

DISABILITY CORNWALL AND THE ISLES OF SCILLY

England & Wales · Charity number 1140925

Details

Other names	DISABILITY CORNWALL
Status	Registered
Legal form	Charitable company
Company number	07436153
Registered	2011-03-30
Register	View on the Charity Commission register

Contact

Address	Disability Cornwall Unit 1g Guildford Road Industrial Estate Hayle TR27 4QZ
Phone	01736756655
Email	hello@disabilitycornwall.org.uk
Website	www.disabilitycornwall.org.uk

Activities

Objects: TO RELIEVE THE NEEDS AND PROMOTE THE FULL INCLUSION OF DISABLED PEOPLE IN CORNWALL, THEIR FAMILIES AND CARERS, FOR THE PUBLIC BENEFIT.

Activities: WORKING TOWARDS FACILITATING A FULLY INCLUSIVE SOCIETY THROUGH EMPOWERING DISABLED PEOPLE TO ACHIEVE INDEPENDENCE, CHOICE AND CONTROL. WE ARE RUN BY AND FOR DISABLED PEOPLE, DELIVERING INFORMATION, ADVICE, SUPPORT AND SERVICES TO PROVIDE DISABLED CHILDREN, ADULTS, THEIR FAMILIES AND CARERS WITH EQUAL LIFE CHANCES AND OPPORTUNITIES. WE CHALLENGE INEQUALITY AND PROMOTE EXAMPLES OF GOOD PRACTICE.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Cornwall
- Isles Of Scilly

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,549,411	£2,379,865	£1,116,478	80
2024-03-31	£2,546,729	£2,780,217	£946,932	77
2023-03-31	£2,510,892	£2,828,442	£1,180,420	83
2022-03-31	£625,369	£1,648,639	£840,872	52
2021-03-31	£808,849	£704,912	£366,961	25

Trustees

Name	Role	Appointed
David Anthony Gregory		2022-11-09
Dr Abhijit Mate		2022-10-05
George Le Hunte		2018-12-07
Pete Skea		2022-11-28
Sharon Kilty		2018-12-01

DISABILITY CORNWALL AND THE ISLES OF SCILLY

England & Wales - Charity number 1140925

Accounts

Registered number: 07436153
Charity number: 1140925

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025



DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS
TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2025**

Trustees	S Kilty, Chair D Gregory G Le Hunte A Mate F Rowe C Simpson P Skea J Stinton (resigned 2 December 2024) P Stannett (appointed 3 December 2024) N Walker (Adviser to the Board) D Wetherill (Patron)
Company registered number	07436153
Charity registered number	1140925
Registered office	Unit 1G & H Guildford Road Industrial Estate Hayle Cornwall TR27 4QZ
Key Management Personnel	J Johnson (Chief Executive Officer) K Roxburgh (Finance Manager) - appointed 14 October 2024 R Daniell (Finance Manager) - resigned 5 September 2024 R-J Johnson (Chief Operating Officer, Humans Cornwall) T Court (Advice Service Manager) S Reily (Executive support)
Chief executive officer	J Johnson, MBE
Independent auditors	Griffin Chartered Accountants Courtenay House Pynes Hill Exeter EX2 5AZ

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS
TRUSTEES AND ADVISERS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Bankers CAF Bank Limited
25 Kings Hill Avenue
West Malling
Kent
ME19 4JQ

Solicitors Murrell Associates LLP
14 High Cross
Truro
Cornwall
TR1 2AJ

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees present their annual report together with the audited financial statements of the Charity for the 1 April 2024 to 31 March 2025. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charitable Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Foreword from the Board of Trustees

As Trustees of disAbility Cornwall & Isles of Scilly, we are pleased to share this Annual Report for 2024–2025, a year shaped by practical action, collaborative partnerships, and a deepening commitment to our founding values: to represent, include, support, and empower.

Across our services and projects this year we supported over **11,450 people**, including people receiving advice and welfare support, people discharged from hospital, families attending inclusive activities, employers and Personal Assistants supported through our payroll and workforce development programmes. In total, we delivered more than **73,000 individual interventions**, ranging from advocacy, detailed casework and personalised care planning and brokerage to hospital discharge coordination. Every action reflects our commitment to providing practical, emotional, and rights-based support that helps people live with greater independence, confidence, and dignity in their own homes and communities.

The environment we work in remains complex and often difficult. Our stakeholders continue to experience the compounding effects of welfare reform, the high cost of living, inaccessible and unaffordable housing and transport, and pressure on statutory services. These challenges weigh heavily on disabled people and their families, and we continue to witness the human impact of structural inequalities. As an organisation, we are not immune to these pressures, facing rising delivery costs, increased Employers National Insurance contributions, with no uplifts in contracts and the challenge of meeting growing demand with limited resources.

Despite this, we have delivered real progress. One significant development this year was securing new contracts from Cornwall Council to lead both the Direct Payment Support Service and the county's Personal Assistant (PA) Bank. These contracts allow us to strengthen support for people managing their own care, while continuing to grow a skilled, person-centred PA workforce across Cornwall.

We were also proud to launch Dementia Together during the year, in partnership with Cornwall NHS Foundation Trust, the Alzheimer's Society, and Memory Matters. This community-focused initiative ensures people with dementia and their carers receive ongoing support and clearer, more coordinated pathways following diagnosis.

Another major development was the start of our first pilot for community end of life support, working alongside clinical colleagues in the North and East of the county. This new area of work has seen us embedded within GP practices, bringing our person-led, holistic approach into primary care and exploring how community-based support can make a difference at one of the most critical times in people's lives.

This year also marked a significant transition as we were asked to take on the legacy of Kernow Positive Support, a Cornish charity providing vital services to people living with HIV and AIDS. We are honoured to carry this forward, with the support and recommendation of the National Lottery, and will be working over the coming year to establish a new peer support platform, advice and support services, and a collaboration with the Marram Clinic at Royal Cornwall Hospital to ensure strong referral pathways and resource provision for patients.

Throughout the year, collaboration has remained a cornerstone of our approach. As co-chair of the Cornwall Disability Alliance, we've worked closely with fellow disability organisations to drive collective action and raise shared concerns. With thanks to National Lottery funding, we are about to recruit for a dedicated Advocacy & Participation Coordinator, to enhance the Alliance's ability to gather insight, influence decision-making, and ensure lived experience is at the heart of system change.

Our facilitation of the Cornwall Lived Experience Partnership has continued to centre underrepresented voices in policy and service design. This year, the Partnership made a decision to evolve into a focused advocacy think tank, shining a light on the intersecting issues faced by diverse communities and helping to shape a more just and inclusive Cornwall.

Our reach and visibility have grown significantly. Through our marketing and communications work, we engaged over **1.7 million people** on digital platforms. Our DISCOVER Voices media network continues to amplify stories from across Cornwall's disability and carer communities through podcasts, videos, and social content, shaping public understanding and encouraging dialogue led by those with lived experience.

Internally, we have made important strides in strengthening our core operating structure. This includes enhancements to our governance, information systems, and cyber security protocols, ensuring we are well-positioned to manage risk, protect data, and deliver services efficiently and securely.

We have also maintained our commitment to staff wellbeing and equity, diversity and inclusion. From improved EDI monitoring and inclusive policy development to a range of staff support initiatives, we aim to reflect the values we champion externally in the way we operate internally.

As Directors, we extend heartfelt thanks to our staff team, volunteers, partners, and funders. Your continued commitment and collaboration are what enable us to make a difference, even under pressure.

Looking ahead, our focus will be on consolidating our growth, refining our systems, and preparing for the future. We are positioning ourselves to align with evolving NHS strategy, including the roll-out of Integrated Neighbourhood Teams and place-based community support. By continuing to listen to our stakeholders, collaborate with our partners, and adapt with care, we will remain responsive and ready to meet emerging needs.

Our goal remains unchanged: a fully inclusive society where everyone has equal opportunity to thrive. We are proud to play our part in bringing that vision to life.

Signed on behalf of the Board of Directors & Trustees:

S Kilty (Chair of Trustees)

Acknowledgments

A very special thank you to our funders, without whom we could not undertake our valuable work, supporting people with a long-term health condition or disability, their carers and families in Cornwall and the Isles of Scilly:

The NHS Cornwall & IoS Integrated Care Board

Cornwall Council

Cornwall Community Foundation

BBC Children in Need

Royal Cornwall Hospitals Trust

Cornwall Council

Truro Lyons Club

Masonic Charitable Foundation

Skills for Care

Objectives and activities

Our Vision, Mission, Aims and Values

Vision

A fully inclusive society with equality of opportunity for all.

Mission

To Represent, Include, Support and Empower people of any age living with a long-term health condition or disability, their carers and families.

Strategic Aims

We:

Represent our stakeholders through ensuring 'voice' is central to decision-making processes, taking positive action, challenging inequality and advocating best practice.

Include our stakeholders in opportunities to shape a more inclusive society through sharing their needs and aspirations.

Support our stakeholders with the information, services and practical support necessary to meet their needs, achieve potential and enjoy quality of life.

Empower our stakeholders through promoting a rights-based approach towards achieving independence, choice and control.

Values

Our values represent what is important to us as an independent, user-led organisation. They guide our actions and behaviours as we work together towards our vision of 'a fully inclusive society with equality of opportunity for all':

- Our passion for equality – inspiring each other and demonstrating fairness, commitment and accountability
- Respect for self and others – being open minded, reliable and approachable, acting with integrity in everything we do
- Being supportive – having an inclusive, positive and empathic approach to supporting others and ourselves.

Activities, Performance & Achievements

Advice Services

- ❖ Disability Information & Advice Line
- ❖ Carers Advice Line
- ❖ Dementia Together



This year has continued to be deeply challenging for many of the people who turn to us for help. The ongoing cost-of-living crisis, combined with uncertainty surrounding the government's welfare reform green paper, has left many feeling anxious and unsure about how they will manage in the months and years ahead. Against this backdrop, our advice lines remain an essential lifeline.

DIAL's social value return on investment is
£9.39 for every £1 invested

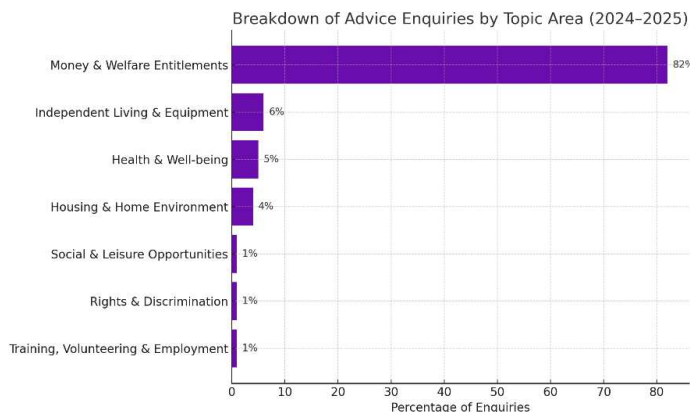
Our dedicated Advice Team supported **7,959 people**, delivering **29,838** individual actions, from benefit checks and appeals to grant applications and complex casework.



In total, we helped secure **£2.78 million** in welfare entitlements, individual grants, and other financial support for our clients, providing vital stability and relief during uncertain times.

The majority of enquiries this year related to Money and Welfare Entitlements, reflecting the financial pressure so many people are under. Our data shows that **45%** of people seeking support had a long-term health condition. We also saw an even split between people with physical disabilities and with mental health needs (**14%** each), while **18%** of our clients identified as non-disabled. This reflects the breadth of individuals and families who benefit from our service, many of whom are facing complex, intersecting barriers to stability and wellbeing.

Feedback from clients and professionals consistently highlights the value of our timely, person-centred approach. People regularly comment on how reassuring it is to speak directly with an adviser, without long waits, and how quickly our team responds when messages are left. In our most recent impact data, **92% of clients** reported that our service made **“a lot of difference”** to their situation.



This was a defining year for Humans Cornwall, which has evolved into a well-established, multi-service offer under the Humans sub-brand within disAbility Cornwall. Contracted by both Health and Adult Social Care, this programme builds on the success of our original hospital discharge work and now encompasses a wider range of person-led services: hospital discharge, admission avoidance, community end of life care, self-directed support, and workforce development through the PA Academy.

Hospital Discharge and Admission Avoidance

During the year, the Humans Cornwall Hospital Discharge Team supported **2,071 people**, delivering tailored discharge packages and admission avoidance support. This translated into **35,411** interventions or actions. As a key delivery partner in the Home Together Reablement Collaborative, we help people return home from hospital, Discharge to Assess settings, care homes, and mental health units safely and with dignity.

Working in partnership with each client, we co-produce flexible, time-limited support plans that reflect their unique goals, values, and living arrangements. Support is delivered through a blended model that includes home visits, brokerage and resource assistants, and advice from our DIAL team. Our approach is made possible by our broad network of Micro providers, Personal Assistants, and partner organisations, enabling holistic, creative, and truly responsive care.

For many people, returning home is not straightforward. The reasons behind admission often go beyond medical need, spanning housing insecurity and inaccessibility for needs, poverty, social isolation, or lack of support and community infrastructure. By addressing these root causes early and wrapping tailored support around each client, we help to prevent readmissions and ensure people can stay safely at home.

Community End of Life Care and support

This year we began a new and important chapter by delivering our first community end of life care pilot, in partnership with clinical teams across the North and East of Cornwall. This innovative approach sees us embedded within GP practices, working directly alongside primary care teams to provide practical and emotional support to individuals and their families at the end of life.

With compassion and person-led care at the centre, our role is to complement medical provision with community-based support, ensuring people can choose how they spend the latter part of their life journey and what and who with, ensuring appropriate support to honour their wishes, with choice, with dignity, and with the right care around them. The learning from this pilot will shape future integrated approaches across Cornwall and demonstrate the value of holistic, non-clinical support at one of the most critical points in life.

Self-Directed Support & ISF Provision

Our Self-Directed Support Team was established as the leading provider of community Direct Payment support in Cornwall. Working closely with Adult Social Care and Direct Payment Champions, we support people to take control of their care and live independently with choice and confidence.

We offer end-to-end support including:

- PA recruitment, shortlisting, and assisted interviews
- Brokering alternative care arrangements
- Financial management via our PAMAS team (including payroll and managed accounts)

A significant milestone this year was becoming an approved provider for Individual Service Funds (ISFs). This enables us to hold and manage funds on behalf of people who may not be able to do so themselves. Working closely with each person, we co-create a personalised weekly support grid, allowing for real-time adjustments as needs or preferences change. This flexible, person-led approach is already making a positive impact on quality of life.

The PA Collective

The PA Collective is both an academy & bank, and is formally contracted by Adult Social Care. It remains the only recognised PA Bank in Cornwall and a vital part of our effort to strengthen the local care workforce.

We:

- Recruit, onboard, and train new Personal Assistants
- Maintain a growing pool of skilled, person-centred PAs
- Offer peer support, workshops, and continuous professional development
- Deliver safeguarding, quality assurance, and workforce standards
- Carefully match PAs with individuals and families across Direct Payments, ISFs, hospital discharge, end of life care, and carers respite services.

This model has created a reliable and resilient care workforce, enabling us to meet diverse needs across Cornwall and the Isles of Scilly with speed, flexibility, and quality.

Crucially, by recruiting and deploying PAs within their own communities, it reduces the need for long-distance travel, minimising emissions and promoting a more sustainable model of care. The emphasis on locality ensures that support is delivered by people who understand the area, can respond rapidly, and contribute to reducing the system-wide carbon footprint of the care and support workforce. This localised approach goes beyond simple intelligent matching: it's a structural shift that embeds sustainability into everyday care delivery.

Additionally, this programme is aligned with our organisational MEAL (Monitoring, Evaluation, Accountability & Learning) priorities by:

- **Monitoring** PA performance, service delivery quality, and gaps across geographic areas
- **Evaluating** the effectiveness of support outcomes and training interventions
- **Ensuring Accountability** to service users, commissioners, and partners through robust reporting and feedback mechanisms
- **Embedding Learning** into the design of training, workforce standards, and continuous improvement initiatives

Together, this approach not only addresses the immediate challenges of workforce shortages and service delivery but also contributes meaningfully to Cornwall's wider ambitions for sustainable, community-led care.



Humans social value
return of **£6.81** for
every £1 invested.

Payroll & Managed Accounts Service (PAMAS)



Since 2012, our Payroll and Managed Account Service (PAMAS) has provided essential support for people managing their own care through social care personal budgets, NHS personal health budgets, or self-funding arrangements. By removing the administrative burden and ensuring full legal and financial compliance, PAMAS empowers people to focus on what matters most: living independently and on their own terms.

Our service plays a vital role in enabling people to choose the care and support that suits their lives, offering greater autonomy, flexibility, and dignity. Whether someone employs their own Personal Assistant, uses an Individual Service Fund or another care option, PAMAS ensures that funding is used safely and efficiently to reflect their individual needs and preferences.

We provide:

- Monthly payroll services (including pension administration) for individuals who employ their own PAs, ensuring they meet all legal responsibilities as employers
- A comprehensive managed account service, where we handle all transactions on the individual's behalf, including staff wages, invoices, and direct payments, removing the stress of financial management.

Our clients:

- **76** clients used payroll only
- **171** clients used managed accounts only
- **184** clients used both services

Collectively, these clients employed **698 Personal Assistants**.

Importantly, PAMAS manages and monitors the flow of approximately **£9 million** annually in public funds from both local authority and NHS sources. Our team conducts regular audits on each client's account to ensure transparency, accountability, and appropriate use of funds, providing assurance to both individuals and commissioners that budgets are used lawfully and in line with agreed support plans.

PAMAS continues to be a cornerstone of our work in supporting personalised, rights-based care and promoting choice, control, and independence for people across Cornwall and the Isles of Scilly.

Personal Assistant Training & Workforce Development

Personal Assistants (PAs) play a vital role in delivering care and support that is truly person-led. Yet as an unregulated workforce, there is no statutory framework to ensure consistent standards. That's why investing in the training, development, and confidence of PAs is not only necessary, but also essential to safeguarding the wellbeing, dignity, and rights of the people they support.

Every year, we apply for user-led organisation funding from Skills for Care to provide high-quality, free training for PAs and their employers across Cornwall. This funding allows us to deliver a robust programme of learning opportunities that promote best practice, build confidence, and help create a safe and competent workforce.

Our training offer includes both essential core courses and condition-specific modules, delivered in partnership with Seahorse Associates. These are available through a mix of face-to-face and online formats to ensure flexibility and accessibility.

This year **275 PA's and employers** received training in subjects including:

- Corporate Induction to Being a PA
- Principles of Adult Safeguarding
- Effective Interpersonal Skills
- Working in a Person-Centred Way
- Assisting and Moving People Safely
- End-of-Life Care Core Skills Awareness
- Awareness of Mental Health and Dementia
- Awareness of Learning Disability, Autism and Positive Behaviour Support
- Emergency First Aid at Work
- Diabetes

- Safeguarding Vulnerable Adults
- Safe Administration of Medication
- Care Certificate Induction

An additional **617 PAs** accessed our free mandatory training courses, required for PA employment.

This investment is a key part of how we promote high-quality, rights-based support. By equipping PAs with knowledge, skills, and confidence, we're helping ensure that people across Cornwall receive safe, reliable, and empowering care from the people who support them day to day.

Have a Go Days



Our out-of-term-time inclusive multi-sport sessions are one of the most joyful and impactful programmes we deliver, offering children and young people the chance to play, connect, and grow in a safe, supportive environment. Delivered in partnership with Shilton Soccer, these sessions run throughout the school holidays at Bodmin Leisure Centre and Cornwall College.

Thanks to generous funding from the Cornwall Community Foundation in 2024-25, the programme was completely free of charge to families, ensuring that cost was no barrier to participation.

Open to children and young people aged 6 to 18 with a range of additional needs or disability, the sessions also welcome their siblings and friends, creating a fun and inclusive space where everyone belongs. In 2024–2025, we delivered 18 sessions, with over 300 children and young people taking part, many attending multiple sessions.

Led by experienced, empathetic coaches with strong expertise in adaptive physical activity, the sessions are designed to meet each child's unique needs while promoting development and wellbeing. Children benefit from:

- Growing confidence and self-belief
- Strengthening fine and gross motor skills
- Developing teamwork, communication, and resilience
- Experiencing joy, laughter, and connection through physical activity
- Building lasting friendships and making positive memories.

The sessions also provide much-needed respite for parents and carers, who know their children are not only safe but thriving in an environment designed to support them.

Feedback from families includes:

“Had a smashing time as always. Thanks for all you guys do.”

“Thank you so much. It was great to have this back on, and the boys had a fab time. They really look forward to these sessions.”

“Fantastic time as always, thank you.”

This programme continues to be a standout part of our offer, promoting inclusion, wellbeing, and community while giving children and young people the opportunity to live, play, and grow as themselves.

Cornwall Disability Alliance (CDA)



Over the past year, the Cornwall Disability Alliance (CDA), a collaborative of disability organisations has focused on deepening its shared commitment to equity, inclusion, and collective advocacy. United by values and purpose, the Alliance has worked to enhance support systems, share expertise, and create a strong, coordinated voice for disabled people across Cornwall.

Recognised countywide for its specialist insight, the CDA is currently co-chaired and led by disAbility Cornwall and iSightCornwall, with our organisation providing core administrative and coordination support. Members include:

- Hearing Loss Cornwall
- Mid-Cornwall Lifestyles
- Active8
- Bridges for Change
- Cornwall Accessible Activities Programme
- Merlin Neurotherapy Centre
- Cornwall Mobility
- Cornwall Memory Cafe Network
- disAbility Cornwall & Isles of Scilly

Together, we have co-designed initiatives, jointly developed a funding application, and championed investment that is proportionate, equitable, and rooted in lived experience. Our collective efforts aim to identify and bridge service gaps, ensuring that people of all ages, with a long term health condition or disability across Cornwall have access to the support and opportunities they deserve.

Expanding Capacity and Strategic Voice

This year, we were pleased to secure four-year funding from the National Lottery, enabling the appointment of a dedicated Advocacy and Participation Coordinator to help drive forward the objectives of the CDA. With this new capacity, the Alliance can further strengthen stakeholder engagement and evidence-informed advocacy, particularly through the delivery of the Big Disability Survey for Cornwall.

Thanks to funding from the NHS Cornwall and Isles of Scilly Integrated Care System, via Voluntary Sector Forum, the Big Disability Survey will gather vital data across social care, health services, transport, housing, environment, and more. Anticipated to reach over 2,000 respondents, it will be the largest survey of disabled people ever undertaken in Cornwall.

