Activities:** To enable people affected by disabilities to exercise choice and control, to live independent lives, and to actively participate in society. Services for Independent Living provides:- Direct Payments Support- Payroll Service - Financial Administration Service- Home Support Service

## Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

## Geography

- Herefordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£3,521,498	£3,574,369	£1,177,785	147
2024-03-31	£3,477,442	£3,320,014	£1,230,656	141
2023-03-31	£2,895,615	£2,890,469	£1,073,228	126
2022-03-31	£2,742,352	£2,714,061	£1,068,082	115
2021-03-31	£2,284,229	£2,205,618	£1,039,791	104

## Trustees

Name	Role	Appointed
Alex Hempton-Smith		2025-10-05
David Hughes		2018-10-04
JOHN ROGERS		
Julie Thornby		2020-10-01
Nick Green		2025-10-05
Peter Rowson		2024-10-03
TOM MISSELBROOK		
Vicki Louise Manley		2023-10-05

**SERVICES FOR INDEPENDENT LIVING**

England & Wales - Charity number 1099020

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# Accounts

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REGISTERED COMPANY NUMBER: 04624968 (England and Wales)  
REGISTERED CHARITY NUMBER: 1099020

Report of the Trustees and  
Financial Statements  
for the Year Ended 31 March 2025  
for  
Services for Independent Living

Thorne Wiggery Accountancy Ltd  
Chartered Accountants  
Statutory Auditors  
2 Wyevale Business Park  
Kings Acre  
Hereford  
Herefordshire  
HR4 7BS

Services for Independent Living

Contents of the Financial Statements  
for the Year Ended 31 March 2025

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## Services for Independent Living

### Report of the Trustees for the Year Ended 31 March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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) (effective 1 January 2019).

#### **CHAIR'S WELCOME**

Welcome to the Annual Report for Services for Independent Living (SIL) for the year ended 31st March 2025. Thank you for taking the time to read the report.

As SIL approaches its 30th Year it is in a strong financial position. The organisation has reserves of over £1 million and annual income of £3.5 million.

The financial year to 31st March 2025 has been challenging and we are reporting a deficit for the year in unrestricted funds of £50,797. The Chief Executive, in his summary, provides more detail about the deficit. However, it should be noted that two thirds of the deficit is for investment that was approved by the Trustees during the year:

- SIL has been keen to use some of its reserves to promote its charitable aims and during the year a fund was set up for this purpose. The fund invites service users, staff and other organisations to bid for funds. During the year 23 grants were made and payments for £11,511 were made from the fund.
- £10,721 was allocated to build a new website for SIL.
- SIL has been working with a service user to develop a set of mouth tools. This project was grant funded, but SIL had to contribute £11,368 to cover the grant shortfall and VAT.

Every year I write that there are significant challenges in the Health and Social Care sector around funding and the retention and recruitment of staff, and this is still the case. The remaining deficit for the year was due to a reduction in the support hours SIL provided, and this is mainly due to the difficulties retaining and recruiting staff. During the year the number of staff reduced from 147 to 141.

The national living wage increased by 10% in 2024/25 and by 6.6% in 2025/26, and employer national insurance costs increased significantly following the Autumn Budget. However, the funding for local authorities, for whom SIL provide most of this care, has not increased sufficiently to cover these increased costs.

We really appreciate the 8% increase in rates provided by the Council. However, this does not cover our increased costs for the year to 31st March 2026. We increased staff wages for the year by 6%, and we estimate that we will have to pay an additional £80,000 in national insurance costs for the year. We are currently projecting a small deficit for the year, and the Trustees are working with the Senior Management Team to prepare a Medium-Term Financial Plan for the next few years that will bring us back into surplus.

I would like to take this opportunity to thank all SIL staff for providing a first-class service to our service users, and to the Senior Management Team for their hard work and commitment during a challenging year. Despite the challenges SIL continues to provide a service that goes "above and beyond", there is still a strong demand for our services and it continues to expand the support and benefits it offers to its staff making SIL a local employer of choice.

**Angela Higham**  
Chair

## CHIEF EXECUTIVE'S SUMMARY

Welcome to our Annual Report and Accounts for 2024/25. I hope you find the contents interesting.

In 2023/24 we made a surplus of £148,717 on unrestricted funds. For last year, 2024/25, we are reporting a deficit of £50,797. There were a number of reasons for this change, several of which relate to positive investments in the future, our staff and the people who use our services.

- Income from the mental health training that we provide to other organisations was down because the training was completed in June 2024. Over 200 people overall benefitted from this training.
- We made one off payments in the year for £33,600 for the following:

* Charitable Aims Fund	£11,511
* Mouth Tools Project	£11,368
* New website	£10,721
- We made a small deficit in the year because of a reduction in the hours provided by Homecare and Supported Living. During the year staff numbers reduced from 148 at the beginning of the year to 141 at the year end. It is very difficult at present in the social care sector to retain and recruit staff.

For 2024/25 the National Living Wage increased by 10%. We pay all of our staff above the National Living Wage and were still able to award a pay increase to staff for the year for 8%. This significant increase was agreed even though the majority of our work is for the Council, and Herefordshire Council were not able to increase their rates by the full increase in the National Living Wage. Most of social care is provided through local authorities, and the funding increases they are given by government do not cover the increase in social care costs. The Government is likely to propose a National Fair Pay Agreement for social care. We would welcome this, but the Government has to provide the funding for this, or the agreement would be meaningless, and a major risk to Social Care provider organisations.

We are very pleased that during the year we paid out £11,511 from the Charitable Aims Fund. This has been set up to fund projects to help service users, staff and other organisations improve independence and wellbeing. 24 grants were made, all of which will have a positive impact upon vulnerable people living in Herefordshire.

Payments were made during the year for the mouth tools project. SIL is developing an enablement product for people with an upper body disability. The device is a set of innovative mouth tools that will create significant independence to the lives of people who, through birth related disability, injury or illness have no/limited movement in their arms or hands. This tool set will help in undertaking many daily tasks and improve an individual's ability to access on line services, hobbies, or environmental controls. The product is inspired by a long-term SIL service user who has used homemade mouth tools since childhood. The costs for developing the product during the year were £35k. We received a grant for £23,560 and SIL provided funding for the costs not covered by the grants.

During the year we invested £10,721 developing a new website for SIL. The new website is a big advancement on the previous site, improving accessibility and content. We would invite you to log on to the new website to keep up to date with what is happening in SIL ([www.S4il.co.uk](http://www.S4il.co.uk)).

It should be noted in the accounts that the costs for light and heat for our office reduced from £11,511 in 2023/24 to £2,727 last year. This was due to the full benefits of the new electricity contract and the solar panels fitted to our property in January 2024.

Despite the current difficulties facing the sector, SIL maintains healthy reserves. The unrestricted funds at 31st March 2025 were £1.126m. These reserves are necessary because the social care sector will continue to face significant challenges in both funding and in the retention and recruitment of staff. We will need these reserves in future years to ensure that we can look after both our service users and staff to the best of our abilities.

## Services for Independent Living

### Report of the Trustees for the Year Ended 31 March 2025

The majority of costs in social care are for wages, and for 2025/26 these costs have increased significantly. We awarded a 6% pay rise to all staff (nearly matching the National Living Wage increase of 6.6%) and our costs for employers' national insurance will increase by over £80,000 for the year. We really appreciated the 8% increase in the Council rates. This was difficult for the Council as their funding was not increased significantly. However, this increase does not cover our increase in costs for the year. The budget for 2025/26 is projecting a small deficit for the year. We can use reserves to cover this, but we cannot continue to cover losses in future years. During the year the Trustees and the Senior Management Team will develop a Medium-Term Financial Plan for the next few years, which will aim for SIL to return to a surplus in 2026/27. This will not be easy, particularly as we will have to make assumptions regarding increases in the National Living Wage, and local authority funding in future years.

We could not meet the significant challenges we face without our excellent workforce and I would like to take this opportunity to thank everyone who works for SIL. Without your support we would not be able to provide high quality services to the people we support.

I would also like to thank all of the people who use SIL's services. We really appreciate how you engage with the organisation and attend the events we host throughout the year. There is always a high demand for our services so we must be doing something right.

Finally, I would like to thank the work of the SIL trustees. Our trustees are volunteers who give a significant amount of time to ensure that the organisation is run well. Thank you for all that you do. I look forward to working with you all in the future.

SIL is a remarkable organisation and if we continue to work together, it will continue going from strength to strength in the future.

**Euan McPherson**  
Chief Executive

## Services for Independent Living

### Report of the Trustees for the Year Ended 31 March 2025

#### **OBJECTIVES AND ACTIVITIES**

##### **Our Charitable Objects**

To relieve disabled people and their family carers through the provision and promotion of services which foster independent living and improve their conditions of life, and which assist disabled people and their family carers to actively participate in and integrate into society.

##### **Our Vision (the change we would like to see)**

To enable people affected by disabilities to exercise choice and control, to live independent lives, and to actively participate in society.

##### **SIL's Mission**

The provider of choice for individual care and support, empowering people to lead an independent life.

##### **SIL's Guiding Principles:**

- Partnership - working with individuals, groups and organisations to share knowledge and improve outcomes for disabled people.
- Respect - for all.
- Innovation - adapting efficiently and effectively to change and embracing new technology.
- Diversity - to be accepting of all people, both within and outside SIL.
- Equality - for all
- Strength-based -maximising ability and not being constrained by disability.

##### **Achievement of Objectives 2024/25**

SIL supported over 400 people throughout Herefordshire in 2024/25 through the services below. The people who used SIL's services include people with physical disabilities, learning disabilities, mental health, older people, Acquired Brain Injuries and carers

##### **Public benefit**

Trustees have carefully considered the public benefit duty and are satisfied that the organisation meets this requirement. All our activity is directed towards the benefit of disabled people and family carers with the aim of fostering equality through the provision of services and information.

##### **Services provided in pursuit of public benefit:**

- Independent living @ Home - domiciliary care service for people with complex support needs.
- Homecare - general domiciliary care service.
- Direct Payments Support Services (Recruitment, Payroll, Employment Support, Pensions, Bookkeeping and Third Party Provider Service).
- Provision of Mental Health Training

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Achievements and Successes in 2024/25**

Listed below are some of our achievements and successes during the year:

- Provided services to over 400 service users during the year.
- Provided over 140,000 hours for homecare and supported living, including over 80,000 hours to Herefordshire Council.
- Maintained services despite a reduction in staff numbers and difficulties with the recruitment and retention of staff.
- Increased pay by 8% in April 2024.
- Maintained a CQC rating of Good across all areas.
- Completed the mental health training contract for Herefordshire Council for over 200 individuals.
- Supported the Hereford Mens Mental Health group's successful Blue Monday conference in January 2025.
- Approved 24 grants from the Charitable Aims Fund, totalling £11,511.
- Developed an enablement product for people with an upper body disability (mouth tool) and obtained £25,000 grant funding for the project.
- Developed a new website to improve accessibility and content.
- Prepared a Social Value Annual Report showing where SIL has delivered additional value to our staff, service users and the wider community.

## Services for Independent Living

### Report of the Trustees for the Year Ended 31 March 2025

#### **FINANCIAL REVIEW**

##### **Financial position**

The charity has reported a deficit of £52,871 for the year to 31st March 2025. This includes a deficit of £2,074 on restricted funds (which is fully funded) and a deficit of £50,797 on unrestricted funds.

The deficit on unrestricted funds included:

- Payments from the Charitable Aims Fund for £11,511.
- Funding for the Mouth Tools project for £11,368.
- Cost of the new website for £10,721.

The remaining deficit for unrestricted funds for £17,917 was due mainly because of a reduction in hours provided by Homecare and supported living. During the year staff numbers reduced from 148 to 141 at the year end. It is very difficult at present in the social care sector to recruit and retain staff. The deficit is funded from reserves. SIL's financial objective for the year is to achieve a break even position in future years.

##### **Principal funding sources**

The main source of income for SIL is from charitable activities provided for service users. 84% of income relates to services provided by supported living and Homecare. These services provide individual care and support for disabled and older people, empowering them to lead an independent life. Hours are provided to the following:

- Herefordshire Council	62%
- Health Service	12%
- Service Users with Direct Payment accounts	21%
- Private Funders	6%

Herefordshire Council increase their hourly rates each year. For 2024/25 the Council rates were increased by 7% for Homecare and 8.33% for supported living. Health Service rates are negotiated for each contract. Service Users with Direct Payment accounts are charged at Council rates. Private funders for 2024/25 were charged at the Council rate plus 10%.

##### **Investment policy and objectives**

During the year SIL earned £17,688 on investments. The average investment balance in the year was £565,000 and the average rate of return was 3.13%. An Investment Report is presented monthly to Finance Committee.

SIL has adopted an ethical investment policy to ensure that its investments do not conflict with the organisation's aims. The Trustees have agreed a list of approved banks and building societies that funds will be invested in. The Trustees have noted that the rate of return may be less from using the approved list, rather than going to the full market.

Surplus funds held by SIL will be invested prudently with regard to security, liquidity and return. No investments will be made for more than 95 days notice without the approval of the Trustees. SIL will maximise the return from investments ensuring security and liquidity and only using the approved list for investments.

In 2024/25 interest earned from investments was £17,688, compared to £15,368 the previous year. The Bank of England base rate was 5.25% at the beginning of the year, but fell to 4.5% later in the year. The average investment balance for the year was £565,000, compared to £516,000 the previous year.

There was no borrowing during 2024/25 and there is no intention to borrow in 2025/26.

## Services for Independent Living

### Report of the Trustees for the Year Ended 31 March 2025

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The total funds held by the charity at 31st March 2025 amounted to £1,177,785 (2024 - £1,230,656). This included restricted funds of £51,381 relating to the Third Party Provider and the Herefordshire Men's Mental Health Group and £13,489 designated funds for SIL's Charitable Aims Fund.

Free reserves, which include the amount of unrestricted funds at the year end excluding tangible fixed assets amounted to £695,939 (2024 - £730,192).

The Trustees have decided that the unrestricted funds which have not been designated for a specific use, together with the value of the head office building, should be maintained at a level to cover the total cost of closure. The Trustees consider that this is a responsible way to maintain reserves and this level of reserve has been maintained throughout the year.

##### **Risk Management**

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees have reviewed the major risks to which the charity is exposed. A risk register has been established and is updated at least annually.

The major risks at present for SIL relate to the rates paid by Herefordshire Council and to the retention and recruitment of staff. Plans have been made to minimise these risks. Council rate increases are dependent upon central government funding. During the year the Trustees and the Senior Management Team will develop a Medium Term Financial Plan to cover the next three years. To develop this assumptions will have to be made regarding central government funding for local authorities and increases in the National Living Wage. A recruitment and retention strategy has been developed during the year to ensure that SIL remains an employer of choice. The strategy looks at different recruitment strategies for staff groups and increasing the range of staff benefits.

Internal control risks are minimised by the implementation of procedures for the approval of all transactions and procedures are in place to ensure compliance with health and safety for staff, service users and visitors to the office. SIL has a CQC rating of good for all regulated services. Procedures are periodically reviewed to ensure that they continue to meet the needs of the organisation.

#### **PLANS AND PRIORITIES FOR 2025/26**

Our strategy for 2025/26 includes the following:

- To be the employer and provider of choice for our sector in the localities in which we operate.
- To manage the current cost pressures within our existing reserves, and to prepare a Medium Term Financial Plan for the next three years showing a break even position.
- To secure and expand existing services by improving efficiency and quality, and by targeted marketing.
- To maintain a CQC rating of Good for all regulated services.
- To maintain the range of services SIL offers and respond to new business opportunities.
- To do more to enhance the lives of disabled people and to meet our charitable aims.
- To improve the way we engage with and use the skills and experience of our service users and staff.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

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##### **Charity constitution**

The charity is also a Company Limited by Guarantee and is therefore governed by Articles of association. It was incorporated on 24th December 2002. Registered charity status was obtained on 15th August 2003. SIL works with all disabled and older people who can benefit from our services.

## Services for Independent Living

### Report of the Trustees for the Year Ended 31 March 2025

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Recruitment and appointment of new trustees**

SIL uses various channels to attract and identify Trustees with the skills and knowledge to effectively direct the affairs of the charity, including external adverts.

Prospective trustees complete an application form and a declaration of eligibility and have an interview with the Chair and Chief Executive. They are invited to three Board meetings, where they have speaking rights, but not voting rights and they are supplied with a role description, person specification and "The Essential Trustee" guide. Post Board approval they sign a Contract/Code of Conduct and Register of Interests. Access needs are determined in order to provide appropriate support and equipment. A comprehensive induction is provided.

During the year two new Trustees have been recruited - Alex Hempton-Smith and Angar Manalai. Their appointment as Trustees will be confirmed at the Annual General Meeting.

In 2024/25 the Trustees provided good attendance at all meetings.

##### **Evaluation of Board Performance**

During 2024/25 Board meetings were held every two months and Finance Committee meetings were held monthly. Development Sessions were held every two months, including a session specifically to evaluate Board performance. All trustees have attended at least the minimum number of meetings.

##### **Quality and Impact**

- CQC Rating - Good
- Disability Confident Leader Employer
- ACAS Model Workplace

##### **Governance**

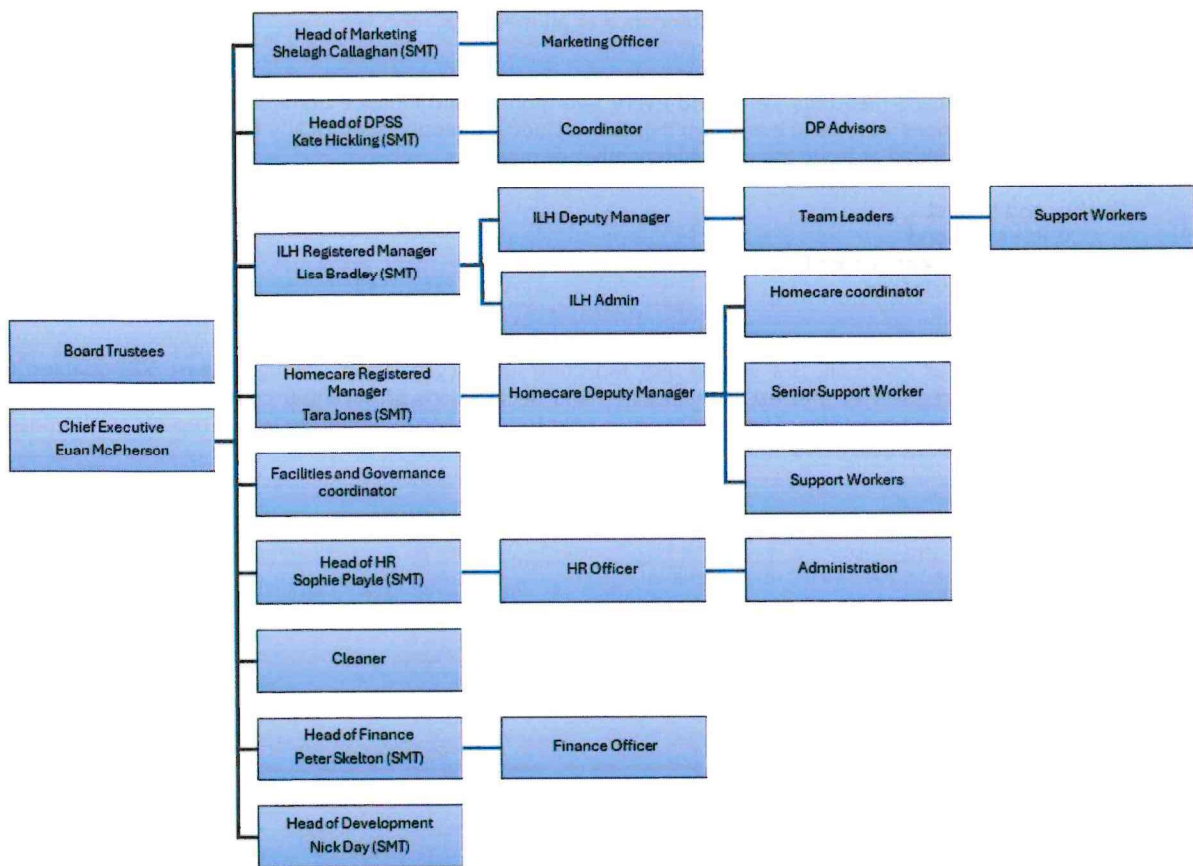
Consistent with our vision SIL is a service user led/controlled organisation, having at least 50% disabled trustees, or family carers. A register of interest is maintained and declarations of potential conflicts of interests are a standing agenda item at Board meetings. The Trustees also operate a Finance Committee which reports to the Board and have Development Sessions every two months.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

SIL promotes the employment of disabled people in line with our guiding principles, and guarantees a job interview to disabled candidates meeting the essential criteria. Approximately 25% of staff are either disabled or have substantial caring responsibilities. Our target is to achieve 30%. SIL holds the Disability Confident Leader Award. Staff are based at Head Office in Leominster. The Trustees delegate day-to-day management to the Chief Executive, who heads a senior management team comprising Heads of Service (for ILH, for Homecare and for Direct Payments), Head of HR, Head of Finance, Head of Marketing and Head of Projects and Initiatives. The senior management team report to Board on a regular basis. The remuneration of key personnel is set by the Board of Trustees.

At 31st March 2025 SIL employed a headcount total of 141 staff - 119 (84%) of whom were providing services and 22 (16%) support staff.



**Induction and training of new trustees**

New trustees receive a Trustee Welcome Pack and meet with the Chief Executive and each of the senior managers, and are assigned a 'buddy' from existing trustees. They also have access to on line training through SIL's training provider and The National Council of Voluntary Organisations (NCVO).

**Key management remuneration**

The annual pay increase for all staff is approved by the Trustees. Any other changes to the pay for senior managers would be approved by the Board of Trustees.

## Services for Independent Living

### Report of the Trustees for the Year Ended 31 March 2025

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Memberships**

SIL is a member of the following organisations and alliances:

- Homecare Association
- National Council of Voluntary Organisations
- Disability Rights UK
- Dementia Action Alliance
- Making it Real (Think Local Act Personal)
- Herefordshire Disability United
- Herefordshire Voluntary Organisations Support Services (HVOSS)

SIL is a signatory to the Social Care Commitment; a promise to provide high quality social care

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Company number**

04624968 (England and Wales)

##### **Registered Charity number**

1099020

##### **Registered office**

1 Owen Way  
Leominster Enterprise Park  
Leominster  
Herefordshire  
HR6 0LA

##### **Trustees**

A Higham  
D Hughes  
V L Manley  
T R Misselbrook  
J Rogers  
J Thornby  
P Rowson (appointed 3.10.24)

##### **Senior Management**

E McPherson - Chief Executive Officer  
P Skelton - Head of Finance

##### **Company Secretary**

E McPherson

##### **Auditors**

Thorne Widgery Accountancy Ltd  
Chartered Accountants  
Statutory Auditors  
2 Wyevale Business Park  
Kings Acre  
Hereford  
Herefordshire  
HR4 7BS

Services for Independent Living

Report of the Trustees  
for the Year Ended 31 March 2025

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Bankers**

Unity Trust Bank Plc  
Nine Brindleyplace  
Birmingham  
B1 2HB

**AUDITORS**

The auditors, Thorne Widgey Accountancy Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....*A Higham*.....  
A Higham - Trustee

## Services for Independent Living

### Statement of Trustees' Responsibilities for the Year Ended 31 March 2025

The trustees (who are also the directors of Services for Independent Living for the purposes of company law) are responsible for preparing the Report of the Trustees 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 period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

## Report of the Independent Auditors to the Trustees of Services for Independent Living

### **Opinion**

We have audited the financial statements of Services for Independent Living (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (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 then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; 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 Auditors' 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 the provisions available for small entities, in the circumstances set out in note 22 to the financial statements, 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 the 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 issue.

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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Report of the Independent Auditors to the Trustees of  
Services for Independent Living

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the 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 is necessary to enable the preparation of financial statements that are free from material misstatement, 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 related 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.

Report of the Independent Auditors to the Trustees of  
Services for Independent Living

**Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and business performance
- results of our enquiries of management about their own identification and assessment of the risks of irregularities
- any matters we identified having obtained and reviewed the policies and procedures relating to:
- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance
- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud
- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations
- the matters discussed among the audit engagement team and involving internal specialists, regarding how and where fraud might occur in the financial statements and any potential indicators of fraud

As a result of these procedures we considered the opportunities that may exist within the organisation for fraud and identified the greatest potential for fraud in income, which was raised as a key audit matter in the current year. In common with all UK audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework the organisation operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context include the Companies Act, Charities Act and Charities SORP and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the organisation's ability to operate. These include health and safety.

In addition to the above, our procedures to respond to risks identified include the following:

- reviewing the financial statements disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having an effect in the financial statements
- enquiring of management concerning actual and potential litigation claims
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatements due to fraud
- reading minutes of meetings of those charged with governance
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing with their judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant laws and regulations and potential fraud risks to all engagement team members, including internal specialists and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Report of the Independent Auditors to the Trustees of  
Services for Independent Living

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Use of our report**

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Thorne Widgey Accountancy Ltd  
Chartered Accountants  
Statutory Auditors  
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
2 Wyevale Business Park  
Kings Acre  
Hereford  
Herefordshire  
HR4 7BS

Date: .....

Services for Independent Living

Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	25	48,069	48,094	11,329
<b>Charitable activities</b>					
ILH	4	2,369,753	-	2,369,753	2,303,749
Mental Health Training		6,667	-	6,667	33,333
Homecare		603,672	-	603,672	672,096
Third Party Provider Service		-	226,319	226,319	208,905
Hereford DPSS		249,305	-	249,305	232,662
Investment income	3	<u>17,688</u>	-	<u>17,688</u>	<u>15,368</u>
<b>Total</b>		<u>3,247,110</u>	<u>274,388</u>	<u>3,521,498</u>	<u>3,477,442</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
ILH	5	2,363,606	-	2,363,606	2,266,402
Mental Health Training		3,177	-	3,177	6,911
Hereford Men's Mental Health Group		-	14,730	14,730	12,169
Homecare		710,242	-	710,242	671,909
Third Party Provider Service		-	238,173	238,173	196,170
Hereford DPSS		198,002	-	198,002	165,904
Other		<u>11,512</u>	<u>34,927</u>	<u>46,439</u>	<u>549</u>
<b>Total</b>		<u>3,286,539</u>	<u>287,830</u>	<u>3,574,369</u>	<u>3,320,014</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	18	(39,429)	(13,442)	(52,871)	157,428
		<u>(11,368)</u>	<u>11,368</u>	-	-
<b>Net movement in funds</b>		<b>(50,797)</b>	<b>(2,074)</b>	<b>(52,871)</b>	<b>157,428</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>1,177,201</u>	<u>53,455</u>	<u>1,230,656</u>	<u>1,073,228</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><b>1,126,404</b></u>	<u><b>51,381</b></u>	<u><b>1,177,785</b></u>	<u><b>1,230,656</b></u>

**CONTINUING OPERATIONS**

All income and expenditure has arisen from continuing activities.

Services for Independent Living

Balance Sheet  
31 March 2025

	Notes	31.3.25 £	31.3.24 £
<b>FIXED ASSETS</b>			
Tangible assets	13	416,976	422,009
<b>CURRENT ASSETS</b>			
Debtors	14	400,628	415,887
Investments	15	248,752	316,315
Cash at bank		<u>577,615</u>	<u>557,096</u>
		1,226,995	1,289,298
<b>CREDITORS</b>			
Amounts falling due within one year	16	(466,186)	(480,651)
		<u>760,809</u>	<u>808,647</u>
<b>NET CURRENT ASSETS</b>			
		<u>1,177,785</u>	<u>1,230,656</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>1,177,785</u>	<u>1,230,656</u>
<b>NET ASSETS</b>			
		<u>1,177,785</u>	<u>1,230,656</u>
<b>FUNDS</b>	18		
Unrestricted funds		1,126,404	1,177,201
Restricted funds		<u>51,381</u>	<u>53,455</u>
<b>TOTAL FUNDS</b>		<u>1,177,785</u>	<u>1,230,656</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  .....  
A Higham - Trustee

The notes form part of these financial statements

Services for Independent Living

Cash Flow Statement  
for the Year Ended 31 March 2025

	Notes	31.3.25 £	31.3.24 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(49,600)</u>	<u>176,576</u>
Net cash (used in)/provided by operating activities		<u>(49,600)</u>	<u>176,576</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(15,132)	(45,473)
Movement on unlisted investments		67,563	(144,695)
Interest received		<u>17,688</u>	<u>15,368</u>
Net cash provided by/(used in) investing activities		<u>70,119</u>	<u>(174,800)</u>
		—————	—————
Change in cash and cash equivalents in the reporting period		20,519	1,776
Cash and cash equivalents at the beginning of the reporting period		<u>557,096</u>	<u>555,320</u>
Cash and cash equivalents at the end of the reporting period		<u>577,615</u>	<u>557,096</u>

The notes form part of these financial statements

Services for Independent Living

Notes to the Cash Flow Statement  
for the Year Ended 31 March 2025

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25	31.3.24
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(52,871)	157,428
Adjustments for:		
Depreciation charges	20,165	22,895
Interest received	(17,688)	(15,368)
Decrease/(increase) in debtors	15,259	(121,245)
(Decrease)/increase in creditors	<u>(14,465)</u>	<u>132,866</u>
Net cash (used in)/provided by operations	<u>(49,600)</u>	<u>176,576</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	<u>557,096</u>	<u>20,519</u>	<u>577,615</u>
	<u>557,096</u>	<u>20,519</u>	<u>577,615</u>
Liquid resources			
Deposits included in cash	-	-	-
Current asset investments	<u>316,315</u>	<u>(67,563)</u>	<u>248,752</u>
	<u>316,315</u>	<u>(67,563)</u>	<u>248,752</u>
Total	<u>873,411</u>	<u>(47,044)</u>	<u>826,367</u>

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Going concern**

The Trustees have assessed whether the use of the going concern basis is appropriate particularly after taking account of the impact of the current external financial environment. They have re-assessed the business plans, income and expenditure projections, and taken the Charity's reserve levels into account. Their conclusion is that there is no doubt about the Charity's ability to continue operating as a going concern.

The Trustees have made this assessment for a period of at least one year from the date of approving the financial statements and are assured that the Charity has adequate resources to continue to operate for the foreseeable future.

The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Investment income is included when receivable.

Incoming resources from charitable trading activity are accounted for when earned.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

**1. ACCOUNTING POLICIES - continued**

**Expenditure**

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Goodwill**

Goodwill, being the amount paid in connection with the acquisition of a business in 2020, is being amortised evenly over its estimated useful life of four years.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- Straight line over 4 years and Straight line over 10 years
Motor vehicles	- Straight line over 4 years

Tangible fixed assets costing more than £500 net are capitalised and are stated at cost.

**Revaluations**

Land and buildings are subject to a full revaluation exercise at least every three years. The last full valuation took place at 31st March 2025.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Investments**

Investments are valued at mid-market price at the balance sheet date. Realised investment gains/losses represent the differences on sale of investments between the proceeds on sale and the opening market value and/or cost of additions in the period. Unrealised investment gains/losses represent the differences between the closing market value and the opening market value and/or cost of additions in the period.

**Debtors**

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

**Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

**2. DONATIONS AND LEGACIES**

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Donations	-	24	24	1,349
Grants	-	48,045	48,045	7,345
Other	<u>25</u>	<u>-</u>	<u>25</u>	<u>2,635</u>
	<u>25</u>	<u>48,069</u>	<u>48,094</u>	<u>11,329</u>

Grants received, included in the above, are as follows:

	31.3.25 £	31.3.24 £
Hereford Mens Mental Health Group	-	7,345
Herefordshire Council - Mouth Tools Project	23,560	-
B&Q - Hereford Mens Mental Health	3,005	-
Barrels - Hereford Mens Mental Health	1,500	-
National Lottery - Hereford Mens Mental Health	<u>19,980</u>	<u>-</u>
	<u>48,045</u>	<u>7,345</u>

**3. INVESTMENT INCOME**

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Deposit account interest	<u>17,688</u>	<u>-</u>	<u>17,688</u>	<u>15,368</u>

**4. INCOME FROM CHARITABLE ACTIVITIES**

	Activity	31.3.25 £	31.3.24 £
Care and support services	ILH	2,369,753	2,303,749
Care and support services	Mental Health Training	6,667	33,333
Care and support services	Homecare	603,672	672,096
Care and support services	Third Party Provider Service	226,319	208,905
Care and support services	Hereford DPSS	<u>249,305</u>	<u>232,662</u>
		<u>3,455,716</u>	<u>3,450,745</u>

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 7) £	Support costs (see note 8) £	Totals £
ILH	1,982,641	-	380,965	2,363,606
Mental Health Training	3,177	-	-	3,177
Hereford Mens Mental Health Group	14,730	-	-	14,730
Homecare	617,535	-	92,707	710,242
Third Party Provider Service	238,173	-	-	238,173
Hereford DPSS	161,759	-	36,243	198,002
Other	34,928	11,511	-	46,439
	<u>3,052,943</u>	<u>11,511</u>	<u>509,915</u>	<u>3,574,369</u>

6. GRANTS PAYABLE

	31.3.25	31.3.24
	£	£
Other	<u>11,511</u>	<u>-</u>

7. SUPPORT COSTS

	Management £	Governance costs £	Totals £
ILH	368,920	12,045	380,965
Homecare	89,816	2,891	92,707
Hereford DPSS	<u>35,119</u>	<u>1,124</u>	<u>36,243</u>
	<u>493,855</u>	<u>16,060</u>	<u>509,915</u>

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Auditors' remuneration	7,345	6,995
Depreciation - owned assets	20,165	20,291
Goodwill amortisation	<u>-</u>	<u>2,604</u>

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

4 (2024: 2) trustees were reimbursed £890 (2024: £296) for travel and other expenses.

10. STAFF COSTS

	31.3.25 £	31.3.24 £
Wages and salaries	2,845,101	2,692,900
Social security costs	227,016	206,965
Other pension costs	<u>67,037</u>	<u>63,701</u>
	<u><u>3,139,154</u></u>	<u><u>2,963,566</u></u>

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

	31.3.25	31.3.24
Direct charitable activities	132	129
Support	<u>15</u>	<u>12</u>
	<u><u>147</u></u>	<u><u>141</u></u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31.3.25	31.3.24
£60,001 - £70,000	<u>1</u>	<u>1</u>

Remuneration of key management personnel totalled £105,274 (2024: £97,002 ) for the year.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	2,635	8,694	11,329
<b>Charitable activities</b>			
ILH	2,303,749	-	2,303,749
Mental Health Training	33,333	-	33,333
Homecare	672,096	-	672,096
Third Party Provider Service	-	208,905	208,905
Hereford DPSS	232,662	-	232,662
Investment income	<u>15,368</u>	-	<u>15,368</u>
<b>Total</b>	<u><u>3,259,843</u></u>	<u><u>217,599</u></u>	<u><u>3,477,442</u></u>
<b>EXPENDITURE ON</b>			
Raising funds	-	-	-
<b>Charitable activities</b>			
ILH	2,266,402	-	2,266,402

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted funds £	Total funds £
Mental Health Training	6,911	-	6,911
Hereford Men's Mental Health Group	-	12,169	12,169
Homecare	671,909	-	671,909
Third Party Provider Service	-	196,170	196,170
Hereford DPSS	165,904	-	165,904
Other	-	549	549
	<u>3,111,126</u>	<u>208,888</u>	<u>3,320,014</u>
<b>Total</b>			
<b>NET INCOME</b>	148,717	8,711	157,428
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	1,028,484	44,744	1,073,228
	<u>1,177,201</u>	<u>53,455</u>	<u>1,230,656</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>			
<b>12. INTANGIBLE FIXED ASSETS</b>			Goodwill £
<b>COST</b>			
At 1 April 2024 and 31 March 2025			<u>25,000</u>
<b>AMORTISATION</b>			
At 1 April 2024 and 31 March 2025			<u>25,000</u>
<b>NET BOOK VALUE</b>			
At 31 March 2025			<u>-</u>
At 31 March 2024			<u>-</u>

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 April 2024	459,761	127,720	15,250	602,731
Additions	-	15,132	-	15,132
At 31 March 2025	<u>459,761</u>	<u>142,852</u>	<u>15,250</u>	<u>617,863</u>
<b>DEPRECIATION</b>				
At 1 April 2024	88,604	76,868	15,250	180,722
Charge for year	6,924	13,241	-	20,165
At 31 March 2025	<u>95,528</u>	<u>90,109</u>	<u>15,250</u>	<u>200,887</u>
<b>NET BOOK VALUE</b>				
At 31 March 2025	<u>364,233</u>	<u>52,743</u>	-	<u>416,976</u>
At 31 March 2024	<u>371,157</u>	<u>50,852</u>	-	<u>422,009</u>

Included in cost or valuation of land and buildings is freehold land of £113,833 (2024 - £113,833) which is not depreciated.

On 27th March 2025 a formal valuation was carried out on the Charity's premises, 1 Own Way, by McCartneys LLP. The property was valued at £420,000, the Trustee's have reviewed and concluded that the carrying value of the property in the financial statements remains appropriate.

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Trade debtors	336,922	329,016
Other debtors	41,063	65,407
Prepayments and accrued income	<u>22,643</u>	<u>21,464</u>
	<u>400,628</u>	<u>415,887</u>

15. CURRENT ASSET INVESTMENTS

	31.3.25 £	31.3.24 £
Unlisted investments	<u>248,752</u>	<u>316,315</u>

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	6,423	9,923
Social security and other taxes	46,888	46,042
VAT	11,576	14,788
Other creditors	34,856	13,111
Client accounts	252,864	275,023
Accruals and deferred income	<u>113,579</u>	<u>121,764</u>
	<u>466,186</u>	<u>480,651</u>

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	31.3.25 Total funds	31.3.24 Total funds
	£	£	£	£
Fixed assets	416,976	-	416,976	422,009
Current assets	1,172,261	54,734	1,226,995	1,289,298
Current liabilities	<u>(462,833)</u>	<u>(3,353)</u>	<u>(466,186)</u>	<u>(480,651)</u>
	<u>1,126,404</u>	<u>51,381</u>	<u>1,177,785</u>	<u>1,230,656</u>

18. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	1,152,201	(27,918)	(11,368)	1,112,915
Designated Charitable Aims Fund	<u>25,000</u>	<u>(11,511)</u>	<u>-</u>	<u>13,489</u>
	1,177,201	(39,429)	(11,368)	1,126,404
<b>Restricted funds</b>				
Hereford Men's Mental Health Group	10,403	9,779	-	20,182
Third Party Provider Service	43,052	(11,853)	-	31,199
Mouth Tools Project	<u>-</u>	<u>(11,368)</u>	<u>11,368</u>	<u>-</u>
	<u>53,455</u>	<u>(13,442)</u>	<u>11,368</u>	<u>51,381</u>
<b>TOTAL FUNDS</b>	<u>1,230,656</u>	<u>(52,871)</u>	<u>-</u>	<u>1,177,785</u>

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

**18. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	3,247,110	(3,275,028)	(27,918)
Designated Charitable Aims Fund	-	(11,511)	(11,511)
	<u>3,247,110</u>	<u>(3,286,539)</u>	<u>(39,429)</u>
<b>Restricted funds</b>			
Hereford Men's Mental Health Group	24,508	(14,729)	9,779
Third Party Provider Service	226,320	(238,173)	(11,853)
Mouth Tools Project	23,560	(34,928)	(11,368)
	<u>274,388</u>	<u>(287,830)</u>	<u>(13,442)</u>
<b>TOTAL FUNDS</b>	<u>3,521,498</u>	<u>(3,574,369)</u>	<u>(52,871)</u>

**Comparatives for movement in funds**

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
<b>Unrestricted funds</b>				
General fund	1,028,484	148,717	(25,000)	1,152,201
Designated Charitable Aims Fund	-	-	25,000	25,000
	<u>1,028,484</u>	<u>148,717</u>	-	<u>1,177,201</u>
<b>Restricted funds</b>				
Megan Baker House Ltd	549	(549)	-	-
Hereford Men's Mental Health Group	13,878	(3,475)	-	10,403
Third Party Provider Service	30,317	12,735	-	43,052
	<u>44,744</u>	<u>8,711</u>	-	<u>53,455</u>
<b>TOTAL FUNDS</b>	<u>1,073,228</u>	<u>157,428</u>	-	<u>1,230,656</u>

## Services for Independent Living

### Notes to the Financial Statements - continued for the Year Ended 31 March 2025

#### 18. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	3,259,843	(3,111,126)	148,717
<b>Restricted funds</b>			
Megan Baker House Ltd	-	(549)	(549)
Hereford Men's Mental Health Group	8,694	(12,169)	(3,475)
Third Party Provider Service	<u>208,905</u>	<u>(196,170)</u>	<u>12,735</u>
	<u>217,599</u>	<u>(208,888)</u>	<u>8,711</u>
<b>TOTAL FUNDS</b>	<u><u>3,477,442</u></u>	<u><u>(3,320,014)</u></u>	<u><u>157,428</u></u>

A description of restricted funds is as follows:

Megan Baker House Ltd - Monies raised towards Megan Baker House.

Hereford Men's Mental Health (HMMH) - Includes £10,000 received from the Community Fund and income raised previously initially developed by the Chief Executive, to assist with the mental wellbeing of men in Herefordshire.

Third Party Provider Service - SIL manages the finance for an individual funded by the Clinical Commissioning Group (CCG).

Mouth Tools Project - development of an enablement product for people with an upper body disablement.

#### 19. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to the statement of financial activities in respect of defined contribution schemes was £67,037 (2024: £63,7011).

#### 20. RELATED PARTY DISCLOSURES

At the year end £242,021 (2024: £275,023) cash was being held separately in a client bank account by the charity on behalf of its service users in connection with the Payroll and Managed Accounts Service, to which the charity operates in an agent capacity.

During the year 4 (2024: 3) trustees received services from the charity amounting to £349,473 (2024: £316,806), at the balance sheet date £322 (2024: £220) was outstanding.

#### 21. FRC ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

Services for Independent Living

Detailed Statement of Financial Activities  
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	24	1,349
Grants	48,045	7,345
Other	25	2,635
	<u>48,094</u>	<u>11,329</u>
<b>Investment income</b>		
Deposit account interest	17,688	15,368
<b>Charitable activities</b>		
Care and support services	<u>3,455,716</u>	<u>3,450,745</u>
<b>Total incoming resources</b>	<b>3,521,498</b>	<b>3,477,442</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	2,555,337	2,446,051
Social security	202,968	186,362
Pensions	59,644	58,080
Recruitment and training	5,237	9,477
Support Services	15,000	15,000
Travel expenses	55,101	60,009
Telephone	26,375	33,621
IT Costs	55,718	45,277
Sundries	42,635	19,118
Mouth Tools Project	34,928	-
Amortisation of intangible fixed assets	-	2,604
Charitable aims payments	<u>11,511</u>	<u>-</u>
	<b>3,064,454</b>	<b>2,875,599</b>
<b>Support costs</b>		
<b>Management</b>		
Wages	289,764	246,849
Social security	24,048	20,603
Pensions	7,393	5,621
Rates and water	2,239	2,075
Insurance	8,897	8,259
Light and heat	2,727	11,511
Telephone	8,176	7,420
Postage and stationery	13,947	10,279
Marketing	17,772	5,152
Recruitment	13,995	7,000
Other costs	13,984	13,421
Building maintenance	5,247	6,889
Computer costs	23,670	21,412
Carried forward	431,859	366,491

Services for Independent Living

Detailed Statement of Financial Activities  
for the Year Ended 31 March 2025

	31.3.25	31.3.24
	£	£
<b>Management</b>		
Brought forward	431,859	366,491
Bank charges	3,196	2,210
Subscriptions	2,079	2,465
Bad debt	55	1,628
Travel	288	869
Training	27,879	22,421
Office equipment	8,334	14,057
Depreciation of tangible and heritage assets	<u>20,165</u>	<u>20,291</u>
	493,855	430,432
<b>Governance costs</b>		
Auditors' remuneration	7,345	6,995
Committee meeting expenses	4,354	2,747
Accountancy and legal fees	<u>4,361</u>	<u>4,241</u>
	<u>16,060</u>	<u>13,983</u>
Total resources expended	<u>3,574,369</u>	<u>3,320,014</u>
Net (expenditure)/income	<u>(52,871)</u>	<u>157,428</u>

This page does not form part of the statutory financial statements



**SERVICES FOR INDEPENDENT LIVING**

England & Wales - Charity number 1099020

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# Accounts

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REGISTERED COMPANY NUMBER: 04624968 (England and Wales)  
REGISTERED CHARITY NUMBER: 1099020

Report of the Trustees and  
Financial Statements  
for the Year Ended 31 March 2024  
for  
Services for Independent Living

Thorne Widgery Accountancy Ltd  
Chartered Accountants  
Statutory Auditors  
2 Wyevale Business Park  
Kings Acre  
Hereford  
Herefordshire  
HR4 7BS

Services for Independent Living

Contents of the Financial Statements  
for the Year Ended 31 March 2024

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Cash Flow Statement	17
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Detailed Statement of Financial Activities	29 to 30

## Services for Independent Living

### Report of the Trustees for the Year Ended 31 March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of 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) (effective 1 January 2019).

#### **CHAIR'S WELCOME**

Welcome to the Annual Report for Services for Independent Living (SIL). Thank you for taking the time to read the report.

SIL has performed well during the year. In 2023 SIL won the Hereford Times Health and Social Care Award for the Best Place to Work for a second year in a row. Our retention and recruitment of staff during the year meant that we were able to increase our number of staff to 148 at the end of the year. This enabled us to provide more services to disabled and older people, and increase the service hours provided in Homecare and Independent Living at Home (ILH).

We were also able to increase the income from our direct payments section and we provided a significant amount of mental health training during the year. This enabled SIL to make a financial surplus of over £150,000 for the financial year to 31st March 2024.

Overall, in the Health and Social Care sector there are still significant challenges around funding and the retention and recruitment of staff. 80% of our work is charged at Council rates and Councils have faced significant funding issues. The national living wage increased by 10% for 2024/25. The funding that Councils received for social care from central government and from council tax did not increase by this amount. The Council increased the rates paid for homecare by 7% and for supported living by 8%. The Board therefore decided to increase staff wages by 8.5% for 2024/25.

I would like to take this opportunity to thank all SIL staff for providing a first class services to our service users, and the Senior Management Team for our excellent performance during the year managing the retention and recruitment of staff, and producing a financial surplus for the year.

**Angela Higham**  
Chair

**CHIEF EXECUTIVE'S SUMMARY**

Welcome to our Annual Report and Accounts for 2023/24. I hope you find the content interesting and take the time to look through some of our achievements during the year.

SIL was successful during the year in retaining and recruiting staff. Staff numbers increased from 132 at the beginning of the year to 148 at the end of the year - a 12% increase. One of our objectives for the year was to make SIL the employer of choice in our sector and in the year we won the Hereford Times Health and Social Care Award for the Best Place to Work. In March 2024 we awarded an 8% pay rise to all staff. Over the last three years the pay award for staff has been nearly 30%.

The increase in staff has been in front line services and this has meant that we were able to increase our service provision in both ILH and Homecare. The increase in income for ILH and Homecare, together with increased income for our Directs Payment section and Mental Health first aid training provided in the year generated a surplus for the year for £148,717 from unrestricted funds. Our central costs were maintained at less than 15% of our income.

During the year SIL was awarded a contract by Herefordshire Council to provide mental health first aid training and over 200 people have benefitted from this training.

SIL has healthy reserves which are currently over £1m. These reserves are necessary because the Health and Social Care sector still faces significant challenges in both funding and in the retention and recruitment of staff. We will need reserves in future years to ensure that we can look after both our service users and our staff. During the year we allocated £25,000 of reserves to a Charitable Aim Fund. This will be used to fund projects to help service users, staff and other organisations improve independence and wellbeing.

During the year we had solar panels fitted to our building in Leominster. We have reduced our electricity bill significantly and now export electricity to the grid. Also, we presented our first Social Values Report showing where SIL delivers added value to our staff, service users and the wider community.

None of these achievements would be possible without our excellent workforce and I would like to take this opportunity to thank everyone who works for SIL. Without your support we would not be able to provide high quality services to the people we support.

I would also like to thank all of the people who use SIL's services. Without you there is no SIL. I really appreciate how you engage with the organisation, working with your support staff and attending the events we host throughout the year.

Finally, I would like to recognise the work of the SIL trustees. We have seven trustees who are volunteers and give a significant amount of time to ensure that the organisation is run well. Thank you for all that you do. I look forward to working with you all in the future.

**Euan McPherson**  
Chief Executive

## Services for Independent Living

### Report of the Trustees for the Year Ended 31 March 2024

#### **OBJECTIVES AND ACTIVITIES**

##### **Our Charitable Objects**

To relieve disabled people and their family carers through the provision and promotion of services which foster independent living and improve their conditions of life, and which assist disabled people and their family carers to actively participate in and integrate into society.

##### **Our Vision (the change we would like to see)**

To enable people affected by disabilities to exercise choice and control, to live independent lives, and to actively participate in society.

##### **SIL's Mission**

The provider of choice for individual care and support, empowering people to lead an independent life.

##### **SIL's Guiding Principles:**

- Partnership - working with individuals, groups and organisations to share knowledge and improve outcomes for disabled people.
- Respect - for all.
- Innovation - adapting efficiently and effectively to change and embracing new technology.
- Diversity - to be accepting of all people, both within and outside SIL.
- Equality - for all
- Strength-based -maximising ability and not being constrained by disability.

##### **Achievement of Objectives 2023/24**

SIL supported nearly 400 people throughout Herefordshire in 2023/24 through the services above. The people who used SIL's services include people with physical disabilities, learning disabilities, mental health, older people, Acquired Brain Injuries and carers.

##### **Public benefit**

Trustees have carefully considered the public benefit duty and are satisfied that the organisation meets this requirement. All our activity is directed towards the benefit of disabled people and family carers with the aim of fostering equality through the provision of services and information.

##### **Services provided in pursuit of public benefit:**

- Independent living @ Home - domiciliary care service for people with complex support needs.
- SIL Homecare - general domiciliary care service.
- Employment law advice and information to disabled people employing their own staff through a direct payment.
- Payroll and financial management services to disabled people employing their own staff.
- Provision of Mental Health Training

## Services for Independent Living

### Report of the Trustees for the Year Ended 31 March 2024

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Achievements and Successes in 2023/24**

Listed below are some of our achievements and successes during the year:

- Increased staff numbers during the year from 132 to 148 - a 12% increase.
- Increased the weekly hours provided by Homecare during the year by over 30%.
- Increased the weekly hours provided by ILH during the year by 10%.
- Maintained staff turnover and sickness at sector leading levels.
- Won the Herefordshire Times Health and Social Care Award for Best Place to Work for the second year in a row.
- Funded an 8% pay increase in March 2024, giving an increase of nearly 30% over the last three years.
- Achieved a surplus for the year of £148,717 for unrestricted funds.
- Maintained a CQC rating of Good across all areas.
- Provided mental health training for Herefordshire Council, for 25 different organisations and for over 200 individuals.
- Incorporated the Herefordshire Men's Mental Health group into the SIL governance and reporting structure.
- Prepared a Social Value Annual Report showing where SIL has gone above and beyond to deliver additional value to our staff, service users and the wider community.
- Set up a Charitable Aims Fund for £25,000 to fund projects to help service users, staff and other organisations improve independence or well being.
- Developed links with the New Model Institute for Technology and Engineering.

#### **FINANCIAL REVIEW**

##### **Financial position**

The charity achieved a surplus of £157,428 in the year to 31st March 2024, compared to a surplus of £5,146 in the previous year. A surplus of £148,717 was made on unrestricted funds and a surplus of £8,711 on restricted funds.

##### **Principal funding sources**

The main source of income for SIL is from charitable activities provided for service users. These services provide individual care and support for disabled and older people, empowering them to lead an independent life.

- Herefordshire Council	54% of income
- Health Service	18%
- Service Users with Direct Payment accounts	22%
- Private Funders	6%

##### **Investment policy and objectives**

During the year SIL earned £15,369 on investments. The average investment balance in the year was £516,000 and the average rate of return was 3%. An Investment Report is presented monthly to Finance Committee.

SIL has adopted an ethical investment policy to ensure that its investments do not conflict with the organisation's aims. The Trustees have agreed a list of approved banks and building societies that funds will be invested in. The Trustees have noted that the rate of return may be less from using the approved list, rather than going to the full market.

Surplus funds held by SIL will be invested prudently with regard to security, liquidity and return. No investments will be made for more than 95 days notice without the approval of the Trustees. SIL will maximise the return from investments ensuring security and liquidity and only using the approved list for investments.

In 2023/24 interest earned from investments was £15,369, compared to £4,439 the previous year. This is due to the increase in interest rates during this period. Over the last two years the Bank of England interest rate increased from 0.75% to 5.25%.

There was no borrowing during 2023/24 and there is no intention to borrow in 2024/25.

## FINANCIAL REVIEW

### Reserves policy

The total funds held by the charity at 31st March 2024 amounted to £1,230,655 (2023 - £1,073,228). This included restricted funds of £53,455 relating to the Third Party Provider and the Herefordshire Men's Mental Health Group and £25,000 designated funds for SIL's Charitable Aims Fund.

Free reserves, which include the amount of unrestricted funds at the year end excluding tangible fixed assets amounted to £730,192 (2023 - £629,052).

The Trustees have decided that the unrestricted funds which have not been designated for a specific use, together with the value of the head office building, should be maintained at a level to cover the total cost of closure. The Trustees consider that this is a responsible way to maintain reserves and this level of reserve has been maintained throughout the year.