This work will shine a light on the cumulative impact of welfare reforms, inaccessible infrastructure, and the cost-of-living crisis, issues that disproportionately affect disabled people. The findings will inform future community engagement, strategic planning, service design, and will allow benchmarking against other regions, creating a shared evidence base to drive meaningful change.

CDA Accessibility Advisory Group (AAG)

The CDA also continues to play a leading role in improving accessibility across Cornwall's acute hospital settings through its work with the Royal Cornwall Hospitals Trust (RCHT). Now funded for another year, the AAG provides lived experience-led input into capital and estates planning, ensuring accessibility and inclusion are embedded from the outset of all new projects at Treliske (RCH), St Michael's, and West Cornwall Hospitals.

Internal Patient Experience Improvements:

- Reviewed and improved room layouts, colour contrast, and interior design features for new treatment areas, including Endoscopy and Trauma Assessment
- Conducted a comprehensive review of signage and wayfinding, leading to the introduction of improved lettering, enhanced colour contrast, Makaton symbols, and expanded "way out" signage
- Assessed intercom, buzzer, and hearing loop systems to ensure clear signage and user instructions
- Contributed to fire safety signage updates and helped shape fire evacuation training with a focus on accessibility needs.

External Environment Enhancements:

- Advocated for a safer pedestrian crossing on the forthcoming Northern Access Road near car park 1C and the helipad
- Provided key input into the redesign of the route between accessible parking and the Trelawny entrance, highlighting long-standing concerns around pavement width, pay machine placement, and absence of safety railings

- Secured additional accessible parking bays at both the Sunrise Centre (now 7 total) and the Mermaid Centre (6 total)
- Consulted on the installation of visually distinctive benches, now located outside Trelawny Wing, Princess Alexandra Wing, and the Eye Clinic
- Provided feedback on walking and wheeling routes to green space and wellbeing areas, including the Clinical Therapy Area.

Through this work, the AAG not only supports RCHT in meeting its legal obligations under the Equality Act but also fosters a proactive culture of inclusive design and user involvement, ensuring healthcare environments are welcoming, safe, and accessible for all now and for many years to come.

Cornwall Memory Cafe Network (CMCN)



The Cornwall Memory Cafe Network (CMCN) supports a growing network of over 40 independent, community-led Memory Cafes across Cornwall. These cafes are powered by an exceptional team of more than **400 dedicated volunteers**, who provide warm, inclusive, and welcoming spaces for over **600 people living with memory loss** and their carers.

Each Memory Cafe offers far more than just a cup of tea, they provide vital peer support, stimulating social activities, practical guidance, and signposting to formal health and care services when needed. These community sessions foster friendship, reduce loneliness, and support emotional and mental wellbeing, offering both a lifeline and a strong sense of belonging.

This year, CMCN was honoured as the **winner of the Dementia Friendly Community Project of the Year Award** at the national Dementia in Care Awards. Two of CMCN's amazing volunteers proudly represented the network at a glamorous ceremony in London, accepting the award on behalf of all the cafes and volunteers who make this work possible. This national recognition reflects the heart, commitment, and community spirit that define the Cornwall Memory Cafe Network.

Strengthening the Network

This year, our focus has been on reinforcing the foundations of the network, ensuring that individual cafes feel supported, connected, and equipped to thrive. A major milestone was the successful launch of a new membership structure, bringing greater consistency, clarity, and cohesion across the network, while reinforcing a shared identity and collective purpose. We've worked closely with cafes to offer:

- Regular and responsive communication
- Tailored guidance based on individual needs
- Opportunities for peer learning, collaboration, and sharing best practice.

Digital Transformation & Volunteer Support

Another significant achievement has been the launch of the new CMCN website. At the heart of the site is a secure members' area, designed to empower and support volunteer-led cafes through access to:

- A full suite of approved policies and best practice guidance
- Downloadable templates and planning resources
- A free training offer tailored to volunteer needs
- Information about available grants and funding support
- A continually growing toolkit covering all aspects of running a safe, effective and welcoming Memory Cafe.

This digital hub will continue to evolve, offering a central point of reference for busy volunteers and helping reduce the burden of administration, while ensuring that every cafe in the network has the tools, knowledge and confidence to thrive.

Looking Ahead

As we look to the future, our commitment remains clear: to build on this momentum, foster even stronger collaboration across the network, and champion the essential role Memory Cafes play in Cornwall's dementia support landscape. Together, we are helping ensure that people affected by memory loss can live well, stay connected, and continue to feel part of their communities. We're also excited to come together in 2025 for a special event that recognises and celebrates the dedicated volunteers who are the heart of this essential support in Cornwall's communities.

Moment Makers



Moment Makers is a unique intergenerational project created through collaboration between the Cornwall Memory Cafe Network and our Learning Disability Champion. The initiative recognises the valuable contributions that people with a learning disability can make when given the opportunity and aims to create meaningful roles that foster both inclusion and connection. Through volunteering at Memory Cafes, Moment Makers gain important life and employability skills, including:

- Teamwork
- Communication
- Problem-solving
- Work experience in supportive community settings.

In return, Memory Cafes benefit from the presence of two volunteers: a young person with a learning disability and their Personal Assistant. The young person brings warmth, curiosity, and a different life experience that often sparks meaningful interactions with older attendees, while the PA offers additional practical support, enhancing the overall running of the session and enriching the intergenerational atmosphere.

These interactions during cafe sessions offer mutual joy, respect, and learning, building bridges across generations and creating uplifting, inclusive environments for everyone involved.

The project not only strengthens our cafe communities but also demonstrates the power of purposeful inclusion and the value of lived experience in creating connected, compassionate spaces.

CQC Experts By Experience

Between September 2023 and March 2025, disAbility Cornwall was proud to act as a subcontractor to the organisation Choice Support, for the Care Quality Commission's (CQC) Experts by Experience Programme. Our role was to build a bridge between regulatory bodies and local communities by recruiting and supporting individuals with lived experience of using or caring for someone who uses regulated services.

We successfully recruited seven highly capable Experts by Experience, each of whom brought valuable insights, commitment, and a genuine passion for contributing to service improvement. Unfortunately, due to operational challenges within the CQC, the planned inspections did not go ahead. As a result, the Experts were not given the opportunity to participate as originally intended.

While their formal involvement in the programme was limited, their readiness and enthusiasm to contribute was clear. We remain hopeful that future opportunities will allow this pool of talented individuals to use their experience to influence and improve care standards across Cornwall and beyond.

The Marketing Team & DISCOVER Voices Media Network



Our Marketing Team operate as a full-service in-house agency, supporting the charity's wide range of services and projects. The team ensure each service, as well as our partner/collaborators organisations are represented effectively to the relevant audience, while remaining aligned with the organisation's wider values, voice, and vision.

Internal Support & Service Visibility

Working across all our branded services, delivering high-quality, accessible marketing materials tailored to the specific needs of each team. Internal functions include

- Design and production of print and digital assets
- Website development, maintenance, and search engine optimisation (SEO)
- Social media management, covering both organic content and paid advertising
- Development of individual marketing strategies for each service
- Creation of internal performance reports and content analytics
- Content production for our in-house media platform, DISCOVER Voices

External Engagement & Public Relations

Externally, the team manages media relations and stakeholder engagement, responding promptly to enquiries and maintaining values-led, respectful interactions across all platforms. They also represent the organisation at community events, exhibitions, and shows, raising awareness, building partnerships, and promoting our services to new audiences.

Marketing Reach: At a Glance

Social Media

- **1.71mn** + content views
- **15,200+** engagements (likes, shares, comments)
- **5,500+** link clicks
- **+984** new followers

Websites (combined platforms)

- **53,624** page views
- **14,820** individual visitors

Email Marketing

- **6,346** subscribers receiving direct newsletters and communications.

DISCOVER Voices Media Network

Our in-house media platform, DISCOVER Voices, continues to grow as a powerful tool for amplifying lived experience, challenging stigma, and showcasing the real impact of our work. Through a mix of podcasts, videos, and interviews, we shine a light on the voices of disabled people, unpaid carers, and community changemakers across Cornwall and beyond.

DISCOVER Voices helps shape public understanding, holds space for underrepresented perspectives, and ensures that disabled people's stories and insights remain central to the broader conversation around equity, care, and inclusion.

Our podcasts this year include:



The Advocacy Fellows: Young people with a learning disability share their voices and lived experiences, with the support of advocacy mentors. Each episode champions inclusion, self-expression and rights, tackling themes from friendship and identity to services and support systems.



Care to Speak: The Carers' Voice: A raw and honest podcast sharing the lives of unpaid carers across Cornwall hosted by Stephen Horscroft. Discover first-hand stories that explore: The emotional highs and lows of caregiving; navigating Personal Independence Payment (PIP); mental health, mindfulness, and juggling work and caring; campaigns for a National Care Service and better government support.



Conversations, with Dr Theo Blackmore: Join Dr Theo Blackmore from disAbility Cornwall as he speaks with sector leaders across the UK. Explore deep conversations with disabled people's organisations, grassroots changemakers and community leaders shaping the future of inclusion, equity, and rights-based practice.



Cornwall Memory Cafe Podcast: A gentle and heartfelt series for people living with memory loss or dementia – and the people who care for them. Hosted by our Content Creator and Podcast Host, and guests, this series shares what Cornwall's Memory Cafes offer, personal stories of connection and community and helpful conversations for families navigating dementia.



Makaton Sign of the Week: Each week, our Learning Disability Champion teaches our audience a new Makaton sign with our community partners. Makaton is a language programme that uses symbols, signs and speech to enable people to communicate.

Staff & Volunteer Wellbeing

Supporting the wellbeing of our team continues to be a key organisational priority. This year marked a significant step forward with the full rollout of the Wisdom Employee Assistance Programme (EAP) a comprehensive, industry-leading support package offering 24/7, year-round access to a wide range of confidential resources for all employees.

The appointment of a dedicated Wellbeing Officer has been invaluable in embedding a culture of care across the organisation, the role has helped keep wellbeing visible, relevant, and responsive to the needs of our diverse workforce.

Listening and Responding to Staff

We conducted anonymous Wellbeing Surveys with both office-based and community-based staff to better understand what matters to our teams. Informed by survey findings and ongoing feedback, we introduced or enhanced a range of wellbeing initiatives to support mental, physical, and emotional health, the coming year will focus on our incredible community teams.

Key Wellbeing Initiatives in 2024–2025:

- Expanded access to streamed wellbeing content for non-office-based employees
- Mindfulness sessions, including meditation and breathing exercises
- Men’s Health Group launched, with quarterly check-ins for discussion and peer support
- Physical wellbeing sessions including Pilates, yoga, stretching, and chair-based exercises
- Upgrade to the Platinum Wisdom EAP, promoted via digital signage in communal spaces
- New Display Screen Equipment (DSE) Assessment Form introduced via Bright HR/Wisdom to promote ergonomic, safe workstations & reviewed annually
- Continued success of our quarterly ‘Pasty Lunch’, fostering appreciation for our team and informal connection
- Launch of “Fridge Facts: Getting to Know the Team”, a weekly spotlight encouraging cross-team engagement and connection
- Expansion of Wellbeing Wednesday activities across alternating days to improve inclusivity
- Weekly whole organisation communications to enable the team to remain abreast of all organisational activity undertaken by colleagues.
- Participation in national campaigns and awareness events including:
 - ❖ *Time to Talk Day*
 - ❖ *Know Your Numbers (Blood Pressure Awareness)*
 - ❖ *Stress Awareness Week*
 - ❖ *National Walking Month*
 - ❖ *Eating Disorder Awareness Week*
 - ❖ *Deaf Awareness Week*

These initiatives reflect our commitment to fostering a healthy, supportive, and inclusive working environment where staff feel valued, connected, and able to bring their best to their roles.

Lived Experience Team

Learning Disability Collective



In November, our lived experience team worked in collaboration with a group of like-minded partners to establish the Learning Disability Collective (LDC), a new cross-sector network dedicated to improving outcomes for people with learning disabilities, their families, and carers across Cornwall.

This co-produced initiative was created in response to the need for a more joined-up, inclusive space where lived experience, professional insight, and community leadership come together to influence service design, amplify underrepresented voices, and strengthen collaborative working. It is committed to promoting human-centred, inclusive dialogue and challenging the barriers that prevent people from living well, being heard, and participating fully in their communities.

By March 2025, the LDC had established its Terms of Reference, held six meetings and commenced planning for its first public engagement event 'Gloriously Ordinary Days', scheduled for September 2025 at the Eden Project. The event will mark the formal launch of the LDC and will bring together people with learning disabilities, their supporters, services, and commissioners to explore what good, everyday life looks like.

The Cornwall Lived Experience Programme (CLEP)

The CLEP is an intersectional, VCSE-led collaboration of Lived Experience and Journeying Organisations across Cornwall and the Isles of Scilly. Together, we worked throughout 2024–2025 to amplify underrepresented voices and promote inclusive representation for communities facing systemic barriers. Our shared vision remains a fair, just, and equitable Cornwall and Isles of Scilly, where interdependence is embraced and lived experiences are meaningfully embedded in decision-making.

Since its formation in September 2023, CLEP held nine full partnership meetings, providing a space for strategic collaboration, peer learning, and shared advocacy. In March 2025, the partnership hosted a pivotal Strategy Day, where members agreed to evolve CLEP into a dedicated advocacy think tank. This decision marked the beginning of a shift in focus toward collaborative research, co-production, and policy influence, in partnership with local authorities, universities, and other VCSE stakeholders.

Core CLEP Members (2024-25):

- ❖ Active Plus
- ❖ Autistic Community of Cornwall
- ❖ Black Voices Cornwall
- ❖ Carefree
- ❖ Churches Together in Cornwall
- ❖ CLEAR
- ❖ Cornwall Independent Poverty Forum
- ❖ Cornwall Pride
- ❖ Cornwall Refugee Resource Network
- ❖ disAbility Cornwall & Isles of Scilly (representing Cornwall Disability Alliance)
- ❖ Farm Cornwall
- ❖ Konnect Communities
- ❖ Traveller Space
- ❖ WILD Young Parents Project
- ❖ Women's Centre

Wider Inclusion Partners:

- ❖ Inclusion Cornwall
- ❖ Transformation Cornwall
- ❖ Voluntary Sector Forum (VSF)
- ❖ Cornwall Rural Community Charity

Project Highlights

“We Are Cornwall’s Communities!” – A Documentary Project In partnership with Screen Cornwall, CLEP entered post-production on a short documentary film showcasing the voices and stories of individuals from often-overlooked communities. As part of the project, two interactive workshops on filmmaking and interviewing were delivered, with participating groups receiving GoPro cameras, tripods, and memory cards to continue their own storytelling journeys. The film aims to promote inclusion and amplify the role of lived experience in shaping a fairer Cornwall.

Lived Experience Exhibition – In Partnership with Kresen Kernow CLEP also co-produced a lived experience exhibition, set to launch in June 2025. The exhibition was created through a series of three workshops, where participants explored the Kresen Kernow archives and selected meaningful materials for public display. Through this project, diverse communities reflected on identity, representation, and local heritage, creating a powerful narrative about Cornwall’s multifaceted cultural and social history.

Structure, Governance and Management

Governing Document

disAbility Cornwall & Isles of Scilly is a Company Limited by Guarantee and a registered charity, governed by its Memorandum and Articles of Association, adopted on 11 November 2010.

Recruitment and Induction of Trustees

The Directors of the company also serve as Trustees under charity law. Trustees may be nominated by members of the charity and are formally appointed at the Annual General Meeting. All Trustees give their time voluntarily and receive no financial benefit from the charity.

New Trustees are supported through an induction process to ensure they are well-informed, confident in their role, and aligned with our values. Training is offered as required, and Trustees are encouraged to bring their lived experience, professional knowledge, and strategic insight to their governance responsibilities.

We seek Trustees who:

- Have an understanding of the lived realities and challenges facing disabled people in Cornwall (We are constituted to 75% of our board comprising people with a long term health condition or disability).
- Are committed to the duties, responsibilities, and values of Trusteeship
- Can think creatively and strategically, exercise sound judgement, and work collaboratively
- Are willing to dedicate time, effort, and integrity to support our mission.

Organisational Structure

The Board of Trustees has legal responsibility for the overall management and strategic direction of the charity. Day-to-day operations are delegated to the Chief Executive, who is also responsible for the administration of the charity's funds.

The Board meets regularly and is supported by:

- Briefings from the Chief Executive
- Financial reports, including quarterly management accounts and projections, from the Finance Manager
- Service and project reports and updates from operational managers, who attend Board meetings to share insights and allow Trustees to engage directly with operational teams

This structure ensures accountability, transparency, and ongoing dialogue between governance and service delivery.

Public Benefit

The Trustees confirm that they have complied with the Charity Commission's guidance on public benefit in setting the charity's objectives and planning activities. All services and programmes are designed to meet our charitable aims, and to ensure that people across Cornwall and the Isles of Scilly benefit from improved access, rights-based support, and inclusive community provision.

Equity, Diversity and Inclusion (EDI)

As a Disabled People's Organisation, we remain deeply committed to creating an environment that is inclusive, intersectional, and anti-discriminatory. disAbility Cornwall & Isles of Scilly is a Real Living Wage employer (but without accreditation), Disability Confident, and Equal Opportunities employer.

We are committed to ensuring that no person, whether employee, volunteer, Trustee, or client is treated less favourably on the grounds of age, disability or long-term health condition, gender identity or expression, race or ethnicity, religion or belief, sex, sexual orientation, nationality, carer or veteran status, or any other unjustifiable criteria.

Our EDI Progress in 2024–2025

This year, we took both structural and cultural steps to strengthen our organisational inclusivity. Key developments included:

- Inclusion of pronouns in staff email signatures and name badges
- Makaton enhancements to email signatures
- Makaton Sign of the Week included as part of the membership weekly update, also shared with the whole staff team
- Updated identity language and definitions in our EDI Monitoring Surveys
- Split EDI Monitoring Surveys for applicants and employees to better understand diversity gaps and inform targeted improvement
- Implementation of a formal EDI Monitoring Strategy, with annual data review between January–March
- Policy updates, led jointly by our EDI Lead and HR, Governance & Compliance Officer
- Introduction of Equality Impact Assessments into all relevant policy and procedural workstreams.

These actions reflect our long-term commitment to not just compliance, but to becoming a model of best practice in inclusive employment and leadership. We recognise that this work is ongoing, and we will continue to listen, learn, and evolve our approach with purpose and humility.

Sustainability, Climate and Environmental Policy – Laying the Foundations

We have introduced our Sustainability, Climate and Environmental Policy, affirming our commitment to reducing environmental impact and embedding sustainable practices across our organisation.

In 2024–2025 our focus was on laying strong foundations. We began scoping a Monitoring, Evaluation, Accountability and Learning (MEAL) framework and preparing for wider staff engagement and training. Plans for 2025–2026 include establishing a dedicated Sustainability Working Group to drive this work forward.

In parallel, our PA Academy & Bank is already contributing to our sustainability goals. By recruiting and deploying Personal Assistants within their own local communities, we are reducing unnecessary travel, lowering emissions, and promoting more resilient, responsive care. This locality-based model demonstrates how sustainability can be embedded directly into service design, not just operational policy.

Our priorities for the coming year include:

- Tracking energy use and environmental impact
- Expanding digital delivery to reduce printing and travel
- Embedding sustainability into procurement decisions
- Building on locality-based models like the PA Collective to deliver low-carbon, community-centred services

We are at the beginning of this journey, but our direction is clear: to act responsibly, reduce harm, and ensure our work reflects the values we promote, for people, communities, and the planet.

Principal Risks and Uncertainties

The Trustees are committed to effective risk management as part of good governance and organisational resilience. Key risks to which the charity may be exposed are regularly reviewed and managed through a formal Risk Register, which is updated and approved by the Board annually, or sooner if significant changes or emerging risks are identified. Each risk is assessed for its likelihood and potential impact, and appropriate mitigation measures are put in place. This proactive approach enables the organisation to respond effectively to strategic, operational, financial, and reputational risks.

As several major contracts approach their final year, the Trustees are also focused on the risks and opportunities linked to service transition. Forward planning is under way to strengthen financial resilience, build organisational capacity, and align with emerging NHS and local authority strategies. Alongside this, we are working to secure and deepen collaborative partnerships so that future bids and programmes are developed on strong, shared foundations. By combining readiness with robust governance and collective action, the Board remains confident that the organisation is well-prepared to adapt, protect its core mission, and take advantage of new opportunities to sustain and grow our impact.

Financial Review

For the year ended 31 March 2025, the charity reported:

The results for the year ending 31 March 2025 show income of £2,549,411 (2024: £2,546,729) and expenditure £2,379,865 (2024: £2,780,217), resulting in a surplus of £169,546 (2024: (£233,488)).

The reserve balance at the year-end is £1,116,478 (2024: £946,932). This consists of £128,346 of restricted funds (2024: £107,713) and £988,132 of unrestricted funds (2024: £839,219).

Grant making Policy

From time to time, the charity receives restricted funding that it is not best placed to deliver directly. In such cases, we work with trusted delivery partners and other suitable organisations to achieve the intended outcomes. All such grants are made in line with our charitable objectives and funding conditions. We undertake appropriate checks and maintain oversight to ensure the funds are used effectively and for the purposes intended.

Investment Policy

The Trustees are committed to a prudent and effective investment policy that supports the long-term sustainability of the charity and safeguards its financial resources. Surplus funds are managed to balance security, accessibility, and a reasonable return, in line with our charitable objectives and risk appetite.

During the financial year 2024–25, interest rates declined, and the Trustees kept the investment approach under regular review to respond to changing market conditions. We continued to prioritise low-risk, ethical options for holding reserves, ensuring that available funds were managed responsibly and remained readily accessible to support operational needs and for our future plans.

Reserves Policy

To ensure the charity can continue to meet its objectives for disabled people in Cornwall and the Isles of Scilly, the Trustees have carefully reviewed its financial position, income sources, and potential risks. The charity is reliant on a blend of grant funding, commissioned contracts, self-generated income, and voluntary donations.

The Trustees review the reserves requirement regularly as part of the charity's risk management process, assessing the key financial risks and future commitments. This includes considering unexpected loss of income, redundancy liabilities, early termination of leases, and professional costs associated with winding up the organisation if necessary.

As of the year end, the Trustees consider a general reserve policy of £433,860 to be more than sufficient to cover approximately three months of core operating costs, including the above liabilities. This reserve level is considered appropriate to ensure organisational stability while continuing to deliver impact for our communities.