### Annual Risk Assessment

SIL currently has three red risks with a combined score for likelihood and impact between 16 and 25. These risks relate to the rates paid by the Council for care and to the retention and recruitment of staff.

Risk	Likelihood	Impact	Score	Mitigation
The rates paid by the Council do not cover the cost of providing care	5	4	20	A significant proportion of services are provided to Herefordshire Council. At present the rates paid by the Council do not reflect the hourly cost of care. The Council published a Cost of Care Report which shows that the rates paid are significantly under the median cost of care. We will seek to engage with the Council to discuss the rates paid for care.
National Living Wage increases lead to retention and recruitment issues as staff find other sectors more attractive financially	5	4	20	Investment in developing a full range of staff benefits: sick pay, welfare visits and support, training offer, mental health support, physical wellbeing programme, supervision and support, social events.
Retention and recruitment of key staff (particularly support workers) and the ability to plan succession with a fluid and expanding organisation	4	4	16	Recruitment of key staff is essential to the ongoing stability and growth of the organisation. The availability of support workers has a direct impact on our ability to grow our Homecare and ILH services. We pay competitive rates and have done a lot of work on employee wellbeing and support, which has reduced staff turnover and enabled us to be seen as an employer of choice in our sector.

### PLANS AND PRIORITIES FOR 2024/25

Our strategy for 2024/25 includes the following:

- To be the employer of choice for our sector in the localities in which we operate and improve the number of staff we recruit and retain.
- To be the provider of choice for our sector in the localities in which we operate, increasing the number of customers we support.
- To ensure a financial surplus is achieved for the year, to support the Charitable Aims Fund.
- To maintain at least a "Good" rating from CQC and aim to achieve Outstanding for all regulated services.
- To be able to demonstrate that we are increasing the ways in which we enhance the lives of disabled people and to meet our charitable aims through the use of SILs charitable funds and service provision.
- To engage with the Council and the ICB (Integrated Care Board) to build positive long-term working relationships.
- To develop our knowledge understanding and presentation of SIL's social value.
- To embed staff and service users feedback as a central part of reporting and development.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

### **Charity constitution**

The charity is also a Company Limited by Guarantee and is therefore governed by Articles of association. It was incorporated on 24th December 2002. Registered charity status was obtained on 15th August 2003. SIL works with all disabled and older people who can benefit from our services.

### **Recruitment and appointment of new trustees**

SIL uses various channels to attract and identify Trustees with the skills and knowledge to effectively direct the affairs of the charity, including external adverts.

Prospective trustees complete an application form and a declaration of eligibility and have an interview with the/ Chair and Chief Executive. They are invited to three Board meetings, where they have speaking rights, but not voting rights and they are supplied with a role description, person specification and "The Essential Trustee" guide. Post Board approval they sign a Contract/Code of Conduct and Register of Interests. Access needs are determined in order to provide appropriate support and equipment. A comprehensive induction is provided.

In 2023/24 the Trustees provided good attendance at all meetings.

### **Evaluation of Board Performance**

During 2023/24 Board meetings were held every two months and Finance Committee meetings were held monthly. Development Sessions were held every two months, including a session specifically to evaluate Board performance. All trustees have attended at least the minimum number of meetings.

### **Quality and Impact**

- CQC Rating - Good
- Disability Confident Leader Employer
- ACAS Model Workplace

### **Governance**

Consistent with our vision SIL is a service user led/controlled organisation, having at least 50% disabled trustees, or family carers. A register of interest is maintained and declarations of potential conflicts of interests are a standing agenda item at Board meetings. The Trustees also operate a Finance Committee which reports to the Board and have Development Sessions every two months.

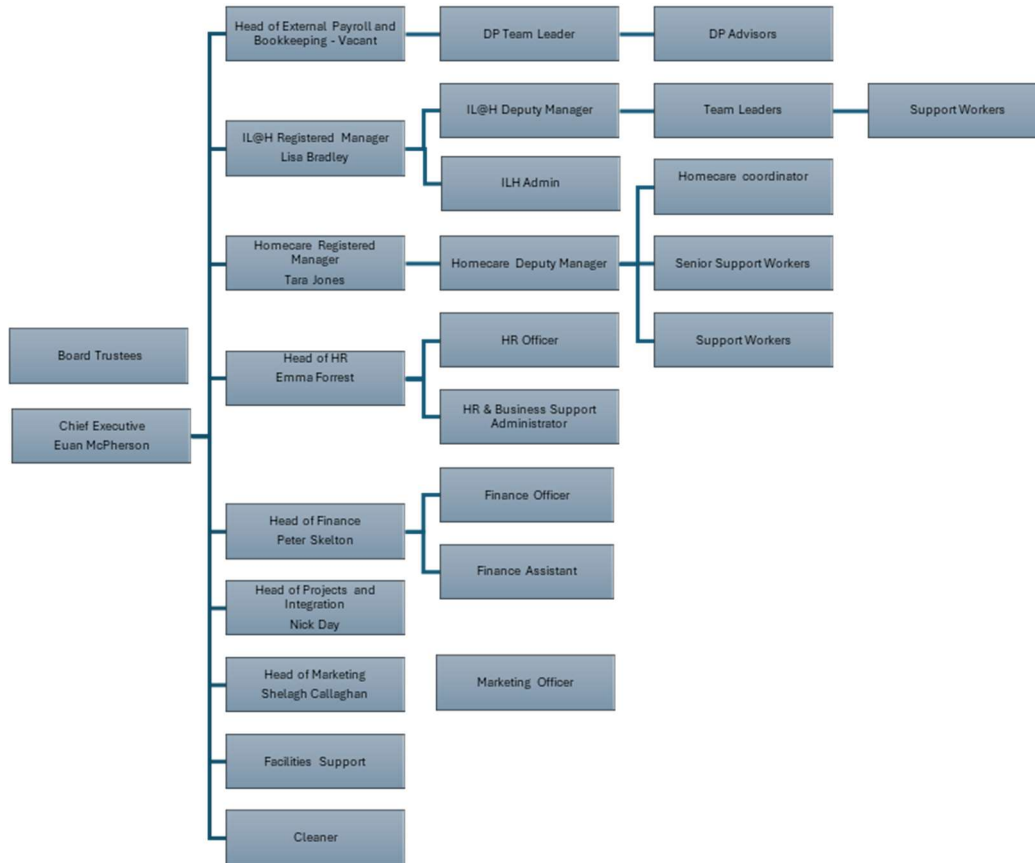
### **Organisational structure**

SIL promotes the employment of disabled people in line with our guiding principles, and guarantees a job interview to disabled candidates meeting the essential criteria. Approximately 25% of staff are either disabled or have substantial caring responsibilities. Our target is to achieve 30%. SIL holds the Disability Confident Leader Award.

Staff are based at Head Office in Leominster. The Trustees delegate day-to-day management to the Chief Executive, who heads a senior management team comprising Heads of Service (for ILH, for Homecare and for Direct Payments), Head of HR, Head of Finance, Head of Marketing and Head of Projects and Initiatives. The senior management team report to Board on a regular basis. The remuneration of key personnel is set by the Board of Trustees.

At 31st March 2024 SIL employed a headcount total of 148 staff - 129 (87%) of whom were providing services and 19 (13%) support staff.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**



**Induction and training of new trustees**

New trustees receive a Trustee Welcome Pack and meet with the Chief Executive and each of the senior managers. They also receive on line training through The National Council of Voluntary Organisations (NCVO).

**Key management remuneration**

The annual pay increase for all staff is approved by the Trustees. Any other changes to the pay for senior managers would be approved by the Board of Trustees.

**Memberships**

SIL is a member of the following organisations and alliances:

- Homecare Association
- National Council of Voluntary Organisations
- Disability Rights UK
- Dementia Action Alliance
- Making it Real (Think Local Act Personal)
- Herefordshire Disability United
- Herefordshire Voluntary Organisations Support Services (HVOSS)

SIL is a signatory to the Social Care Commitment; a promise to provide high quality social care

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Services for Independent Living

Report of the Trustees  
for the Year Ended 31 March 2024

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**  
04624968 (England and Wales)

**Registered Charity number**  
1099020

**Registered office**  
1 Owen Way  
Leominster Enterprise Park  
Leominster  
Herefordshire  
HR6 0LA

**Trustees**  
A Higham  
D Hughes  
V L Manley (appointed 5.10.23)  
T R Misselbrook  
J Rogers  
S J Smalley (appointed 5.10.23) (resigned 8.2.24)  
J Thornby

**Senior Management**  
E McPherson - Chief Executive Officer  
P Skelton - Head of Finance

**Company Secretary**  
E McPherson

**Auditors**  
Thorne Widgery Accountancy Ltd  
Chartered Accountants  
Statutory Auditors  
2 Wyevale Business Park  
Kings Acre  
Hereford  
Herefordshire  
HR4 7BS

**Bankers**  
Unity Trust Bank Plc  
Nine Brindleyplace  
Birmingham  
B1 2HB

**AUDITORS**  
The auditors, Thorne Widgery Accountancy Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
A Higham - Trustee

Services for Independent Living

Statement of Trustees' Responsibilities  
for the Year Ended 31 March 2024

The trustees (who are also the directors of Services for Independent Living for the purposes of company law) are responsible for preparing the Report of the Trustees 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 period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Report of the Independent Auditors to the Trustees of  
Services for Independent Living

**Opinion**

We have audited the financial statements of Services for Independent Living (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (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 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; 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 Auditors' 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 the provisions available for small entities, in the circumstances set out in note 21 to the financial statements, 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 the 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 issue.

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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Report of the Independent Auditors to the Trustees of  
Services for Independent Living

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the 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 is necessary to enable the preparation of financial statements that are free from material misstatement, 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 related 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.

**Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and business performance
- results of our enquiries of management about their own identification and assessment of the risks of irregularities
- any matters we identified having obtained and reviewed the policies and procedures relating to:
- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance
- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud
- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations
- the matters discussed among the audit engagement team and involving internal specialists, regarding how and where fraud might occur in the financial statements and any potential indicators of fraud

As a result of these procedures we considered the opportunities that may exist within the organisation for fraud and identified the greatest potential for fraud in income, which was raised as a key audit matter in the current year. In common with all UK audits we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework the organisation operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context include the Companies Act, Charities Act and Charities SORP and tax legislation.

In addition we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the organisation's ability to operate. These include health and safety.

In addition to the above, our procedures to respond to risks identified include the following:

- reviewing the financial statements disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having an effect in the financial statements
- enquiring of management concerning actual and potential litigation claims
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatements due to fraud
- reading minutes of meetings of those charged with governance
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing with their judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant laws and regulations and potential fraud risks to all engagement team members, including internal specialists and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Report of the Independent Auditors to the Trustees of  
Services for Independent Living

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Use of our report**

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Thorne Widgey Accountancy Ltd  
Chartered Accountants  
Statutory Auditors  
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
2 Wyevale Business Park  
Kings Acre  
Hereford  
Herefordshire  
HR4 7BS

Date: .....

Services for Independent Living

Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	2,635	8,694	11,329	39,656
<b>Charitable activities</b>					
ILH	4	2,303,749	-	2,303,749	1,965,787
Mental Health Training		33,333	-	33,333	-
Homecare		672,096	-	672,096	473,185
Third Party Provider Service		-	208,905	208,905	208,335
Hereford DPSS		232,662	-	232,662	204,213
Investment income	3	15,368	-	15,368	4,439
<b>Total</b>		<u>3,259,843</u>	<u>217,599</u>	<u>3,477,442</u>	<u>2,895,615</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
ILH	5	2,266,402	-	2,266,402	1,985,947
Mental Health Training		6,911	-	6,911	-
Hereford Men's Mental Health Group		-	12,169	12,169	5,323
Homecare		671,909	-	671,909	533,969
Third Party Provider Service		-	196,170	196,170	208,335
Hereford DPSS		165,904	-	165,904	156,894
Other		-	549	549	-
<b>Total</b>		<u>3,111,126</u>	<u>208,888</u>	<u>3,320,014</u>	<u>2,890,468</u>
<b>NET INCOME</b>		148,717	8,711	157,428	5,147
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		1,028,484	44,744	1,073,228	1,068,081
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>1,177,201</u>	<u>53,455</u>	<u>1,230,656</u>	<u>1,073,228</u>

**CONTINUING OPERATIONS**

All income and expenditure has arisen from continuing activities.

Services for Independent Living

Balance Sheet  
31 March 2024

	Notes	31.3.24 £	31.3.23 £
<b>FIXED ASSETS</b>			
Intangible assets	11	-	2,604
Tangible assets	12	<u>422,009</u>	<u>396,827</u>
		422,009	399,431
<b>CURRENT ASSETS</b>			
Debtors	13	415,887	294,642
Investments	14	316,315	171,620
Cash at bank		<u>557,096</u>	<u>555,320</u>
		1,289,298	1,021,582
<b>CREDITORS</b>			
Amounts falling due within one year	15	(480,651)	(347,785)
		<u>808,647</u>	<u>673,797</u>
<b>NET CURRENT ASSETS</b>			
		<u>1,230,656</u>	<u>1,073,228</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>1,230,656</u>	<u>1,073,228</u>
<b>NET ASSETS</b>			
		<u>1,230,656</u>	<u>1,073,228</u>
<b>FUNDS</b>	17		
Unrestricted funds		1,177,201	1,028,484
Restricted funds		<u>53,455</u>	<u>44,744</u>
<b>TOTAL FUNDS</b>		<u>1,230,656</u>	<u>1,073,228</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

Services for Independent Living

Balance Sheet - continued

31 March 2024

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
A Higham - Trustee

Services for Independent Living

Cash Flow Statement  
for the Year Ended 31 March 2024

	Notes	31.3.24 £	31.3.23 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>176,576</u>	<u>179,307</u>
Net cash provided by operating activities		<u>176,576</u>	<u>179,307</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(45,473)	(3,659)
Invested into unlisted investments		(144,695)	123,932
Interest received		<u>15,368</u>	<u>4,439</u>
Net cash (used in)/provided by investing activities		<u>(174,800)</u>	<u>124,712</u>
<b>Change in cash and cash equivalents in the reporting period</b>		1,776	304,019
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>555,320</u>	<u>251,301</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>557,096</u>	<u>555,320</u>

The notes form part of these financial statements

Services for Independent Living

Notes to the Cash Flow Statement  
for the Year Ended 31 March 2024

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.24	31.3.23
	£	£
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	157,428	5,147
<b>Adjustments for:</b>		
Depreciation charges	22,895	30,591
Interest received	(15,368)	(4,439)
Increase in debtors	(121,245)	(9,755)
Increase in creditors	<u>132,866</u>	<u>157,763</u>
<b>Net cash provided by operations</b>	<u>176,576</u>	<u>179,307</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	<u>555,320</u>	<u>1,776</u>	<u>557,096</u>
	<u>555,320</u>	<u>1,776</u>	<u>557,096</u>
<b>Liquid resources</b>			
Deposits included in cash	-	-	-
Current asset investments	<u>171,620</u>	<u>144,695</u>	<u>316,315</u>
	<u>171,620</u>	<u>144,695</u>	<u>316,315</u>
<b>Total</b>	<u>726,940</u>	<u>146,471</u>	<u>873,411</u>

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Going concern**

The Trustees have assessed whether the use of the going concern basis is appropriate particularly after taking account of the impact of the current external financial environment. They have re-assessed the business plans, income and expenditure projections, and taken the Charity's reserve levels into account. Their conclusion is that there is no doubt about the Charity's ability to continue operating as a going concern.

The Trustees have made this assessment for a period of a least one year from the date of approving the financial statements and are assured that the Charity has adequate resources to continue to operate for the foreseeable future.

The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Investment income is included when receivable.

Incoming resources from charitable trading activity are accounted for when earned.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

**1. ACCOUNTING POLICIES - continued**

**Goodwill**

Goodwill, being the amount paid in connection with the acquisition of a business in 2020, is being amortised evenly over its estimated useful life of four years.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- Straight line over 4 years and Straight line over 10 years

Motor vehicles	- Straight line over 4 years
----------------	------------------------------

**Revaluations**

Land and buildings are subject to a full revaluation exercise at least every three years. The last full valuation took place at 31st March 2022.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Investments**

Investments are valued at mid-market price at the balance sheet date. Realised investment gains/losses represent the differences on sale of investments between the proceeds on sale and the opening market value and/or cost of additions in the period. Unrealised investment gains/losses represent the differences between the closing market value and the opening market value and/or cost of additions in the period.

**Debtors**

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

**Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024

**2. DONATIONS AND LEGACIES**

	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
Donations	-	1,349	1,349	1,045
Grants	-	7,345	7,345	38,271
Other	<u>2,635</u>	<u>-</u>	<u>2,635</u>	<u>340</u>
	<u>2,635</u>	<u>8,694</u>	<u>11,329</u>	<u>39,656</u>

Grants received, included in the above, are as follows:

	31.3.24 £	31.3.23 £
Herefordshire Council Fair Cost of Care Grant	-	11,840
Herefordshire Council - Infection Control	-	7,230
Herefordshire Council Men's Mental Health	<u>7,345</u>	<u>19,201</u>
	<u>7,345</u>	<u>38,271</u>

**3. INVESTMENT INCOME**

	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
Deposit account interest	<u>15,368</u>	<u>-</u>	<u>15,368</u>	<u>4,439</u>

**4. INCOME FROM CHARITABLE ACTIVITIES**

	Activity	31.3.24 £	31.3.23 £
Care and support services	ILH	2,303,749	1,965,787
Care and support services	Mental Health Training	33,333	-
Care and support services	Homecare	672,096	473,185
Care and support services	Third Party Provider Service	208,905	208,335
Care and support services	Hereford DPSS	<u>232,662</u>	<u>204,213</u>
		<u>3,450,745</u>	<u>2,851,520</u>

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
ILH	1,910,359	356,043	2,266,402
Mental Health Training	6,911	-	6,911
Hereford Men's Mental Health Group	12,169	-	12,169
Homecare	627,723	44,186	671,909
Third Party Provider Service	196,170	-	196,170
Hereford DPSS	121,718	44,186	165,904
Other	549	-	549
	<u>2,875,599</u>	<u>444,415</u>	<u>3,320,014</u>

6. SUPPORT COSTS

	Management £	Governance costs £	Totals £
ILH	342,060	13,983	356,043
Homecare	44,186	-	44,186
Hereford DPSS	<u>44,186</u>	<u>-</u>	<u>44,186</u>
	<u>430,432</u>	<u>13,983</u>	<u>444,415</u>

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.24	31.3.23
	£	£
Auditors' remuneration	6,995	4,500
Depreciation - owned assets	20,291	24,340
Goodwill amortisation	<u>2,604</u>	<u>6,250</u>

**8. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**Trustees' expenses**

2 (2023: 1) trustee was reimbursed £296 ( 2023: £1,950) for travel and other expenses.

**9. STAFF COSTS**

	31.3.24	31.3.23
	£	£
Wages and salaries	2,692,900	2,336,684
Social security costs	206,965	190,755
Other pension costs	<u>63,701</u>	<u>58,301</u>
	<u><u>2,963,566</u></u>	<u><u>2,585,740</u></u>

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

	31.3.24	31.3.23
Direct charitable activities	129	114
Support	<u>12</u>	<u>12</u>
	<u><u>141</u></u>	<u><u>126</u></u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31.3.24	31.3.23
£60,001 - £70,000	<u>1</u>	<u>-</u>

Remuneration of key management personnel totalled £97,002 (2023: £90,916 ) for the year.

**10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	340	39,316	39,656
<b>Charitable activities</b>			
ILH	1,965,787	-	1,965,787
Homecare	473,185	-	473,185
Third Party Provider Service	-	208,335	208,335
Hereford DPSS	204,213	-	204,213
Investment income	<u>4,439</u>	<u>-</u>	<u>4,439</u>
<b>Total</b>	<u><u>2,647,964</u></u>	<u><u>247,651</u></u>	<u><u>2,895,615</u></u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
ILH	1,955,923	30,024	1,985,947
Hereford Men's Mental Health Group	-	5,323	5,323
Homecare	533,969	-	533,969
Third Party Provider Service	-	208,335	208,335

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024

<b>10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued</b>				
	Unrestricted funds £	Restricted funds £	Total funds £	
Hereford DPSS	<u>156,398</u>	<u>496</u>	<u>156,894</u>	
<b>Total</b>	<u><b>2,646,290</b></u>	<u><b>244,178</b></u>	<u><b>2,890,468</b></u>	
<b>NET INCOME</b>	1,674	3,473	5,147	
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	<u>1,026,810</u>	<u>41,271</u>	<u>1,068,081</u>	
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><b>1,028,484</b></u>	<u><b>44,744</b></u>	<u><b>1,073,228</b></u>	
<b>11. INTANGIBLE FIXED ASSETS</b>			Goodwill £	
<b>COST</b>				
At 1 April 2023 and 31 March 2024			<u>25,000</u>	
<b>AMORTISATION</b>				
At 1 April 2023			22,396	
Charge for year			<u>2,604</u>	
At 31 March 2024			<u>25,000</u>	
<b>NET BOOK VALUE</b>				
At 31 March 2024			<u>-</u>	
At 31 March 2023			<u>2,604</u>	
<b>12. TANGIBLE FIXED ASSETS</b>				
	Freehold property £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 April 2023	459,761	82,247	15,250	557,258
Additions	<u>-</u>	<u>45,473</u>	<u>-</u>	<u>45,473</u>
At 31 March 2024	<u>459,761</u>	<u>127,720</u>	<u>15,250</u>	<u>602,731</u>
<b>DEPRECIATION</b>				
At 1 April 2023	81,680	65,338	13,413	160,431
Charge for year	<u>6,924</u>	<u>11,530</u>	<u>1,837</u>	<u>20,291</u>
At 31 March 2024	<u>88,604</u>	<u>76,868</u>	<u>15,250</u>	<u>180,722</u>
<b>NET BOOK VALUE</b>				
At 31 March 2024	<u>371,157</u>	<u>50,852</u>	<u>-</u>	<u>422,009</u>
At 31 March 2023	<u>378,081</u>	<u>16,909</u>	<u>1,837</u>	<u>396,827</u>

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024

12. TANGIBLE FIXED ASSETS - continued

Included in cost or valuation of land and buildings is freehold land of £113,833 which is not depreciated.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade debtors	329,016	219,159
Other debtors	65,407	55,209
Prepayments and accrued income	<u>21,464</u>	<u>20,274</u>
	<u>415,887</u>	<u>294,642</u>

14. CURRENT ASSET INVESTMENTS

	31.3.24	31.3.23
	£	£
Unlisted investments	<u>316,315</u>	<u>171,620</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade creditors	9,923	640
Social security and other taxes	46,042	38,814
VAT	14,788	9,744
Other creditors	13,111	9,643
Client accounts	275,023	198,714
Accruals and deferred income	<u>121,764</u>	<u>90,230</u>
	<u>480,651</u>	<u>347,785</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	31.3.24 Total funds	31.3.23 Total funds
	£	£	£	£
Fixed assets	422,009	-	422,009	399,431
Current assets	1,234,841	54,457	1,289,298	1,021,582
Current liabilities	<u>(479,649)</u>	<u>(1,002)</u>	<u>(480,651)</u>	<u>(347,785)</u>
	<u>1,177,201</u>	<u>53,455</u>	<u>1,230,656</u>	<u>1,073,228</u>

Services for Independent Living

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024

17. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
<b>Unrestricted funds</b>				
General fund	1,028,484	148,717	(25,000)	1,152,201
Designated Charitable Aims Fund	-	-	25,000	25,000
	<u>1,028,484</u>	<u>148,717</u>	<u>-</u>	<u>1,177,201</u>
<b>Restricted funds</b>				
Megan Baker House Ltd	549	(549)	-	-
Hereford Men's Mental Health Group	13,878	(3,475)	-	10,403
Third Party Provider Service	30,317	12,735	-	43,052
	<u>44,744</u>	<u>8,711</u>	<u>-</u>	<u>53,455</u>
<b>TOTAL FUNDS</b>	<u>1,073,228</u>	<u>157,428</u>	<u>-</u>	<u>1,230,656</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	3,259,843	(3,111,126)	148,717
<b>Restricted funds</b>			
Megan Baker House Ltd	-	(549)	(549)
Hereford Men's Mental Health Group	8,694	(12,169)	(3,475)
Third Party Provider Service	208,905	(196,170)	12,735
	<u>217,599</u>	<u>(208,888)</u>	<u>8,711</u>
<b>TOTAL FUNDS</b>	<u>3,477,442</u>	<u>(3,320,014)</u>	<u>157,428</u>

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
<b>Unrestricted funds</b>			
General fund	1,026,810	1,674	1,028,484
<b>Restricted funds</b>			
Megan Baker House Ltd	-	549	549
Hereford Men's Mental Health Group	-	13,878	13,878
Infection Control	9,346	(9,346)	-
Workforce Recruitment and Retention	15,167	(15,167)	-
Third Party Provider Service	16,758	13,559	30,317
	<u>41,271</u>	<u>3,473</u>	<u>44,744</u>
<b>TOTAL FUNDS</b>	<u>1,068,081</u>	<u>5,147</u>	<u>1,073,228</u>

17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	2,647,964	(2,646,290)	1,674
<b>Restricted funds</b>			
Ukraine fund	310	(310)	-
Megan Baker House Ltd	735	(186)	549
HCC Fair Cost of Care Grant	11,840	(11,840)	-
Hereford Men's Mental Health Group	19,201	(5,323)	13,878
Infection Control	7,230	(16,576)	(9,346)
Workforce Recruitment and Retention	-	(15,167)	(15,167)
Third Party Provider Service	<u>208,335</u>	<u>(194,776)</u>	<u>13,559</u>
	<u>247,651</u>	<u>(244,178)</u>	<u>3,473</u>
<b>TOTAL FUNDS</b>	<u>2,895,615</u>	<u>(2,890,468)</u>	<u>5,147</u>

A description of restricted funds is as follows:

Ukraine Fund - Monies raised for Ukraine.

Megan Baker House Ltd - Monies raised towards Megan Baker House.

Herefordshire Council Fair Cost of Care Grant - to improve sustainability of the 65+ care home and 18+ domiciliary care markets.

Herefordshire Council Men's Mental Health (HMMH) - Includes £10,000 received from the Community Fund and income raised previously initially developed by the Chief Executive, to assist with the mental wellbeing of men in Herefordshire.

Infection Control - Monies received from Covid-19 grant funds

Workforce Recruitment & Retention - Monies received to support existing or recruit additional adult social care workforce.

Third Party Provider Service - SIL manages the finance for an individual funded by the Clinical Commissioning Group (CCG).

18. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to the statement of financial activities in respect of defined contribution schemes was £63,701 (2023: £58,301).

**19. RELATED PARTY DISCLOSURES**

At the year end £275,023 (2023: £198,714) cash was being held separately in a client bank account by the charity on behalf of its service users in connection with the Payroll and Managed Accounts Service, to which the charity operates in an agent capacity.

During the year 3 (2023: 2) trustees received services from the charity amounting to £316,806 (2023: £230,967), at the balance sheet date £220 (2023: £nil) was outstanding.

**20. FRC ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES**

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

Services for Independent Living

Detailed Statement of Financial Activities  
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	1,349	1,045
Grants	7,345	38,271
Other	<u>2,635</u>	<u>340</u>
	11,329	39,656
<b>Investment income</b>		
Deposit account interest	15,368	4,439
<b>Charitable activities</b>		
Care and support services	<u>3,450,745</u>	<u>2,851,520</u>
<b>Total incoming resources</b>	3,477,442	2,895,615
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	2,446,051	2,076,609
Social security	186,362	172,819
Pensions	58,080	52,723
Recruitment and training	9,477	2,252
Support Services	15,000	15,000
Travel expenses	60,009	53,305
Telephone	33,621	20,081
IT Costs	45,277	45,400
Sundries	19,118	15,105
Amortisation of intangible fixed assets	<u>2,604</u>	<u>6,250</u>
	2,875,599	2,459,544
<b>Support costs</b>		
<b>Management</b>		
Wages	246,849	260,075
Social security	20,603	17,936
Pensions	5,621	5,578
Rates and water	2,075	1,724
Insurance	8,259	8,244
Light and heat	11,511	2,876
Telephone	7,420	11,304
Postage and stationery	10,279	10,556
Marketing	5,152	5,112
Recruitment	7,000	9,493
Other costs	13,421	6,412
Building maintenance	6,889	7,561
Computer costs	21,412	21,630
Bank charges	2,210	2,065
Subscriptions	2,465	3,181
Carried forward	371,166	373,747

Services for Independent Living

Detailed Statement of Financial Activities  
for the Year Ended 31 March 2024

	31.3.24 £	31.3.23 £
<b>Management</b>		
Brought forward	371,166	373,747
Bad debt	1,628	-
Travel	869	207
Training	22,421	16,376
Office equipment	14,057	4,443
Depreciation of tangible and heritage assets	<u>20,291</u>	<u>24,343</u>
	430,432	419,116
<b>Governance costs</b>		
Auditors' remuneration	6,995	4,500
Committee meeting expenses	2,747	3,454
Accountancy and legal fees	<u>4,241</u>	<u>3,854</u>
	<u>13,983</u>	<u>11,808</u>
Total resources expended	<u>3,320,014</u>	<u>2,890,468</u>
<b>Net income</b>	<u>157,428</u>	<u>5,147</u>

**SERVICES FOR INDEPENDENT LIVING**

England & Wales - Charity number 1099020

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# Accounts

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**Charity registration number 1099020**

**Company registration number 04624968 (England and Wales)**

**SERVICES FOR INDEPENDENT LIVING  
ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

# SERVICES FOR INDEPENDENT LIVING

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Angela Higham (Chair) Tom Misselbrook Margaret O'Neill John Rogers David Hughes Shirley Mackay Julie Thornby	(Resigned 7 July 2022)     (Resigned 5 September 2022)
<b>Secretary</b>	Mr E McPherson	
<b>Chief Executive</b>	Mr E McPherson	
<b>Charity number</b>	1099020	
<b>Company number</b>	04624968	
<b>Registered office</b>	1 Owen Way Leominster Enterprise Park Leominster Herefordshire HR6 0LA	
<b>Auditor</b>	Kendall Wadley LLP Granta Lodge 71 Graham Road Malvern Worcestershire WR14 2JS	
<b>Bankers</b>	Unity Trust Bank Plc Nine Brindleyplace Birmingham B1 2HB	

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# SERVICES FOR INDEPENDENT LIVING

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# SERVICES FOR INDEPENDENT LIVING

## CHAIR'S STATEMENT

***FOR THE YEAR ENDED 31 MARCH 2023***

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### **Chair's Welcome**

Welcome to the Services for Independent Living (SIL) Annual Report. Thank you for taking the time to read the report. I hope you find it's contents interesting.

2022/23 has been another difficult year for the Health and Social Care sector due to both financial and recruitment challenges. Most of the services we provide are funded by the Council, who are not given enough funding by central government. During the year we took part with the Council in a Fair Cost of Care exercise which showed that our cost per hour for homecare is more than the rate paid by the Council.

Without adequate funding we cannot pay a competitive wage to our support workers and our care workers. This means that retention and recruitment of staff is always a struggle. This is a shame because with more staff we could provide more services to disabled and older people.

In December the Board took the strategic decision to give a 10% pay rise to all staff to help the retention and recruitment of staff. In March 2022 the Council announced that they would increase their rates for 2022/23 by 6%. 90% of our costs are wages, so we were looking at making a deficit for the year. However, due to the amazing contribution from all staff we managed to turn that round and show a small surplus for the year.

For 2023/24 the Board decided to increase staff wages by the same increase as the Council rate. From 1st April 2023 we gave an 8% pay rise to staff, so that staff have received an 18% increase over the last two years. SIL has always prided itself on looking after its staff and in 2022 the organisation won the Hereford Times Health and Social care Award for the Best Place to Work.

The budget for 2023/24 was showing a small deficit. However, we have managed to increase the service hours provided in all areas and we are showing a surplus for the first four months of the year.

I would like to take this opportunity to thank all SIL staff for another year of providing first class services to disabled people, and the Senior Management Team for managing the financial and retention and recruitment pressures during the year.

**Angela Higham - Chair**

# SERVICES FOR INDEPENDENT LIVING

## CHIEF EXECUTIVE'S SUMMARY

### *FOR THE YEAR ENDED 31 MARCH 2023*

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Welcome to our 2022/23 Annual Report and Accounts. I hope you find the content interesting and take the time to look through some of the exciting achievements we have had this year.

It makes my report much easier to write when we have had a good year and that is indeed the case for 2022/23. Despite forecasting a deficit as a result of giving a generous 10% pay rise to all staff in December 2021, we have ended the year with a small surplus. This has enabled us to agree a further 8% pay award for all staff for April 2023.

In addition, we have continued to recruit new staff and reduce staff turnover, meaning we have seen a significant net increase, during what has been a very difficult period for the sector. Employee numbers were 132 at 31st March 2023, compared to 117 at 31st March 2022. This increase has been in front line staff, with the number of management posts staying the same, and means we can deliver more services to disabled and older people across Herefordshire.

This success has been down to a variety of initiatives to improve the working environment in SIL, which was recognised at the Hereford Time Health and Social Care Awards where SIL won the 2022 Best Place to Work Award.

SIL has also managed to maintain unrestricted reserves of over £1m. This is a significant achievement for a charity of SILs size and enables the organisation to look confidently towards the future, along with providing a platform to invest more in meeting our charitable aims.

None of the above could have been achieved without an excellent workforce and I would like to take this opportunity to thank every single person who works for SIL. SIL staff often talk about being part of the 'SIL Family' and it does genuinely feel like that, especially at times of pressure when the teams and individuals pull together to make sure we continue to provide high quality services to the people we support.

I would also like to thank all of the people who use SIL services, as without you, there is no SIL. I really appreciate the way you engage with the organisation, through working with your support staff, to attending the events we host throughout the year. You also add to the feeling of SIL being an extended family.

And finally, I would like to recognise the work of the SIL trustees. All of our trustees are volunteers and give up a significant amount of time to ensure that the organisation is being run correctly. Thank you for all that you do and I look forward to working with you all in the future.

**Euan McPherson**  
**Chief Executive**

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
LITTLE MOMENTS BIG MEMORIES**

*FOR THE YEAR ENDED 31 MARCH 2023*



**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
LITTLE MOMENTS BIG MEMORIES**

**FOR THE YEAR ENDED 31 MARCH 2023**

# Events

1

Our first event in our refurbished offices! Our Easter Fun Day which took place in April 2022 was a huge success. We raised a total of £390 for the DEC Ukrainian Crisis.

SIL staff and Service Users loved our Easter treasure hunt around the office.

2

Our Picnic in the Park took place in July, but all the hard work and planning was done in June, with Paula Palmer sourcing a venue, liaising with local care agencies and nursing homes and Briony Phillips taking her pilot's licence! Not quite – but she learned how to fly a drone so that SIL and its friends could create a lovely, human heart to celebrate social care.

We were delighted that so many support workers and service users from across Herefordshire joined us in July to mark the event.

3

On the 7th July 2022 we all met at the offices for our Jubilee Garden Party. A wonderful lunch was provided in individual little picnic boxes.

There were games and a raffle which raised an amazing £186 for Megan Baker House, our Charity of the Year in 2022.

We all sat outside in the shade of gazebos and got to know one another and make new friends. Many of you will remember Maggie O'Neill who was one of the founder members of SIL. As she had stepped down from being a trustee a special award was presented, and she was made our Honorary President.



**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
LITTLE MOMENTS BIG MEMORIES**

**FOR THE YEAR ENDED 31 MARCH 2023**



# Events

1

Service Users and staff got their aprons on and home baked some delicious cakes for Macmillan Coffee Morning. The event raised just under £105 for the cause and everyone had a fantastic day tasting the variety of goodies!

2

Our Christmas virtual bingo in December 2022 was a HUGE success..  
A total of £210 for our charity of the year, Megan Baker House was raised.

We had some amazing local companies who kindly provided prizes: Rj's Smoke Shack, The Beefy Boys, Oaker Wood Leisure, The Dukes Head (JD Wetherspoons), BurnCraft Bespoke Laser Engraved Signs and Personalised Gifts. As well as #SILFamily and friends who donated chocolates, drinks and other goodies..

It certainly got us in the mood for Christmas!

3

SIL's Chief Executive Euan McPherson was delighted to be able to hand over a cheque for £735.16 to Lee Gough, Chief Executive of Megan Baker House (MBH).

SIL chose MBH as its charity of the year in 2021 and due to the ongoing Pandemic we continued into 2022 to raise more money with our events.

SIL's staff choose a new charity each year that they would like to support and always opt for one that shares similar values and supports disabled, older or vulnerable people across the county.

Our charity for 2023 is ECHO.

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
LITTLE MOMENTS BIG MEMORIES**

**FOR THE YEAR ENDED 31 MARCH 2023**

**Life is a story, here's some of ours..**



Marking the month of romance (February 2023) in their own special way, Homecare Support workers and Service Users took some lovely photos to share the love.

Here is Tania giving Brian some very early daffodils.

Pat shares memories of her late husband with Caitlyn and Tania.

And Chloe and Service User Colin just all round "spreading the love".



At the start of August 2022 we welcomed student volunteers who were entering their second year of Health and Social Care studies. We partnered up with the college to enable students the opportunity to gain and learn valuable work experience and skills in the sector within which they wish to pursue a career.



Service User Ian has also been busy in the garden in July 2022, helping his friend and fellow service user, Sheila Carr with her garden. At first it was to help with her lawn, but Alexa provided such fun games and the pair giggled so much that little gardening was actually done on this occasion!

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
LITTLE MOMENTS BIG MEMORIES**

**FOR THE YEAR ENDED 31 MARCH 2023**

**Life is a story, here's some of ours..**

Service User Alan spent a lovely sunny day at the seaside with his mum, sister Jenny and her husband who were holidaying in Aberdovey. Support worker Gary Meddings said Alan had a great day and they all enjoyed the good weather with a picnic on the beach and a paddle in the sea. It was lovely to see him together with his family, including the dog called Apprentice who took a real shine to him.



Some of our wonderful Homecare Staff gave some Service Users some special me time with some "Pamper Days".

Just look at those smiles.



ILH service user Patrick Fortey and Support Worker Oli Dale enjoyed a fantastic weekend at the On the Beach Festival in Brighton August 2022. They planned well ahead to get the much sought after tickets for this sold out event.

And, look at those beautiful skies!



**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
LITTLE MOMENTS BIG MEMORIES**

**FOR THE YEAR ENDED 31 MARCH 2023**

**WE WON BEST PLACE TO WORK 2022!!**

**As well as the award above, CEO Euan McPherson, for his work with Hereford Men's Mental Health (HMMH) and Linda Jones, ILH support worker, were also shortlisted for awards but missed out on first place (you are both winners in our eyes).**

**The awards were celebrated at a special black tie event on the 19th October 2022 at the Three Counties Hotel in Hereford.**



**It's great to win  
awards**



**the most important  
is to win together**



**#BestPlacetowork**

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
LITTLE MOMENTS BIG MEMORIES**

**FOR THE YEAR ENDED 31 MARCH 2023**

*Compliments*

On behalf of the trustees, I would like to say what an amazing job this small group is doing. We are well informed by the accuracy of their work and by their insight and interpretation.- John Rogers

Just to say thank you to all the girls who looked after, cared for and loved mum. We appreciated all the support from the whole team and staff. We wouldn't have been able to keep mum at home where she was happy without you all - From a Homecare SU family

I would like to pass on my thanks to Rhiannon for all her hard work with the recruiting. Rhiannon quickly changed adverts and uploaded them as soon as requested and was a great help with the recruitment process. From a DPSS SU.



I wanted to make you aware of how kind, helpful, sympathetic, and supportive Lisa is, especially towards me. Lisa has provided a stable platform during my transition from Team Leader to Deputy Manager and treated me fairly, which has given me confidence to settle into my new role. As we all know it's hard being a manager and sometimes, the work delivered both in the office and outside the office is rarely seen and valued. Clayton Spence-Townsend

A very big thank you. You are all wonderful. The care and co-ordination you provide certainly helped DK to achieve her long-standing wish to stay in her own home for as long as possible. Hopefully she will be able to settle into West Eaton and enjoy the next stage of her life. Very best wishes to you. - From a Homecare SU family



**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
LITTLE MOMENTS BIG MEMORIES**

**FOR THE YEAR ENDED 31 MARCH 2023**

Thank you ILH for stepping in to help me when my usual PA was unavailable. I couldn't have managed for those three weeks without Beccy Wynn, Jess Mann, Karen Bennet and especially Elaine Copeland who even found me a new hobby - loom knitting. I am very grateful." From JG, ILH Service User

## Compliments

Amy walks in so full of energy! Suddenly I want to wake up every morning. She is so respectful and can't do enough. Amy you are a star! From SP (SU)

I can't find fault with any of the team. They are wonderful and the family know that he is well looked after when they are with him" - JTB's sister



Graham has pulled out all the stops this weekend when a team member was sick. Graham has picked up shifts without a question, the shift today would have been more than difficult to cover." Donna Tranter

Thank you, Donna, for everything you do for RO, your support is very much appreciated and always there to shake agencies up. I don't know how we'd cope without you. - Pauline Olive



# SERVICES FOR INDEPENDENT LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

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### 1. Introduction

The trustees present their report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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) (effective 1 January 2019)".

### 2. Structure, Governance & Management

#### 2.1 Constitution

The charity is also a Company Limited by Guarantee and is therefore governed by Articles of Association. It was incorporated on 24 December 2002. Registered charity status was obtained on 15 August 2003. SIL works with all disabled and older people who can benefit from our services.

#### 2.2 Our Charitable Objects

To relieve disabled people and their family carers through the provision and promotion of services which foster independent living and improve their conditions of life, and which assist disabled people and their family carers to actively participate in and integrate into society.

#### Our Vision (the change we would like to see)

To enable people affected by disabilities to exercise choice and control, to live independent lives, and to actively participate in society.

#### SIL's Mission

The provider of choice for individual care and support, empowering people to lead an independent life.

#### SIL's Guiding Principles:

- Partnership - working with individuals, groups and organisations to share knowledge and improve outcomes for disabled people.
- Respect - for all.
- Innovation - adapting efficiently and effectively to change and embracing new technology.
- Diversity - to be accepting of all people, both within and outside SIL.
- Equality - for all.
- Strength-based - maximising ability and not being constrained by disability.

#### 2.3 Public Benefit

Trustees have carefully considered the public benefit duty and are satisfied that the organisation meets this requirement. All our activity is directed towards the benefit of disabled people and family carers with the aim of fostering equality through the provision of services and information.

#### 2.4 Services provided in pursuit of public benefit:

- Independent Living @ Home - domiciliary care service for people with complex support needs
- SIL Homecare – general domiciliary care service
- Employment Law advice and information to disabled people employing their own staff through a direct payment
- Payroll and financial management services to disabled people employing their own staff

# SERVICES FOR INDEPENDENT LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

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### 2.5 Achievement of objectives 2022/23

SIL supported over 300 people throughout Herefordshire in 2022/23 through the services outlined above. The people who use SIL's services include people with physical disabilities, learning disabilities, mental health, Acquired Brain Injuries and carers.

### 2.6 Governance

Consistent with our vision SIL is a service user led/ controlled organisation, having at least 50% disabled trustees, or family carers. A register of interest is maintained and declarations of potential conflicts of interests are a standing agenda item at monthly Board meetings. The Trustees also operate the following committees which report to the Board. Committee membership is determined by the skills and experience of individual Trustees.

### 2.7 Recruitment of Trustees

SIL uses various channels to attract and identify Trustees with the skills and knowledge to effectively direct the affairs of the charity, including external adverts.

Prospective Trustees complete an application form and a declaration of eligibility and have an interview with the Chair and Chief Executive. They are invited to attend three Board meetings, where they have speaking, but not voting, rights and are supplied with a role description / person specification / 'The Essential Trustee' guide. Post Board approval they sign a Contract / Code of conduct and Register of Interests. Access needs are determined in order to provide appropriate support and equipment. A comprehensive induction is provided.

In 2022/23 the Trustees have provided excellent attendance at all our meetings.

### 2.8 Evaluation of Board Performance

During 2022/23 SIL had Board meetings and Finance Committee meetings held on a monthly basis. All trustees have attended at least the minimum number of Board meetings.

Board meetings have now moved to every two months. Finance Committee meetings are still held monthly.

### Quality & Impact

CQC Rating – Good  
Disability Confident Leader Employer  
ACAS Model Workplace

Also see section the preceding pages, a year in the life of SIL service users (SU), staff and Trustees.

### 2.9 Memberships

SIL is a member of the following organisations and Alliances

- Homecare Association
- National Council of Voluntary Organisations
- Disability Rights UK
- Dementia Action Alliance
- Making it Real (Think Local Act Personal)
- Herefordshire Disability United
- Herefordshire Voluntary Organisations Support Services (HVOSS)

SIL is a signatory to the Social Care Commitment; a promise to provide high quality social care services.

# SERVICES FOR INDEPENDENT LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### 2.10 Annual Risk Assessment

The SIL risk register includes four red risks with a combined score for likelihood and impact between 16 and 25. These risks relate to the rates paid by the Council for care and to the retention and recruitment of staff.

Risk	Likelihood	Impact	Score	Mitigation
The rates paid by the Council do not cover the cost of providing care	5	5	25	A significant amount of services are provided to the Council. At present the rates paid by the Council do not reflect the hourly cost of care. The Council have published the Cost of Care Report which shows that the rates paid are significantly under the median cost of care. We will seek to engage with the Council to discuss the report and how to increase the rates paid.
The Medium Term Financial Strategy for the organisation cannot balance the books and produce a break even situation	5	4	20	We are currently projecting a deficit for 2022/23 and 2023/24. This is because the 10% wage increase in December 2021 was higher than the council rate increases in April 2022. If the level of activity stays the same the organisation will need wages to increase by 2.5% less than the Council rate increase in order to break even.
Minimum Wage/National Living Wage/Pension Contribution increases lead to recruitment and retention issues as staff find other sectors more attractive financially	5	4	20	Investment in developing full range of staff benefits: sick pay, increasing support staff salaries above NLW, welfare visits and support, training offer, mental health support, retained councillor, physical wellbeing program, external Occupational Health, supervision and support, social events
Recruitment and retention of key staff (particularly support workers) and the ability to plan succession with a fluid and expanding organisation.	4	4	16	Recruitment of key staff is essential to the ongoing stability and growth of the organisation. The availability of support workers has a direct impact on our ability to grow our Homecare and ILH services. We pay competitive rates and have done a lot of work on employee wellbeing and support, which has helped significantly reduce staff turnover and enabled us to be seen as an employer of choice in our sector.

# SERVICES FOR INDEPENDENT LIVING

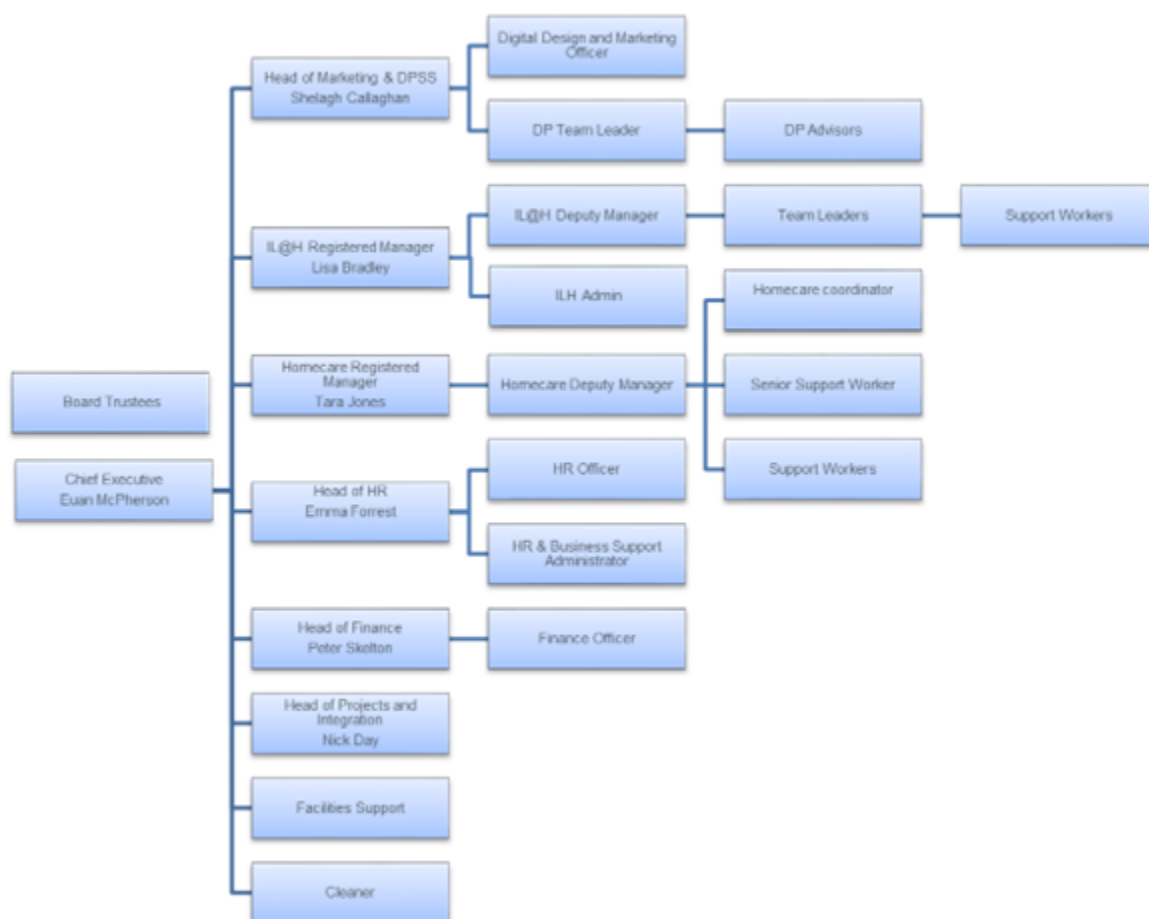
## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### 2.11 Organisational Structure

SIL promotes the employment of disabled people in line with our guiding principle, 'Using the skills of disabled people', and guarantees a job interview to disabled candidates meeting the essential criteria. Approximately 25% of staff are either disabled or have substantial caring responsibilities; our target is to achieve 30%. SIL holds the Disability Confident Leader' award.

Staff are based at Head Office in Leominster. The Trustees delegate the day-to-day management ultimately to the Chief Executive, who heads a senior management team comprising Heads of Service, HR Manager, Head of Finance and a Head of Projects & Initiatives who report to the Board monthly. The remuneration of key management personnel is set by the Board of Trustees.

At 31 March 2023 SIL employed a headcount total of 132 staff - 115 (87%) whom were providing services and 17 (13%) support staff.



# SERVICES FOR INDEPENDENT LIVING

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

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### 3. Achievements and Successes in 2022/23

Listed below are some of our achievements and successes during the year.

- . Maintained staff recruitment, turnover and sickness at sector leading levels.
- . Won the Hereford Times Health and Social Care Award for Best Place to work and Care Hero (Agnieszka Simpkin) in 2022.
- . Funded a 10% pay award in December 2021 and an 8% pay award in April 2023 – an 18% increase over two years.
  - CQC rating 'Good' across all areas
  - Disability Confident Leader Status
- . Incorporated Herefordshire Men's Mental Health group into the SIL governance and reporting structure.
- . Received £10,000 grant from the Lottery Fund for the Herefordshire Men's Mental Health Group.
- . Developed links with New Model Institute for Technology and Engineering.

### 4. Financial Review

The charity has achieved a surplus of £5,146 (2022 surplus of £28,291) this year. A surplus of £1,673 was made on unrestricted funds and a surplus of £3,473 on the restricted funds.

Total income was £2.895m in 2022/23 compared to £2.742m, in the previous year.

#### Reserves policy

The total funds held by the charity at the year end amounted to £1,073,228 (2022 £1,068,082). This included restricted funds of £44,745 (2022 £41,272), which related to the Third Party Provider Service and the Herefordshire Mens' Mental Health Group.

Free reserves which includes the amount of unrestricted funds at the year excluding tangible fixed assets amounted to £629,052 (2022 £641,720).

The Trustees have decided that the unrestricted funds which have not been designated for a specific use together with the value of the head office building should be maintained at a level of the total cost of closure. The Trustees consider that this is a responsible way to maintain reserves and this level of reserves has been maintained throughout the year.

### 5. Plans and Priorities 2023/24

Our strategy for 2023/24 is to:

- Ensure that the deficit for 2023/24 is as low as possible to minimize the use of reserves.
- To be the employer of choice for our sector in the localities in which we operate and improve the number of staff we recruit and retain.
- To be the provider of choice for our sector in the localities in which we operate and increase the number of service users we support.
- To maintain at least a "Good" rating from CQC for all regulated services.
- To proactively search out and respond to new business opportunities.
- To explore and fund the opportunity to develop a Charitable Arm to the organization.
- To engage with the Council and ICS to build relations and discuss the fair cost of care.
- To develop our understanding, knowledge and presentation of SIL's social value.

Each service has a set of targets related to the strategy which are reported in monthly management reports to the board.

## SERVICES FOR INDEPENDENT LIVING

### TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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#### 6. Disclosure of information to auditors

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

The trustees' report was approved by the Board of Trustees.

**A Higham**

Trustee

Dated: 31 August 2023

*Angela Lignam*

# SERVICES FOR INDEPENDENT LIVING

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

**FOR THE YEAR ENDED 31 MARCH 2023**

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The trustees, who are also the directors of Services for Independent Living 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 charity 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 charity 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 charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# SERVICES FOR INDEPENDENT LIVING

## INDEPENDENT AUDITOR'S REPORT

### TO THE TRUSTEES OF SERVICES FOR INDEPENDENT LIVING

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#### Opinion

We have audited the financial statements of Services for Independent Living (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the 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 Standard 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 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; 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's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity 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 the 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 charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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 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 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.

#### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

# SERVICES FOR INDEPENDENT LIVING

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEES OF SERVICES FOR INDEPENDENT LIVING

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#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related 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.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 an 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.

#### **Extent to which the audit was considered capable of detecting irregularities including fraud**

- an understanding of the risk assessment process (including the assessment of the risk of fraud) adopted by the Board is obtained and their attitude to risk ascertained
- an assessment of the susceptibility to material mis-statement of the financial statements as a result of management over-ride of fraud is made
- an understanding of the specific rules and regulations applicable to the client is obtained, including here all matters relating to safeguarding and the need for DBS clearance of staff
- it is ensured that the engagement team have, collectively, the appropriate competence, capabilities and skills to be involved in the assignment, are fully briefed and understand the risks specific to the charity

#### **Audit response to risks identified**

- processes to test the outcomes of our assessment include, a review of Board minutes, analytical review, the relevance and accuracy of significant accounting estimates, substantive testing of significant transactions, work to identify unusual or unexpected accounting entries including the testing of journal entries, and information disclosed in the financial statements is traced to supporting documentation. In all instances it is acknowledged that material mis-statements that arise from fraud may involve deliberate concealment or collusion and are, therefore, by their very nature harder to detect than those arising from error.

- our understanding of the legal and regulatory framework as applicable to the company is reviewed alongside knowledge of the procedures put in place by the company in order to comply with the same

- it is established if there have been any instances of non-compliance with applicable laws and regulations, where there are such breaches, a full understanding, including gathering of relevant documentation appertaining to the event is obtained and assessed

It should be noted that Auditing standards limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

# SERVICES FOR INDEPENDENT LIVING

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF SERVICES FOR INDEPENDENT LIVING

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A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

### Use of our report

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.



**Sarah Morley ACA (Senior Statutory Auditor)**  
for and on behalf of Kendall Wadley LLP

31 August 2023

**Chartered Accountants**  
**Statutory Auditor**

Granta Lodge  
71 Graham Road  
Malvern  
Worcestershire  
WR14 2JS

Kendall Wadley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# SERVICES FOR INDEPENDENT LIVING

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

### Current financial year

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
<b>Income from:</b>					
Donations and legacies	3	340	39,316	39,656	73,065
Charitable activities	4	2,643,185	208,335	2,851,520	2,666,268
Investments	5	4,439	-	4,439	3,019
<b>Total income</b>		<b>2,647,964</b>	<b>247,651</b>	<b>2,895,615</b>	<b>2,742,352</b>
<b>Expenditure on:</b>					
<u>Charitable activities</u>					
ILH	6	1,955,924	30,024	1,985,948	1,950,030
Mens Health	6	-	5,323	5,323	13,950
Homecare	6	533,969	-	533,969	560,078
Third Party Provider Service	6	-	208,335	208,335	77,420
Hereford DPSS	6	156,398	496	156,894	144,153
Other	6	-	-	-	(31,570)
<b>Total charitable expenditure</b>		<b>2,646,291</b>	<b>244,178</b>	<b>2,890,469</b>	<b>2,714,061</b>
Gross transfers between funds		-	-	-	-
<b>Net income for the year/ Net movement in funds</b>		<b>1,673</b>	<b>3,473</b>	<b>5,146</b>	<b>28,291</b>
Fund balances at 1 April 2022		1,026,810	41,272	1,068,082	1,039,791
<b>Fund balances at 31 March 2023</b>		<b>1,028,483</b>	<b>44,745</b>	<b>1,073,228</b>	<b>1,068,082</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

## SERVICES FOR INDEPENDENT LIVING

### STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

Prior financial year

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Income from:</b>				
Donations and legacies	3	1,860	71,205	73,065
Charitable activities	4	2,572,089	94,179	2,666,268
Investments	5	3,019	-	3,019
<b>Total income</b>		<b>2,576,968</b>	<b>165,384</b>	<b>2,742,352</b>
<b>Expenditure on:</b>				
<u>Charitable activities</u>				
ILH	6	1,936,568	13,462	1,950,030
Infection Control	6	-	13,950	13,950
Homecare	6	543,811	16,267	560,078
Third Party Provider Service	6	-	77,420	77,420
Hereford DPSS	6	141,128	3,025	144,153
Other	6	(31,570)	-	(31,570)
<b>Total charitable expenditure</b>		<b>2,589,937</b>	<b>124,124</b>	<b>2,714,061</b>
Gross transfers between funds		9,406	(9,406)	-
<b>Net income for the year/ Net movement in funds</b>		<b>(3,563)</b>	<b>31,854</b>	<b>28,291</b>
Fund balances at 1 April 2021		1,030,373	9,418	1,039,791
<b>Fund balances at 31 March 2022</b>		<b>1,026,810</b>	<b>41,272</b>	<b>1,068,082</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# SERVICES FOR INDEPENDENT LIVING

## BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
<b>Fixed assets</b>					
Goodwill	10		2,604		8,854
Tangible assets	11		396,827		417,508
			<u>399,431</u>		<u>426,362</u>
<b>Current assets</b>					
Debtors	13	294,642		284,887	
Investments	14	171,620		295,554	
Cash at bank and in hand		356,606		251,301	
		<u>822,868</u>		<u>831,742</u>	
<b>Creditors: amounts falling due within one year</b>	15	<u>(149,071)</u>		<u>(190,022)</u>	
Net current assets			673,797		641,720
<b>Total assets less current liabilities</b>			<u>1,073,228</u>		<u>1,068,082</u>
<b>Income funds</b>					
Restricted funds	17		44,745		41,272
Unrestricted funds - general			1,028,483		1,026,810
			<u>1,073,228</u>		<u>1,068,082</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements under the requirements of the Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The accounts were approved by the Trustees on 31 August 2023



T Misselbrook  
Trustee

A Higham  
Trustee



Company Registration No. 04624968

# SERVICES FOR INDEPENDENT LIVING

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

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	Notes	2023 £	£	2022 £	£
<b>Cash flows from operating activities</b>					
Cash absorbed by operations	20		(19,406)		(42,994)
<b>Investing activities</b>					
Purchase of tangible fixed assets		(3,659)		(11,727)	
Short term investments		123,932		46,515	
Interest received		4,439		3,019	
<b>Net cash generated from investing activities</b>			124,712		37,807
<b>Net cash used in financing activities</b>			-		-
<b>Net increase/(decrease) in cash and cash equivalents</b>			105,306		(5,187)
Cash and cash equivalents at beginning of year			251,300		256,487
<b>Cash and cash equivalents at end of year</b>			356,606		251,300

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# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2023

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#### 1 Accounting policies

##### Company information

Services for Independent Living is a private company limited by guarantee and was registered in England and Wales. The registered office is 1 Owen Way, Leominster Enterprise Park, Leominster, Herefordshire, HR6 0LA.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

#### 1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Voluntary income is recognised as incoming resources when receivable, except insofar as they are incapable of financial measurement.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for services provided in the normal course of business, net of VAT.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2023

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#### 1 Accounting policies

(Continued)

#### 1.5 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Creditors represent the amount the charity anticipates it will pay to settle a debt or a provision for goods and services it has received not yet invoiced, measured at settlement amount.

#### 1.6 Intangible fixed assets - goodwill

Goodwill represents the excess of the cost of acquisition of businesses over the fair value of net assets acquired. It is initially recognised as an asset at cost and is subsequently measured at cost less accumulated amortisation and accumulated impairment losses. Goodwill shall be considered to have a finite useful life, and shall be amortised on a systematic basis over its life of 4 years,

#### 1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost for buildings, no depreciation on land
Fixtures, fittings & equipment	25% and 33% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in income/ expenditure for the year, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried in at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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### 1 Accounting policies

(Continued)

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

Cash deposits where maturity exceeds three months are treated as short term investments and carried in current assets.

#### 1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2023*

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### **2 Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### 3 Donations and legacies

	Unrestricted funds general 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds general 2022 £	Restricted funds 2022 £	Total 2022 £
Grants income	-	39,316	39,316	1,860	71,205	73,065
Other	340	-	340	-	-	-
	<u>340</u>	<u>39,316</u>	<u>39,656</u>	<u>1,860</u>	<u>71,205</u>	<u>73,065</u>
<b>Grants receivable for core activities</b>						
Herefordshire Council Fair Cost of Care Grant	-	11,840	11,840	-	-	-
Herefordshire Council - Infection Control	-	7,230	7,230	-	22,656	22,656
Coronavirus Job Retention Scheme	-	-	-	1,860	-	1,860
Workforce Recruitment and Retention	-	-	-	-	44,167	44,167
DWP Wage Grant	-	-	-	-	3,382	3,382
Education and Skills Fund Agency	-	-	-	-	1,000	1,000
Herefordshire Council Men's Mental Health (HMMH)	-	19,201	19,201	-	-	-
Megan Baker House	-	735	735	-	-	-
Other	-	310	310	-	-	-
	<u>-</u>	<u>39,316</u>	<u>39,316</u>	<u>1,860</u>	<u>71,205</u>	<u>73,065</u>

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### 4 Charitable activities

	ILH	Homecare	Third Party Provider Service	Hereford DPSS	Total 2023	Total 2022
	£	£	£	£	£	£
Charitable activities income	1,965,787	473,185	208,335	204,213	2,851,520	2,666,268
Analysis by fund						
Unrestricted funds - general	1,965,787	473,185	-	204,213	2,643,185	
Restricted funds	-	-	208,335	-	208,335	
	1,965,787	473,185	208,335	204,213	2,851,520	
<b>For the year ended 31 March 2022</b>						
Unrestricted funds - general	1,969,113	426,120	-	176,856		2,572,089
Restricted funds	-	-	94,179	-		94,179
	1,969,113	426,120	94,179	176,856		2,666,268

### 5 Investments

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Interest receivable	4,439	3,019

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 6 Charitable activities

	ILH	Mens Health	Homecare	Third Party Provider Service	Hereford DPSS	Other	Total 2023	Total 2022
	£	£	£	£	£	£	£	£
Staff costs	1,596,457	4,680	426,069	188,622	109,837	-	2,325,665	2,215,802
Depreciation and impairment	-	-	6,250	-	-	-	6,250	(25,068)
Travel expenses	17,898	-	35,390	-	17	-	53,305	48,427
Training expenses	1,126	-	1,126	-	-	-	2,252	2,468
Telephone	11,094	58	7,682	-	1,247	-	20,081	19,715
Print, postage and stationery	772	-	647	-	-	-	1,419	4,984
Rent	3	-	-	-	-	-	3	-
Resources	-	-	-	-	336	-	336	7,788
Consumables and other	33,988	468	9,778	19,713	6,270	-	70,217	63,301
Bad debts	2,687	-	216	-	517	-	3,420	-
Charitable expenditure heading 15	-	117	-	-	-	-	117	-
	<u>1,664,019</u>	<u>5,323</u>	<u>487,158</u>	<u>208,335</u>	<u>118,224</u>	<u>-</u>	<u>2,483,059</u>	<u>2,337,417</u>
Share of support costs (see note 7)	313,992	-	45,706	-	37,665	-	397,363	366,746
Share of governance costs (see note 7)	7,937	-	1,105	-	1,005	-	10,047	9,898
	<u><u>1,985,948</u></u>	<u><u>5,323</u></u>	<u><u>533,969</u></u>	<u><u>208,335</u></u>	<u><u>156,894</u></u>	<u><u>-</u></u>	<u><u>2,890,469</u></u>	<u><u>2,714,061</u></u>

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 6 Charitable activities

(Continued)

	ILH	Infection Control	Homecare	Third Party Provider Service	Hereford DPSS	Other	Total 2023	Total 2022
Analysis by fund								
Unrestricted funds - general	1,955,924	-	533,969	-	156,398	-	2,646,291	
Restricted funds	30,024	5,323	-	208,335	496	-	244,178	
	<u>1,985,948</u>	<u>5,323</u>	<u>533,969</u>	<u>208,335</u>	<u>156,894</u>	<u>-</u>	<u>2,890,469</u>	
For the year ended 31 March 2022								
Unrestricted funds - general	1,936,568	-	543,811	-	141,128	-		2,589,937
Restricted funds	13,462	13,950	16,267	77,420	3,025	-		124,124
	<u>1,950,030</u>	<u>13,950</u>	<u>560,078</u>	<u>77,420</u>	<u>144,153</u>	<u>31,570</u>		<u>2,714,061</u>

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

#### 7 Support costs

	Support costs £	Governance costs £	2023 £	2022 £	Basis of allocation
Staff costs	260,075	-	260,075	211,488	
Depreciation	24,343	-	24,343	26,450	
Heat and light	2,876	-	2,876	4,393	
Rates	1,724	-	1,724	2,312	
Building maintenance	7,561	-	7,561	5,189	
Print, postage and stationery	10,556	-	10,556	6,074	
Insurance	8,244	-	8,244	7,563	
Computer costs	21,630	-	21,630	26,948	
Accreditation fees	-	-	-	13	
Bank charges	2,065	-	2,065	1,899	
Subscriptions	3,181	-	3,181	1,870	
Consumables and other costs	10,855	-	10,855	9,063	
Recruitment fees	10,083	-	10,083	2,444	
Telephone	11,304	-	11,304	10,292	
Training	15,993	-	15,993	22,697	
Marketing	5,112	-	5,112	26,978	
Legal and Professional	1,761	-	1,761	1,072	
Accountancy	-	6,593	6,593	4,868	Governance
Committee meeting & AGM expenses	-	3,454	3,454	5,030	Governance
	<u>397,363</u>	<u>10,047</u>	<u>407,410</u>	<u>376,643</u>	
Analysed between					
Charitable activities	<u>397,363</u>	<u>10,047</u>	<u>407,410</u>	<u>376,643</u>	

The above costs are apportioned to charitable activities on a time spent basis.

Governance costs includes payments to the auditors of £4,500 (2022- £4,500) for audit fees.

#### 8 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, one of the trustees was reimbursed £1,950 for travel and other expenses (2022: no trustees were reimbursed).

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### 9 Employees

#### Number of employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Direct charitable activity	114	102
Support	12	13
	<u>126</u>	<u>115</u>

#### Employment costs

	2023 £	2022 £
Wages and salaries	2,336,684	2,203,172
Social security costs	190,755	167,788
Other pension costs	58,301	56,330
	<u>2,585,740</u>	<u>2,427,290</u>

There were no employees whose annual remuneration was £60,000 or more.

### 10 Intangible fixed assets

	Goodwill £
<b>Cost</b>	
At 1 April 2022 and 31 March 2023	<u>25,000</u>
<b>Amortisation and impairment</b>	
At 1 April 2022	16,146
Amortisation charged for the year	6,250
At 31 March 2023	<u>22,396</u>
<b>Carrying amount</b>	
At 31 March 2023	<u>2,604</u>
At 31 March 2022	<u>8,854</u>

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### 11 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
<b>Cost</b>				
At 1 April 2022	459,761	78,588	15,250	553,599
Additions	-	3,659	-	3,659
At 31 March 2023	459,761	82,247	15,250	557,258
<b>Depreciation and impairment</b>				
At 1 April 2022	74,761	51,729	9,601	136,091
Depreciation charged in the year	6,919	13,609	3,812	24,340
At 31 March 2023	81,680	65,338	13,413	160,431
<b>Carrying amount</b>				
At 31 March 2023	378,081	16,909	1,837	396,827
At 31 March 2022	385,000	26,859	5,649	417,508

### 12 Impairments

Impairment tests have been carried out where appropriate and the following impairment loss reversal have been recognised in the statement of financial activities:

	2023 £	2022 £
In respect of:		
Property, plant and equipment	-	(31,570)

### 13 Debtors

	2023 £	2022 £
<b>Amounts falling due within one year:</b>		
Trade debtors	219,159	234,505
Other debtors	55,209	39,687
Prepayments and accrued income	20,274	10,695
	294,642	284,887

### 14 Current asset investments

	2023 £	2022 £
Unlisted investments	171,620	295,554

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

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### 15 Creditors: amounts falling due within one year

	2023 £	2022 £
Other taxation and social security	48,558	54,648
Trade creditors	640	9,013
Other creditors	9,643	22,277
Accruals and deferred income	90,230	104,084
	<u>149,071</u>	<u>190,022</u>

### 16 Retirement benefit schemes

#### Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to the statement of financial activities in respect of defined contribution schemes was £58,301 (2022: £56,330).

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2023

#### 17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023
	£	£	£	£	£	£	£	£
Ukraine fund	-	-	-	-	-	310	(310)	-
Megan Baker House Ltd	-	-	-	-	-	735	(186)	549
HCC Fair Cost of Care Grant	-	-	-	-	-	11,840	(11,840)	-
Herefordshire Council Men's Mental Health (HMMH)	-	-	-	-	-	19,201	(5,323)	13,878
Wish Fund	9,418	-	-	(9,418)	-	-	-	-
Infection Control	-	22,656	(13,310)	-	9,346	7,230	(16,576)	-
Workforce Recruitment and Retention	-	44,167	(29,000)	-	15,167	-	(15,167)	-
Third Party Provider Service	-	94,179	(77,420)	-	16,758	208,335	(194,776)	30,317
	-	3,382	(3,394)	12	-	-	-	-
Education and Skills Fund Agency	-	1,000	(1,000)	-	-	-	-	-
	<u>9,418</u>	<u>165,384</u>	<u>(124,124)</u>	<u>(9,406)</u>	<u>41,272</u>	<u>247,651</u>	<u>(244,178)</u>	<u>44,745</u>

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2023*

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#### 17 Restricted funds

(Continued)

Ukraine Fund: Monies raised for Ukraine.

Megan Baker House Ltd - Monies raised towards Megan Baker House.

Herefordshire Council Fair Cost of Care Grant: to improve sustainability of the 65+ care home and 18+ domiciliary care markets.

Herefordshire Council Men's Mental Health (HMMH): Includes £10,000 received from the Community Fund and income raised previously initially developed by the Chief Executive, to assist with the mental wellbeing of men in Herefordshire.

Wish Fund: Monies received to provide the Information Advice and Signposting Hub Service to coordinate information relating to well-being healthcare and support available in Herefordshire. Herefordshire Council have agreed that the balance can be transferred to unrestricted funds.

Infection Control: Monies received from COVID-19 grant funds

Workforce Recruitment & Retention: Monies received to support existing or recruit additional adult social care workforce

Third Party Provider Service: SIL manages the finance for an individual funded by the Clinical Commissioning Group (CCG).

Education & Skills Fund Agency: Fund Apprentice.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### 18 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:						
Intangible fixed assets	2,604	-	2,604	8,854	-	8,854
Tangible assets	396,827	-	396,827	417,508	-	417,508
Current assets/(liabilities)	629,052	44,745	673,797	600,449	41,272	641,720
	<u>1,028,483</u>	<u>44,745</u>	<u>1,073,228</u>	<u>1,026,811</u>	<u>41,272</u>	<u>1,068,082</u>

### 19 Related party transactions

#### Remuneration of key management personnel

The remuneration of key management personnel, is as follows.

	2023 £	2022 £
Aggregate compensation	<u>91,590</u>	<u>84,595</u>

#### Transactions with related parties

At the year end £198,714 (2022: £178,095) cash was being held separately in a client bank account by the charity on behalf of its service users in connection with the Payroll and Managed Accounts Service, to which the charity operates in an agent capacity.

During the year 2 (2022: 3) trustees received services from the charity amounting to £230,967 (2022: £165,048), at the balance sheet date £nil (2022: £3,978) was outstanding.

### 20 Cash generated from operations

	2023 £	2022 £
Surplus for the year	5,146	28,291
Adjustments for:		
Investment income recognised in statement of financial activities	(4,439)	(3,019)
Depreciation and impairment of tangible fixed assets	30,593	1,383
Movements in working capital:		
(Increase) in debtors	(9,755)	(101,013)
(Decrease)/increase in creditors	(40,951)	31,364
<b>Cash absorbed by operations</b>	<u>(19,406)</u>	<u>(42,994)</u>

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2023*

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### **21 Analysis of changes in net funds**

The charity had no debt during the year.

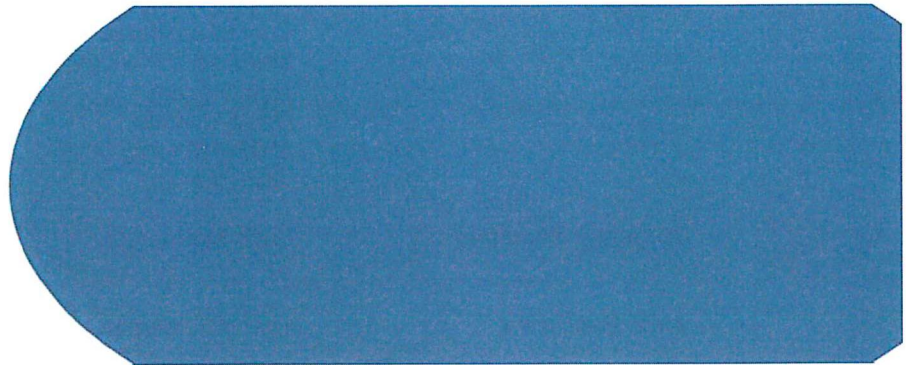
**SERVICES FOR INDEPENDENT LIVING**

England & Wales - Charity number 1099020

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# Accounts

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## **Annual Report & Accounts**

**31<sup>st</sup> March 2022**

**Providing services that help disabled and older people with care and support needs to remain living in their own home, in the way they choose**

Company Registration No: 04624968  
Registered Charity No: 1099020

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
LEGAL AND ADMINISTRATIVE INFORMATION**

**FOR THE YEAR ENDED 31 MARCH 2022**

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<b>Trustees</b>	Angela Higham (Chair) Tom Misselbrook Margaret O'Neill (Resigned 7 July 2022) John Rogers David Hughes Shirley Mackay Julie Thornby
<b>Company Secretary</b>	Euan McPherson
<b>Chief Executive</b>	Euan McPherson
<b>Charity number</b>	1099020
<b>Company number</b>	04624968
<b>Registered Office</b>	1 Owen Way Leominster Enterprise Park Leominster Herefordshire HR6 0LA
<b>Auditors</b>	Kendall Wadley LLP Granta Lodge 71 Graham Road Malvern Worcestershire WR14 2JS
<b>Bankers</b>	Unity Trust Bank PLC Nine Brindleyplace Birmingham B1 2HB

# SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) CONTENTS

*FOR THE YEAR ENDED 31 MARCH 2022*

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# **SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) CHAIR'S WELCOME**

***FOR THE YEAR ENDED 31 MARCH 2022***

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## **Chair's Welcome**

Welcome to the Services for Independent Living (SIL) Annual Report. Thank you for taking the time to read the report and I hope you find its contents interesting.

2021/22 has been a difficult year across the Health and Social Care sector due to both financial and recruitment challenges. Organisations have had to balance the need to recruit staff in a highly competitive market against the need to manage financial pressures brought about by increasing costs.

The board took the strategic decision to give a 10% pay rise to all staff in December 2021 to help with ongoing recruitment and retention performance. It was acknowledged that this may require the release of some reserves in 2022/23 and potentially beyond. However due to SIL's very strong reserves position this was seen as a positive investment.

SIL has managed to maintain its staffing figures during this year.

SIL has seen a new development in the year through the development of a Third-Party Provider service. This is a new initiative for SIL and means we employ Personal Health Assistants on behalf of a Clinical Commissioning Group (CCG) funded individual and manage the associated funding on their behalf. The initial pilot has been successful and SIL will look to expand this service in coming years.

SIL also secured some funding on behalf of Herefordshire Men's Mental Health (HMMH) Group to employ a HMMH Coordinator for 12 months. This will release capacity for our CEO, Euan McPherson, who initially set up the group and has been coordinating its activities to date.

I would like to take this opportunity to thank SIL staff for another year of providing first class services to disabled people and especially the CEO and Senior Management Team who have worked incredibly hard this year to manage the financial and recruitment pressures mentioned above.

**Angela Higham - Chair**

# **SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) CHIEF EXECUTIVE'S SUMMARY**

***FOR THE YEAR ENDED 31 MARCH 2022***

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## **Chief Executive's Summary**

Despite the ongoing challenges presented by Covid -19, the organisation had another strong year.

Social care nationally has been facing a recruitment and retention crisis during the reporting period and this has particularly affected our ability to recruit support workers.

The Board took the decision to agree a 10% pay-rise starting in December 2021 to help improve recruitment and retention; using reserves as necessary to offset the difference between the council's fee uplift and the pay rise. The net result was that recruitment and retention did improve slightly towards the end of the financial year.

SIL ended the year with 114 employees, having had 118 at the start of the period. Although the figures show a slight drop, SIL's staff turnover stayed below the national average (34.4%).

Financially, having made the investment in salaries, SIL ended the year with a small deficit of £3.6k.

SIL maintains significant reserves and continues to seek opportunities for growth.

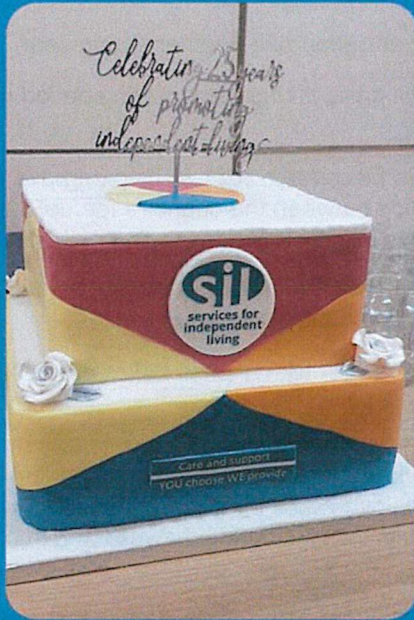
One area of potential growth is that of being a 'Third Party Provider' for people who have NHS funding via the Clinical Commissioning Group (CCG). This would see SIL employ people on behalf of patients who want to manage their own staff and run the payroll, recruitment etc. The initial pilot during the year was successful and the scheme will be extended in 2022/23.