Remuneration Policy for Key Management

The Trustees consider the key management personnel of the charity to be those individuals responsible for directing, controlling, and managing overall day-to-day operations.

The remuneration of key management personnel is reviewed annually by the Trustees. This review takes into account a range of factors, including sector benchmarks, affordability, individual and organisational performance, and wider economic conditions such as inflation.

The Trustees are responsible only for setting the pay of key management personnel. All other staff salaries are determined through the charity's payscale framework.

During 2024–25, the charity undertook a comprehensive review of all staff salaries. This included detailed benchmarking of local and national pay levels across sectors, and the introduction of an internal minimum and real living wage. As a result, formal payscales were developed to reflect our organisation's roles, responsibilities, and values. These payscales will be implemented in 2025 and reviewed annually to ensure fairness, transparency, and consistency across the workforce.

Plans for the year ahead

Looking ahead, we will continue to place co-production at the heart of our work, ensuring our board, staff, partners, and stakeholders all play a role in shaping the organisation's next chapter. A strategic away day will mark the start of developing our new plan, guided by the voices of those we represent. The consolidation of the Disability Alliance, led by our new Advocacy & Participation Officer, alongside the roll-out of the Big Disability Survey, will give us the strongest evidence base yet to influence policy, set priorities, and ensure disabled people's experiences are central to system change.

As we enter the final year of several contracts, we are readying ourselves for future opportunities, aligning with emerging NHS and council strategies, and strengthening our resilience. We will continue to invest in our workforce and the PA Collective, supporting a skilled, sustainable care workforce while embedding equity, diversity, and wellbeing across our teams. Our partnerships with lived experience organisations and the Cornwall Lived Experience Partnership will deepen, creating a stronger, more coordinated voice for inclusion.

Alongside this, we will build on our sustainability commitments, reduce environmental impact through localised and digital delivery, and continue strengthening our governance, information systems, and cyber security. We will also expand the reach of DISCOVER Voices and our inclusive programmes, engaging communities through media, campaigns, and activities that challenge stigma and celebrate lived experience.

These plans reflect both continuity and change: a commitment to the values that define us, and the readiness to adapt, innovate, and grow in a shifting environment. By listening, collaborating, and preparing with care, we will remain responsive to need and ambitious for a more inclusive Cornwall.

Statement of Disclosure to Auditor

In accordance with the provisions of the Companies Act 2006, each Trustee confirms that:

- So far as they are aware, there is no relevant audit information of which the charitable company's auditor is unaware; and
- They have taken all the steps that they ought reasonably to have taken to make themselves aware of any relevant audit information and to ensure that the auditor is aware of it.

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

By order of the Trustees

Signed: **S Kilty** (Chair of Trustees)

Units 1G/H
Guildford Road Industrial Estate
HAYLE
Cornwall
TR27 4QZ

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees (who are also the directors of the Charitable Company for the purposes 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 . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charitable Company and of its incoming resources and application of resources, including its income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the SORP;
- make judgments and accounting 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;
- 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charities Act 2011. 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.

Approved by order of the members of the board of Trustees on
05/11/2025 and signed on its behalf by:



S Kilty
(Chair of Trustees)

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY**

Opinion

We have audited the financial statements of Disability Cornwall and the Isles of Scilly (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, 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, 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 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 Charities Act 2011.

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 United Kingdom, including the Financial Reporting Council'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.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

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

We have nothing to report in this regard.

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 Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; 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.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, 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.

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

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

Our audit procedures have reviewed for evidence of management override, any ongoing legal cases, completeness of related party transactions, as well as an ongoing consideration of fraud and irregularities during the whole audit process.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

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

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. This description forms part of our Auditors' report.

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 members 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Laura Waycott FCA (Senior statutory auditor)

For and on behalf of Griffin
Courtenay House
Pynes Hill
Exeter
EX2 5AZ

Date: 24/11/25

Griffin are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND
EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Income from:					
Donations and legacies	4	366,053	652	366,705	489,861
Charitable activities	5	1,932,490	213,423	2,145,913	2,006,281
Other income	6	-	8,843	8,843	8,889
Investments	7	-	27,950	27,950	41,698
Total income		2,298,543	250,868	2,549,411	2,546,729
Expenditure on:					
Charitable activities	9	2,277,910	101,955	2,379,865	2,780,217
Total expenditure		2,277,910	101,955	2,379,865	2,780,217
Net movement in funds		20,633	148,913	169,546	(233,488)
Reconciliation of funds:					
Total funds brought forward		107,713	839,219	946,932	1,180,420
Net movement in funds		20,633	148,913	169,546	(233,488)
Total funds carried forward		128,346	988,132	1,116,478	946,932

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

The notes on pages 38 to 65 form part of these financial statements.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)
REGISTERED NUMBER: 07436153

BALANCE SHEET
AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Tangible assets	14	8,294	5,593
		<u>8,294</u>	<u>5,593</u>
Current assets			
Debtors	15	108,021	119,330
Cash at bank and in hand	16	4,334,775	3,207,119
		<u>4,442,796</u>	<u>3,326,449</u>
Creditors: amounts falling due within one year	17	(3,334,612)	(2,385,110)
Net current assets		1,108,184	941,339
Total assets less current liabilities		<u>1,116,478</u>	<u>946,932</u>
Net assets excluding pension asset		<u>1,116,478</u>	<u>946,932</u>
Total net assets		<u>1,116,478</u>	<u>946,932</u>
Charity funds			
Restricted funds	18	128,346	107,713
Unrestricted funds	18	988,132	839,219
Total funds		<u>1,116,478</u>	<u>946,932</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)
REGISTERED NUMBER: 07436153

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2025

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 144 of the Charities Act 2011.

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

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

The financial statements were approved and authorised for issue by the Trustees on
and signed on their behalf by:

05/11/2025



S Kilty
(Chair of Trustees)

The notes on pages 38 to 65 form part of these financial statements.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net cash used in operating activities	1,107,952	(1,641,812)
Cash flows from investing activities		
Interest received	27,950	41,698
Purchase of tangible fixed assets	(8,246)	(8,389)
Net cash provided by investing activities	19,704	33,309
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	1,127,656	(1,608,503)
Cash and cash equivalents at the beginning of the year	3,207,119	4,815,622
Cash and cash equivalents at the end of the year	4,334,775	3,207,119

The notes on pages 38 to 65 form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. General information

Disability Cornwall and the Isles of Scilly is a private company limited by guarantee without share capital, registered in England and Wales. The registered office is Units 1G & H, Guildford Road Industrial Estate, Guildford Road, Hayle, Cornwall, TR27 4QZ.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Disability Cornwall and the Isles of Scilly meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

On the 22 January 2022 the Charitable Company set up a subsidiary The Inclusion Hub C.I.C. The company has not commenced trading at the date of approving these accounts resulting in its operations not being material to the Charitable Company and therefore consolidated financial statements have not been prepared.

2.2 Going concern

The trustees confirm that, having considered their expectations and intentions for the next twelve months, and the availability of working capital, the charity is a going concern.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charitable Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charitable Company's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charitable Company; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Leasehold improvements	- over the period of the lease
Computer equipment	- 33% per annum

2.7 Debtors

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

2.8 Cash at bank and in hand

Cash at bank and 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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charitable Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.10 Financial instruments

The Charitable Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Pensions

The Charitable Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charitable Company to the fund in respect of the year.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charitable Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charitable Company makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. No estimates or assumptions were considered to be significant.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

4. Income from donations and legacies

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Donations	-	652	652
Grants	366,053	-	366,053
	<u>366,053</u>	<u>652</u>	<u>366,705</u>
	<u><u>366,053</u></u>	<u><u>652</u></u>	<u><u>366,705</u></u>
	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Donations	-	1,981	1,981
Grants	487,880	-	487,880
	<u>487,880</u>	<u>1,981</u>	<u>489,861</u>
	<u><u>487,880</u></u>	<u><u>1,981</u></u>	<u><u>489,861</u></u>

Government funding for household support grants included above totalling £360,000 (2024: £400,000)

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

5. Income from charitable activities

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Income from contracts	1,932,490	18,232	1,950,722
Income from PAMAS services	-	195,191	195,191
	<u>1,932,490</u>	<u>213,423</u>	<u>2,145,913</u>
	<u><u>1,932,490</u></u>	<u><u>213,423</u></u>	<u><u>2,145,913</u></u>
	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Income from contracts	1,718,191	114,133	1,832,324
Income from PAMAS services	-	173,957	173,957
	<u>1,718,191</u>	<u>288,090</u>	<u>2,006,281</u>
	<u><u>1,718,191</u></u>	<u><u>288,090</u></u>	<u><u>2,006,281</u></u>

Government funding included above totalling £167,000 (2024: £49,000)

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

6. Other income including

Income from fundraising events

	Unrestricted funds 2025 £	Total funds 2025 £
Other income	8,843	8,843
	<u>8,843</u>	<u>8,843</u>
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Other income	8,889	8,889
	<u>8,889</u>	<u>8,889</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

7. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £
Bank interest	27,950	27,950
	<u>27,950</u>	<u>27,950</u>
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Bank interest	41,698	41,698
	<u>41,698</u>	<u>41,698</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8. Analysis of grants

	Grants to Individuals 2025 £	Total funds 2025 £
Grant disbursements	<u>228,239</u>	<u>228,239</u>
	<i>Grants to Individuals 2024 £</i>	<i>Total funds 2024 £</i>
Grant disbursements	<u>458,509</u>	<u>458,509</u>

During the year ended 31 March 2025 the following grant disbursements were made to individuals:

1. Household Support Grants - £220,085
2. Surviving Winter Grants - £4,548
3. Young Carers Grant - £3,606

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

9. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total 2025 £
Total costs	<u>2,277,910</u>	<u>101,955</u>	<u>2,379,865</u>
	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total 2024 £</i>
Total costs	<u>2,680,354</u>	<u>99,863</u>	<u>2,780,217</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

10. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Grant funding of activities 2025 £	Support costs 2025 £	Total funds 2025 £
Total costs	1,655,123	228,239	496,503	2,379,865

	<i>Activities undertaken directly 2024 £</i>	<i>Grant funding of activities 2024 £</i>	<i>Support costs 2024 £</i>	<i>Total funds 2024 £</i>
Total costs	1,705,448	458,509	616,260	2,780,217

Analysis of direct costs

	Activities 2025 £	Total funds 2025 £
Direct staff costs	1,413,123	1,413,123
Other staff costs	93,188	93,188
Project costs	148,812	148,812
	<u>1,655,123</u>	<u>1,655,123</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

10. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	<i>Activities</i> 2024 £	<i>Total</i> <i>funds</i> 2024 £
Staff costs	1,291,699	1,291,699
Other staff costs	128,324	128,324
Project costs	285,425	285,425
	<u>1,705,448</u>	<u>1,705,448</u>

Analysis of support costs

	Activities 2025 £	Total funds 2025 £
Staff costs	322,909	322,909
Depreciation	5,545	5,545
Advertising and marketing	3,887	3,887
Premises costs	31,906	31,906
Repairs and maintenance	42,837	42,837
IT costs	14,068	14,068
Office overheads	55,620	55,620
Professional fees	8,311	8,311
Bank charges	162	162
Governance costs	11,258	11,258
	<u>496,503</u>	<u>496,503</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

10. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

	<i>Activities</i> 2024 £	<i>Total</i> <i>funds</i> 2024 £
Staff costs	346,539	346,539
Depreciation	2,796	2,796
Advertising and marketing	9,214	9,214
Premises costs	29,359	29,359
Repairs and maintenance	93,771	93,771
IT costs	44,875	44,875
Office overheads	53,618	53,618
Professional fees	26,233	26,233
Bank charges	118	118
Governance costs	9,737	9,737
	<u>616,260</u>	<u>616,260</u>

11. Auditors' remuneration

The auditors' remuneration amounts to an auditor fee of £10,647 (2024 - £8,757), and a fee for other services of £7,007 (2024 - £5,795).

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

12. Staff costs

	2025	2024
	£	£
Wages and salaries	1,589,976	1,486,363
Social security costs	114,620	122,177
Contribution to defined contribution pension schemes	31,436	29,698
	<u>1,736,032</u>	<u>1,638,238</u>

The average number of persons employed by the Charitable Company during the year was as follows:

	2025	2024
	No.	No.
Average employees	<u>80</u>	<u>77</u>

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

	2025	2024
	No.	No.
In the band £60,001 - £70,000	1	-

The total employee benefits, including employers pension costs, of the key management personnel of the charity were £207,765 (2024 - £176,574).

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

14. Tangible fixed assets

	Leasehold Improvements £	Office equipment £	Total £
Cost			
At 1 April 2024	53,189	14,082	67,271
Additions	-	8,246	8,246
At 31 March 2025	<u>53,189</u>	<u>22,328</u>	<u>75,517</u>
Depreciation			
At 1 April 2024	53,189	8,489	61,678
Charge for the year	-	5,545	5,545
At 31 March 2025	<u>53,189</u>	<u>14,034</u>	<u>67,223</u>
Net book value			
At 31 March 2025	<u>-</u>	<u>8,294</u>	<u>8,294</u>
<i>At 31 March 2024</i>	<u>-</u>	<u>5,593</u>	<u>5,593</u>

15. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	98,779	104,338
Other debtors	9,242	9,992
Prepayments and accrued income	-	5,000
	<u>108,021</u>	<u>119,330</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

16. Cash at bank and in hand

Included in the cash at bank and in hand figure is £3,235,873 (2024: £2,291,033) in a CAF holding account and Natwest holding account. The money in this account does not belong to Disability Cornwall and the Isles of Scilly, it is money they hold on behalf of their managed accounts and payroll clients.

17. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	6,822	20,016
Other taxation and social security	42,131	34,797
Other creditors	3,242,730	2,296,885
Accruals and deferred income	42,929	33,412
	<u>3,334,612</u>	<u>2,385,110</u>
	2025	2024
	£	£
Deferred income at 1 April 2024	10,000	1,400,000
Resources deferred during the year	-	10,000
Amounts released from previous periods	(10,000)	(1,400,000)
	<u>-</u>	<u>10,000</u>

At the balance sheet date the Charity was holding funds of £Nil (2023: £10,000 for Have A Go Days) received in advance for future funding and projects.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Running costs reserve	-	-	-	434,869	434,869
Premises deposit reserve	-	-	-	350,000	350,000
Building Improvement works	-	-	-	30,000	30,000
Replacement vehicle	-	-	-	17,000	17,000
Rent Deposit Deed	-	-	-	9,079	9,079
	-	-	-	840,948	840,948
General funds					
General Funds	839,219	250,868	(101,955)	(840,948)	147,184
Total Unrestricted funds	839,219	250,868	(101,955)	-	988,132

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Statement of funds (continued)

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Restricted funds					
NHS/ICB Humans contract	61,005	1,400,004	(1,382,256)	-	78,753
Support grants	-	330,000	(330,000)	-	-
Other grants	-	31,053	(23,173)	-	7,880
Personal grants	-	5,000	(2,130)	-	2,870
Cornwall Council Carers contract	-	215,957	(215,957)	-	-
Other projects	46,708	-	(46,708)	-	-
NHS/ICB Dementia Together Contract	-	167,000	(157,743)	-	9,257
RCHT AAG/Cornwall Disability Alliance	-	8,260	(1,766)	-	6,494
ICB VSF/Cornwall Disability Alliance	-	14,000	-	-	14,000
CCF/Lived Experience Partnership	-	15,359	(6,267)	-	9,092
Inclusion Matters contract	-	111,910	(111,910)	-	-
	<u>107,713</u>	<u>2,298,543</u>	<u>(2,277,910)</u>	<u>-</u>	<u>128,346</u>
Total of funds	<u><u>946,932</u></u>	<u><u>2,549,411</u></u>	<u><u>(2,379,865)</u></u>	<u><u>-</u></u>	<u><u>1,116,478</u></u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Statement of funds (continued)

Designated Funds

Running Cost Reserves

This reserve is in place to cover 3 months of operational cost.

Premises Deposit Reserve

This reserve is in place for the purchase of a new office premises that Disability Cornwall and the Isles of Scilly can act from.

Building Improvement Fund

This reserve will fund modifications required to accommodate additional staff.

Replacement Vehicle Fund

This reserve will fund the purchase of a new vehicle

Rent Deposit Deed

A dedicated fund is required for the rental deposit for Unit 1E

Restricted Funds

NHS/ICB Humans Cornwall Contract

Humans Cornwall are part of Home Together, the county's Hospital Discharge support programme. The service delivers holistic support pre and post discharge for up to six weeks, to ensure people transition well and safely with the support they need. This can incorporate issues within the home, maximising entitlements and household income (via DIAL), advocacy, and practical support. The service also provides bank staff for people who need daily visits while they recover.

Support Grants

The main grant in this category is the DWP Household Support Fund, which Disability Cornwall administer on behalf of Cornwall Council. This grant provides one-off payments to disabled people and/or their carers who are experiencing financial hardship. Other support grants received in this year included one from the Cornwall Crisis Fund to support people in crisis.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Statement of funds (continued)

Other Grants

During the year we continue to be a part of smaller programmes of work, often in partnership with others. This year it included:

1. A grant from Cornwall Community Foundation for the Cornwall Lived Experience Partnership that enabled the making of a short film to raise awareness of issues facing marginalised and underrepresented communities.
2. ICB funds (via a VSF grant) for the Cornwall Disability Alliance towards the cost of carrying out a Big Disability Survey in 2025.
3. Cornwall Memory Cafe Network receives reimbursement to pay for insurance and subscriptions from the Carers Contract (via CRCC).

Personal Grants

Advice staff often apply for personal grants to independent grant funders on behalf of clients. When an application is successful, the grant provider may request that Disability Cornwall administers the grant on the client's behalf. In practice, this means the charity receives the awarded funds into its account and then transfers the equivalent amount either directly to the client or to the service provider delivering the support.

Cornwall Carers Service Contract

We are a subcontracted partner by Cornwall Rural Community Charity, on this Council funded contract. We deliver a free information and advice service to unpaid carers, provide the emergency card service, and support the Carers social media platform and service evaluation.

Other projects

During the year DC continue to be part of several smaller projects that were designed to benefit the disability community in Cornwall. These included Cornwall Dementia Together Collaborative, Disability Alliance funding for a new ICB project and one-off Cornwall Lived Experience Partnership that enabled the charity to make a short film to raise awareness to their community.

NHS/ICB Dementia Together Contract

A collaborative programme, contracted by NHS/ICB Cornwall & IoS, in partnership with Cornwall NHS Foundation Trust, Alzheimer's Society and Memory Matters. Working alongside primary care, the service delivers holistic support to people living with dementia and their carers in the community.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

18. Statement of funds (continued)

RCHT grant – Disability Alliance

RCHT provide this funding for coproduction meetings with an Accessibility Advisory Group, who are people with lived experience, to shape and develop RCHT internal and external buildings and grounds accessibility.

ICB VSF/Cornwall Disability Alliance

Funding for "Cornwall Big Disability" survey.

CCF/Lived Experience Partnership

Funding for ongoing film and exhibition projects.

Inclusion Matters contract

We are a subcontracted partner by Cornwall Rural Community Charity (CRCC), on this Council funded contract. The charity provides professional information and advice via the Charity's DIAL Team and service evaluation.

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds					
Designated funds					
Premises deposit reserve	250,000	-	-	(250,000)	-
General funds					
General Funds	348,424	340,658	(99,863)	250,000	839,219
Total Unrestricted funds	598,424	340,658	(99,863)	-	839,219

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Statement of funds (continued)

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Restricted funds					
NHS/ICB Humans contract	473,285	1,422,500	(1,834,780)	-	61,005
Support grants	-	400,000	(400,000)	-	-
Other grants	-	83,192	(83,192)	-	-
Personal grants	-	4,688	(4,688)	-	-
Cornwall Council Carers contract	-	234,465	(234,465)	-	-
Other projects	108,711	61,226	(123,229)	-	46,708
	<u>581,996</u>	<u>2,206,071</u>	<u>(2,680,354)</u>	<u>-</u>	<u>107,713</u>
Total of funds	<u><u>1,180,420</u></u>	<u><u>2,546,729</u></u>	<u><u>(2,780,217)</u></u>	<u><u>-</u></u>	<u><u>946,932</u></u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

19. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024	Income	Expenditure	Transfers in/out	Balance at 31 March 2025
	£	£	£	£	£
Designated funds	-	-	-	840,948	840,948
General funds	839,219	250,868	(101,955)	(840,948)	147,184
Restricted funds	107,713	2,298,543	(2,277,910)	-	128,346
	<u>946,932</u>	<u>2,549,411</u>	<u>(2,379,865)</u>	<u>-</u>	<u>1,116,478</u>

Summary of funds - prior year

	<i>Balance at 1 April 2023</i>	<i>Income</i>	<i>Expenditure</i>	<i>Transfers in/out</i>	<i>Balance at 31 March 2024</i>
	£	£	£	£	£
Designated funds	250,000	-	-	(250,000)	-
General funds	348,424	340,658	(99,863)	250,000	839,219
Restricted funds	581,996	2,206,071	(2,680,354)	-	107,713
	<u>1,180,420</u>	<u>2,546,729</u>	<u>(2,780,217)</u>	<u>-</u>	<u>946,932</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

20. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	-	8,294	8,294
Current assets	3,364,219	1,078,577	4,442,796
Creditors due within one year	(3,235,873)	(98,739)	3,334,612)
Total	<u>128,346</u>	<u>988,132</u>	<u>1,116,478</u>

Analysis of net assets between funds - prior year

	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Tangible fixed assets	-	5,593	5,593
Current assets	2,398,746	927,703	3,326,449
Creditors due within one year	(2,291,033)	(94,077)	(2,385,110)
Total	<u>107,713</u>	<u>839,219</u>	<u>946,932</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

21. Reconciliation of net movement in funds to net cash flow from operating activities

	2025	2024
	£	£
Net income/expenditure for the year (as per Statement of Financial Activities)	169,546	(233,488)
Adjustments for:		
Depreciation charges	5,545	2,796
Dividends, interests and rents from investments	(27,950)	(41,698)
Decrease/(increase) in debtors	11,309	(14,268)
Increase in creditors	949,502	1,355,154
Net cash provided by operating activities	1,107,952	1,068,496

22. Analysis of cash and cash equivalents

	2025	2024
	£	£
Cash in hand	4,334,775	3,207,119
Total cash and cash equivalents	4,334,775	3,207,119

23. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	3,207,119	1,127,656	4,334,775
	3,207,119	1,127,656	4,334,775

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

24. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independent administered fund. The pension cost charge represents contributions payable by the Charity to the fund and mounted to £31,436 (2024: £29,698). Contributions totalling £6,026 (2024: £5,852) were payable to the fund at the balance sheet date and are included in creditors.

25. Operating lease commitments

At 31 March 2025 the Charitable Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025	2024
	£	£
Not later than 1 year	17,565	16,542
Later than 1 year and not later than 5 years	623	-
	<u>18,188</u>	<u>16,542</u>

26. Members' liability

Each member of the charitable company undertakes to contribute to the assets of the company in the event of it being wound up while he/she is a member, or within one year after he/she ceases to be a member, such amount as may be required, not exceeding £1 for the debts and liabilities contracted before he/she ceases to be a member.

27. Related party transactions

F Rowe (trustee), is a trustee of Mid Cornwall Lifestyles which works with Disability Cornwall as part of the Disability Alliance. During the year ended 31 March 2025 Disability Cornwall paid £114 for 5 hours of PA support. At the balance sheet date no amounts were owed.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

28. The Inclusion Hub C.I.C

The Charity has set up a subsidiary, The Inclusion Hub C.I.C. The CIC was incorporated on 18 January 2022 and had not commenced trading at the date of approving the financial statements.

The CIC is limited by guarantee, and therefore there is no investment in share capital to include on the charity balance sheet.

The CIC has no aggregate capital or reserves and is 100% owned by Disability Cornwall and the Isles of Scilly.

SIGNATURE CERTIFICATE



REFERENCE NUMBER

03DB6976-512D-44CD-A26C-93B426CF3053

TRANSACTION DETAILS

Reference Number

03DB6976-512D-44CD-A26C-93B426CF3053

Transaction Type

Signature Request

Sent At

10/30/2025 12:06:06 PM EDT

Executed At

11/11/2025 06:21:06 AM EST

Identity Method

email

Distribution Method

email

Signed Checksum

20fb5540b981bb829b0d325c115b52ca66d45069662878879d5ea5af7495a89d

Signer Sequencing

Disabled

Document Passcode

Disabled

DOCUMENT DETAILS

Document Name

Final accounts for signing

Filename

Final_accounts_for_signing.pdf

Pages

67 pages

Content Type

application/pdf


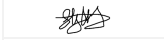
File Size

913 KB

Original Checksum

398823ec4b03f756ccddf7b867e19915813115442a57fce8db3cdbf5d1763450

SIGNERS

SIGNER	E-SIGNATURE	EVENTS
<p>Name S Kilty</p> <p>Email chair@disabilitycornwall.org.uk</p> <p>Components 3</p>	<p>Status signed</p> <p>Multi-factor Digital Fingerprint Checksum 4f53cda18c2baa0c0354bb5f9a3ecbe5ed12ab4d8e11ba873c2f11161202b945</p> <p>IP Address 104.28.40.161</p> <p>Device Mobile Safari via iOS</p> <p>Drawn Signature </p> <p>Signature Reference ID 97FB1694</p> <p>Signature Biometric Count 1</p> <p>Drawn Signature </p> <p>Signature Reference ID 8357D3BF</p> <p>Signature Biometric Count 1</p>	<p>Viewed At 11/11/2025 06:18:31 AM EST</p> <p>Identity Authenticated At 11/11/2025 06:21:06 AM EST</p> <p>Signed At 11/11/2025 06:21:06 AM EST</p>

AUDITS

TIMESTAMP	AUDIT
10/30/2025 12:06:06 PM EDT	Team Griffin (office@griffinaccountancy.co.uk) created document 'Final_accounts_for_signing.pdf' on Chrome via Windows from 185.253.179.97.
10/30/2025 12:06:06 PM EDT	S Kilty (chair@disabilitycornwall.org.uk) was emailed a link to sign.
11/07/2025 07:57:26 AM EST	S Kilty (chair@disabilitycornwall.org.uk) was emailed a reminder.
11/07/2025 07:57:33 AM EST	Team Griffin (office@griffinaccountancy.co.uk) extended document 'Final_accounts_for_signing.pdf' on Microsoft Edge via Windows from 185.253.179.97.
11/11/2025 06:17:54 AM EST	S Kilty (chair@disabilitycornwall.org.uk) viewed the document on Mobile Safari via iOS from 104.28.40.161.
11/11/2025 06:18:31 AM EST	S Kilty (chair@disabilitycornwall.org.uk) viewed the document on Chrome via Windows from 72.145.83.93.
11/11/2025 06:21:06 AM EST	S Kilty (chair@disabilitycornwall.org.uk) authenticated via email on Mobile Safari via iOS from 104.28.40.161.
11/11/2025 06:21:06 AM EST	S Kilty (chair@disabilitycornwall.org.uk) signed the document on Mobile Safari via iOS from 104.28.40.161.

DISABILITY CORNWALL AND THE ISLES OF SCILLY

England & Wales - Charity number 1140925

Accounts

Registered number: 07436153
Charity number: 1140925

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024



DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS
TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2024**

Trustees	A Gibbon (resigned 31 October 2023) D Gregory S Helley, Vice Chair (resigned 6 February 2024) S Kilty, Chair G Le Hunte A Mate F Rowe (appointed 27 March 2024) C Simpson P Skea J Stinton N Walker (Adviser to the Board) S Harry (Adviser to the Board) D Wetherill (Patron)
Company registered number	07436153
Charity registered number	1140925
Registered office	Unit 1G & H Guildford Road Industrial Estate Hayle Cornwall TR27 4QZ
Key Management Personnel	C Carscadden (Finance Manager) - resigned 24/11/2023 R Daniell (Finance Manager) - appointed 20/11/2023 J Johnson (Chief Executive Officer) R-J Johnson (Chief Operating Officer, Humans Cornwall) T Court (Advice Service Manager)
Chief executive officer	J Johnson, MBE
Independent auditors	Griffin Chartered Accountants Courtenay House Pynes Hill Exeter EX2 5AZ

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS
TRUSTEES AND ADVISERS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Bankers CAF Bank Limited
25 Kings Hill Avenue
West Malling
Kent
ME19 4JQ

Solicitors Murrell Associates LLP
14 High Cross
Truro
Cornwall
TR1 2AJ

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their annual report together with the audited financial statements of the Charity for the 1 April 2023 to 31 March 2024. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charitable Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Foreword from the Chair of Trustees

It has been an exceptional year at disAbility Cornwall, marked by substantial achievements and impactful collaborations that have significantly enhanced our support for stakeholders. Through sharing best practices and learning from one another, we have strengthened our approach to assisting the most marginalised members of our communities, while also positively influencing others.

Due to the significant growth our charity has experienced in the past two years, we have undertaken extensive work on governance and compliance. This has involved a comprehensive review and update of all policies and processes, alongside the introduction of new measures to strengthen our governance framework. Key areas of focus have included enhancing our financial systems, cybersecurity protocols, insurance coverage, supervision practices, and succession planning. Additionally, we have prioritised the wellbeing of our team and the sustainability of our operations. To further streamline our administrative functions, we have transitioned to new finance software and HR platforms. These efforts reflect our commitment to maintaining the highest standards of governance and operational efficiency as we continue to expand.

This year brought notable recognition for our efforts. We were shortlisted among ten organisations for the prestigious Investors in People Gold Standard in the category of top employer for 49-250 employees. Additionally, we received high commendation in the 'Seeing Me' category at the NHS South West Integrated Personalisation Awards. Our Humans Cornwall lead was awarded a place in this year's NHS Clinical Entrepreneurship Programme, a testament to our trailblazing, person-centred, co-designed and holistic approach to support. It is heartening to now witness other VCSEs and statutory sectors adopting, endorsing, and funding this model.

Using the Social Value Engine, we calculated our social return on investment and were delighted with the results. For every £1 invested in us, we demonstrated significant value and the ability to leverage additional resources to meet community needs.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

A key development this year was the recruitment of a dedicated Young Adults Engagement Officer, which has led to remarkable progress in providing young people with opportunities and a platform for their voices, including the creation of their own podcasts.

We did commit to additional spend from our reserves to purchase our own building this year, sadly this did not materialise, however we made significant investments in refurbishing our offices which is evidenced in our spend, and acquiring our own asset to deliver operations from has had to be shelved for the short-term.

The Cornwall Disability Alliance, of which we are a proud partner, had a successful year in terms of representation and collaborative efforts. Our EDI Officer initiated the Cornwall Lived Experience Partnership, an innovative VCSE-led collaboration that amplifies the voices and representation of marginalised communities across Cornwall and the Isles of Scilly. This partnership is dedicated to embedding lived experience in all decision-making processes, ensuring co-production and intersectional frameworks are integral to policy, planning, and strategy.

We firmly believe that lived experience should be at the core of all decision-making processes, empowering individuals to ensure co-production and intersectional frameworks are at the heart of policy, planning, and strategy. This Lived Experience Partnership is committed to solidarity and collaboration across all sectors in Cornwall, creating a safe space for sharing experiences while holding each other accountable. We eagerly anticipate the evolution of this in the coming year.

The wellbeing of our staff remains a top priority. The introduction of a dedicated Wellbeing Officer has resulted in the creation of a comprehensive wellbeing toolkit and initiatives like Wellbeing Wednesdays, which emphasise physical and emotional health through movement and activity.

As always, we are honoured to serve as Cornwall's pan-disability user-led organisation, committed to delivering impactful work, representing our communities, and ensuring our collective voice is heard.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Objectives and activities

Our Vision, Mission, Aims and Values

Vision

A fully inclusive society with equality of opportunity for all.

Mission

To Represent, Include, Support and Empower people of any age living with a long-term health condition or disability, their carers and families.

Strategic Aims

We:

Represent our stakeholders through ensuring 'voice' is central to decision-making processes, taking positive action, challenging inequality and advocating best practice.

Include our stakeholders in opportunities to shape a more inclusive society through sharing their needs and aspirations.

Support our stakeholders with the information, services and practical support necessary to meet their needs, achieve potential and enjoy quality of life.

Empower our stakeholders through promoting a rights-based approach towards achieving independence, choice and control.

Values

Our values represent what is important to us as an independent, user-led organisation. They guide our actions and behaviours as we work together towards our vision of 'a fully inclusive society with equality of opportunity for all':

- Our passion for equality – inspiring each other and demonstrating fairness, commitment and accountability
- Respect for self and others – being open minded, reliable and approachable, acting with integrity in everything we do
- Being supportive – having an inclusive, positive and empathic approach to supporting others and ourselves.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements

Advice Services

Disability Information Advice Line (DIAL)

The cost-of-living crisis is still having the biggest impact on our clients, and we've had another year where the majority of our work has been sourcing and accessing grants & funding to ensure clients can afford food and energy.

This year, our team of professionally qualified advisers supported 3,536 people through 13,265 individual actions in the following areas:

- | | |
|---------------------------------------|-----|
| ➤ Health & Wellbeing | 5% |
| ➤ Independent Living & Equipment | 6% |
| ➤ Social & Leisure Opportunities | 2% |
| ➤ Money & Welfare Entitlements | 80% |
| ➤ Housing & Home Environment | 5% |
| ➤ Rights & Discrimination | 1% |
| ➤ Training, Volunteering & Employment | 1% |

Maximising client's income is always the largest category for our work, and this year it's accounted for 80% of our work; we have raised an outstanding additional £2,292,020 in welfare entitlements, individual grants and funding. Some of our clients also received backdated welfare entitlement payments totalling £298,688.

The majority of our clients have long-term health conditions and yet again, this year a significant number of clients contacting us didn't have a disability or diagnosis; we attributed this to the cost-of-living crisis causing people to experience severe stress and anxiety with the impact on mental health about money and looking for ways to increase their household income.

We made 'a lot of difference' to 92% of our clients.

We receive so many wonderful comments from happy clients: here are a few examples:

I very much appreciate the help I have received; it's been very comforting during this stressful time. A big thank you.

'Oh my goodness I can't believe how quickly I received the payment for the £400 household grant, it was in my account by the end of the day, a huge Thank you! it's so much appreciated!

You are an angel; DC has changed our lives, and we are very grateful for your support; receiving £6k in backdated benefits is fantastic and will help us so much.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Activities, Performance & Achievements (continued)

I just wanted to give you a big, big thank you for all your help and advice. I had to check a direct debit today and found I had some money from PIP. I burst into tears because I thought it had been refused as I had not heard anything. So, very, very grateful for all your help, I can't thank you enough.

I had my PIP tribunal on the 19th of September 2023 and with the guidance you provided I have been awarded pip for both components. The support you gave me for the appeal statement and the general process helped me win my case and I am truly grateful for that.

Cornwall Carers Service

We are a delivery partner in the Cornwall Carers Service contract, led by CRCC, our role is providing a holistic and comprehensive support service, open five days a week (plus two evenings) for unpaid carers to get the support they need when they call. Further we undertake evaluation, provide Carers Emergency Cards, deliver a weekly newsletter and undertake evaluation.

This year we -

Supported 3158 carers through 11,027 actions.

Successfully maximised household income and secured grants to the value of £226,252.64.

Compiled and distributed a weekly newsletter to 4143 carers.

Created 381 Emergency Carers Cards/Passport.

Processed the Carers Survey to 1755 carers.

Entered 3576 Carers onto the Carers Register.

Enhanced our social media presence, on facebook, Instagram and X, to a total of 2016 followers.

Inclusion Matters

We have been a contracted delivery partner in this programme, which is led by CRCC, for 4.5 years and the contract is due to end in Autumn 2024. It provides one to-one support for adults with health and wellbeing needs, to increase connections to their community, maximise household income and improve their sense of wellbeing and through which, we, as a partner, supported 480 clients.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Activities, Performance & Achievements (continued)

NHS Waiting Well Project

We work as a subcontracted partner with Living Options Devon, to support Cornwall residents who are waiting on elective care waiting lists in Devon hospitals. We provide non-medical support to ensure people are 'waiting well' and in the best condition to receive treatment when it becomes available.

Our advisers provide advice, guidance, practical support and connections to local community in the following key areas:

Pain management (non-medical)

Support with living more independently including access to mobility aids, communication aids and sight loss support.

Low confidence/poor spirits/ lower mood than normal.

Guidance around what other local community support is available.

Talking to people in the same position or meeting as part of a group.

This year we have supported 29 clients.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements (continued)

Humans Cornwall & IoS

Following three years of piloting and adaptation to meet the demands of the system, the period of 2023-24 marked a significant milestone in firmly embedding the service within Cornwall's health and social care sector. This year, we provided discharge support packages for 2038 clients and admission avoidance personalised support for 57 people. Additionally, we commissioned 57 deep cleans and declutters, incurring a total cost of £216,352, and allocated £82,864.42 from the practical support fund to provide essential items for our clients.

The final part of the year we became a key partner in a countywide reablement collaborative 'Home Together' to further our efforts in the discharge space, by physically working together, aligning assessments processes, while based within the Royal Cornwall Hospital, to ensure seamless and timely discharges with the right care at the right time. This will now roll out to locality areas.

Humans Cornwall is dedicated to supporting people returning home from various health and social care settings, including acute hospitals, community hospitals, Discharge to Assess facilities, care homes, and mental health facilities, in a truly person-centered and holistic manner. Inclusive of urgent hospital admission avoidance clients to ensure people can remain at home and independent.

Collaborating closely with each person to co-produce meaningful and tailored care and support plans, we ensure each person's unique needs are met through our service model which incorporates home visiting, a brokerage team, resource assistants, and the skilled DIAL advice team. Further, utilising the extensive network of Micro providers, PAs, partner organisations, and approved providers strengthens our ability to deliver comprehensive and holistic support to meet a person's expressed needs.

The Humans team has now grown to include 29 dedicated team members, alongside 27 Micro providers, with an additional 17 currently undergoing onboarding, and 30 PAs, with 33 more in the process of onboarding.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements (continued)

Payroll & Managed Accounts Service (PAMAS)

Since 2012, we have provided affordable and professional services to support people who receive a social care personal budget from the local authority, a personal health budget from the NHS, or who self-fund, to manage their own care package.

This comprises monthly payroll services (including pensions) for clients who employ their own staff (PA's), ensuring they receive all the support they need to fulfil their legal obligations as employers.

We also provide a full wrap-around managed account service, where we receive and make all payments relating to the client's personal budget on their behalf, alleviating the additional stress which managing their own funds can create.

At the end of this financial year, we had 361 active clients, 82 of whom used the payroll service, 109 a managed account service and 181 used both services. Our payroll clients collectively employ 650 Personal Assistants as of 31 March 2024.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements (continued)

Training for Personal Assistants and Micro Employers

Every year we bid for user led organisation funding from Skills for Care to support the Personal Assistant workforce and their employers in county. Funding enables us to provide free essential courses such as Safeguarding, Health & Safety in the Community, Food Hygiene, data protection and confidentiality, and we provide a variety of face-to-face and online training, with our partners, Seahorse Associates which are on condition specific subjects such as dementia, autism, diabetes and more.

This year we trained 222 people in:

-
- Health & Safety: Inc. Food Safety, Travel Safety & Allergies
- Personalisation & Person-Centred Support
- Mental Health Awareness (MHFAE)
- Safer Moving & Handling
- Creating Moments of Joy for People with Dementia
- Autistic Experiences
- Basic Life Support & Defibrillator Confidence
- Diabetes Prevention & Support
- Personal Safety – Lone working and managing Challenging Behaviour
- Epilepsy Awareness & Support
- Safeguarding Adults at Risk
- Bladder Health, Continence and Catheter Care
- Neurological Conditions: Communication & Swallowing

We further provided 617 people with free access to the mandatory courses for PA employment.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Activities, Performance & Achievements (continued)

Have a Go Days

Our multi-sport sessions are delivered in partnership with Shilton Soccer throughout the school holidays at Bodmin Leisure Centre and Cornwall College. They are free and cater to children with diverse additional needs or disabilities, as well as their siblings or friends, aged 6-18. This year we delivered 11 sessions, with an attendance of over 300 children and young people participating in at least one session.

The dedicated coaches possess a wealth of expertise in addressing each child's unique requirements, ensuring their engagement and enjoyment from the activities. As a result of these sessions, children forge positive relationships, gain good memories, they develop heightened confidence and self-efficacy, develop fine motor skills, and get to enjoy activities suitable for them. Improvements to their mental and physical well-being has been witnessed. They also provide some essential respite for parents and carers.

Some feedback from our most recent session:

“My child loves coming to these sessions. He is always keen to go and looks forward to them. It is lovely to see him have the confidence to join in physical activities as he often withdraws from physical type activities in groups.”

“My child suffers with extremely high anxieties, this group is a comfort blanket and something she feels safe to go to .”

“Friendships outside of college. Meeting anyone of her own age outside term time. These sessions are vital and run brilliantly by a dedicated team. More please.”

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements (continued)

VCSE Cornwall Disability Alliance (CDA)

Throughout the past year, the Alliance, which comprises 10 disability organisations, has focussed on strengthening our collaborations, alongside like-minded organisations that share our values and commitment. We have been enhancing support systems and inclusivity through sharing resources, expertise, and providing a collective platform for advocacy and representation.

The alliance is a recognised body in County for its specialist knowledge and expertise. At present, disAbility Cornwall co-chairs the alliance, alongside iSightCornwall, with disAbility Cornwall staff taking on core administrative and coordination duties. The members also include Hearing Loss Cornwall, Mid-Cornwall Lifestyles, Active8, Cornwall Accessible Activities Programme, Merlin Neurotherapy Centre, Cornwall Mobility, Kernow Positive Support, and the Cornwall Memory Cafe Network.

Our collective efforts have been directed towards codesigning, development initiatives, and collaboratively crafting funding applications to ensure equitable and proportional investment in the disability community. Our aim is to identify and bridge existing gaps, thereby fortifying service provisions to meet prevailing needs effectively.

Through the implementation of our collaborative work programs, the demand for our services has witnessed a remarkable 25% increase, with over 22,000 direct stakeholders now benefiting from the support offered across the alliance organisations.

Notable achievements this year include the successful launch of the all-terrain chair fleet in Cornwall, generously funded by Cornwall Council Public Health. This initiative has equipped us with a fleet of over 30 chairs stationed across various beaches, marking one of the largest fleets nationally which will be maintained by Cornwall Mobility as well as the continued success of the accessibility advisory group.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements (continued)

CDA Accessibility Advisory Group

The aim of this lived experience group is to codesign the infrastructure of the new buildings and designs across our acute hospitals (West Cornwall, St Michaels and RCHT-Treliske). Ensuring that our hospitals prioritise accessibility from the outset is paramount for a multitude of reasons. Firstly, it's a matter of equity and inclusivity, guaranteeing that every person, regardless of abilities, can readily access vital healthcare services. This fundamental principle not only upholds ethical standards but also aligns with legal requirements. By meeting these standards proactively, Royal Cornwall Hospital Trust not only fulfil their legal obligations but also demonstrate a commitment to serving their entire community.

Achievements to Date:

- Makaton Signage being piloted in the MRI and Oncology Unit for people living with a Learning Disability to navigate the building.
- Colour Scheme review for the Mermaid Centre to ensure its an inclusive and safe environment for people with visual impairment and is also Dementia friendly.
- Agreement over Fire Safety Protocols within the Trust for evacuation of wheelchair users and people with limited mobility.
- Video Intercom System for MRI and Oncology so d/Deaf people can have an equitable offering for access to wards and buildings.
- Lift Review prioritised in West Cornwall Hospital due to access concerns.
- Accessible Bathroom designs in MRI and Oncology Unit (via walkthrough day).
- External areas made safe via implemented measures by Estates Team including removal and upkeep of overgrown shrubbery and grass, ensuring handrails and steps are highlighted with contrasting colours and tactile paving replaced as it was initially laid incorrectly.
- Soft FM accessible fittings
- Transport and Accessible Parking Programme at Treliske Site.
- Changing room accessibility review
- Northern Access Road Collaboration review with Cornwall Council and Royal Cornwall Hospital Trust to ensure accessibility overview of changes around accessing the hospital site externally.
- Various walk, wheel and talks through wards, and external areas of Treliske site to inform and educate staff on barriers.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements (continued)

CDA Access Means Options

The Cornwall Disability Alliance, Screen Cornwall and Falmouth University School of Film and Television produced a short film about accessibility of technology, which premiered at TECWomen's Ctrl Alt Del Summit in February 2024, where representatives from organisations such as Netflix and Google were present. The film is called 'Access Means Options' and centres the experience of people with lived experience of a long-term health condition or disability and trying to access technology, stating the need for coproduction with people with lived experience.