SIL staff continued to show phenomenal commitment and flexibility, allowing us to deliver first class services throughout the year. I would like to thank all of our employees and our trustees for their support and hard work this year. SIL is all about people, from those we support to those we employ, family, friends and partners; this year has again shown how much we can achieve if we work together – thank you

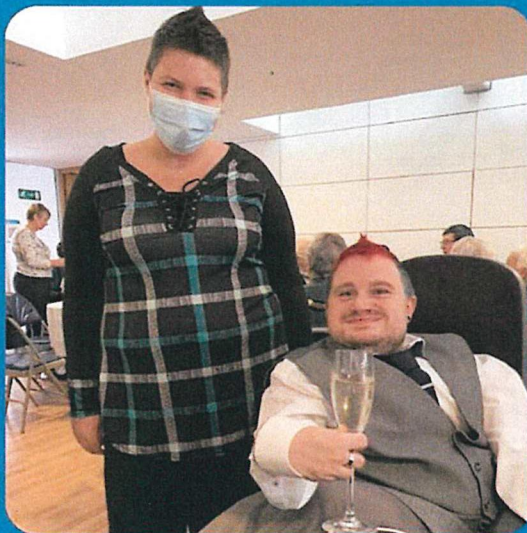
**Euan McPherson – Chief Executive**

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
25 YEARS OF MAKING A DIFFERENCE**

**FOR THE YEAR ENDED 31 MARCH 2022**



**CELEBRATING 25  
YEARS OF MAKING A  
DIFFERENCE**



**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
25 YEARS OF MAKING A DIFFERENCE**

**FOR THE YEAR ENDED 31 MARCH 2022**

# OUTSTANDING ACHIEVEMENTS



Lisa Bradley achieved her Level 5 Diploma in Leadership for Health and Social Care, Adults, Children and Young People's Services.

Lisa said: "SIL was very supportive of me during the time I was studying and it was especially useful to be able to draw on the experience of service users and Support Workers to help me complete assignments"

For the fourth year running, SIL's nomination for one of its support workers won the Home Carer of the Year Award.

The winner was **Oliver Dale** for the way he stepped into the unknown as a support worker at the height of the pandemic. He quickly adapted to working within social care, changing his approach to ensure each of the service users he supports receive the independence and security they require.



Millie Davies (centre) started with SIL in September 2019 as Business Support Apprentice. In what has been an unusual time she has excelled, proving herself invaluable and not only that, she has achieved a Distinction in her Level 3 Apprenticeship in Business Administration.

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**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
25 YEARS OF MAKING A DIFFERENCE**

**FOR THE YEAR ENDED 31 MARCH 2022**

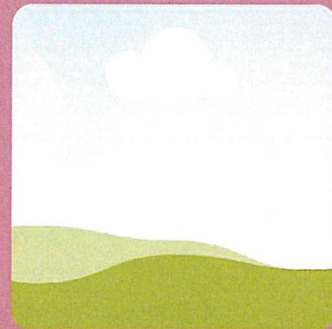


# CONGRATULATIONS

**Congratulations to the following employees who have been studying additional qualifications:**

Achieving their Care Certificates we had Maria Vitelli, Sam Gawler, Annie Brown, Megan Thimm, Joanne Turner, Caitlin Bissell and Zara Cook.

Congratulations went to Christy Dallow, Financial Admin Team Leader and Caroline Batley, Payroll Officer, for completing their Payroll Diploma. With over 25 years' experience between them running payroll they both said it's nice to have the papers to prove they can do the job!



Ruth, Naomi, Angela, Linda, Naomi, Alice, Rob and Joanne have recently completed certificates in:

- Common Health Conditions Level 2
- Supporting Individuals with Learning Disabilities Level 3
- Creative and Therapeutic Activities in Health & Social Care Level 2
- Principles of End of Life Care Level 3
- Understanding Behaviour that Challenges Level 2
- Dementia Awareness Level 2



## Congratulations 2021 AGM Winners

Every achievement both big and small is celebrated at SIL, and we hold awards at our AGM voted on by Service Users. Congratulations to Our Winners from 2021 - Pauline McLoughlin, Zara Cook, Donna Tranter, MB's Team, Carolyn Layton and Jackie Innis

Above: PA Jackie Innis with the DPSS PA of the Year Award

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
25 YEARS OF MAKING A DIFFERENCE**

**FOR THE YEAR ENDED 31 MARCH 2022**

# SERVICE USER HIGHLIGHTS



# CHRISTMAS AT SIL



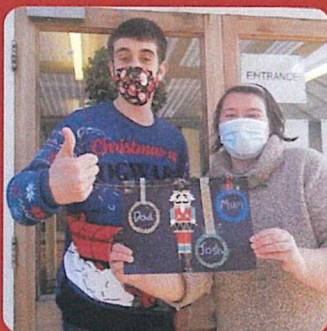
Thanks to a fantastic effort by the HR and Business Support team, SIL was able to host a virtual bingo night for the second year in a row. As a team effort by everyone who bought bingo cards and raffle tickets we successfully raised £312 with all proceeds going to Save the Children.

Christmas Hampers were put together delivered to staff across the county by SIL's own Santa and team of Elves.

Thank you to everyone who lent a hand with spreading some Christmas Cheer.



Thanks all the SIL Service Users who sent in their fantastic Christmas Selfies. It was great to see everyone enjoying the festive fun.



# COMPLIMENTS

**ILH Team.**

"We are very happy with how calm J has been over the last few weeks. In fact, everyone we have spoken to around the town have said how much calmer he is. So, a pat on the back to everyone who has supported him."

**From service user's Family**

**The Access Project Team.**

"Despite having an enormous project (Access), the difficulties around it and so much work to do as a result, and keeping up the day job as well!... you are all still willing and responsive to other team's demands. I think you have amazing resilience and are great role models.

Thank you for not making me feel like a nuisance when I appreciate your priorities could easily be elsewhere".

**From a colleague**

**Homecare Team.**

"Her illness was made more bearable by the wonderful care given by your team. Even if she couldn't always remember their names, we were in awe of their gentle and professional attention with a little humour thrown in".

**From a service user's husband**

**Nick Gray, Support Worker.**

"For supporting with various things such as sorting out details with Halo, playing rugby and being a great driver. He also said about how you have all encouraged him to get out more and he feels so confident with you by his side. He trusts SIL as an organisation more than he has ever trusted support workers before - to the point that he says we could send him any support worker and he would be confident that they would be great".

**From a service user's family**

# COMPLIMENTS

**Amy, Rhiannon and Briony, DPSS Team.**

**"It was lovely to meet you both. Thank you for all the information you provided us with. We are very impressed with the service you provide".**

**From a new DP service user**

**Support Workers: Donna Tranter, Chelsey Fulcher, Naomi Fulcher, Marilyn Phillips, Lisa Spencer, Abi Neville, Hayley Secker, Charlie Barrington.**

**"I would like to say a great big thank you to all of my team, for everything. I think that you all do an amazing job and I also feel that you all deserve special recognition".**

**From service user SC**

**Chloe and Lauren, Homecare Support Workers.**

**"They were both so professional, absolutely excellent. They controlled the situation so well. They are an absolute credit to the company, so much so that I felt obliged to ring you and let you know how impressed I was".**

**From a Health Practitioner**

**Millie Davies, Business Support**

**"I wanted to acknowledge how brilliant Millie is. She is a tremendous asset to SIL; nothing is too much trouble, she is polite and responsive and delivers work so efficiently. I really do think she is brilliant".**

**From colleague, Paula Palmer**



# SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

*FOR THE YEAR ENDED 31 MARCH 2022*

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## 1. Introduction

The Trustees present their report and accounts for the year ended 31 March 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

## 2. Structure, Governance & Management

### 2.1 Constitution

The charity is also a Company Limited by Guarantee and is therefore governed by Articles of Association. It was incorporated on 24 December 2002. Registered charity status was obtained on 15 August 2003. SIL works with all disabled and older people who can benefit from our services.

### 2.2 Our Charitable Objects

To relieve disabled people and their family carers through the provision and promotion of services which foster independent living and improve their conditions of life, and which assist disabled people and their family carers to actively participate in and integrate into society.

#### Our Vision (the change we would like to see)

To enable people affected by disabilities to exercise choice and control, to live independent lives, and to actively participate in society.

#### SIL's Mission

The provider of choice for individual care and support, empowering people to lead an independent life.

#### SIL's Guiding Principles:

- Partnership - working with individuals, groups and organisations to share knowledge and improve outcomes for disabled people.
- Respect - for all.
- Innovation - adapting efficiently and effectively to change and embracing new technology.
- Diversity - to be accepting of all people, both within and outside SIL.
- Equality - for all.
- Strength-based - maximising ability and not being constrained by disability.

### 2.3 Public Benefit

Trustees have carefully considered the public benefit duty and are satisfied that the organisation meets this requirement. All our activity is directed towards the benefit of disabled people and family carers with the aim of fostering equality through the provision of services and information.

### 2.4 Services provided in pursuit of public benefit:

- Independent Living @ Home - domiciliary care service for people with complex support needs
- SIL Homecare – general domiciliary care service

# SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (continued)

*FOR THE YEAR ENDED 31 MARCH 2022*

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- Employment Law advice and information to disabled people employing their own staff through a direct payment
- Payroll and financial management services to disabled people employing their own staff

## **2.5 Achievement of objectives 2021/22**

SIL supported approximately 300 people throughout Herefordshire in 2021/22 through the services outlined above. The people who use SIL's services include people with physical disabilities, learning disabilities, mental ill health, Acquired Brain Injuries and carers.

## **2.6 Governance**

Consistent with our vision SIL is a service user led/ controlled organisation, having at least 50% disabled trustees, or family carers. A register of interest is maintained and declarations of potential conflicts of interests are a standing agenda item at monthly Board meetings. The Trustees also operate the following committees which report to the Board; Finance and Service Performance. Committee membership is determined by the skills and experience of individual Trustees.

## **2.7 Recruitment of Trustees**

SIL uses various channels to attract and identify Trustees with the skills and knowledge to effectively direct the affairs of the charity, including external adverts.

Prospective Trustees complete an application form and a declaration of eligibility and have an interview with the Chair and Chief Executive. They are invited to attend three Board meetings, where they have speaking, but not voting, rights and are supplied with a role description / person specification / 'The Essential Trustee' guide. Post Board approval they sign a Contract / Code of conduct and Register of Interests. Access needs are determined in order to provide appropriate support and equipment. A comprehensive induction is provided.

In 2021/22 the Trustees have provided excellent attendance at all our meetings and adapted to attending Zoom meetings.

## **2.8 Evaluation of Board Performance**

SIL has two standing committees (Service Performance and Finance) and a Board meeting on a monthly basis. All trustees have attended at least the minimum number of Board meetings

### **Quality & Impact**

CQC Rating – Good  
Disability Confident Leader Employer  
ACAS Model Workplace

Also see section the preceding pages, a year in the life of SIL service users (SU), staff and Trustees.

## **2.9 Memberships**

SIL is a member of the following organisations and Alliances

- United Kingdom Home Care Association
- National Council of Voluntary Organisations
- Disability Rights UK
- Dementia Action Alliance
- Making it Real (Think Local Act Personal)
- Herefordshire Disability United
- Herefordshire Voluntary Organisations Support Services (HVOSS)

SIL is a signatory to the Social Care Commitment; a promise to provide high quality social care services.

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (continued)**

**FOR THE YEAR ENDED 31 MARCH 2022**

**2.10 Annual Risk Assessment**

In a year where our risks have been heightened and the organisation's resilience has been tested to the maximum, the organisation has responded in a focused and efficient manner continuing to deliver our services to all our users. An assessment of our major risk rankings is shown in the table below.

<b>Risk Category</b>	<b>Specific Risk</b>	<b>Scale 1-5</b>
<b>Human Resources</b>	Staff Retention	<b>2</b>
	Staff Recruitment	<b>4</b>
<b>Business Resilience</b>	Management response	<b>1</b>
	Staff Response	<b>3</b>
	Disaster Recovery	<b>2</b>
<b>Competitiveness</b>	Reputation	<b>1</b>
	Efficiency	<b>3</b>
	Assistive Technology	<b>3</b>
<b>Development</b>	Strategic Direction	<b>2</b>
	Opportunities explored	<b>2</b>
	Software enhancements	<b>2</b>
	Growth of existing services	<b>4</b>
<b>Financial</b>	Available reserves	<b>1</b>
	Annual Surplus/deficit	<b>2</b>

**2.11 Organisational Structure**

SIL promotes the employment of disabled people in line with our guiding principle, 'Using the skills of disabled people', and guarantees a job interview to disabled candidates meeting the essential criteria. Approximately 25% of staff are either disabled or have substantial caring responsibilities; our target is to achieve 30%. SIL holds the Disability Confident Leader' award.

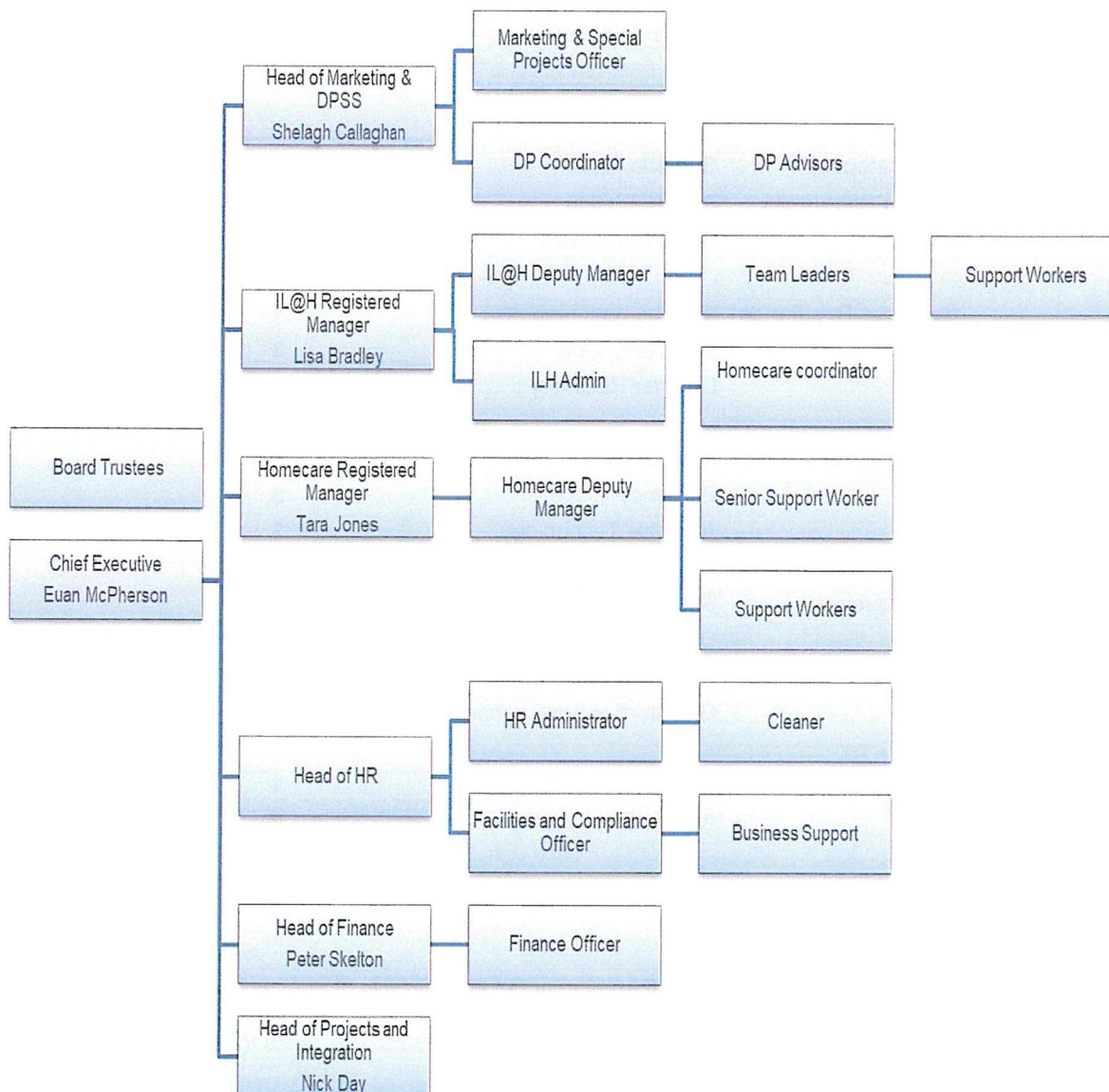
Staff are based at Head Office in Leominster. The Trustees delegate the day-to-day management ultimately to the Chief Executive, who heads a senior management team comprising Heads of Service, HR Manager and Finance Manager who report to the Board monthly. The remuneration of key management personnel is set by the Board of Trustees.

At 31 March 2022 SIL employed a headcount total of 119 staff – 106 (89%) of whom were providing services and 13 (11%) were support staff.

**SERVICES FOR INDEPENDENT LIVING  
 (A COMPANY LIMITED BY GUARANTEE)  
 TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (continued)**

**FOR THE YEAR ENDED 31 MARCH 2022**

**Organisation Chart**



**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (continued)  
FOR THE YEAR ENDED 31 MARCH 2022**

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**3. Achievements and Successes in 2021/22**

Listed below are some of our achievements and successes during the year.

- Maintained staff recruitment, turnover and sickness at sector leading levels.
- Funded a 10% pay award in December 2021 to aid staff recruitment and retention.
- Introduced the Third Party Provider Service and increased income for DPSS.
- CQC rating 'Good' across all areas
- Disability Confident Leader Status
- Obtained funding for Herefordshire Men's Mental Health group.

**4. Financial Review**

The charity has achieved a surplus of £28,291 (2021 £78,611) this year. A small deficit of £3,563 was made on unrestricted funds due to the pay award in December. A surplus of £31,854 was made on the restricted funds.

Total income increased from £2.301m to £2.742m, despite a difficult recruitment market.

**Reserves policy**

The total funds held by the charity at the year-end amounted to £1,068,082 (2021 £1,039,791). This included restricted funds of £41,272 (2021 £9,418), which related to the Third Party Provider Service, the Infection Control Grant from the Council and a Workforce Retention Grant from the Council that was paid to staff in April.

Free reserves which include the amount of unrestricted funds at the year excluding tangible fixed assets amounted to £600,448 (2021 £614,355).

The Trustees have decided that the unrestricted funds which have not been designated for a specific use together with the value of the head office building should be maintained at a level of the total cost of closure. The Trustees consider that this is a responsible way to maintain reserves and this level of reserves has been maintained throughout the year.

**5. Plans and Priorities 2022-23**

Our strategy for 2022/23 is to:

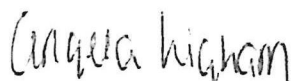
- Retain, recruit and train our staff and to be the employer of choice for our sector
- Secure and expand existing services, if we can recruit staff
- Take on additional Third Party Provider Services
- Respond to new business opportunities and expand the range of services SIL offers
- Do more to enhance the lives of disabled people and to meet our charitable aims

Each service has a set of targets related to the strategy which are reported in monthly management reports to the board.

**6. Disclosure of information to auditors**

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.



Angela Higham  
Chair  
Dated 1 September 2022

# SERVICES FOR INDEPENDENT LIVING

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

*FOR THE YEAR ENDED 31 MARCH 2022*

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The trustees, who are also the directors of Services for Independent Living 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 charity 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 charity 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 charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# SERVICES FOR INDEPENDENT LIVING

## INDEPENDENT AUDITOR'S REPORT

### TO THE TRUSTEES OF SERVICES FOR INDEPENDENT LIVING

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#### Opinion

We have audited the financial statements of Services for Independent Living (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the 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 Standard 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 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; 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's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity 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 the 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 charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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 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 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.

#### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

# SERVICES FOR INDEPENDENT LIVING

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEES OF SERVICES FOR INDEPENDENT LIVING

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#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related 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.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 an 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.

#### **Extent to which the audit was considered capable of detecting irregularities including fraud**

- an understanding of the risk assessment process (including the assessment of the risk of fraud) adopted by the Board is obtained and their attitude to risk ascertained
- an assessment of the susceptibility to material mis-statement of the financial statements as a result of management over-ride of fraud is made
- an understanding of the specific rules and regulations applicable to the client is obtained, including here all matters relating to safeguarding and the need for DBS clearance of staff
- it is ensured that the engagement team have, collectively, the appropriate competence, capabilities and skills to be involved in the assignment, are fully briefed and understand the risks specific to the charity

#### **Audit response to risks identified**

- processes to test the outcomes of our assessment include, a review of Board minutes, analytical review, the relevance and accuracy of significant accounting estimates, substantive testing of significant transactions, work to identify unusual or unexpected accounting entries including the testing of journal entries, and information disclosed in the financial statements is traced to supporting documentation. In all instances it is acknowledged that material mis-statements that arise from fraud may involve deliberate concealment or collusion and are, therefore, by their very nature harder to detect than those arising from error.
- our understanding of the legal and regulatory framework as applicable to the company is reviewed alongside knowledge of the procedures put in place by the company in order to comply with the same
- it is established if there have been any instances of non-compliance with applicable laws and regulations, where there are such breaches, a full understanding, including gathering of relevant documentation appertaining to the event is obtained and assessed

It should be noted that Auditing standards limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

## SERVICES FOR INDEPENDENT LIVING

### INDEPENDENT AUDITOR'S REPORT (CONTINUED)

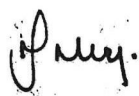
### TO THE TRUSTEES OF SERVICES FOR INDEPENDENT LIVING

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A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

#### Use of our report

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.



**Sarah Morley ACA (Senior Statutory Auditor)**  
for and on behalf of Kendall Wadley LLP

1 September 2022

**Chartered Accountants**  
**Statutory Auditor**

Granta Lodge  
71 Graham Road  
Malvern  
Worcestershire  
WR14 2JS

Kendall Wadley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

## SERVICES FOR INDEPENDENT LIVING

### STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

#### Current financial year

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
<b>Income from:</b>					
Donations and legacies	3	1,860	71,205	73,065	54,287
Charitable activities	4	2,572,089	94,179	2,666,268	2,245,389
Investments	5	3,019	-	3,019	2,159
<b>Total income</b>		<b>2,576,968</b>	<b>165,384</b>	<b>2,742,352</b>	<b>2,301,835</b>
<b>Expenditure on:</b>					
<b>Charitable activities</b>					
ILH	6	1,936,568	13,462	1,950,030	1,590,751
Infection Control	6	-	13,950	13,950	17,606
Homecare	6	543,811	16,267	560,078	478,145
Third Party Provider Service	6	-	77,420	77,420	-
Hereford DPSS	6	141,128	3,025	144,153	136,722
Other	6	(31,570)	-	(31,570)	-
<b>Total charitable expenditure</b>		<b>2,589,937</b>	<b>124,124</b>	<b>2,714,061</b>	<b>2,223,224</b>
<b>Net (outgoing)/incoming resources before transfers</b>		<b>(12,969)</b>	<b>41,260</b>	<b>28,291</b>	<b>78,611</b>
Gross transfers between funds	17	9,406	(9,406)	-	-
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		<b>(3,563)</b>	<b>31,854</b>	<b>28,291</b>	<b>78,611</b>
Fund balances at 1 April 2021		1,030,373	9,418	1,039,791	961,180
<b>Fund balances at 31 March 2022</b>		<b>1,026,810</b>	<b>41,272</b>	<b>1,068,082</b>	<b>1,039,791</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

## SERVICES FOR INDEPENDENT LIVING

### STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

Prior financial year

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes			
<b>Income from:</b>				
Donations and legacies	3	36,681	17,606	54,287
Charitable activities	4	2,245,389	-	2,245,389
Investments	5	2,159	-	2,159
<b>Total income</b>		<b>2,284,229</b>	<b>17,606</b>	<b>2,301,835</b>
<b>Expenditure on:</b>				
<u>Charitable activities</u>				
ILH	6	1,590,751	-	1,590,751
Infection Control	6	-	17,606	17,606
Homecare	6	478,145	-	478,145
Hereford DPSS	6	136,722	-	136,722
<b>Total charitable expenditure</b>		<b>2,205,618</b>	<b>17,606</b>	<b>2,223,224</b>
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		<b>78,611</b>	<b>-</b>	<b>78,611</b>
Fund balances at 1 April 2020		951,762	9,418	961,180
<b>Fund balances at 31 March 2021</b>		<b>1,030,373</b>	<b>9,418</b>	<b>1,039,791</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# SERVICES FOR INDEPENDENT LIVING

## BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022		2021	
		£	£	£	£
<b>Fixed assets</b>					
Goodwill	10		8,854		15,104
Tangible assets	11		417,508		400,914
			<u>426,362</u>		<u>416,018</u>
<b>Current assets</b>					
Debtors	13	284,887		183,873	
Investments	14	295,554		342,069	
Cash at bank and in hand		251,299		256,487	
		<u>831,740</u>		<u>782,429</u>	
<b>Creditors: amounts falling due within one year</b>	15	<u>(190,020)</u>		<u>(158,656)</u>	
Net current assets			<u>641,720</u>		<u>623,773</u>
<b>Total assets less current liabilities</b>			<u>1,068,082</u>		<u>1,039,791</u>
<b>Income funds</b>					
Restricted funds	17		41,272		9,418
Unrestricted funds - general			1,026,810		1,030,373
			<u>1,068,082</u>		<u>1,039,791</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements under the requirements of the Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The accounts were approved by the Trustees on 1 September 2022



A Higham  
Chair

  
J Thornby  
Trustee

Company Registration No. 04624968

## SERVICES FOR INDEPENDENT LIVING

### STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

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	Notes	2022 £	£	2021 £	£
<b>Cash flows from operating activities</b>					
Cash (absorbed by)/generated from operations	20		(42,995)		130,752
<b>Investing activities</b>					
Purchase of tangible fixed assets		(11,727)		(17,671)	
Short term investments		46,515		(256,245)	
Interest received		3,019		2,159	
<b>Net cash generated from/(used in) investing activities</b>			37,807		(271,757)
<b>Net cash used in financing activities</b>			-		-
<b>Net decrease in cash and cash equivalents</b>			(5,188)		(141,005)
Cash and cash equivalents at beginning of year			256,487		397,492
<b>Cash and cash equivalents at end of year</b>			251,299		256,487

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# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS

**FOR THE YEAR ENDED 31 MARCH 2022**

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### **1 Accounting policies**

#### **Company information**

Services for Independent Living is a private company limited by guarantee and was registered in England and Wales. The registered office is 1 Owen Way, Leominster Enterprise Park, Leominster, Herefordshire, HR6 0LA.

#### **1.1 Accounting convention**

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

#### **1.2 Going concern**

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### **1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

#### **1.4 Incoming resources**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Voluntary income is recognised as incoming resources when receivable, except insofar as they are incapable of financial measurement.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for services provided in the normal course of business, net of VAT.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

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#### 1 Accounting policies (Continued)

##### 1.5 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Creditors represent the amount the charity anticipates it will pay to settle a debt or a provision for goods and services it has received not yet invoiced, measured at settlement amount.

##### 1.6 Intangible fixed assets - goodwill

Goodwill represents the excess of the cost of acquisition of businesses over the fair value of net assets acquired. It is initially recognised as an asset at cost and is subsequently measured at cost less accumulated amortisation and accumulated impairment losses. Goodwill shall be considered to have a finite useful life, and shall be amortised on a systematic basis over its life of 4 years,

##### 1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost for buildings, no depreciation on land
Fixtures, fittings & equipment	25% and 33% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

##### 1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in income/ expenditure for the year, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried in at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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### 1 Accounting policies

(Continued)

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

Cash deposits where maturity exceeds three months are treated as short term investments and carried in current assets.