CDA Inclusive Recruitment Program

We completed our Inclusive Recruitment Program with NHS Cornwall and Isles of Scilly Integrated Care Board (ICB), the outputs of which were an Inclusive Recruitment Strategic Guide, an Inclusive Recruitment Summarised Guide and 5 Inclusive Recruitment Toolkit Videos in collaboration with Black Voices Cornwall, Cornwall Accessible Activities Programme, Cornwall Pride and Hearing Loss Cornwall. These materials cover the main stages of recruitment, including inclusive hiring practices, including attracting diverse candidates, providing an inclusive application process, holding inclusive interviews, and welcoming your new hire into an inclusive culture. They are aimed at hiring managers but are able to be used by any professional looking to be more inclusive in their workplace. We will be using this project to help inform our own EDI efforts within our organisation.

Cornwall Memory Cafe Network

Cornwall Memory Cafe Network (CMCN) supports Cornwall's 40+ independent community Memory Cafes. All run by a volunteer workforce, the Cafes deliver engaging peer support to enhance the wellbeing and quality of life of people living with memory loss – whether diagnosed or not, together with their carers, families and friends. The cafe sessions enable people to find practical support, connections, companionship, enjoy social activities and be referred for more formal help if required.

In June 2023, the CMCN committee dissolved as an independent entity and a steering group was formed of memory cafe representatives to help shape the future of the network under the umbrella of Disability Cornwall.

The CMCN wayfinders started a monthly podcast in August 2023, with a focus on lived experience, local support services and advice for people living with dementia and their carers. To date, there have been 10 episodes with a total of 1,330 views on YouTube.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements (continued)

Key achievements in the last year:

Individuals requiring high level support: 109

Interventions by wayfinders for individual support: 294

Welfare forms assistance: 98

Safeguarding concerns flagged: 35

Number of home visits: 101

Moment Makers

The Moment Makers project was set up between the Memory Cafes and our Young Adults worker. Our young people have a lot to offer society and need to be given the opportunity. Through intergenerational relationships, they gain valuable skills such as work experience, working in a team, communication, and problem-solving. The Memory Cafe also benefits from having another volunteer to support the sessions.

CQC Experts By Experience

In September 2023 disAbility Cornwall became a subcontractor, working with Choice Support and Care Quality Commission (CQC) on the Experts by Experience Programme. Choice Support is the Contract holder for the Experts by Experience Programme and is responsible for the oversight and management of the Expert by Experience Programme contract throughout England. Our role within the contract is to provide links to communities and groups that Choice Support and CQC want to engage with. We do this by recruiting and employing Experts by Experience. Experts are people from diverse backgrounds who use regulated services or have done so within the last eight years and/or care for people who do.

We have now recruited seven people who have accepted the role of Experts by Experience. Experts attend inspections with CQC inspectors to deliver the voice and experiences of people who use health and social care services and to monitor the use of the Mental Health Act. Experts by Experience do this by talking directly to people who use the service, observing the relationship between staff and people who use the service and visitors, carry out telephone interviews and report what they find to the inspector.

As well as taking part in inspections, they may also be asked to:

- Develop effective strategy, policy, methods and processes.
- Develop effective documentation.
- Engage the public to listen to their views and experiences of care.
- Train and recruit CQC staff.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements (continued)

DISCOVER Voices

Our digital online disability lifestyle media network is now in its second year and following the legacy of our former *DISCOVER* magazine in print format, '*DISCOVER* Voices' is growing in terms of content and subscribers, with 130 subscribers on YouTube and a total view count of 21,828.

Transitioning to '*DISCOVER* Voices' was a strategic decision to adapt to the ever-changing media landscape and although *DISCOVER* in the magazine format will be sadly missed, the potential for the digital media network cannot be understated.

It continues the citizens' journalism legacy, with a mission to providing a platform for the lived experience voice. The *DISCOVER* Voices network includes a YouTube channel, respective podcast channels and disAbility Cornwall's social media accounts. All content produced is manually captioned and includes subtitles, and we use BSL interpreters within our videos as best we can. All thumbnails and promotional imagery also include alternative text for image descriptions for people with sight loss.

What's included in DISCOVER Voices:

Makaton Sign of the Week: Each week, our Young Adult Engagement Officer teaches our audience a new Makaton sign with our community partners. Makaton is a language programme that uses symbols, signs and speech to enable people to communicate.

News You Can Use: disAbility Cornwall's Advice Services Manager, Theresa, gives a weekly video update guiding our audience to disability-related information and advice updates and news that could help them or their loved ones.

Conversations with Dr Theo Blackmore (podcast): Dr Theo Blackmore, interviews influential representatives and leaders from Disabled Peoples' Organisations and the voluntary sector across the UK.

Cornwall Memory Cafe Network (podcast): Host and Cornwall Memory Cafe Network Wayfinder, Anna, interviews influential figures in the dementia and memory loss space on topics that are meaningful.

The Advocacy Fellows (podcast): The Advocacy Fellows describe themselves as heroes voicing for and empowering young adults with learning disabilities. The young adults conduct interviews and converse about a wide range of topics close to their heart.

Cornwall Disability Alliance Filming projects: Short documentaries profiling the organisations and people that make up the Alliance.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Activities, Performance & Achievements (continued)

Socials

We now have a substantial following of 9,624 followers on all social media and marketing channels, between our individual service profiles, totalling a reach of over 12,000 people. We are featured on LinkedIn, Facebook, Instagram and X, formerly known as Twitter.

Wellbeing

Having a dedicated Wellbeing Officer in-house has proved invaluable for providing a focus on the wellbeing of all our people. The 'dC Wellbeing Employee Toolkit' was the first development, and was codesigned by our team and is available to us all, with relevant supportive information whenever it may be needed, in our ever-changing lives. We also undertake anonymous Employee Wellbeing Surveys assessing things like work life balance, whether people feel valued and connected, their posture and workstation, whether they think we are an inclusive and fair employer, happiness in their role, and whether they look forward to coming to work.

This has led to us responding to needs and introducing:

- Wellbeing Wednesdays where the team engage in a short activity sessions such as Pilates, yoga, chair exercises, or mindfulness, led by other members of the team, or watching youtube videos, as well as 'fridge facts' where a team member is featured each week enabling us to learn more about each other.
- Getting involved in national NHS campaigns and awareness days which is also linked to our socials such as: 'Time to Talk', Blood pressure awareness 'Know your Numbers', 'Stress Awareness', 'Diabetes awareness', 'National Walking Month'

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements (continued)

Cornwall Lived Experience Partnership (CLEP)

In September 2023, we held our first meeting for the Cornwall Lived Experience Partnership, an innovative new initiative. CLEP is an intersectional VCSE owned and led partnership of lived experience organisations in Cornwall and Isles of Scilly, collaborating together on voice and representation work supporting marginalised communities across the county.

We believe that lived experience should be at the centre of all decision-making processes, giving voice to people with lived experience, ensuring coproduction and intersectional frameworks are at the heart of policy, planning and strategy.

We are dedicated to embracing the nuance of lived experience through an intersectional lens, and creating a space where everyone feels safe to share their experiences, whilst holding each other accountable. The partnership's shared vision is a fair, just and equitable Cornwall and Isles of Scilly for everyone. A place where a culture of interdependence is acknowledged, embraced and our lived experience voices are heard and fundamentally embedded.

Whilst the Cornwall Lived Experience Partnership is currently facilitated by disAbility Cornwall & Isles of Scilly we do not own or hold any more of a stake in the decision making of the partnership. We operate using a floating chair, a new iteration of the revolving chair model, and a democratic decision-making mechanism where we aim to serve all communities in an equitable way.

The Cornwall Lived Experience Partnership members are currently:

The Active Plus, Autistic Community of Cornwall, Black Voices Cornwall, Carefree, Churches Together in Cornwall, CLEAR, Cornwall Independent Poverty Forum, Cornwall Pride, Cornwall Refugee Resource Network, Cornwall Rural Community Charity, disAbility Cornwall & Isles of Scilly (representing Cornwall Disability Alliance), Dor Kemmyn, Farm Cornwall, Konnect Communities, Man Down, TravellerSpace, WILD Young Parents Project, Women's Centre Cornwall.

Our Wider Inclusion Partners are currently: Inclusion Cornwall & Public Health.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Activities, Performance & Achievements (continued)

Vision for the Year Ahead

As we move into an exciting new chapter, our charity remains committed to championing the rights of disabled people. Collaboration will be at the heart of our efforts, partnering with both sector-specific and statutory organisations to advocate for the needs and rights of our community.

After a period of significant growth and development, this year we will focus on consolidation. By streamlining our systems, enhancing our technology, and adopting best practices from across our departments, we aim to optimise our operations and maximise our impact.

One of our key initiatives is the continued expansion of the NHS 'Home Together' reablement pilot across Cornwall's three localities. This innovative project, in collaboration with our partners, ensures that people discharged from hospital receive timely and appropriate support to transition smoothly back home.

Additionally, we are excited to collaborate with our Disability Alliance partners on the Big Disability Survey for Cornwall 2024. This initiative will provide critical insights into the current barriers and issues faced by our community, enabling us to advocate more effectively and co-design solutions to address these challenges.

The official launch of The Cornwall Lived Experience Partnership is another highlight of the year. We are eager to see it showcase its innovative approach, the valuable work being done, and the positive impact it will have on our community.

In collaboration with the Alzheimer's Society, Memory Matters, and Cornwall NHS Foundation Trust, we will deliver a comprehensive community dementia support service. This initiative aims to ensure that people with dementia receive timely diagnoses and appropriate support through clear, effective pathways.

As the commissioning landscape evolves, we are thrilled to see a stronger emphasis on personalisation and holistic support approaches. We anticipate new funding strategies and are preparing to deliver exceptional support services for people on Direct Payments or with Individual Service Funds. These changes reflect the progress we have long advocated for, since the inception of the Putting People First Concordat in 2008.

We are also excited about the opportunities arising from having a staff member on the NHS Clinical Entrepreneur Programme. This will open new doors for innovation and development, further enhancing our service offer and influencing developments nationally.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Activities, Performance & Achievements (continued)

Throughout the year, we will remain dedicated to delivering strong, consistent, and valuable services to people at times of need. Our focus will be on ensuring people maximise their rights and entitlements, live as independently as possible, and enjoy the choice and control necessary to live with dignity and respect within their communities.

Structure, governance and management

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2024. The financial statements comply with the Charities Act 2011, the Memorandum and Articles of Association, 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 2015), including "Amendments to 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".

Governing document

disAbility Cornwall & Isles of Scilly is a company Limited by Guarantee governed by its Memorandum and Articles of Association adopted on 11 November 2010. It is a registered charity with the Charity Commission.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Structure, governance and management (continued)

Recruitment and induction of Trustees

The directors of the company are also charity Trustees for the purposes of charity law. Members of the charity may put themselves forward as Trustees. Their appointment is confirmed by members at the charity annual general meeting. New Trustees are inducted into the workings of the charity and given training when required.

All Trustees give their time voluntarily and receive no benefits from the charity.

The organisation seeks Trustees who can provide advice and guidance based on experience on all aspects of disAbility Cornwall & Isles of Scilly's work, utilising their specific skills, knowledge and lived experience in making sound decisions. They must have the following attributes:

A working knowledge of disabled people's organisations and of issues facing disabled people in Cornwall.

An acceptance and understanding of the duties, responsibilities and liabilities of Trusteeship.

The willingness to devote the necessary time and effort to the duties of a Trustee.

Integrity mixed with good independent judgement plus the desire to be an effective team member.

The ability to think creatively and strategically and a willingness to speak their mind.

The charity aims to provide a full induction programme for each new Trustee to absorb them quickly and effectively into their role within the organisation and make them feel informed, valued and welcome.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management (continued)

Organisation

The Trustees are legally responsible for the overall management and control of the charity.

The Trustees delegate to the Chief Executive, responsibility for the day-to-day management of the charity and administrative control of the charitable funds.

The policy and general affairs of the organisation are directed by the full Board of Trustees who may exercise all powers of the charitable company as set out in the Memorandum and Articles of Association.

Prior to each meeting the Board are presented with a briefing from the Chief Executive and financial reports from the Finance Officer including quarterly management accounts and projections. Project / service staff attend each meeting and provide an update on their area of work to the Board, which allows Trustees the opportunity to meet and consult with key staff on a regular basis.

Public Benefit

The charity complies with the public benefit requirement through its charitable objectives.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular the Trustees consider how planned activities will contribute to the aims and objectives they have set.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Structure, governance and management (continued)

Equity & Diversity

disAbility Cornwall & Isles of Scilly is committed to being a real living wage, equal opportunities and Disability Confident employer. We aim to ensure that no job applicant, volunteer, employee, Trustee or anyone that uses our services receives less favourable treatment on the grounds of age, disability or long-term health condition, gender identity or expression, race or ethnicity, faith, nationality, sex, sexuality, carer or veteran status, nor is disadvantaged by conditions or requirements which cannot be shown to be justifiable. Through our systems and procedures, we ensure that our EDI targets are met through monitoring and measuring our efforts, and we encourage our team to raise ideas and improvements. We acknowledge that EDI is an ongoing journey, and we are committed to improving and enhancing our intersectional EDI work as a Disabled Peoples Organisation.

This year, we have made movements towards becoming a more inclusive organisation, through small and larger steps in our processes and systems. Including:

Incorporating pronouns into staff member's email signatures and name badges and updating the language and definitions we use to talk about identity in our EDI Monitoring Surveys.

We have expanded our EDI Monitoring Survey into separate applicant and staff surveys, to better understand the disparity between diversity of applicants and staff members, and provide us with areas of focus for the upcoming year.

Put in place a structured EDI Monitoring strategy, with a review of EDI statistics annually from January-March, so we can better monitor changes and issues to address within the organisation.

We have updated our EDI Policy and statement, with our EDI Lead and HR, Governance and Compliance Officer working closely together on policy and systems updates, incorporating Equality Impact Assessments into their workflow.

Risk Management

The Trustees regularly assess the major risks to which the charitable company is exposed. A Risk Register is held and formally reviewed annually by the Board, or sooner if necessary. Potential risks are identified and scored based on likelihood and severity, and mitigating actions are taken as necessary. The Trustees will continue to review potential risks on a regular basis and will act to minimise or mitigate these risks as required.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management (continued)

Financial Review

The results for the year ending 31 March 2024 show a net income of £2,546,729 (2023: £2,510,892) and expenditure £2,780,217 (2023: £2,828,442), resulting in an in year deficit of £233,488 (2023: £317,550).

The reserve balance at the year-end is £946,932 (2023: £1,180,420). This consists of £107,713 of restricted funds (2023: £581,996) and £839,219 of unrestricted funds (2023: £598,424).

Grant making policy

When funding is received which the charitable company is unable to use itself, it is passed to another suitable organisation to use for the purpose it was intended.

Investment policy

The Trustees continue to adopt the most appropriate policy for investing funds and effectively managing our financial resource. As interest rates rise the method of doing so has been kept under review.

Reserves policy

In order that the charitable company can meet its objectives for disabled people in Cornwall and Isles of Scilly, the Trustees have considered its resources and commitments. We are reliant on a combination of grant funding, contracts, self-generated income and donations, and the Trustees review the level of reserves required based on an assessment of the major financial risks to which the charity is exposed. The Trustees consider that the general reserve of £256,510 will be more than sufficient to cover approximately three months of the expected core running costs, redundancy costs, cost of early termination of leases, plus professional fees for closing the charity.

Remuneration policy for key management

The Trustees consider the CEO, Advice Service Manager and Humans Cornwall Manager to comprise the key management personnel of the charity, to be in charge of directing and controlling, running and operating the charity on a day-to-day basis.

The pay of the senior staff is reviewed annually and normally increased in accordance with average earnings. In view of the nature of the charity, the Trustees benchmark against pay levels in other similar organisations and through industry advice such as via NCVO.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charitable Company for the purposes 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 . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charitable Company and of its incoming resources and application of resources, including its income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the SORP;
- make judgments and accounting 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;
- 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 adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charities Act 2011. 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.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Statement of disclosure to auditor

In so far as the Trustees are aware, there is no relevant information of which the charitable company's auditor is unaware. Additionally, the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant information and to establish that the charitable company's auditor is aware of that information.

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

By order of the Trustees

Signed:

Auditors

The auditors, Griffin, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on and signed on their behalf by:



11/07/2024

S Kilty
(Chair of Trustees)

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY**

Opinion

We have audited the financial statements of Disability Cornwall and the Isles of Scilly (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, 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, 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 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 Charities Act 2011.

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 United Kingdom, including the Financial Reporting Council'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.

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

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

We have nothing to report in this regard.

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 Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; 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.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, 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.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

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

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

Our audit procedures have reviewed for evidence of management override, any ongoing legal cases, completeness of related party transactions, as well as an ongoing consideration of fraud and irregularities during the whole audit process.

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

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. This description forms part of our Auditors' report.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

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 members 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Laura Waycott FCA (Senior statutory auditor)

For and on behalf of Griffin
Courtenay House
Pynes Hill
Exeter
EX2 5AZ

Date: 3/12/24

Griffin are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND
EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Income from:					
Donations and legacies	4	487,880	1,981	489,861	1,884,334
Charitable activities	5	1,718,191	288,090	2,006,281	611,934
Other trading activities	6	-	8,889	8,889	6,719
Investments	7	-	41,698	41,698	7,905
Total income		2,206,071	340,658	2,546,729	2,510,892
Expenditure on:					
Charitable activities	9	2,680,354	99,863	2,780,217	2,828,442
Total expenditure		2,680,354	99,863	2,780,217	2,828,442
Net movement in funds		(474,283)	240,795	(233,488)	(317,550)
Reconciliation of funds:					
Total funds brought forward		581,996	598,424	1,180,420	1,497,970
Net movement in funds		(474,283)	240,795	(233,488)	(317,550)
Total funds carried forward		107,713	839,219	946,932	1,180,420

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

The notes on pages 37 to 63 form part of these financial statements.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)
REGISTERED NUMBER: 07436153

BALANCE SHEET
AS AT 31 MARCH 2024

	Note	2024 £	2023 £
Tangible assets	14	5,593	-
		<u>5,593</u>	<u>-</u>
Current assets			
Debtors	15	119,330	105,062
Cash at bank and in hand	16	3,207,119	4,815,622
		<u>3,326,449</u>	<u>4,920,684</u>
Creditors: amounts falling due within one year	17	(2,385,110)	(3,740,264)
Net current assets		941,339	1,180,420
Total assets less current liabilities		<u>946,932</u>	<u>1,180,420</u>
Net assets excluding pension asset		<u>946,932</u>	<u>1,180,420</u>
Total net assets		<u>946,932</u>	<u>1,180,420</u>
Charity funds			
Restricted funds	18	107,713	581,996
Unrestricted funds	18	839,219	598,424
Total funds		<u>946,932</u>	<u>1,180,420</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)
REGISTERED NUMBER: 07436153

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2024

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 144 of the Charities Act 2011.

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

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

The financial statements were approved and authorised for issue by the Trustees on
and signed on their behalf by:

11/07/2024



S Kilty
(Chair of Trustees)

The notes on pages 37 to 63 form part of these financial statements.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	2024 £	2023 £
Cash flows from operating activities		
Net cash used in operating activities	(1,641,812)	1,921,019
Cash flows from investing activities		
Interest received	41,698	7,905
Purchase of tangible fixed assets	(8,389)	-
Net cash provided by investing activities	33,309	7,905
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	(1,608,503)	1,928,924
Cash and cash equivalents at the beginning of the year	4,815,622	2,886,698
Cash and cash equivalents at the end of the year	3,207,119	4,815,622

The notes on pages 37 to 63 form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1. General information

Disability Cornwall and the Isles of Scilly is a private company limited by guarantee without share capital, registered in England and Wales. The registered office is Units 1G & H, Guildford Road Industrial Estate, Guildford Road, Hayle, Cornwall, TR27 4QZ.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Disability Cornwall and the Isles of Scilly meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

On the 22 January 2022 the Charitable Company set up a subsidiary The Inclusion Hub C.I.C. The company has not commenced trading at the date of approving these accounts resulting in its operations not being material to the Charitable Company and therefore consolidated financial statements have not been prepared.

2.2 Going concern

The trustees confirm that, having considered their expectations and intentions for the next twelve months, and the availability of working capital, the charity is a going concern.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charitable Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charitable Company's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

2. Accounting policies (continued)

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charitable Company; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Leasehold improvements	- over the period of the lease
Computer equipment	- 33% per annum

2.7 Debtors

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

2.8 Cash at bank and in hand

Cash at bank and 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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

2. Accounting policies (continued)

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charitable Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.10 Financial instruments

The Charitable Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Pensions

The Charitable Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charitable Company to the fund in respect of the year.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

2. Accounting policies (continued)

2.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charitable Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charitable Company makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. No estimates or assumptions were considered to be significant.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

4. Income from donations and legacies

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Donations	-	1,981	1,981
Grants	487,880	-	487,880
	<u>487,880</u>	<u>1,981</u>	<u>489,861</u>
	<i>Restricted funds 2023 £</i>	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Donations	-	13,038	13,038
Grants	1,871,296	-	1,871,296
	<u>1,871,296</u>	<u>13,038</u>	<u>1,884,334</u>

Government funding included above totalling £400,000 (2023: £1,156,750)

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

5. Income from charitable activities

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Income from contracts	1,718,191	114,133	1,832,324
Income from PAMAS services	-	173,957	173,957
	<u>1,718,191</u>	<u>288,090</u>	<u>2,006,281</u>
	<i>Restricted funds 2023 £</i>	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Income from contracts	309,373	132,039	441,412
Income from PAMAS services	-	170,522	170,522
	<u>309,373</u>	<u>302,561</u>	<u>611,934</u>

Government funding included above totalling £49,000 (2023: £47,249)

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

6. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2024 £	Total funds 2024 £
Other income	8,889	8,889
	<u>8,889</u>	<u>8,889</u>
	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Access audits, focus groups and consultancy	5,352	5,352
Other income	1,367	1,367
	<u>6,719</u>	<u>6,719</u>
	<u>6,719</u>	<u>6,719</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

7. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £
Bank interest	41,698	41,698
	<hr/> <hr/>	<hr/> <hr/>
	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Bank interest	7,905	7,905
	<hr/> <hr/>	<hr/> <hr/>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

8. Analysis of grants

	Grants to Institutions 2024 £	Grants to Individuals 2024 £	Total funds 2024 £
Grant disburseals	-	458,509	458,509

	<i>Grants to Institutions 2023 £</i>	<i>Grants to Individuals 2023 £</i>	<i>Total funds 2023 £</i>
Grant disburseals	<i>95,000</i>	<i>370,177</i>	<i>465,177</i>

During the year ended 31 March 2024 the following grant disburseals were made to individuals:

1. Household Support Grants - £372,000
2. Crisis Support Fund - £1,245
3. One off Discharge Support Grants - £2,400
4. Discharge Practical Support - £82,864

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

9. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total 2024 £
Direct costs	<u>2,680,354</u>	<u>99,863</u>	<u>2,780,217</u>
<i>Restricted funds 2023</i>			
	<i>£</i>	<i>£</i>	<i>£</i>
Direct costs	<u>2,738,886</u>	<u>89,556</u>	<u>2,828,442</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

10. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Grant funding of activities 2024 £	Support costs 2024 £	Total funds 2024 £
Direct costs	1,705,448	458,509	616,260	2,780,217

	<i>Activities undertaken directly 2023 £</i>	<i>Grant funding of activities 2023 £</i>	<i>Support costs 2023 £</i>	<i>Total funds 2023 £</i>
Direct costs	1,938,203	465,177	425,062	2,828,442

Analysis of direct costs

	Activities 2024 £	Total funds 2024 £
Direct staff costs	1,291,699	1,291,699
Other staff costs	128,324	128,324
Project costs	285,425	285,425
	<u>1,705,448</u>	<u>1,705,448</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

10. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	<i>Activities</i> 2023 £	<i>Total funds</i> 2023 £
Staff costs	1,317,094	1,317,094
Other staff costs	158,667	158,667
Project costs	462,442	462,442
	<u>1,938,203</u>	<u>1,938,203</u>

Analysis of support costs

	Activities 2024 £	Total funds 2024 £
Staff costs	346,539	346,539
Depreciation	2,796	2,796
Advertising and marketing	9,214	9,214
Premises costs	29,359	29,359
Repairs and maintenance	93,771	93,771
IT costs	44,875	44,875
Office overheads	53,618	53,618
Professional fees	26,233	26,233
Bank charges	118	118
Governance costs	9,737	9,737
	<u>616,260</u>	<u>616,260</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

10. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

	<i>Activities</i> 2023 £	<i>Total</i> <i>funds</i> 2023 £
Staff costs	264,237	264,237
Advertising and marketing	2,507	2,507
Premises costs	29,335	29,335
Repairs and maintenance	11,397	11,397
IT costs	31,000	31,000
Office overheads	56,720	56,720
Professional fees	19,621	19,621
Bank charges	833	833
Governance costs	9,412	9,412
	<hr/> <u>425,062</u>	<hr/> <u>425,062</u>

11. Auditors' remuneration

The auditors' remuneration amounts to an auditor fee of £8,757 (2023 - £8,340), and a fee for other services of £5,795 (2023 - £1,800).

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

12. Staff costs

	2024	2023
	£	£
Wages and salaries	1,486,363	1,439,252
Social security costs	122,177	114,269
Contribution to defined contribution pension schemes	29,698	27,810
	<u>1,638,238</u>	<u>1,581,331</u>

The average number of persons employed by the Charitable Company during the year was as follows:

	2024	2023
	No.	No.
Average employees	<u>77</u>	<u>83</u>

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

	2024	2023
	No.	No.
In the band £60,001 - £70,000	-	1

The total employee benefits, including employers pension costs, of the key management personnel of the charity were £176,574 (2023 - £203,919).

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

During the year ended 31 March 2024, no Trustee expenses have been incurred (2023 - £NIL).

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

14. Tangible fixed assets

	Leasehold Improvements £	Office equipment £	Total £
Cost			
At 1 April 2023	53,189	5,693	58,882
Additions	-	8,389	8,389
At 31 March 2024	<u>53,189</u>	<u>14,082</u>	<u>67,271</u>
Depreciation			
At 1 April 2023	53,189	5,693	58,882
Charge for the year	-	2,796	2,796
At 31 March 2024	<u>53,189</u>	<u>8,489</u>	<u>61,678</u>
Net book value			
At 31 March 2024	<u>-</u>	<u>5,593</u>	<u>5,593</u>
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>

15. Debtors

	2024 £	2023 £
Due within one year		
Trade debtors	104,338	87,971
Other debtors	9,992	16,655
Prepayments and accrued income	5,000	436
	<u>119,330</u>	<u>105,062</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

16. Cash at bank and in hand

Included in the cash at bank and in hand figure is £2,291,033 (2023: £2,288,071) in a CAF holding account. The money in this account does not belong to Disability Cornwall and the Isles of Scilly, it is money they hold on behalf of their managed accounts and payroll clients.

17. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	20,016	6,678
Other taxation and social security	34,797	37,065
Other creditors	2,296,885	2,288,071
Accruals and deferred income	33,412	1,408,450
	<u>2,385,110</u>	<u>3,740,264</u>
	2024	2023
	£	£
Deferred income at 1 April 2023	1,400,000	-
Resources deferred during the year	10,000	1,400,000
Amounts released from previous periods	(1,400,000)	-
	<u>10,000</u>	<u>1,400,000</u>

At the balance sheet date the Charity was holding funds of £10,000 received in advance for the Have a Go Day Events due to be held in the following financial year.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

18. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
Premises deposit reserve	250,000	-	-	(250,000)	-
General funds					
General Funds	348,424	340,658	(99,863)	250,000	839,219
Total Unrestricted funds	598,424	340,658	(99,863)	-	839,219
Restricted funds					
Humans income	473,285	1,422,500	(1,834,780)	-	61,005
Support grants	-	400,000	(400,000)	-	-
Other grants	-	83,192	(83,192)	-	-
Personal grants	-	4,688	(4,688)	-	-
Carers service	-	234,465	(234,465)	-	-
Other projects	108,711	61,226	(123,229)	-	46,708
	581,996	2,206,071	(2,680,354)	-	107,713
Total of funds	1,180,420	2,546,729	(2,780,217)	-	946,932

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

18. Statement of funds (continued)

Designated Funds

Premises Deposit Reserve

This reserve was in place for the purchase of a new office premises that Disability Cornwall and the Isles of Scilly can act from. However, this purchase has since been aborted and new office space was rented in the current financial year instead. Therefore, these designated funds have been transferred back into the general fund balance.

Restricted Funds

Humans

The Human's service ensures that most vulnerable citizens are supported at key times of need. Humans work with our NHS and Cornwall Council and receive referrals for people needing such support, whether this is because it's to assist them being discharged from hospital, or because they are potentially in crisis at home and need assistance to stabilise their situation. DC also provide a free independent, confidential, information and advice service – DIAL - (including welfare benefits support). The whole programme of work is funded by an NHS Integrated Care Board grant (ICB).

Support Grants

The main grant in this category is the Household support grant which Disability Cornwall administer on behalf of their Disability Alliance partners. This grant provides one off payment's to disabled people and or their carers who are experiencing financial hardship. This grant is funded by Cornwall Council. Other support grants received in this year included one from Cornwall Crisis Fund to support people in crisis.

Other Grants

Disability Cornwall were in receipt of several smaller grants that helped support to work of the charity. The grant provider include Children in Need who funded our Have a go days. Skill For Care who funded a programme of work related to training and funding for personal assistants and people who employ them. The Garfield Weston foundation who also provided a grant to support our core activities including those to address the marginalisation of the disability community during and post Covid 19.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

18. Statement of funds (continued)

Personal Grants

Personal grants are often applied for by DC staff on behalf of their clients. When application is successful the grant provider often asks that Disability Cornwall administer the grant on behalf of the client. The effect of that is that Disability Cornwall will receive an amount of money into its account and the equivalent amount will be transferred to the client or direct to the service provider.

Carers Service

This service provides an independent, confidential, and free information and advice service to people caring for those living with a long-term health condition or disability. This service is funded for a four-year period by Cornwall Rural Community Charity (CRCC).

Other projects

During the year DC continue to be part of several smaller projects that were designed to benefit the disability community in Cornwall. These included Who Dares Works whose purpose was to help and inspire people aged 18 and over who are not working, and who have a range of needs or barriers to overcome, to reconnect with education, training, and work. This project was funded by European Social Fund and the National Lottery Community Fund. Other project that falls into this category include the Inclusivity project. The project will seek to understand and address opportunities and challenges faced by Small and Medium Enterprises in relation to inclusive growth; specifically relating to older workers and those with a disability. This project was led by Exeter University and was funded by the European Union Regional Development Fund.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

18. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2022 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2023 £</i>
Unrestricted funds					
Designated funds					
Running costs reserve	205,000	-	-	(205,000)	-
Future deficit reserve	130,000	-	-	(130,000)	-
Premises deposit reserve	-	-	-	250,000	250,000
	<u>335,000</u>	<u>-</u>	<u>-</u>	<u>(85,000)</u>	<u>250,000</u>
General funds					
General Funds	22,757	330,223	(89,556)	85,000	348,424
Total Unrestricted funds	<u>357,757</u>	<u>330,223</u>	<u>(89,556)</u>	<u>-</u>	<u>598,424</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

18. Statement of funds (continued)

	<i>Balance at 1 April 2022 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2023 £</i>
Restricted funds					
Humans income	807,998	1,396,750	(1,731,463)	-	473,285
Support grants	149,100	352,250	(501,350)	-	-
Other grants	28,688	74,474	(103,162)	-	-
Personal grants	1,427	7,822	(9,249)	-	-
Carers service	-	191,824	(191,824)	-	-
Other projects	153,000	157,549	(201,838)	-	108,711
	<u>1,140,213</u>	<u>2,180,669</u>	<u>(2,738,886)</u>	<u>-</u>	<u>581,996</u>
Total of funds	<u><u>1,497,970</u></u>	<u><u>2,510,892</u></u>	<u><u>(2,828,442)</u></u>	<u><u>-</u></u>	<u><u>1,180,420</u></u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

19. Summary of funds

Summary of funds - current year

	Balance at 1 April 2023	Income	Expenditure	Transfers in/out	Balance at 31 March 2024
	£	£	£	£	£
Designated funds	250,000	-	-	(250,000)	-
General funds	348,424	340,658	(99,863)	250,000	839,219
Restricted funds	581,996	2,206,071	(2,680,354)	-	107,713
	<u>1,180,420</u>	<u>2,546,729</u>	<u>(2,780,217)</u>	<u>-</u>	<u>946,932</u>

Summary of funds - prior year

	<i>Balance at 1 April 2022</i>	<i>Income</i>	<i>Expenditure</i>	<i>Transfers in/out</i>	<i>Balance at 31 March 2023</i>
	£	£	£	£	£
Designated funds	335,000	-	-	(85,000)	250,000
General funds	22,757	330,223	(89,556)	85,000	348,424
Restricted funds	1,140,213	2,180,669	(2,738,886)	-	581,996
	<u>1,497,970</u>	<u>2,510,892</u>	<u>(2,828,442)</u>	<u>-</u>	<u>1,180,420</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

20. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Restricted funds 2024 £	Unrestrict ed funds 2024 £	Total funds 2024 £
Tangible fixed assets	-	5,593	5,593
Current assets	2,398,746	927,703	3,326,449
Creditors due within one year	2,291,033)	(94,077)	2,385,110)
Total	<u>107,713</u>	<u>839,219</u>	<u>946,932</u>

Analysis of net assets between funds - prior period

	<i>Restricted funds 2023 £</i>	<i>Unrestrict ed funds 2023 £</i>	<i>Total funds 2023 £</i>
Current assets	2,870,067	2,050,617	4,920,684
Creditors due within one year	2,288,071)	1,452,193)	3,740,264)
Total	<u>581,996</u>	<u>598,424</u>	<u>1,180,420</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

21. Reconciliation of net movement in funds to net cash flow from operating activities

	2024	2023
	£	£
Net expenditure for the period (as per Statement of Financial Activities)	(233,488)	(317,550)
Adjustments for:		
Depreciation charges	2,796	-
Dividends, interests and rents from investments	(41,698)	(7,905)
Decrease/(increase) in debtors	(14,268)	746,549
Increase in creditors	1,355,154	1,499,925
Net cash provided by operating activities	1,068,496	1,921,019

22. Analysis of cash and cash equivalents

	2024	2023
	£	£
Cash in hand	3,207,119	4,815,622
Total cash and cash equivalents	3,207,119	4,815,622

23. Analysis of changes in net debt

	At 1 April 2023	Cash flows	At 31 March 2024
	£	£	£
Cash at bank and in hand	4,815,622	(1,608,503)	3,207,119
	4,815,622	(1,608,503)	3,207,119

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

24. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independent administered fund. The pension cost charge represents contributions payable by the Charity to the fund and mounted to £29,698 (2023: £27,810). Contributions totalling £5,852 (2023: £Nil) were payable to the fund at the balance sheet date and are included in creditors.

25. Operating lease commitments

At 31 March 2024 the Charitable Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2024	2023
	£	£
Not later than 1 year	16,542	10,884
Later than 1 year and not later than 5 years	-	192
	16,542	11,076

26. Members' liability

Each member of the charitable company undertakes to contribute to the assets of the company in the event of it being wound up while he/she is a member, or within one year after he/she ceases to be a member, such amount as may be required, not exceeding £1 for the debts and liabilities contracted before he/she ceases to be a member.

27. Related party transactions

F Rowe (trustee), is a trustee of Mid Cornwall Lifestyles which works with Disability Cornwall as part of the Disability Alliance. During the year ended 31 March 2024 Disability Cornwall paid £60 for 3 hours of PA support. At the balance sheet date no amounts were owed.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

28. The Inclusion Hub C.I.C

The Charity has set up a subsidiary, The Inclusion Hub C.I.C. The CIC was incorporated on 18 January 2022 and had not commenced trading at the date of approving the financial statements.

The CIC is limited by guarantee, and therefore there is no investment in share capital to include on the charity balance sheet.

The CIC has no aggregate capital or reserves and is 100% owned by Disability Cornwall and the Isles of Scilly.

DISABILITY CORNWALL AND THE ISLES OF SCILLY

England & Wales - Charity number 1140925

Accounts

Registered number: 07436153
Charity number: 1140925

Disability Cornwall and the Isles of Scilly
(A company limited by guarantee)
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023



DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS
TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2023**

Trustees	A Gibbon (appointed 4 October 2022) D Gregory (appointed 9 November 2022) S Helley, Vice Chair S Kilty, Chair G Le Hunte A Mate (appointed 4 October 2022) C Simpson P Skea (appointed 28 November 2022) J Stinton C Carscadden (resigned 9 November 2022) B Oliver (resigned 4 October 2022) F Rowe (resigned 27 July 2022) T Bailey (resigned 31 March 2022) N Walker (Adviser to the Board) S Harry (Adviser to the Board) D Wetherill (Patron)
Company registered number	07436153
Charity registered number	1140925
Registered office	Unit 1G & H Guildford Road Industrial Estate Hayle Cornwall TR27 4QZ
Key Management Personnel	C Carscadden (Finance Manager) K Pratt (Finance Manager) R-J Johnson (Chief Operating Officer, Humans Cornwall) T Court (Advice Service Manager)
Chief executive officer	J Johnson, MBE

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS
TRUSTEES AND ADVISERS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Independent auditors	Griffin Chartered Accountants Courtenay House Pynes Hill Exeter EX2 5AZ
Bankers	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
Solicitors	Murrell Associates LLP 14 High Cross Truro Cornwall TR1 2AJ

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

The Trustees present their annual report together with the audited financial statements of the Charity for the year 1 April 2022 to 31 March 2023. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charitable Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Foreword from the Chair of Trustees

In the face of a year marked by extraordinary challenges for our stakeholders, spanning over a decade of austerity, the global pandemic, a social care crisis, and the current strain of a cost-of-living crisis, we find ourselves navigating a complex landscape. A staggering 28% of our county's population, with 37% of households hosting at least one disabled resident, grapple with persistent discrimination, stark inequalities, lack of equitable opportunity, pervasive loneliness, and isolation. These people, dealing with long-term health conditions or disabilities, now confront the daunting prospect of yet another harsh winter without essential protections and the much-needed support they have a right to, and deserve.

Throughout this demanding year, our collaboration with stakeholders and partners in the Disability Alliance has been unwavering. Employing a concerted and inclusive approach, we address their needs through robust representation, collective advocacy, leveraging our collective voice to influence not only our initiatives but also those of other organisations whenever possible.

While our aspirations for substantial change within homes and communities were tied to the advent of the new Integrated Care System, early indicators suggest it has yet to attain the maturity required for seamless integration and responsive community support. Despite these challenges, we remain optimistic that this system will evolve to bring about the transformative change needed.

Central to our endeavours this year has been forging partnerships with like-minded organisations, particularly within the voluntary and community sector. Our collaborations extend to our esteemed Disability Alliance partners, encompassing relationships with health and social care professionals, acute trusts within and beyond our county, and even into the private sector in our role as brokers, as we facilitate the essential assistance our clients require.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

Our service provision has reached a point we have worked to for many years, with full personalisation and holistic bespoke support. Our dedicated team provides comprehensive assistance that truly aligns with our clients' needs, engaging in a coproduction process that empowers them. We advocate on their behalf when necessary, offering professional advice to navigate the challenges of maximising income, a continual struggle in a landscape where opportunities are scarce, and health and wellbeing needs are high, all within an increasingly demanding climate. As a Disabled People's Organisation, we steadfastly commit to championing the rights that every disabled person is inherently entitled to, a commitment that extends to the core of human rights. In the face of adversity, we pledge to stand as a beacon of unwavering support during the most challenging times, assuring them that we are not merely advocates but dedicated companions in their journey. Our relentless pursuit is rooted in the conviction that no one should be denied the fundamental rights and opportunities that pave the way for a life of equal chances and equitable opportunities. We are resolute in our mission, unwavering until the day when disabled people no longer face barriers but stride forward with the same life chances and prospects as their non-disabled counterparts.

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

Objectives and activities

a. Our Vision, Mission, Aims and Values

Vision

A fully inclusive society with equality of opportunity for all.

Mission

To Represent, Include, Support and Empower people of any age living with a long-term health condition or disability, their carers and families.

Strategic Aims

We:

Represent our stakeholders through ensuring 'voice' is central to decision-making processes, taking positive action, challenging inequality and advocating best practice.

Include our stakeholders in opportunities to shape a more inclusive society through sharing their needs and aspirations.

Support our stakeholders with the information, services and practical support necessary to meet their needs, achieve potential and enjoy quality of life.

Empower our stakeholders through promoting a rights-based approach towards achieving independence, choice and control.

Values

Our values represent what is important to us as an independent, user-led organisation. They guide our actions and behaviours as we work together towards our vision of 'a fully inclusive society with equality of opportunity for all':

- Our passion for equality – inspiring each other and demonstrating fairness, commitment and accountability
- Respect for self and others – being open minded, reliable and approachable, acting with integrity in everything we do
- Being supportive – having an inclusive, positive and empathic approach to supporting others and ourselves.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

Objectives and activities (continued)

b. Public benefit

The charity complies with the public benefit requirement through its charitable objectives.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular the Trustees consider how planned activities will contribute to the aims and objectives they have set.

c. Grant-making policies

When funding is received which the charitable company is unable to use itself, it is passed to another suitable organisation to use for the purpose it was intended. The charity administers a share of the Household Support Fund (DWP funding) in partnership with Cornwall Council and other organisations. The Household Support Grant is designed to support anyone with a long-term health condition or disability and people who are at risk of financial hardship or are socially isolated or lonely, with the likelihood of a social care need. Applications must be verified by a professional referrer within our charity or one of the Cornwall Disability Alliance partners.

A professional referrer in-house completes the application form with the client. Our DIAL team assess the client's situation against their wider rights and entitlements to ensure other sources of support are maximised and the client benefits from stabilising and maximising household income. The form addresses terms and conditions, guidelines for completion, eligible items for expenditure, exclusions and data protection. The client agrees to the terms and conditions and the professional referrer signs a declaration agreement.

There is a double verification process where the grants team check to ensure the household has not claimed within the last 3 months, or if they have applied through another partner previously. If the applicant is known to the charity personally, their application is sent to one of our Disability Alliance partners for external verification. If an application is declined, we refer the client to a different partner within the wider HSG programme, or on to debt specialists. Payments are processed to successful applicants within three working days. We engage in partnership meetings for HSG delivery and provide reporting on a DWP provided spreadsheet fortnightly as well as wider reports and case studies where HSG has been utilised in other services.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

Activities, Performance & Achievements

a. Advice Services

Disability Information & Advice Line (DIAL Cornwall)

DIAL is the 'front-line' of our charity as information and advice are core services our stakeholders require. This year we increased the number of advisers to support our Humans Cornwall team with welfare entitlements and maximising household income and reducing outgoings for clients. We also fund a Citizens Advice adviser through a partnership agreement to work within our advice team, to ensure we can fully support clients where debt was the core issue.

The cost-of-living crisis has had the biggest impact on our clients, who already face higher costs of living, and a significant proportion of our work this year has been around reducing household expenditure, accessing welfare entitlements and sourcing grants & funding to ensure our clients can afford food and energy.

People receive information and advice from our team of qualified, professional advisers and case record accordingly, across the areas of:

- Health & Wellbeing (6%)
- Independent Living & Equipment (7%)
- Social & Leisure Opportunities (2%)
- Money & Welfare Entitlements (76%)
- Housing & Home Environment (6%)
- Rights & Discrimination (1%)
- Training, Volunteering & Employment (1%)

This year we supported 3,170 people (1,498 in the previous year) through 12,059 individual actions.

We made 'a lot of difference' to 94% of our clients.

Utilising the Household Support Grant (DWP) and other ways to maximise clients' income we have raised an additional £1,225,176 in household income, along with backdated welfare entitlement payments totalling £162,656.

The majority of our callers have long-term health conditions and this year we have seen an increase in people contacting us who have no disability or no diagnosis; we think this may be due to the cost-of-living crisis and people who previously didn't consider themselves disabled who are experiencing severe stress and anxiety and looking for ways to increase their household income.

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

Activities, Performance & Achievements (continued)

Cornwall Carers Service

As a partner in the Cornwall Carers Service, funded by Cornwall Council and led by the Cornwall Rural Community Charity, we deliver the frontline information and advice service providing carers with the essential information, advice and support at the time they contact us, whether via phone, text, web chat, or email as well as providing the Carers Emergency Card, service evaluation and social media to continually share information and connect with carers.

- We supported 3,100 carers through 13,241 actions
- Successfully maximised household income and secured grants to the value of £355,733
- Social media pages: Facebook 1,400 followers; Instagram 228 followers; Twitter 59 followers
- 3,200 Carers were sent a weekly roundup newsletter
- 620 new Emergency Carers Cards have been created and added to our database
- The most recent Carers Survey was sent to 817 carers to collate feedback on their experience with Cornwall Carers Service
- There are now 2,454 carers on the 'carers register'.