#### 1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2022*

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### **2 Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

#### 3 Donations and legacies

	Unrestricted funds general 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds general 2021 £	Restricted funds 2021 £	Total 2021 £
Grants income	1,860	71,205	73,065	36,681	17,606	54,287
<b>Grants receivable for core activities</b>						
Herefordshire Council - Infection Control	-	22,656	22,656	-	17,606	17,606
Coronavirus Government Grants Receivable	-	-	-	10,000	-	10,000
Coronavirus Job Retention Scheme	1,860	-	1,860	26,681	-	26,681
Workforce Recruitment and Retention	-	44,167	44,167	-	-	-
DWP Wage Grant	-	3,382	3,382	-	-	-
Education and Skills Fund Agency	-	1,000	1,000	-	-	-
	1,860	71,205	73,065	36,681	17,606	54,287

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

#### 4 Charitable activities

	ILH	Homecare	Third Party Provider Service	Hereford DPSS	Total 2022	Total 2021
	£	£	£	£	£	£
Charitable activities income	1,969,113	426,120	94,179	176,856	2,666,268	2,245,389
Analysis by fund						
Unrestricted funds - general	1,969,113	426,120	-	176,856	2,572,089	
Restricted funds	-	-	94,179	-	94,179	
	1,969,113	426,120	94,179	176,856	2,666,268	
<b>For the year ended 31 March 2021</b>						
Unrestricted funds - general	1,667,925	412,995	-	164,469		2,245,389
	1,667,925	412,995	-	164,469		2,245,389

#### 5 Investments

	Unrestricted funds general 2022 £	Unrestricted funds general 2021 £
Interest receivable	3,019	2,159

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

	ILH	Infection Control	Homecare	Third Party Provider Service	Hereford DPSS	Other	Total 2022	Total 2021
	£	£	£	£	£	£	£	£
6 Charitable activities								
Staff costs	1,588,426	6,626	438,799	68,472	113,479	-	2,215,802	1,775,191
Depreciation and impairment	-	-	6,502	-	-	(31,570)	(25,068)	6,862
Travel expenses	13,254	-	35,164	-	9	-	48,427	38,233
Training expenses	2,468	-	-	-	-	-	2,468	872
Telephone	12,912	-	6,803	-	-	-	19,715	12,950
Print, postage and stationery	4,000	-	984	-	-	-	4,984	5,314
Resources	360	7,324	-	-	104	-	7,788	1,985
Consumables and other	37,363	-	11,354	8,948	5,637	-	63,302	32,571
	<u>1,658,783</u>	<u>13,950</u>	<u>499,606</u>	<u>77,420</u>	<u>119,229</u>	<u>(31,570)</u>	<u>2,337,418</u>	<u>1,873,978</u>
Share of support costs (see note 7)	283,923	-	58,492	-	24,330	-	366,745	343,717
Share of governance costs (see note 7)	7,324	-	1,980	-	594	-	9,898	5,529
	<u>1,950,030</u>	<u>13,950</u>	<u>560,078</u>	<u>77,420</u>	<u>144,153</u>	<u>(31,570)</u>	<u>2,714,061</u>	<u>2,223,224</u>

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

6 Charitable activities	(Continued)						
	ILH	Infection Control	Homecare	Third Party Provider Service	Hereford DPSS	Other	Total 2022
Analysis by fund							
Unrestricted funds - general	1,936,568	-	543,811	-	141,128	(31,570)	2,589,937
Restricted funds	13,462	13,950	16,267	77,420	3,025	-	124,124
	<u>1,950,030</u>	<u>13,950</u>	<u>560,078</u>	<u>77,420</u>	<u>144,153</u>	<u>(31,570)</u>	<u>2,714,061</u>
For the year ended 31 March 2021							
Unrestricted funds - general	1,590,751	-	478,145	-	136,722	-	2,205,618
Restricted funds	-	17,606	-	-	-	-	17,606
	<u>1,590,751</u>	<u>17,606</u>	<u>478,145</u>	<u>-</u>	<u>136,722</u>	<u>-</u>	<u>2,223,224</u>

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

7 Support costs	Support costs £	Governance costs £	2022 £	2021 £	Basis of allocation
Staff costs	211,488	-	211,488	214,325	
Depreciation	26,450	-	26,450	31,638	
Heat and light	4,393	-	4,393	2,370	
Rates	2,312	-	2,312	2,030	
Building maintenance	5,189	-	5,189	13,053	
Print, postage and stationery	6,074	-	6,074	5,771	
Insurance	7,563	-	7,563	6,438	
Computer costs	26,948	-	26,948	28,570	
Accreditation fees	13	-	13	13	
Bank charges	1,899	-	1,899	3,492	
Subscriptions	1,870	-	1,870	1,412	
Consumables and other costs	11,507	-	11,507	10,390	
Telephone	10,292	-	10,292	5,966	
Training	22,697	-	22,697	11,230	
Marketing	26,978	-	26,978	7,019	
Legal and Professional	1,072	-	1,072	-	
Accountancy	-	4,868	4,868	5,334	Governance
Committee meeting & AGM expenses	-	5,030	5,030	195	Governance
	<u>366,745</u>	<u>9,898</u>	<u>376,643</u>	<u>349,246</u>	
Analysed between Charitable activities	<u>366,745</u>	<u>9,898</u>	<u>376,643</u>	<u>349,246</u>	

The above costs are apportioned to charitable activities on a time spent basis.

Governance costs includes payments to the auditors of £4,500 (2021- £4,300) for audit fees.

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

#### 8 Employees

##### Number of employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Direct charitable activity	102	94
Support	13	10
	<u>115</u>	<u>104</u>

##### Employment costs

	2022 £	2021 £
Wages and salaries	2,203,172	1,810,602
Social security costs	167,788	134,591
Other pension costs	56,330	44,323
	<u>2,427,290</u>	<u>1,989,516</u>

There were no employees whose annual remuneration was £60,000 or more.

#### 9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, none of the trustees were reimbursed for travel expenses (2021: one trustee was reimbursed £141).

#### 10 Intangible fixed assets

	Goodwill £
<b>Cost</b>	
At 1 April 2021 and 31 March 2022	<u>25,000</u>
<b>Amortisation and impairment</b>	
At 1 April 2021	9,896
Amortisation charged for the year	6,250
	<u>16,146</u>
At 31 March 2022	
<b>Carrying amount</b>	
At 31 March 2022	<u>8,854</u>
At 31 March 2021	<u>15,104</u>

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

### 11 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
<b>Cost</b>				
At 1 April 2021	459,761	123,949	15,250	598,960
Additions	-	11,727	-	11,727
Disposals	-	(57,088)	-	(57,088)
At 31 March 2022	459,761	78,588	15,250	553,599
<b>Depreciation and impairment</b>				
At 1 April 2021	100,827	91,403	5,816	198,046
Depreciation charged in the year	5,504	17,414	3,785	26,703
Impairment loss reversal	(31,570)	-	-	(31,570)
Eliminated in respect of disposals	-	(57,088)	-	(57,088)
At 31 March 2022	74,761	51,729	9,601	136,091
<b>Carrying amount</b>				
At 31 March 2022	385,000	26,859	5,649	417,508
At 31 March 2021	358,934	32,546	9,434	400,914

### 12 Impairments

Impairment tests have been carried out where appropriate and the following impairment loss reversal have been recognised in the statement of financial activities:

	2022 £	2021 £
In respect of:		
Property, plant and equipment	(31,570)	-

### 13 Debtors

	2022 £	2021 £
<b>Amounts falling due within one year:</b>		
Trade debtors	234,505	146,579
Other debtors	39,687	25,266
Prepayments and accrued income	10,695	12,028
	284,887	183,873

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

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#### 14 Current asset investments

	2022 £	2021 £
Unlisted investments	295,554	342,069

#### 15 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	54,648	35,815
Trade creditors	9,011	22,683
Other creditors	22,277	21,473
Accruals and deferred income	104,084	78,685
	<u>190,020</u>	<u>158,656</u>

#### 16 Retirement benefit schemes

##### Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to the statement of financial activities in respect of defined contribution schemes was £56,330 (2021: £44,323).

**SERVICES FOR INDEPENDENT LIVING**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**17 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2020		Movement in funds		Balance at 1 April 2021		Movement in funds		Transfers		Balance at 31 March 2022	
	£	£	Incoming resources	Resources expended	Incoming resources	Resources expended	Incoming resources	Resources expended	£	£	£	£
Wish Fund	9,418	-	-	-	9,418	-	-	-	(9,418)	-	-	-
Infection Control	-	17,606	17,606	(17,606)	-	-	22,656	(13,310)	-	-	9,346	
Workforce Recruitment and Retention	-	-	-	-	-	-	44,167	(29,000)	-	-	15,167	
Third Party Provider Service	-	-	-	-	-	-	94,179	(77,420)	-	-	16,759	
DWP Wage Grant	-	-	-	-	-	-	3,382	(3,394)	-	12	-	
Education and Skills Fund Agency	-	-	-	-	-	-	1,000	(1,000)	-	-	-	
	<u>9,418</u>	<u>17,606</u>	<u>17,606</u>	<u>(17,606)</u>	<u>9,418</u>	<u>(124,124)</u>	<u>165,384</u>	<u>(124,124)</u>	<u>(9,406)</u>	<u>41,272</u>		

Wish Fund: Monies received to provide the Information Advice and Signposting Hub Service to coordinate information relating to well-being healthcare and support available in Herefordshire. Herefordshire Council have agreed that the balance can be transferred to unrestricted funds.

Infection Control: Monies received from COVID-19 grant funds

Workforce Recruitment & Retention: Monies received to support existing or recruit additional adult social care workforce

Third Party Provider Service: SIL manages the finance for an individual funded by the Clinical Commissioning Group (CCG).

DWP Wage Grant: Project Manager funded by government Kickstart scheme.

Education & Skills Fund Agency: Fund Apprentice.

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 MARCH 2022

#### 18 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Intangible fixed assets	8,854	-	8,854	15,104	-	15,104
Tangible assets	417,508	-	417,508	400,914	-	400,914
Current assets/(liabilities)	600,448	41,272	641,720	614,355	9,418	623,773
	<u>1,026,810</u>	<u>41,272</u>	<u>1,068,082</u>	<u>1,030,373</u>	<u>9,418</u>	<u>1,039,791</u>

#### 19 Related party transactions

##### Remuneration of key management personnel

The remuneration of key management personnel, is as follows.

	2022 £	2021 £
Aggregate compensation	<u>84,595</u>	<u>78,888</u>

##### Transactions with related parties

At the year end £178,095 (2021: £207,127) cash was being held separately in a client bank account by the charity on behalf of its service users in connection with the Payroll and Managed Accounts Service, to which the charity operates in an agent capacity.

During the year 3 (2021: 2) trustees received services from the charity amounting to £34,128 (2021: £38,159), at the balance sheet date £3,978 (2021: £2,185) was outstanding.

#### 20 Cash generated from operations

	2022 £	2021 £
Surplus for the year	28,291	78,611
Adjustments for:		
Investment income recognised in statement of financial activities	(3,019)	(2,159)
Depreciation and impairment of tangible fixed assets	1,383	38,501
Movements in working capital:		
(Increase)/decrease in debtors	(101,014)	33,761
Increase/(decrease) in creditors	31,364	(17,962)
<b>Cash (absorbed by)/generated from operations</b>	<u>(42,995)</u>	<u>130,752</u>

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2022*

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**21 Analysis of changes in net funds**

The charity had no debt during the year.

**SERVICES FOR INDEPENDENT LIVING**

England & Wales - Charity number 1099020

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# Accounts

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# **Annual Report & Accounts**

**31<sup>st</sup> March 2021**

**Providing services that help disabled and older people with care and support needs to remain living in their own home, in the way they choose**

Company Registration No: 04624968  
Registered Charity No: 1099020

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
LEGAL AND ADMINISTRATIVE INFORMATION**

**FOR THE YEAR ENDED 31 MARCH 2021**

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<b>Trustees</b>	Angela Higham (Chair) Tom Misselbrook Margaret O'Neill John Rogers David Hughes Shirley Mackay Julie Thornby (Appointed 1 October 2020)
<b>Company Secretary</b>	Euan McPherson
<b>Chief Executive</b>	Euan McPherson
<b>Charity number</b>	1099020
<b>Company number</b>	04624968
<b>Registered Office</b>	1 Owen Way Leominster Enterprise Park Leominster Herefordshire HR6 0LA
<b>Auditors</b>	Kendall Wadley LLP Granta Lodge 71 Graham Road Malvern Worcestershire WR14 2JS
<b>Bankers</b>	Unity Trust Bank PLC Nine Brindleyplace Birmingham B1 2HB

# SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) CONTENTS

*FOR THE YEAR ENDED 31 MARCH 2021*

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# **SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) CHAIR'S WELCOME**

***FOR THE YEAR ENDED 31 MARCH 2021***

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## **Chair's Welcome**

I am delighted to provide this introduction to the Services for Independent Living 2020 / 2021 report.

This, my first full year as Chair of SIL Trustees, has been a period none of us will forget with restrictions brought about by Covid impacting us all. Things changed notably in all of our lives affecting how we worked, our home lives, how we thought about and valued people and professions. These changes influenced all aspects of SIL's activities and I am incredibly proud of all our teams for how well they have risen to the huge challenge of Covid.

Whilst Covid brought with it many difficulties, there were positives arising from our experiences in managing and working within its constraints. I believe it is becoming clearer to the general public and to those who govern that care staff are critical to allowing older and disabled people to be independent, to continue living in their own home and critically, through their professional approach, keeping those who use their services, out of hospital. Those working in the care sector are as vital a part of our health service as the NHS and need to be recognised as a profession and more justly rewarded for their work. We look forward to the Government's promised social care reforms which we hope will address some wider, longstanding issues affecting how well social care can be provided.

At SIL our ethos in recognizing our staff as much as we can afford with financial reward, sick pay, training, development and modern and effective professional tools has had great pay back during this difficult year. Our staff were phenomenal during this crisis. They have done the hours and much more, with compassion and cheerfulness in these exceptionally trying times as demonstrated by the success stories and pictures in this report.

Our Management Team has been just that - a team that manages - right across the organisation. I am proud that the team did not stand still during this crisis but continued to develop the existing business and to consider other development opportunities. All whilst ensuring continuous supplies of PPE, keeping up to date with developments and financing impacted by Covid, introducing new methods of operation including managing working from home and continuing to consolidate.

Last year SIL invested in facilities and equipment. This year we concentrated on digital transformation with the introduction of new software to manage our data to ensure we increase our efficiency and quality of service. We recognise that technology is vital to dealing with upcoming challenges such as recruitment and resource difficulties. It will allow our care staff to concentrate on improving care plans with our service users and their families rather than coping with administration. Introducing these new systems and processes would have been arduous enough without Covid but SIL staff and management team did, and continue to do, just that.

So whilst it has been a difficult year it has been a successful year financially and in terms of business consolidation but above all it has been a year where we have bonded further together as an organisation - staff with their service users, team leaders and managers; the Management Team and the Trustees. I would like to end my welcome with an acknowledgement to my fellow Trustees – each brings to SIL specialist skills and differing personalities and life experiences. Thank you for your support and contribution

**Angela Higham – Chair**

# **SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) CHIEF EXECUTIVE'S SUMMARY (continued)**

**FOR THE YEAR ENDED 31 MARCH 2020**

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## **Chief Executive's Summary**

April 2020 – March 2021 was the year that truly tested SIL's resilience to the full and did not find us wanting.

The pandemic which closed our offices in March 2020, has probably been the biggest ever challenge to face social care and many sound organisations have closed because of the impact that Covid has had on service delivery.

Despite Covid severely affecting our Homecare Service in the winter of 2020-21, the organisation continued to provide effective care ensuring the mental and physical wellbeing of those supported by us. Other challenges our staff faced were concerns over PPE shortages, increased infection prevention and control measures, lockdowns, being pinged by track & trace and of course homeworking for all our office staff.

Naturally while managing these new difficulties, our staff still had to contend with other external pressures. We had floods early in the financial year which made accessing some service users' homes problematic and were thankful that we had had the foresight to purchase a 4-wheel drive vehicle for use by those having to reach affected areas.

However, SIL's staff rose to the challenge and thanks to methodical planning and forensic delivery of the services, our recent Service User Surveys and feedback across the organisation have shown that our service users felt they received the same level of care, compassion and attention to detail to which they have become accustomed.

At SIL we have always said our biggest asset is our staff and I can say without hesitation that right across the organisation this has proven yet again to be the case.

From our business support staff who went to the office daily to pick up telephone calls, email messages and post, arrange Zoom meetings and keep the office Covid-safe; and our support workers who daily put their own health and wellbeing on the line, yet still did their work without complaint, picking up additional shifts when required; from our office staff who created new ways of working, introduced new systems virtually overnight while still supporting their colleagues, front line workers and service users; and our senior managers who worked tirelessly in uncharted territory, ensuring business continuity and resilience; through to our dedicated board of trustees who have supported the organisation with insight and compassion, yet still maintained the drive for growth and development; each and every member of staff played their part in ensuring SIL adhered to its values and ethos and supported those who needed our help this year, more than ever.

And yet, in amongst the national turmoil, SIL continued to look for new opportunities for growth and development, some of which will be coming to fruition in the current financial year. We have maintained a strong financial position and continue to reward our employees with competitive staff benefits and pay, which lead to lower staff turnover, lower sickness rates and skilled staff. Recruitment was strong and we were able to increase our staffing by 20% during this financial year.

We are continuing to work flexibly, and homeworking will become a choice to existing and new staff joining SIL. Yet, remote working does not infer an indifference to our service users and colleagues. We will be there for everyone who uses our services and whether we are in the office or at our homes; in a meeting or a service users house, SIL will continue to be the provider of choice and the employer of choice in Herefordshire.

**Euan McPherson – Chief Executive**

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# OUTSTANDING ACHIEVEMENTS



**Support Worker Ruth Davies was awarded Home Care Worker 2020 at Sunshine Radio Pride Awards for the work she did in securing funding for a new standing frame for a service user. She also won the Domiciliary Care worker Award at the Health and Social Care awards 2020.**

Ruth Davies – 'I would like to congratulate you on getting the Sunshine Pride Award for Care Worker of the year'

**Euan McPherson and Paul Stephens won the Herefordshire Health and Social Care awards for Mental Health and Outstanding Contribution to Health and Social Care for their work running Hereford Men's Mental Health.**



**Chloe passed her driving test so she can join our team of homecare workers speeding round the county.**

**Every achievement both big and small is celebrated at SIL, and we hold awards at our AGM voted on by Service Users. Some of last years winners include: Katie Loughran, Chelsey Fulcher, Elaine Parry, Donna Tranter and the Whole Homecare Team**



**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
A YEAR IN THE LIFE OF SIL SERVICE USERS, STAFF AND TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2021**



**Congratulations to the following employees who have been studying additional qualifications:**

**Ruth Davies**

Certificate in Understanding Safe Handling of Medications Level 2  
Certificate in Nutrition and Health Level 2  
Certificate in Common Health Conditions Level 2

**Karen Bennett**

Certificate in Dementia Awareness Level 2  
Cleaning Principles Level 2  
Sensory Impairment Level 3 & Dementia Level 3

**Angela Wainwright**

Creative and Therapeutic Activities in Health & Social Care Level 2  
Certificate in Equality and Diversity Level 2

**Linda Burgoyne**

Certificate in Common Health Conditions Level 2  
Certificate in Nutrition and Health Level 2  
Certificate in the Principles of End of Life Care Level 3

**Verity Sargeant**

Certificate in the Principles of End of Life Care Level 3



**Naomi Adams**

Understanding Behaviour that Challenges Level 2  
Certificate in Dementia Awareness Level 2

**Naomi Seavor**

Certificate in Understanding Safe Handling of Medications Level 2  
The Principles of the Prevention and Control of Infection in Health Care Settings Level 2  
Award in Supporting Individuals with Learning Disabilities Level 3

**Alice Wynn**

Certificate in Dementia Awareness Level 2  
Certificate in the Principles of End of Life Care

**Rob Simpkin**

Certificate in Dementia Awareness Level 2  
Certificate in Equality and Diversity Level 2

**Joanne Turner**

Certificate in the Principles of Dementia Care Level 2



**Congratulations Donna**

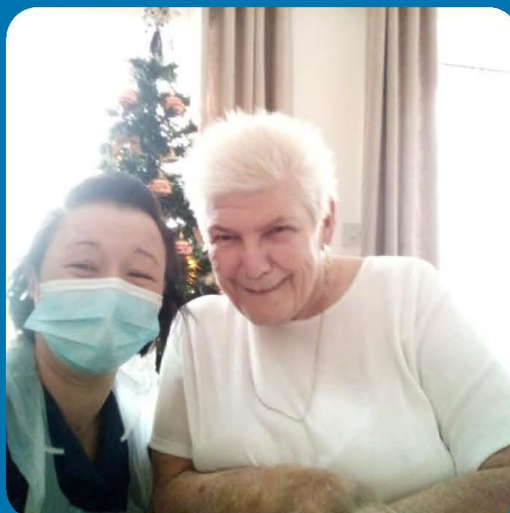
Well done to Donna Tranter (Team Leader, ILH) who has successfully passed her Level 5 in Health and Social Care. Your hard work has paid off!

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
A YEAR IN THE LIFE OF SIL SERVICE USERS, STAFF AND TRUSTEES (continued)  
FOR THE YEAR ENDED 31 MARCH 2021**

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# SIL'S CARE HEROES



# CHRISTMAS AT SIL

I would like to thank the board of directors for the lovely letter I received this morning and SIL for the Christmas present. It goes a long way to know you're appreciated. Happy Christmas to you all stay safe



Many Thanks for card & gifts-very much appreciated. SIL must be one of the best companies to work for in Hereford, I hope you have a good weekend and get chance to enjoy some christmassy things

We were very surprised to see Santa Claus visiting our house, as we arrived home yesterday. I felt some of the excitement of childhood. It was a very special moment. You have made this a very thoughtful company.



**Congratulations, the bingo was a great success**



**SERVICES FOR INDEPENDENT LIVING  
 (A COMPANY LIMITED BY GUARANTEE)  
 A YEAR IN THE LIFE OF SIL SERVICE USERS, STAFF AND TRUSTEES (continued)  
 FOR THE YEAR ENDED 31 MARCH 2021**



**WELLBEING AT SIL**  
 18th January - 30th January 2021

**14 days of wellbeing**

Coming From Monday 18th January 2021

**Connect**  
**Be Active**  
**Take Notice**  
**Keep Learning**  
**Give**

**Day 10 - Wellbeing**  
 Wednesday 27th January 2021

**Learn Something New**

Just like Food nourishes our bodies, information and continued learning nourishes our minds.

2 1 comment Seen by 36

Like Comment

Paula Heath  
 I have recently discovered I love painting and decorating glassware. Never too late to learn new tricks (and crafts).

Like Reply 23

I was inspired to move my bum so did a 40min body attack vid online and now my legs don't seem to want to hold me up 🤔

"I have recently discovered that i love to paint and decorate glassware. It's never to late to learn something new."

This will be great - I am planning to do all 14 days



**New Challenges were set:**

- Complete the Nello 100 mile cycle ride
- Weight training
- my first ever running event
- fix motor home in time for school summer holidays

**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
A YEAR IN THE LIFE OF SIL SERVICE USERS, STAFF AND TRUSTEES (continued)**

**FOR THE YEAR ENDED 31 MARCH 2021**

# SERVICE USER HIGHLIGHTS



# COMPLIMENTS

**"I am so full of admiration for our support staff; whilst I'm able to hide away at home, they are bravely going about their roles in the community with the ever present risk of Covid. I send my best wishes to them all, especially those who are unwell with the virus and those who are working under such huge pressure. Never been prouder of where I work and my colleagues!"**

**Gemma, Karen, Millie and Chib- "Thank you so much to for organising last night's bingo. It was such good fun! Great prizes and a slick operation". From a colleague.**

**Shelagh Callaghan - Thank you for brightening my spirits during this frustrating time, please count this as a compliment which she so deserves. From a Service User**

**To say Sarah McGuigan is new to care I would not believe. Her confidence and will do attitude is fantastic. It's great when we have staff like Sarah who always step forward when they can.**

**Katie Loughran, ILH Team Leader  
"I would like to say how truly fantastic Katie is as my Team Leader. Katie keeps me up-to-date with any changes or issues and has also attended important meetings with me. I feel that my future is bright and feel very confident and happy with the support I receive." From a Service User**

# SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

**FOR THE YEAR ENDED 31 MARCH 2021**

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## 1. Introduction

The Trustees present their report and accounts for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

## 2. Structure, Governance & Management

### 2.1 Constitution

The charity is also a Company Limited by Guarantee and is therefore governed by Articles of Association. It was incorporated on 24 December 2002. Registered charity status was obtained on 15 August 2003. SIL works with all disabled and older people who can benefit from our services.

### 2.2 Our Charitable Objects

To relieve disabled people and their family carers through the provision and promotion of services which foster independent living and improve their conditions of life, and which assist disabled people and their family carers to actively participate in and integrate into society.

#### Our Vision (the change we would like to see)

To enable people affected by disabilities to exercise choice and control, to live independent lives, and to actively participate in society.

#### SIL's Mission

The provider of choice for individual care and support, empowering people to lead an independent life.

#### SIL's Guiding Principles:

- Partnership - working with individuals, groups and organisations to share knowledge and improve outcomes for disabled people.
- Respect - for all.
- Innovation - adapting efficiently and effectively to change and embracing new technology.
- Diversity - to be accepting of all people, both within and outside SIL.
- Equality - for all.
- Strength-based - maximising ability and not being constrained by disability.

### 2.3 Public Benefit

Trustees have carefully considered the public benefit duty and are satisfied that the organisation meets this requirement. All our activity is directed towards the benefit of disabled people and family carers with the aim of fostering equality through the provision of services and information.

### 2.4 Services provided in pursuit of public benefit:

- Independent Living @ Home - domiciliary care service for people with complex support needs
- SIL Homecare – general domiciliary care service

# **SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (continued)**

**FOR THE YEAR ENDED 31 MARCH 2021**

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- Employment Law advice and information to disabled people employing their own staff through a direct payment
- Payroll and financial management services to disabled people employing their own staff

## **2.5 Achievement of objectives 2020/21**

SIL supported approximately 300 people throughout Herefordshire in 2020/21 through the services outlined above. The people who use SIL's services include people with physical disabilities, learning disabilities, mental health, Acquired Brain Injuries and carers.

## **2.6 Governance**

Consistent with our vision SIL is a service user led/ controlled organisation, having at least 50% disabled trustees, or family carers. A register of interest is maintained and declarations of potential conflicts of interests are a standing agenda item at monthly Board meetings. The Trustees also operate the following committees which report to the Board; Finance and Service Performance. Committee membership is determined by the skills and experience of individual Trustees.

## **2.7 Recruitment of Trustees**

SIL uses various channels to attract and identify Trustees with the skills and knowledge to effectively direct the affairs of the charity, including external adverts.

Prospective Trustees complete an application form and a declaration of eligibility and have an interview with the Chair and Chief Executive. They are invited to attend three Board meetings, where they have speaking, but not voting, rights and are supplied with a role description / person specification / 'The Essential Trustee' guide. Post Board approval they sign a Contract / Code of conduct and Register of Interests. Access needs are determined in order to provide appropriate support and equipment. A comprehensive induction is provided.

In 2020/21 we were extremely grateful for the way our Trustees supported the Executive team during the pandemic adapting quickly to new ways of working and providing excellent attendance at all our meetings.

## **2.8 Evaluation of Board Performance**

SIL has two standing committees (Service Performance and Finance) and a Board meeting on a monthly basis. In addition, a Remuneration Committee was set up and met three times to review staff pay and conditions and agree 2021/2022 pay increases.

All trustees have attended at least the minimum number of Board meetings

### **Quality & Impact**

CQC Rating – Good  
Disability Confident Leader Employer  
ACAS Model Workplace

Also see section the preceding pages, a year in the life of SIL service users (SU), staff and Trustees.

## **2.9 Memberships**

SIL is a member of the following organisations and Alliances

- United Kingdom Home Care Association
- National Council of Voluntary Organisations
- Disability Rights UK
- Dementia Action Alliance
- Making it Real (Think Local Act Personal)
- Herefordshire Disability United
- Herefordshire Voluntary Organisations Support Services (HVOSS)

SIL is a signatory to the Social Care Commitment; a promise to provide high quality social care services.

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**SERVICES FOR INDEPENDENT LIVING  
(A COMPANY LIMITED BY GUARANTEE)  
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (continued)**

**FOR THE YEAR ENDED 31 MARCH 2021**

**2.10 Annual Risk Assessment**

In a year where our risks have been exposed and tested to the maximum the organisation has responded in a focused and efficient manner continuing to deliver our services to all our users. An assessment of our performance against our major risks is shown in the table below.

<b>Risk Category</b>	<b>Specific Risk</b>	<b>Increase/(Decrease) in Year Scale 1-5</b>
<b>Human Resources</b>	Staff Retention	<b>0</b>
	Staff Recruitment	<b>4</b>
	Training and Development	<b>-2</b>
<b>Business Resilience</b>	Management response	<b>-3</b>
	Staff Response	<b>-4</b>
	Disaster Recovery	<b>-2</b>
<b>Competitiveness</b>	Reputation	<b>-2</b>
	Efficiency	<b>-3</b>
	Assistive Technology	<b>2</b>
<b>Development</b>	Strategic Direction	<b>1</b>
	Opportunities explored	<b>-1</b>
	Software enhancements	<b>-1</b>
	Growth of existing services	<b>-2</b>

**2.11 Organisational Structure**

SIL promotes the employment of disabled people in line with our guiding principle, 'Using the skills of disabled people', and guarantees a job interview to disabled candidates meeting the essential criteria. Approximately 25% of staff are either disabled or have substantial caring responsibilities; our target is to achieve 30%. SIL holds the Disability Confident Leader' award.

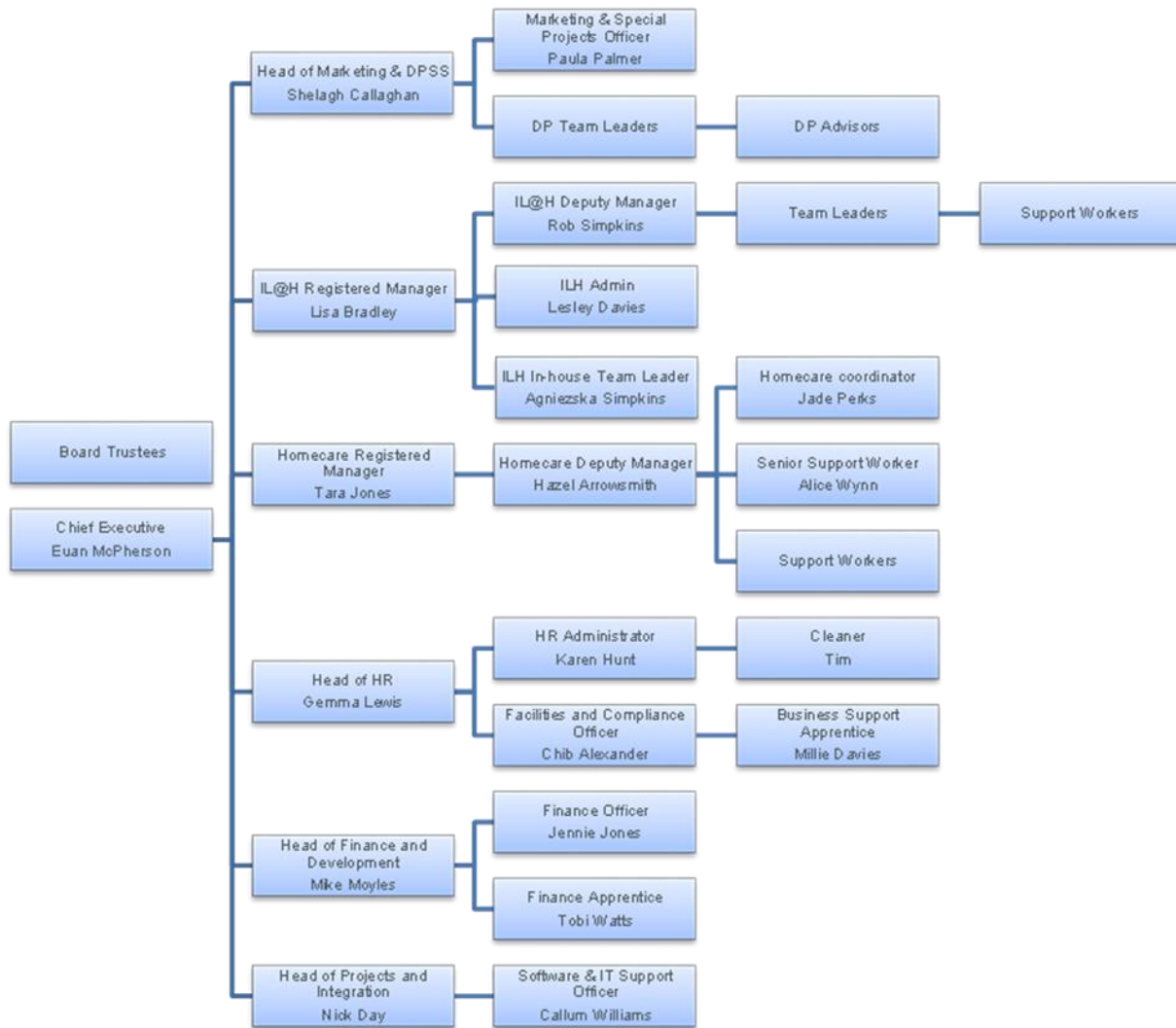
Staff are based at Head Office in Leominster. The Trustees delegate the day-to-day management ultimately to the Chief Executive, who heads a senior management team comprising Heads of Service, HR Manager and Finance Manager who report to the Board monthly. The remuneration of key management personnel is set by the Board of Trustees.

At 31 March 2021 SIL employed a headcount total of 104 staff 94 of whom were providing services and 10 support staff.

**SERVICES FOR INDEPENDENT LIVING  
 (A COMPANY LIMITED BY GUARANTEE)  
 TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (continued)**

**FOR THE YEAR ENDED 31 MARCH 2021**

**SIL Organogram**



# **SERVICES FOR INDEPENDENT LIVING (A COMPANY LIMITED BY GUARANTEE) TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (continued)**

**FOR THE YEAR ENDED 31 MARCH 2021**

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## **3. Achievements and Successes in 2020/21**

Listed below are some of our organisational successes. Examples of individual success stories can be found in the section - A year in the life of a SIL Service user, staff and trustees

- Maintained staff recruitment, turnover and sickness at sector leading levels
- Acquired and developed SIL Homecare
- Generated a surplus at year end
- CQC rating 'Good' across all areas
- Disability Confident Leader Status

## **4. Financial Review**

The charity has achieved a surplus of £78,611 (2020 £79,548) this year. Total income has increased by £434,070 in comparison to last year, which was mainly as a result of the full year impact of our Homecare service acquisition

### **Reserves policy**

The total funds held by the charity at the year-end amounted to £1,039,791 (2020 £961,180), this included restricted funds of £9,418 (2020 £9,418).

Free reserves which include the amount of unrestricted funds at the year excluding tangible fixed assets amounted to £614,355 (2020 £514,914).

The Trustees have decided that the unrestricted funds which have not been designated for a specific use together with the value of the head office building should be maintained at a level of the total cost of closure. The Trustees consider that this is a responsible way to maintain reserves and this level of reserves has been maintained throughout the year.

## **5. Plans and Priorities 2021-22**

Our strategy for 2021/22 is to:

- Retain recruit and train our staff
- Launch at least one new service
- Make more opportunities available to our service users
- Celebrate our 25th Anniversary

Each service has a set of targets related to the strategy which are reported in monthly management reports to the board.

## **6. Disclosure of information to auditors**

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

**J Rogers**  
**Trustee**  
**Dated 23 September 2021**

# **SERVICES FOR INDEPENDENT LIVING**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 MARCH 2021***

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The trustees, who are also the directors of Services for Independent Living 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 charity 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 charity 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 charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# SERVICES FOR INDEPENDENT LIVING

## INDEPENDENT AUDITOR'S REPORT

### TO THE TRUSTEES OF SERVICES FOR INDEPENDENT LIVING

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#### Opinion

We have audited the financial statements of Services for Independent Living (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 FRS 102 *The Financial Reporting Standard 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 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; 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's responsibilities for the audit of the financial statements section of our report. We are independent of the charity 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 the 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 charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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 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 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.

# SERVICES FOR INDEPENDENT LIVING

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEES OF SERVICES FOR INDEPENDENT LIVING

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#### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related 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.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 an 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.

#### **Extent to which the audit was considered capable of detecting irregularities including fraud**

- an understanding of the risk assessment process (including the assessment of the risk of fraud) adopted by the Board is obtained and their attitude to risk ascertained
- an assessment of the susceptibility to material mis-statement of the financial statements as a result of management over-ride of fraud is made
- an understanding of the specific rules and regulations applicable to the client is obtained, including here all matters relating to safeguarding and the need for DBS clearance of staff
- it is ensured that the engagement team have, collectively, the appropriate competence, capabilities and skills to be involved in the assignment, are fully briefed and understand the risks specific to the charity

# SERVICES FOR INDEPENDENT LIVING

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEES OF SERVICES FOR INDEPENDENT LIVING

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#### **Audit response to risks identified**

- processes to test the outcomes of our assessment include, a review of Board minutes, analytical review, the relevance and accuracy of significant accounting estimates, substantive testing of significant transactions, work to identify unusual or unexpected accounting entries including the testing of journal entries, and information disclosed in the financial statements is traced to supporting documentation. In all instances it is acknowledged that material mis-statements that arise from fraud may involve deliberate concealment or collusion and are, therefore, by their very nature harder to detect than those arising from error.

- our understanding of the legal and regulatory framework as applicable to the company is reviewed alongside knowledge of the procedures put in place by the company in order to comply with the same

- it is established if there have been any instances of non-compliance with applicable laws and regulations, where there are such breaches, a full understanding, including gathering of relevant documentation appertaining to the event is obtained and assessed

It should be noted that Auditing standards limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

#### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Sarah Morley ACA (Senior Statutory Auditor)  
for and on behalf of Kendall Wadley LLP**

23 September 2021

**Chartered Accountants  
Statutory Auditor**

Granta Lodge  
71 Graham Road  
Malvern  
Worcestershire  
WR14 2JS

Kendall Wadley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

# SERVICES FOR INDEPENDENT LIVING

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

### Current financial year

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
<b>Income from:</b>					
Donations and legacies	3	36,681	17,606	54,287	328
Charitable activities	4	2,245,389	-	2,245,389	1,864,475
Investments	5	2,159	-	2,159	2,962
<b>Total income</b>		<b>2,284,229</b>	<b>17,606</b>	<b>2,301,835</b>	<b>1,867,765</b>
<b>Expenditure on:</b>					
<u>Charitable activities</u>					
Torfaen DPSS	6	-	-	-	2,541
ILH	6	1,590,751	-	1,590,751	1,414,236
Infection Control	6	-	17,606	17,606	-
Homecare	6	478,145	-	478,145	223,340
Hereford DPSS	6	136,722	-	136,722	148,100
<b>Total charitable expenditure</b>		<b>2,205,618</b>	<b>17,606</b>	<b>2,223,224</b>	<b>1,788,217</b>
<b>Net incoming resources before transfers</b>		<b>78,611</b>	<b>-</b>	<b>78,611</b>	<b>79,548</b>
Gross transfers between funds	10	-	-	-	-
<b>Net income for the year/ Net movement in funds</b>		<b>78,611</b>	<b>-</b>	<b>78,611</b>	<b>79,548</b>
Fund balances at 1 April 2020		951,762	9,418	961,180	881,632
<b>Fund balances at 31 March 2021</b>		<b>1,030,373</b>	<b>9,418</b>	<b>1,039,791</b>	<b>961,180</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

## SERVICES FOR INDEPENDENT LIVING

### STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

Prior financial year

	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
<b>Income from:</b>				
Donations and legacies	3	328	-	328
Charitable activities	4	1,864,475	-	1,864,475
Investments	5	2,962	-	2,962
<b>Total income</b>		1,867,765	-	1,867,765
<b>Expenditure on:</b>				
<u>Charitable activities</u>				
Torfaen DPSS	6	-	2,541	2,541
ILH	6	1,414,236	-	1,414,236
Homecare	6	223,340	-	223,340
Hereford DPSS	6	148,100	-	148,100
<b>Total charitable expenditure</b>		1,785,676	2,541	1,788,217
<b>Net incoming resources before transfers</b>		82,089	(2,541)	79,548
Gross transfers between funds	10	(2,541)	2,541	-
<b>Net income for the year/ Net movement in funds</b>		79,548	-	79,548
Fund balances at 1 April 2019		872,214	9,418	881,632
<b>Fund balances at 31 March 2020</b>		951,762	9,418	961,180

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# SERVICES FOR INDEPENDENT LIVING

## BALANCE SHEET

AS AT 31 MARCH 2021

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	Notes	2021		2020	
		£	£	£	£
<b>Fixed assets</b>					
Goodwill	11		15,104		21,354
Tangible assets	12		400,914		415,494
			<u>416,018</u>		<u>436,848</u>
<b>Current assets</b>					
Debtors	13	183,873		217,634	
Investments	14	342,069		85,824	
Cash at bank and in hand		256,487		397,492	
		<u>782,429</u>		<u>700,950</u>	
<b>Creditors: amounts falling due within one year</b>	15	(158,656)		(176,618)	
Net current assets			623,773		524,332
<b>Total assets less current liabilities</b>			<u>1,039,791</u>		<u>961,180</u>
<b>Income funds</b>					
Restricted funds	17		9,418		9,418
Unrestricted funds			1,030,373		951,762
			<u>1,039,791</u>		<u>961,180</u>

# SERVICES FOR INDEPENDENT LIVING

## BALANCE SHEET (CONTINUED)

**AS AT 31 MARCH 2021**

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The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021, although an audit has been carried out under section 144 of the Charities Act 2011. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements under the requirements of the Companies Act 2006.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for 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 incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The accounts were approved by the Trustees on 23 September 2021

J Rogers  
**Treasurer**

A Higham  
**Chair**

**Company Registration No. 04624968**

# SERVICES FOR INDEPENDENT LIVING

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

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	Notes	2021 £	£	2020 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	20		130,752		132,916
<b>Investing activities</b>					
Purchase of intangible assets		-		(25,000)	
Purchase of tangible fixed assets		(17,671)		(169,928)	
Short term investments		(256,245)		(824)	
Interest received		2,159		2,962	
<b>Net cash used in investing activities</b>			(271,757)		(192,790)
<b>Net cash used in financing activities</b>			-		-
<b>Net decrease in cash and cash equivalents</b>			(141,005)		(59,874)
Cash and cash equivalents at beginning of year			397,492		457,366
<b>Cash and cash equivalents at end of year</b>			<u>256,487</u>		<u>397,492</u>

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS

**FOR THE YEAR ENDED 31 MARCH 2021**

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### 1 Accounting policies

#### Company information

Services for Independent Living is a private company limited by guarantee and was registered in England and Wales. The registered office is 1 Owen Way, Leominster Enterprise Park, Leominster, Herefordshire, HR6 0LA.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

#### 1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Voluntary income is recognised as incoming resources when receivable, except insofar as they are incapable of financial measurement.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for services provided in the normal course of business, net of VAT.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

(Continued)

#### 1.5 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Creditors represent the amount the charity anticipates it will pay to settle a debt or a provision for goods and services it has received not yet invoiced, measured at settlement amount.

#### 1.6 Intangible fixed assets - goodwill

Goodwill represents the excess of the cost of acquisition of businesses over the fair value of net assets acquired. It is initially recognised as an asset at cost and is subsequently measured at cost less accumulated amortisation and accumulated impairment losses. Goodwill shall be considered to have a finite useful life, and shall be amortised on a systematic basis over its life of 4 years,

#### 1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost for buildings, no depreciation on land
Fixtures, fittings & equipment	25% and 33% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

#### 1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 1 Accounting policies

(Continued)

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in income/ expenditure for the year, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried in at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

Cash deposits where maturity exceeds three months are treated as short term investments and carried in current assets.

#### 1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

(Continued)

#### *Derecognition of financial liabilities*

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

#### 1.13 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds
	2021	2021	2021	2020
	£	£	£	£
Donations and gifts	-	-	-	328
Grants income	36,681	17,606	54,287	-
	<u>36,681</u>	<u>17,606</u>	<u>54,287</u>	<u>328</u>
	<u><u>36,681</u></u>	<u><u>17,606</u></u>	<u><u>54,287</u></u>	<u><u>328</u></u>
<b>Grants receivable for core activities</b>				
Herefordshire Council - Infection control	-	17,606	17,606	-
Coronavirus government grants receivable	10,000	-	10,000	-
Coronavirus job retention scheme	26,681	-	26,681	-
	<u>36,681</u>	<u>17,606</u>	<u>54,287</u>	<u>-</u>
	<u><u>36,681</u></u>	<u><u>17,606</u></u>	<u><u>54,287</u></u>	<u><u>-</u></u>

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 4 Charitable activities

	ILH	Homecare	Hereford DPSS	Total 2021	Total 2020
	£	£	£	£	£
Charitable activities income	1,667,925	412,995	164,469	2,245,389	1,864,475
Analysis by fund					
Unrestricted funds	1,667,925	412,995	164,469	2,245,389	
	1,667,925	412,995	164,469	2,245,389	
<b>For the year ended 31 March 2020</b>					
Unrestricted funds	1,491,249	208,179	165,047		1,864,475
	1,491,249	208,179	165,047		1,864,475

### 5 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	2,159	2,962

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 6 Charitable activities

	Torfaen DPSS	ILH	Infection Control	Homecare	Hereford DPSS	Total 2021	Total 2020
	£	£	£	£	£	£	£
Staff costs	-	1,297,974	16,602	351,628	108,987	1,775,191	1,444,864
Depreciation and impairment	-	-	-	6,854	8	6,862	4,048
Travel expenses	-	3,947	-	34,215	71	38,233	21,027
Training expenses	-	27	252	428	165	872	6,017
Telephone	-	9,066	-	3,884	-	12,950	5,808
Print, postage and stationery	-	4,000	-	1,314	-	5,314	4,010
Resources	-	382	752	-	851	1,985	5,411
Consumables and other	-	18,780	-	9,046	4,746	32,572	26,733
	-	1,334,176	17,606	407,369	114,828	1,873,979	1,517,918
Share of support costs (see note 7)	-	252,515	-	69,654	21,547	343,717	263,212
Share of governance costs (see note 7)	-	4,060	-	1,122	347	5,529	7,087
	-	1,590,751	17,606	478,145	136,722	2,223,224	1,788,217

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 6 Charitable activities

(Continued)

	Torfaen DPSS	ILH	Infection Control	Homecare	Hereford DPSS	Total 2021	Total 2020
Analysis by fund							
Unrestricted funds	-	1,590,751	-	478,145	136,722	2,205,618	
Restricted funds	-	-	17,606	-	-	17,606	
	<u>-</u>	<u>1,590,751</u>	<u>17,606</u>	<u>478,145</u>	<u>136,722</u>	<u>2,223,224</u>	
For the year ended 31 March 2020							
Unrestricted funds	-	1,414,236	-	223,340	148,100		1,785,676
Restricted funds	2,541	-	-	-	-		2,541
	<u>2,541</u>	<u>1,414,236</u>	<u>-</u>	<u>223,340</u>	<u>148,100</u>		<u>1,788,217</u>

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

7 Support costs	Support costs £	Governance costs £	2021 £	2020 £	Basis of allocation
Staff costs	214,325	-	214,325	157,440	
Depreciation	31,638	-	31,638	16,564	
Heat and light	2,370	-	2,370	3,935	
Rates	2,030	-	2,030	2,309	
Building maintenance	13,053	-	13,053	6,548	
Print, postage and stationery	5,771	-	5,771	5,949	
Insurance	6,438	-	6,438	5,755	
Computer costs	28,570	-	28,570	19,379	
Accreditation fees	13	-	13	13	
Bank charges	3,492	-	3,492	3,234	
Subscriptions	1,412	-	1,412	1,076	
Consumables and other costs	10,390	-	10,390	10,143	
Cost of business acquisition	-	-	-	18,789	
Telephone	5,966	-	5,966	5,250	
Training	11,230	-	11,230	-	
Marketing	7,019	-	7,019	6,327	
Legal and Professional	-	-	-	500	
Accountancy	-	5,334	5,334	5,004	Governance
Committee meeting room hire	-	195	195	2,083	Governance
	<u>343,717</u>	<u>5,529</u>	<u>349,246</u>	<u>270,299</u>	
Analysed between Charitable activities	<u>343,717</u>	<u>5,529</u>	<u>349,246</u>	<u>270,299</u>	

The above costs are apportioned to charitable activities on a time spent basis.

Governance costs includes payments to the auditors of £4,300 (2020- £4,300) for audit fees.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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### 8 Employees

#### Number of employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Direct charitable activity	94	83
Support	10	9
	<u>104</u>	<u>92</u>

#### Employment costs

	2021 £	2020 £
Wages and salaries	1,810,602	1,465,012
Social security costs	134,591	101,075
Other pension costs	44,323	36,217
	<u>1,989,516</u>	<u>1,602,304</u>

There were no employees whose annual remuneration was £60,000 or more.

### 9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, none of the trustees were reimbursed for travel expenses (2020 - one, reimbursed £141).

### 10 Transfers

A transfer of £nil (2020 £2,541) has been made from unrestricted to restricted funds to cover the deficit incurred on the DPSS service.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 11 Intangible fixed assets

	Goodwill £
<b>Cost</b>	
At 1 April 2020 and 31 March 2021	25,000
<b>Amortisation and impairment</b>	
At 1 April 2020	3,646
Amortisation charged for the year	6,250
At 31 March 2021	9,896
<b>Carrying amount</b>	
At 31 March 2021	15,104
At 31 March 2020	21,354

### 12 Tangible fixed assets

	Freehold land and buildings £	Fixtures, Motor vehicles fittings & equipment £	£	Total £
<b>Cost</b>				
At 1 April 2020	453,898	112,141	15,250	581,289
Additions	5,863	11,808	-	17,671
At 31 March 2021	459,761	123,949	15,250	598,960
<b>Depreciation and impairment</b>				
At 1 April 2020	95,337	68,566	1,892	165,795
Depreciation charged in the year	5,490	22,837	3,924	32,251
At 31 March 2021	100,827	91,403	5,816	198,046
<b>Carrying amount</b>				
At 31 March 2021	358,934	32,546	9,434	400,914
At 31 March 2020	358,561	43,575	13,358	415,494

### 13 Debtors

	2021 £	2020 £
<b>Amounts falling due within one year:</b>		
Trade debtors	146,579	197,254
Other debtors	25,266	14,702
Prepayments and accrued income	12,028	5,678
	183,873	217,634

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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### 14 Current asset investments

	2021 £	2020 £
Unlisted investments	342,069	85,824

### 15 Creditors: amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	35,815	34,918
Trade creditors	22,683	59,705
Other creditors	21,473	9,124
Accruals and deferred income	78,685	72,871
	<u>158,656</u>	<u>176,618</u>

### 16 Retirement benefit schemes

#### Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to the statement of financial activities in respect of defined contribution schemes was £44,323 (2020 £36,217).

## SERVICES FOR INDEPENDENT LIVING

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

#### 17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	<b>Movement in funds</b>						
	Balance at 1 April 2019 £	Resources expended £	Transfers £	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Direct payment support service (Torfaen)	-	(2,540)	2,540	-	-	-	-
Wish Fund	9,418	-	-	9,418	-	-	9,418
Infection Control	-	-	-	-	17,606	(17,606)	-
	<u>9,418</u>	<u>(2,540)</u>	<u>2,540</u>	<u>9,418</u>	<u>17,606</u>	<u>(17,606)</u>	<u>9,418</u>

Direct payment support service (Torfaen) - This fund represents funding received under a service level agreement from Torfaen Council amounting to £91,390 which ceased in 2019.

Wish Fund - Monies received to provide the Information advice and Signposting Hub Service to coordinate information relating to well-being healthcare and support available in Herefordshire.

Infection Grant - Monies received from Covid 19 grant funds

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

#### 18 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Intangible fixed assets	15,104	-	15,104	21,354	-	21,354
Tangible assets	400,914	-	400,914	415,494	-	415,494
Current assets/ (liabilities)	614,355	9,418	623,773	514,914	9,418	524,332
	<u>1,030,373</u>	<u>9,418</u>	<u>1,039,791</u>	<u>951,762</u>	<u>9,418</u>	<u>961,180</u>

#### 19 Related party transactions

##### Remuneration of key management personnel

The remuneration of key management personnel, is as follows.

	2021 £	2020 £
Aggregate compensation	<u>78,888</u>	<u>79,744</u>

##### Transactions with related parties

At the year end £207,127 (2020 - £1,138,898) cash was being held separately in a client bank account by the charity on behalf of its service users in connection with the Payroll and Managed Accounts Service, to which the charity operates in an agent capacity.

During the year 2 (2020 : 3) trustees received services from the charity amounting to £38,159 (2020-£92,264), at the balance sheet date £2,185 (2020 - £520) was outstanding.

# SERVICES FOR INDEPENDENT LIVING

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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<b>20 Cash generated from operations</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Surplus for the year	78,611	79,548
Adjustments for:		
Investment income recognised in profit or loss	(2,159)	(2,962)
Depreciation and impairment of tangible fixed assets	38,501	20,612
Movements in working capital:		
Decrease/(increase) in debtors	33,761	(34,583)
(Decrease)/increase in creditors	(17,962)	70,301
<b>Cash generated from operations</b>	<b>130,752</b>	<b>132,916</b>

**21 Analysis of changes in net funds**  
The charity had no debt during the year.