Inclusion Matters

As a delivery partner in this programme, funded by Cornwall Council and led by Cornwall Rural Community Charity, we provided multi-faceted one to-one support for adults with health and wellbeing needs, to increase connections to their community and improve each person's sense of wellbeing. We undertook 432 actions for clients who were feeling isolated who were referred to us via this partnership.

Village Works

Village Works was an innovative project, led by Inclusion Cornwall, which supported 400 people in Helston and The Lizard as well as Bude and Camelford. The project supported those most in need to enable them to achieve their personal goals, with participants moving to training and employment. A range of activities and opportunities was provided by Village Works and its partner organisations, with an evaluation recognising the significant effects of the project on the customers' confidence, self-esteem, and mental health.

Nearly 50% of participants stated they had a disability, and the lead partner said the work of our organisation in providing additional support to them was invaluable.

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

Activities, Performance & Achievements (continued)

Who Dares Works

As the welfare entitlements specialist partner in this European Social Fund and National Lottery Community Fund project, which was led by Active Plus and focussed on assisting people in West Cornwall to reconnect with education, training and employment. Our adviser supported people to complete benefit forms via phone and video chat. The project was extended until March 2023 and we received this final positive feedback from Active Plus: "94% of participants who were unemployed found employment as a result of the project and overall overachieved in 9 of the 14 change indicators. A big thank you should go to Jerry Toman who was disAbility Cornwall's adviser on the project."

Victim Support

This project came to an end on 31st March. We received over 50 referrals direct from Devon & Cornwall Police for victims and those affected by crime. We offered both practical and emotional support, the majority of calls were for emotional support as most of the people referred were living difficult lifestyles and housed inappropriately.

NHS Waiting Well Project

We provide non-medical support for people who are on elective care waiting lists so that they are 'waiting well' and in the best condition to receive treatment when it happens.

Our adviser receives referrals from Living Options Devon for Cornwall residents who are waiting for treatment at Derriford or other regional hospitals. We provide advice, guidance and referrals to local services by connecting NHS patients with local community organisations that will assist them with maintaining health and independence while waiting for the NHS medical treatment and specifically offer support in the following key areas:

- Pain management (non-medical).
- Support with living more independently including access to mobility aids, communication aids and sight loss support.
- Low confidence/poor spirits/ lower mood than normal.
- Guidance around what other local community support is available.

And to provide a positive and friendly communication to individuals with the aim that they have felt listened to, their needs have been explored and they have some suitable options to follow up.

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

Activities, Performance & Achievements (continued)

The Inclusivity Project

The University of Exeter Medical School research and development unit led on this programme and headed up the research element teaming up with the University's business section to offer businesses the who spanned both the health and the business arenas. DisAbility Cornwall was one of the specialist partners.

We were involved in every level of the organisation and helped keep the programme connected to the core aim: to create inclusive workplaces which supported health and wellbeing and business resilience and growth.

This programme worked to tackle the employment gap through a collaboration of perspectives, through engaging with businesses, research and policy.

Humans Cornwall

Humans Cornwall is evolving year on year to meet community needs, while originally conceived to address urgent needs and provide crisis interventions. With funding from an NHS Integrated Care Board grant, the service is now dedicated to facilitating the transition of our clients from hospitals to their homes in cases where medical optimisation has been achieved, but barriers to returning home persist.

At the core of this service lies all essential Support Planning and Brokerage, and DIAL provides support across various domains, including housing, welfare entitlements, rights and discrimination, independent living equipment, and more. These multifaceted interventions aim to overcome barriers by enveloping people with community support in a personalised manner, enabling them to readjust and stabilise their situations, thereby allowing a focused approach to their recovery.

Over the past year, the Humans Cornwall staff team has seen substantial growth, encompassing Team Leads, Personalised Care Leads, Reablement PAs, Support Brokers, Marketing and Onboarding Officers, and a Direct Payment Community Support Broker. This team is complemented by a countywide workforce, including bank staff Personal Assistants providing lifestyle support, a growing workforce of Micro providers delivering localised care, and a growing volunteer base committed to undertaking random acts of kindness.

By fostering connections and promoting social engagement, our social movement strives to unite communities, mitigate isolation, and elevate the overall quality of life for people requiring care and support. Leveraging technological approaches for community mobilisation, we collaborate across the health, social care, and community system to share insights and foster integration.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Activities, Performance & Achievements (continued)

This year, our efforts translated into the provision of discharge support packages for 956 clients and personalised prevention support for 978 people. Notably, we redirected our focus from prevention in December to prioritise discharges in response to acute system pressures. Additionally, we commissioned 345 deep cleans and declutters, incurring a total cost of £203,271, and allocated £66,379 from the practical support fund to provide essential items for our clients.

Payroll & Managed Accounts Service (PAMAS)

We provide affordable professional services to support people who receive a personal health budget from the NHS, or a social care personal budget from the local authority, or who self-fund, to manage their own care package.

This comprises monthly payroll services (including pensions) for clients who employ their own staff, ensuring they receive all the support they need to fulfil their legal obligations as employers.

We also provide a full wrap-around managed account service, where we receive and make all payments relating to the client's personal budget on their behalf, alleviating the additional stress which managing your own funds can cause.

At the end of this financial year, we had 349 active clients, 84 of whom used the monthly payroll service, 92 a managed account service and 173 used both. Our payroll clients collectively employ 634 Personal Assistants as of 31 March 2023.

Training for Personal Assistants and Micro Employers

Every year we bid for user led organisation funding from Skills for Care to support the Personal Assistant workforce and their employers in county. Funding enables us to provide free essential courses such as Safeguarding, Health & Safety in the Community, Food Hygiene etc, and we provide a variety of face-to-face training with our partners Seahorse Associates which are on condition specific subjects such as dementia, autism, diabetes and more.

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

Activities, Performance & Achievements (continued)

Have a Go Days

We continue to deliver these multi-sport sessions in partnership with Shilton Soccer throughout the school holidays at Bodmin Leisure Centre and Cornwall College. They are free and cater to children with diverse additional needs or disabilities, as well as their siblings or friends, aged 6-18. This year we delivered 16 sessions, with an attendance of over 400 children and young people participating in at least one session.

The dedicated coaches possess a wealth of expertise in addressing each child's unique requirements, ensuring their engagement and enjoyment from the activities. This personalised approach may involve active participation in group games or one-on-one interactions with a designated 'includer'. As a result of these sessions, children forge positive relationships, gain good memories, they develop heightened confidence and self-efficacy, develop fine motor skills, and get to enjoy activities suitable for them. Improvements to their mental and physical wellbeing has been witnessed. They also provide some essential respite for parents and carers.

An inspiring example of the programme's impact is the story of Jack, a frequent attendee who, upon turning 18, transitioned into the role of an 'includer'. His continued involvement underscores the profound connection and passion he developed within this group, showcasing the enduring positive influence of these sessions.

VCSE Cornwall Disability Alliance

This consortium of 10 disability organisations has gone from strength to strength. disAbility Cornwall are the current chair for the alliance, and we work hard to organise meetings, stay connected, follow up on issues raised and identify suitable funding for our collaborative. Members are: iSight Cornwall, Hearing Loss Cornwall, Mid-Cornwall Lifestyles, Active8, Cornwall Accessible Activities Programme, Merlin Neurotherapy Centre, Cornwall Mobility, Kernow Positive Support and the Cornwall Memory Café Network.

We have been working on codesign, developments and co-producing funding applications to ensure a fair and proportionate investment in the disability community to identify and fill gaps and to bolster service provisions to meet current needs.

Through our collaborative work programmes, the demand for our services has increased by 30%, with 21,500 direct stakeholders now directly supported across the alliance organisations.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Activities, Performance & Achievements (continued)

Co-production

The Disability Alliance lived experience representatives are working with the Royal Cornwall Hospitals Trust (RCHT), co-producing inclusive infrastructure to ensure accessibility for everyone. Some inclusive developments as a result of this include:

- Makaton Signage being piloted in the MRI and Oncology Unit for people living with a Learning Disability to navigate the building.
- Colour Scheme review for the Mermaid Centre to ensure it's an inclusive and safe environment for people with visual impairment and is also Dementia friendly.
- Agreement over Fire Safety Protocols within the Trust for evacuation of wheelchair users and people with limited mobility.
- Video Intercom System for MRI and Oncology so d/Deaf people can have an equitable offering for access to wards and buildings.
- Lift Review prioritised in West Cornwall Hospital due to access concerns.
- Accessible Bathroom designs in MRI and Oncology Unit (via walkthrough day).
- External areas made safe via implemented measures by Estates Team including removal and upkeep of overgrown shrubbery and grass, ensuring handrails and steps are highlighted with contrasting colours and tactile paving replaced.
- Largest representation at the user experience sessions for the new patient entertainment system to ensure it's inclusive and accessible for all.

Leaders with Lived Experience

The Heritage Lottery funded Disabled People's Organisations (DPOs) Leaders with Lived Experience Programme for DPOs to share their experience of Covid 19 and pandemic recovery came to an end this year.

This was a success and positioned our organisation as an innovative leading DPO in the sector. The project was well respected and welcomed by DPOs who recognised the valuable work of the project, not least the DPO mapping work that took place.

For the first time we have a picture of the whole sector nationally and know where each other are located across the country. This has shown where the gaps in provision exist. The map on our website has been viewed over 10,000 times, clearly demonstrating how valuable it is by a range of audiences.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

Activities, Performance & Achievements (continued)

Discover Voices

This year, we proudly released three additional editions of our long-standing disability lifestyle magazine, DISCOVER, each with a print run of 5000 copies that reached homes across the county. While the magazine served as a valuable resource, we recognised its environmental impact and production costs. In response, we've embarked on an innovative journey by channelling our focus into the development of a dynamic Podcast channel, embracing the power of voice and representation.

Central to our mission is serving as an indispensable information conduit for the disabled people's movement, empowering individuals with the knowledge they seek. In line with this commitment, we have expanded our media presence beyond our robust social media following of over 11,000 individuals. Introducing DISCOVER Voices, an integral part of our burgeoning media network, we dive into comprehensive media production, including captivating videos that capture the essence of life through the lens of people living with long-term health conditions or disabilities, along with subjects of profound significance. While our network is still in its fairly embryonic stages, we are fostering growth by collaborating with diverse hosts, each presenting their own podcast series. These hosts bring forth unique perspectives, offering insights and engaging discussions on topics close to their hearts. Our media network is poised to evolve into a dynamic platform amplifying diverse voices and fostering enriching conversations.

b. Investment policy and performance

The Trustees continue to adopt the most appropriate policy for investing funds and effectively managing our financial resource. As interest rates rise the method of doing so has been kept under review.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charitable Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

b. Reserves policy

In order that the charitable company can meet its objectives for disabled people in Cornwall and Isles of Scilly, the Trustees have considered its resources and commitments. We are reliant on a combination of grant funding, contracts, self-generated income and donations, and the Trustees review the level of reserves required based on an assessment of the major financial risks to which the charity is exposed. The Trustees consider that the general reserve of £348,424 will be more than sufficient to cover approximately three months of the expected core running costs, redundancy costs, cost of early termination of leases, plus professional fees for closing the charity. This sum will also cover any future deficit that may arise over the next 2 years. The level of total funds at the year-end is £1,180,420 of which £598,424 are free reserves. This year a further unrestricted fund of £250,000 has been created that is designated to help fund the purchase of a building.

c. Financial Review

The results for the year ending 31 March 2023 show a net income of £2,510,892 (2022: £2,779,647) and expenditure £2,828,442 (2022: £1,648,638), resulting in an in year deficit of £317,550 (2022: £1,131,009 surplus).

The reserve balance at the year-end is £1,180,420 (2022: £1,497,970). This consists of £581,996 of restricted funds (2022: £1,140,213) and £598,424 of unrestricted funds (2022: £357,757).

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

d. Risk Management

The Trustees regularly assess the major risks to which the charitable company is exposed, and a Risk Register is held and formally reviewed annually by the Board, or sooner if necessary. Potential risks are identified and scored based on likelihood and severity and mitigating actions are taken, as necessary. The Trustees will continue to monitor and review risks pertaining to it, for instance, financial monitoring, by nature contracts and grants come to an end and need to be replaced with new funding streams, and ensuring contract payments are made on time.

A Data Protection Officer monitors internal compliance and manages all the data protection needs of the charity, including ensuring policies and procedures are in place to manage any risk around data, and retention and destruction. The charity is registered with the ICO and uses toolkits, including the Record of Processing Activities (ROPA) and the Data Security and Protection Toolkit (DSPT) to manage risk from any data breach. Annually the charity provides Cyber Security surveys to all staff to ensure all staff understand the importance of protecting sensitive information to minimise risk.

A Business Continuity and Recovery Plan is in place and reviewed annually or sooner if necessary, which sets out the general principles and processes for the development and revision of business continuity and service recovery plans for services, IT & finance, it is an important part of our risk management arrangements which reviews sources of potential disruption to minimise the effects of a number of potentially destructive events, such as: major accident or incident: national disaster: epidemic: terrorist attack: pandemic: Fire, flood, extreme weather conditions: Loss of utilities, including IT and telephone systems: major disruption of staffing; mass resignations. It covers planning documents checklists and guidelines, roles and responsibilities, implementation monitoring and review.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

e. Principal funding

The charity at all times aims to have diversification in its funding streams to ensure financial stability and sustainability and over reliance on any particular one. Our income is derived from a combination of contracts, grants, donations, and earned income through professional services. At this time, our primary income is via the NHS Integrated Care Board, and local authority contracts. All funding received is utilised to further the charity's mission and objectives through direct provision of services. All contract and grant funding is restricted to the use of what it was provided for, and accurate accounting for and reporting on outcomes and expenditure of funds is provided to the funder on the terms they require. The charity is committed to compliance with legal and regulatory requirements in its funding processes. Quarterly reports on income and expenditure are presented for scrutiny by the board as well as three-year cash flow projections.

In terms of future funding prospects, we envisage a multi-year contract from the Integrated Care Board as the charity is a key part of the landscape for prevention, hospital discharge and reablement provision and discussions are underway, we expect new local authority contracts as well as those continuing, and we will have a greater focus on independent grant sources, to sustain our key services.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

Structure, governance and management

a. Governing document

Disability Cornwall and the Isles of Scilly is a company Limited by Guarantee governed by its Memorandum and Articles of Association adopted on 11 November 2010. It is a registered charity with the Charity Commission.

b. Organisational structure and decision-making policies

The Trustees are legally responsible for the overall management and control of the charity.

The Trustees delegate to the Chief Executive, responsibility for the day-to-day management of the charity and administrative control of the charitable funds.

The policy and general affairs of the organisation are directed by the full Board of Trustees who may exercise all powers of the charitable company as set out in the Memorandum and Articles of Association.

Prior to each meeting the Board are presented with a briefing from the Chief Executive and financial reports from the Finance Manager including quarterly management accounts and projections. Project / service staff attend each meeting and provide an update on their area of work to the Board, which allows Trustees the opportunity to meet and consult with key staff on a regular basis.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

Structure, governance and management (continued)

c. Recruitment and induction of Trustees

The directors of the company are also charity Trustees for the purposes of charity law. Members of the charity may put themselves forward as Trustees. Their appointment is confirmed by members at the charity's annual general meeting. New Trustees are inducted into the workings of the charity and given training when required.

All Trustees give their time voluntarily and receive no benefits from the charity.

The organisation seeks Trustees who can provide advice and guidance based on experience on all aspects of disAbility Cornwall & Isles of Scilly's work, utilising their specific skills, knowledge and lived experience in making sound decisions. They must have the following attributes:

- A working knowledge of disabled people's organisations and of issues facing disabled people in Cornwall.
- An acceptance and understanding of the duties, responsibilities and liabilities of Trusteeship.
- The willingness to devote the necessary time and effort to the duties of a Trustee.
- Integrity mixed with good independent judgement plus the desire to be an effective team member.
- The ability to think creatively and strategically and a willingness to speak their mind.

The charity aims to provide a full induction programme for each new Trustee to absorb them quickly and effectively into their role within the organisation and make them feel informed, valued and welcome.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Structure, governance and management (continued)

d. Related party relationships

The charity is aware of related party relationships and maintain adequate records regarding any conflict of interests which is monitored and recorded on a quarterly basis. Where staff have familial responsibilities with line managers, they have the option to escalate their concerns first to the line manager's supervisor as set out in the Grievance Policy and Procedure. If this escalation is still not deemed appropriate, they may then seek support from the board. Further, no two people who are related have access to the finance policy and process for committing expenditure and authorisation.

Related Party Relationships in the context of our charity are meticulously acknowledged and managed. The charity demonstrates a conscientious awareness of connections between individuals involved in its operations and keeps comprehensive records to effectively address any potential conflicts of interest. This scrutiny and record-keeping process is conducted on a quarterly basis to ensure a proactive approach to maintaining integrity and transparency within the organisation.

In situations where staff members have familial ties with their immediate line managers, a well-defined process is in place to facilitate the resolution of any concerns they may have. This process is in accordance with the established Grievance Policy and Procedure. Specifically, employees are provided with the option to express their concerns to the line manager's supervisor as an initial step. This allows for an independent and objective assessment of the situation, helping to maintain fairness and impartiality. Should the need for escalation persist, and the initial step is deemed inadequate in addressing the issue, employees are further encouraged to seek support and resolution from the charity's board. This higher-level intervention is designed to ensure that any related party conflicts are thoroughly examined and resolved with the utmost consideration for the best interests of the organisation and our stakeholders.

Additionally, the charity implements a robust control mechanism to prevent undue influence or potential misuse of authority within its financial processes. Specifically, it ensures that no two individuals who share a familial relationship have access to the organisation's finance policy and expenditure authorisation processes. This measure serves to enhance financial transparency and maintain a strict separation of duties, preventing any possibility of impropriety related to financial matters.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Plans for the Year Ahead

As we look ahead to the coming year, our commitment to greater impact and inclusivity is unwavering. Our primary focus is on strengthening collaborations with Cornwall Disability Alliance partners and like-minded, values driven organisations.

This alliance aims to enhance support systems and foster inclusivity by pooling resources and expertise and having a collective platform for voice and representation. Simultaneously, we are actively seeking suitable accommodation to establish a central hub for our operations, a dedicated centre for independent living. This space, serving as both our organisational headquarters and an inclusion and wellbeing centre, will promote empowerment and autonomy through co-located offices and staff, catalysing the development of innovative programs and services and enabling collaborations for the benefit of our community.

The recent appointment of our Equity, Diversity, and Inclusion (EDI) Officer marks a significant stride in fostering intersectionality within our initiatives. Collaborating with inclusion partners, we aim to address diverse identities and experiences more comprehensively. This strategic collaboration holds the promise of enriched programmes, increased representation, and a deeper understanding of the varied needs within our diverse community.

Our commitment to amplifying the collective voice of our communities remains strong. Engaging with the public sector, we advocate for vital changes and essential support for individuals with long-term health conditions, their carers, and families. Through a unified front, we aim to dismantle barriers to social and economic inclusion in our county. Our approach involves dialogue, collaboration, and strategic partnerships to create a landscape where everyone has the opportunity to thrive, irrespective of background or circumstance. As we embark on this journey, our resolve is to create positive, meaningful and lasting change, and we anticipate a future marked by greater impact, inclusivity, and empowerment.

As the general election approaches, we are committed to partnering with disabled people's organisations nationwide, uniting under a new manifesto. This strategic alliance seeks to ensure that any incoming government comprehends and commits to upholding the rights of disabled people. Our Disability Manifesto sets out our vision for change incorporating four key pillars and a variety of asks, not least:

Voice and Representation: a seat at the political table, disabled people's organisations to be adequately funded, and co-production.

Rights: Legislate to fully incorporate the UN Convention on the Rights of Persons with Disabilities (UNCRPD) into UK law. Bring into force all provisions of the Equality Act, including socio-economic duty. Communication access to include languages and disability access.

Independence through a fair benefits system, free-at-the-point-of-use social care, and affordable and accessible housing enabling us to lead fulfilling, connected lives.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

Plans for the Year Ahead (continued)

Inclusion: in education, employment, infrastructure and transport.

The essence of our call is encapsulated in "Nothing About Us Without Us." As Disabled People's Organisations, we must unite, championing these causes to effect positive change and ensure that the diverse needs of the disabled community are central to the national discourse.

Equity & Diversity

disAbility Cornwall & Isles of Scilly is committed to being a real living wage, equal opportunities and Disability Confident employer. We aim to ensure that no job applicant, volunteer, employee, Trustee or anyone that uses our services receives less favourable treatment on the grounds of age, disability or long-term health condition, gender identity or expression, race or ethnicity, faith, nationality, sex, sexuality, carer or veteran status, nor is disadvantaged by conditions or requirements which cannot be shown to be justifiable. Through our systems and procedures, we ensure that our EDI targets are met through monitoring and measuring our efforts, and we encourage our team to raise ideas and improvements. We acknowledge that EDI is an ongoing journey, and we are committed to improving and enhancing our intersectional EDI work as a Disabled People's Organisation.

Remuneration policy for key management

The Trustees consider the CEO, Advice Service Manager and Humans Cornwall Manager to comprise the key management personnel of the charity, to be in charge of directing and controlling, running and operating the charity on a day-to-day basis.

The pay of the senior staff is reviewed annually and normally increased in accordance with average earnings. In view of the nature of the charity, the Trustees benchmark against pay levels in other similar organisations and through industry advice such as via NCV0.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charitable Company for the purposes 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. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charitable Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charitable Company's transactions and disclose with reasonable accuracy at any time the financial position of the Charitable Company and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

Disclosure of information to auditors

In so far as the Trustees are aware, there is no relevant information of which the charitable company's auditor is unaware. Additionally, the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant information and to establish that the charitable company's auditor is aware of that information.

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

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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

Auditors

The auditors, Griffin, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on
14/12/2023 and signed on their behalf by:



S Kilty
(Chair of Trustees)

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY**

Opinion

We have audited the financial statements of Disability Cornwall and the Isles of Scilly (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, 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, 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, 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 Charities Act 2011.

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 United Kingdom, including the Financial Reporting Council'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.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

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

We have nothing to report in this regard.

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 Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; 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.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, 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.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

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

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

Our audit procedures have reviewed for evidence of management override, any ongoing legal cases, completeness of related party transactions, as well as an ongoing consideration of fraud and irregularities during the whole audit process.

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

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. This description forms part of our Auditors' report.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL
AND THE ISLES OF SCILLY (CONTINUED)**

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 members 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Laura Waycott FCA (Senior statutory auditor)

For and on behalf of Griffin

Statutory Auditors

Courtenay House

Pynes Hill

Exeter

EX2 5AZ

Date: 18/12/2023

Griffin are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND
EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023**

	Note	Restricted funds 2023 £	Unrestricte d funds 2023 £	Total funds 2023 £	<i>As restated</i> Total funds 2022 £
Income from:					
Donations and legacies	4	1,871,296	13,038	1,884,334	2,162,240
Charitable activities	5	309,373	302,561	611,934	546,144
Other trading activities	6	-	6,719	6,719	70,988
Investments	7	-	7,905	7,905	275
Total income		<u>2,180,669</u>	<u>330,223</u>	<u>2,510,892</u>	<u>2,779,647</u>
Expenditure on:					
Charitable activities	9	2,738,886	89,556	2,828,442	1,648,638
Total expenditure		<u>2,738,886</u>	<u>89,556</u>	<u>2,828,442</u>	<u>1,648,638</u>
Net movement in funds		<u>(558,217)</u>	<u>240,667</u>	<u>(317,550)</u>	<u>1,131,009</u>
Reconciliation of funds:					
Total funds brought forward		1,140,213	357,757	1,497,970	366,961
Net movement in funds		(558,217)	240,667	(317,550)	1,131,009
Total funds carried forward		<u>581,996</u>	<u>598,424</u>	<u>1,180,420</u>	<u>1,497,970</u>

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

The notes on pages 35 to 62 form part of these financial statements.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)
REGISTERED NUMBER: 07436153

BALANCE SHEET
AS AT 31 MARCH 2023

	Note	2023 £	As restated 2022 £
Fixed assets		-	-
Current assets			
Debtors	15	105,062	851,611
Cash at bank and in hand	17	4,815,622	2,886,698
		<u>4,920,684</u>	<u>3,738,309</u>
Creditors: amounts falling due within one year	17	3,740,264)	2,240,339)
Net current assets		<u>1,180,420</u>	<u>1,497,970</u>
Total assets less current liabilities		<u>1,180,420</u>	<u>1,497,970</u>
Net assets excluding pension asset		<u>1,180,420</u>	<u>1,497,970</u>
Total net assets		<u><u>1,180,420</u></u>	<u><u>1,497,970</u></u>
Charity funds			
Restricted funds	19	581,996	1,140,213
Unrestricted funds	19	598,424	357,757
Total funds		<u><u>1,180,420</u></u>	<u><u>1,497,970</u></u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)
REGISTERED NUMBER: 07436153

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2023

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 144 of the Charities Act 2011.

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

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

The financial statements were approved and authorised for issue by the Trustees on
14/12/2023 and signed on their behalf by:



S Kilty
(Chair of Trustees)

The notes on pages 35 to 62 form part of these financial statements.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	2023	<i>As restated</i> 2022
	£	£
Cash flows from operating activities		
Net cash used in operating activities	1,921,019	2,554,562
	<hr/>	<hr/>
Cash flows from investing activities		
Interest received	7,905	275
	<hr/>	<hr/>
Net cash provided by investing activities	7,905	275
	<hr/>	<hr/>
Cash flows from financing activities		
	<hr/>	<hr/>
Net cash provided by financing activities	-	-
	<hr/>	<hr/>
Change in cash and cash equivalents in the year	1,928,924	2,554,837
Cash and cash equivalents at the beginning of the year	2,886,698	331,861
	<hr/>	<hr/>
Cash and cash equivalents at the end of the year	4,815,622	2,886,698
	<hr/> <hr/>	<hr/> <hr/>

The notes on pages 35 to 62 form part of these financial statements

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1. General information

Disability Cornwall and the Isles of Scilly is a private company limited by guarantee without share capital, registered in England and Wales. The registered office is Units 1G & H, Guildford Road Industrial Estate, Guildford Road, Hayle, Cornwall, TR27 4QZ.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Disability Cornwall and the Isles of Scilly meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

On the 22 January 2022 the Charitable Company set up a subsidiary The Inclusion Hub C.I.C. The company has not commenced trading at the date of approving these accounts resulting in its operations not being material to the Charitable Company and therefore consolidated financial statements have not been prepared.

2.2 Going concern

The trustees confirm that, having considered their expectations and intentions for the next twelve months, and the availability of working capital, the charity is a going concern.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charitable Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charitable Company's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charitable Company; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2. Accounting policies (continued)

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Long-term leasehold property	-
Leasehold improvements	- over the period of the lease
Motor vehicles	- 20% per annum
Computer equipment	- 33% per annum

2.7 Debtors

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

2.8 Cash at bank and in hand

Cash at bank and 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.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2. Accounting policies (continued)

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charitable Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.10 Financial instruments

The Charitable Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Pensions

The Charitable Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charitable Company to the fund in respect of the year.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2. Accounting policies (continued)

2.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charitable Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charitable Company makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. No estimates or assumptions were considered to be significant.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

4. Income from donations and legacies

	Restricted funds 2023 £	Unrestrict ed funds 2023 £	Total funds 2023 £
Donations	-	13,038	13,038
Grants	1,871,296	-	1,871,296
	<u>1,871,296</u>	<u>13,038</u>	<u>1,884,334</u>
			<i>As restated</i>
	<i>Restricted funds 2022 £</i>	<i>Unrestrict ed funds 2022 £</i>	<i>Total funds 2022 £</i>
Donations	-	7,962	7,962
Grants	2,154,278	-	2,154,278
	<u>2,154,278</u>	<u>7,962</u>	<u>2,162,240</u>

Government funding included above totalling £1,156,750 (2022: £934,467)

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

5. Income from charitable activities

	Restricted funds 2023 £	Unrestrict ed funds 2023 £	Total funds 2023 £
Income from contracts	309,373	132,039	441,412
Income from PAMAS services	-	170,522	170,522
	309,373	302,561	611,934
	309,373	302,561	611,934
	<i>Restricted funds 2022 £</i>	<i>Unrestrict ed funds 2022 £</i>	<i>Total funds 2022 £</i>
Income from contracts	163,547	208,812	372,359
Income from PAMAS services	-	173,785	173,785
	163,547	382,597	546,144
	163,547	382,597	546,144

Government funding included above totalling £47,249 (2022: £169,766)

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

6. Income from other trading activities

Income from fundraising events

	Unrestrict ed funds 2023 £	Total funds 2023 £
Access audits, focus groups and consultancy	5,352	5,352
Other income	1,367	1,367
	<u>6,719</u>	<u>6,719</u>

	<i>Unrestrict ed funds 2022 £</i>	<i>Total funds 2022 £</i>
Access audits, focus groups and consultancy	69,398	69,398
Other income	1,590	1,590
	<u>70,988</u>	<u>70,988</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

7. Investment income

	Unrestrict ed funds 2023 £	Total funds 2023 £
Bank interest	7,905	7,905

	<i>Unrestrict ed funds 2022 £</i>	<i>Total funds 2022 £</i>
Bank interest	275	275

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

8. Analysis of grants

	Grants to Institution s 2023 £	Grants to Individual s 2023 £	Total funds 2023 £	<i>Total funds 2022 £</i>
Grant disburseals	<u>95,000</u>	<u>370,177</u>	<u>465,177</u>	<u>-</u>

During the year ended 31 March 2023 the following grant disburseals were made to individuals:

1. Household Support Grants - £303,493
2. Crisis Support Fund - £1,374
3. One off Discharge Support Grants - £24,428
4. Discharge Practical Support - £40,882

During the year ended 31 March 2023 the following grant disburseals were made to institutions:

1. Active8 - £15,000
2. CAAP - £15,000
3. Cornwall Memory Cafe Network - £5,000
4. iSightCornwall - £15,000
5. Hearing Loss Cornwall - £15,000
6. Merlin MS Centre - £15,000
6. Mid Cornwall Lifestyles - £15,000

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

9. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2023 £	Unrestrict ed funds 2023 £	Total 2023 £
Direct costs	<u>2,738,886</u>	<u>89,556</u>	<u>2,828,442</u>
	<i>Restricted funds 2022 £</i>	<i>Unrestrict ed funds 2022 £</i>	<i>Total 2022 £</i>
Direct costs	<u>1,635,412</u>	<u>13,226</u>	<u>1,648,638</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

10. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Grant funding of activities 2023 £	Support costs 2023 £	Total funds 2023 £
Direct costs	1,938,203	465,177	425,062	2,828,442

	<i>Activities undertaken directly 2022 £</i>	<i>Support costs 2022 £</i>	<i>Total funds 2022 £</i>
Direct costs	1,503,490	145,148	1,648,638

Analysis of direct costs

	Activities 2023 £	Total funds 2023 £
Direct staff costs	1,317,094	1,317,094
Other staff costs	158,667	158,667
Project costs	462,442	462,442
	<u>1,938,203</u>	<u>1,938,203</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

10. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	<i>Activities</i> 2022 £	<i>Total</i> <i>funds</i> 2022 £
Staff costs	913,196	913,196
Other staff costs	53,401	53,401
Project costs	536,893	536,893
	<u>1,503,490</u>	<u>1,503,490</u>

Analysis of support costs

	Activities 2023 £	Total funds 2023 £
Staff costs	264,237	264,237
Advertising and marketing	2,507	2,507
Premises costs	29,335	29,335
Repairs and maintenance	11,397	11,397
IT costs	31,000	31,000
Office overheads	56,720	56,720
Professional fees	19,621	19,621
Bank charges	833	833
Governance costs	9,412	9,412
	<u>425,062</u>	<u>425,062</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

10. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

	<i>Activities</i> 2022 £	<i>Total</i> <i>funds</i> 2022 £
Advertising and marketing	19,220	19,220
Premises costs	29,619	29,619
Repairs and maintenance	35,659	35,659
IT costs	20,509	20,509
Office overheads	31,030	31,030
Professional fees	3,889	3,889
Bank charges	280	280
Governance costs	4,942	4,942
	<u>145,148</u>	<u>145,148</u>

11. Auditors' remuneration

The auditors' remuneration amounts to an auditor fee of £6,950 (2022 - £3,770), and a fee for the preparation of the financial statements of £1,500 (2022 - £1,000).

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

12. Staff costs

	2023	<i>As restated</i>
	£	2022
		£
Wages and salaries	1,439,252	836,944
Social security costs	114,269	61,124
Contribution to defined contribution pension schemes	27,810	15,128
	<u>1,581,331</u>	<u>913,196</u>

The average number of persons employed by the Charitable Company during the year was as follows:

	2023	2022
	No.	No.
Average employees	<u>83</u>	<u>52</u>

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

	2023	2022
	No.	No.
In the band £60,001 - £70,000	1	-

The total employee benefits, including employers pension costs, of the key management personnel of the charity were £203,919 (2022 - £152,916).

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2022 - £NIL).

During the year ended 31 March 2023, no Trustee expenses have been incurred (2022 - £NIL).

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

14. Tangible fixed assets

	Leasehold Improvements £	Office equipment £	Total £
Cost			
At 1 April 2022	53,189	5,693	58,882
At 31 March 2023	<u>53,189</u>	<u>5,693</u>	<u>58,882</u>
Depreciation			
At 1 April 2022	53,189	5,693	58,882
At 31 March 2023	<u>53,189</u>	<u>5,693</u>	<u>58,882</u>
Net book value			
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>

15. Debtors

	2023 £	As restated 2022 £
Due within one year		
Trade debtors	87,971	156,755
Other debtors	16,655	36,222
Prepayments and accrued income	436	658,634
	<u>105,062</u>	<u>851,611</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

16. Cash at bank and in hand

Included in the cash at bank and in hand figure is £2,288,071 (2022: £2,131,360) in a CAF holding account. The money in this account does not belong to Disability Cornwall and the Isles of Scilly, it is money they hold on behalf of their managed accounts and payroll clients.

17. Creditors: Amounts falling due within one year

	2023	<i>As restated</i> 2022
	£	£
Trade creditors	6,678	96,210
Other taxation and social security	37,065	6,504
Other creditors	2,288,071	2,131,360
Accruals and deferred income	1,408,450	6,265
	3,740,264	2,240,339
	3,740,264	2,240,339

18. Prior year adjustments

Income totalling £657,098 from Cornwall Council should have been accrued within the previous financial year. A prior year adjustment has been made this year to reflect this. The majority of this income has been spent in the year ended 31 March 2023. The charity holds funds on behalf of its clients within a deposit account. This account balance, and the corresponding creditor, were not included within the previous financial year. A prior year adjustment has been made this year to reflect this. This has effected the statement of financial activities as per below:

	<u>Unrestricted Funds 2022 £</u>	<u>Restrctited Funds 2022 £</u>	<u>Total Funds 2022 £</u>
<u>Net Movement in funds as previously stated</u>	<u>£431,611</u>	<u>£42,300</u>	<u>£473,911</u>
<u>Prior year adjustment</u>		<u>£657,098</u>	
<u>Net Movement as restated</u>	<u>£431,611</u>	<u>£699,398</u>	<u>£1,131,009</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19. Statement of funds

Statement of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditur e £	Transfers in/out £	Balance at 31 March 2023 £
Unrestricted funds					
Designated funds					
Running costs reserve	205,000	-	-	(205,000)	-
Future deficit reserve	130,000	-	-	(130,000)	-
Premises deposit reserve	-	-	-	250,000	250,000
	<u>335,000</u>	<u>-</u>	<u>-</u>	<u>(85,000)</u>	<u>250,000</u>
General funds					
General Funds	22,757	330,223	(89,556)	85,000	348,424
Total Unrestricted funds	<u>357,757</u>	<u>330,223</u>	<u>(89,556)</u>	<u>-</u>	<u>598,424</u>
Restricted funds					
Humans income	807,998	1,396,750	1,731,463)	-	473,285
Support grants	149,100	352,250	(501,350)	-	-
Other grants	28,688	74,474	(103,162)	-	-
Personal grants	1,427	7,822	(9,249)	-	-
Carers service	-	191,824	(191,824)	-	-
Other projects	153,000	157,549	(201,838)	-	108,711
	<u>1,140,213</u>	<u>2,180,669</u>	<u>2,738,886)</u>	<u>-</u>	<u>581,996</u>
Total of funds	<u>1,497,970</u>	<u>2,510,892</u>	<u>2,828,442)</u>	<u>-</u>	<u>1,180,420</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19. Statement of funds (continued)

Designated Funds

Premises Deposit Reserve

This reserve is in place for the purchase of a new office premises that Disability Cornwall and the Isles of Scilly can act from.

Running Costs Reserve

This reserve was in place to cover 3 months of operational cost.

Future deficit Reserve

This reserve was in place to cover deficits in future periods.

Restricted Funds

Humans

The Human's service ensures that most vulnerable citizens are supported at key times of need. Humans work with our NHS and Cornwall Council and receive referrals for people needing such support, whether this is because it's to assist them being discharged from hospital, or because they are potentially in crisis at home and need assistance to stabilise their situation. DC also provide a free independent, confidential, information and advice service – DIAL - (including welfare benefits support). The whole programme of work is funded by an NHS Integrated Care Board grant (ICB).

Support Grants

The main grant in this category is the Household support grant which Disability Cornwall administer on behalf of their Disability Alliance partners. This grant provides one off payment's to disabled people and or their carers who are experiencing financial hardship. This grant is funded by Cornwall Council. Other support grants received in this year included one from Cornwall Crisis Fund to support people in crisis.

Other Grants

Disability Cornwall were in receipt of several smaller grants that helped support to work of the charity. The grant provider include Children in Need who funded our Have a go days. Skill For Care who funded a programme of work related to training and funding for personal assistants and people who employ them. The Garfield Weston foundation who also provided a grant to support our core activities including those to address the marginalisation of the disability community during and post Covid 19.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19. Statement of funds (continued)

Personal Grants

Personal grants are often applied for by DC staff on behalf of their clients. When application is successful the grant provider often asks that Disability Cornwall administer the grant on behalf of the client. The effect of that is that Disability Cornwall will receive an amount of money into its account and the equivalent amount will be transferred to the client or direct to the service provider.

Carers Service

This service provides an independent, confidential, and free information and advice service to people caring for those living with a long-term health condition or disability. This service is funded for a four-year period by Cornwall Rural Community Charity (CRCC).

Other projects

During the year DC continue to be part of several smaller projects that were designed to benefit the disability community in Cornwall. These included Who Dares Works whose purpose was to help and inspire people aged 18 and over who are not working, and who have a range of needs or barriers to overcome, to reconnect with education, training, and work. This project was funded by European Social Fund and the National Lottery Community Fund. Other project that falls into this category include the Inclusivity project. The project will seek to understand and address opportunities and challenges faced by Small and Medium Enterprises in relation to inclusive growth; specifically relating to older workers and those with a disability. This project was led by Exeter University and was funded by the European Union Regional Development Fund.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2021 £</i>	<i>As restated Income £</i>	<i>Expenditur e £</i>	<i>Transfer s in/out £</i>	<i>As restated Balance at 31 March 2022 £</i>
Unrestricted funds					
Designated funds					
Running costs reserve	145,000	-	-	60,000	205,000
Future deficit reserve	130,000	-	-	-	130,000
	<u>275,000</u>	<u>-</u>	<u>-</u>	<u>60,000</u>	<u>335,000</u>
General funds					
Contract reserves	-	208,742	(208,742)	-	-
General funds	40,457	391,627	(349,327)	(60,000)	22,757
	<u>40,457</u>	<u>600,369</u>	<u>(558,069)</u>	<u>(60,000)</u>	<u>22,757</u>
Total Unrestricted funds	<u>315,457</u>	<u>600,369</u>	<u>(558,069)</u>	<u>-</u>	<u>357,757</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19. Statement of funds (continued)

	<i>Balance at 1 April 2021 £</i>	<i>As restated Income £</i>	<i>Expenditur e £</i>	<i>Transfers in/out £</i>	<i>As restated Balance at 31 March 2022 £</i>
Restricted funds					
COMF	-	747,997	(747,997)	-	-
Extremely Vulnerable Welfare Grant	-	176,600	(176,600)	-	-
CCG Dementia	-	153,000	-	-	153,000
CCG Community Reenablement	-	300,000	-	-	300,000
Carers service	51,504	144,583	(165,972)	-	30,115
Cornwall Council Practical Support	-	657,098	-	-	657,098
	<u>51,504</u>	<u>2,179,278</u>	<u>(1,090,569)</u>	<u>-</u>	<u>1,140,213</u>
Total of funds	<u>366,961</u>	<u>2,779,647</u>	<u>(1,648,638)</u>	<u>-</u>	<u>1,497,970</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

20. Summary of funds

Summary of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditur e £	Transfers in/out £	Balance at 31 March 2023 £
Designated funds	335,000	-	-	(85,000)	250,000
General funds	22,757	330,223	(89,556)	85,000	348,424
Restricted funds	1,140,213	2,180,669	2,738,886)	-	581,996
	<u>1,497,970</u>	<u>2,510,892</u>	<u>2,828,442)</u>	<u>-</u>	<u>1,180,420</u>

Summary of funds - prior year

	<i>Balance at 1 April 2021 £</i>	<i>As restated Income £</i>	<i>Expenditur e £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2022 £</i>
Designated funds	275,000	-	-	60,000	335,000
General funds	40,457	600,369	(558,069)	(60,000)	22,757
Restricted funds	51,504	2,179,278	(1,090,569)	-	1,140,213
	<u>366,961</u>	<u>2,779,647</u>	<u>(1,648,638)</u>	<u>-</u>	<u>1,497,970</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

21. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2023 £	Unrestrict ed funds 2023 £	Total funds 2023 £
Current assets	2,870,067	2,050,617	4,920,684
Creditors due within one year	2,288,071)	1,452,193)	3,740,264)
Total	<u>581,996</u>	<u>598,424</u>	<u>1,180,420</u>

Analysis of net assets between funds - prior year

	<i>As restated</i> Restricted funds 2022 £	Unrestrict ed funds 2022 £	Total funds 2022 £
Current assets	1,249,192	2,489,117	3,738,309
Creditors due within one year	(108,979)	2,131,360)	2,240,339)
Total	<u>1,140,213</u>	<u>357,757</u>	<u>1,497,970</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

22. Reconciliation of net movement in funds to net cash flow from operating activities

	2023	<i>As restated</i> 2022
	£	£
Net (expenditure)/income for the year (as per Statement of Financial Activities)	(317,550)	1,131,009
Adjustments for:		
Dividends, interests and rents from investments	(7,905)	(275)
Decrease/(increase) in debtors	746,549	(806,712)
Increase in creditors	1,499,925	2,230,540
Net cash provided by operating activities	1,921,019	2,554,562

23. Analysis of cash and cash equivalents

	2023	2022
	£	£
Cash in hand	4,815,622	2,886,698
Total cash and cash equivalents	4,815,622	2,886,698

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

24. Analysis of changes in net debt

	As restated At 1 April 2022 £	Cash flows £	At 31 March 2023 £
Cash at bank and in hand	2,886,698	1,928,924	4,815,622
	<u>2,886,698</u>	<u>1,928,924</u>	<u>4,815,622</u>

25. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independent administered fund. The pension cost charge represents contributions payable by the Charity to the fund and mounted to £25,960 (2022: £15,128). Contributions totalling £Nil (2022: £Nil) were payable to the fund at the balance sheet date and are included in creditors.

26. Operating lease commitments

At 31 March 2023 the Charitable Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2023 £	2022 £
Not later than 1 year	10,884	10,884
Later than 1 year and not later than 5 years	192	576
	<u>11,076</u>	<u>11,460</u>

27. Members' liability

Each member of the charitable company undertakes to contribute to the assets of the company in the event of it being wound up while he/she is a member, or within one year after he/she ceases to be a member, such amount as may be required, not exceeding £1 for the debts and liabilities contracted before he/she ceases to be a member.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

28. Related party transactions

J Stinton (trustee), is a trustee of iSight Cornwall which works with Disability Cornwall as part of the Disability Alliance. During the year ended 31 March 2023 Disability Cornwall paid £15,000 of grant income to iSight Cornwall and £213 to a trustee of iSight Cornwall to attend a advisory group meeting. At the balance sheet date no amounts were owed.

F Rowe (trustee), is a trustee of Mid Cornwall Lifestyles which works with Disability Cornwall as part of the Disability Alliance. During the year ended 31 March 2023 Disability Cornwall paid £15,000 of grant income to Mid Cornwall Lifestyle and £120 to a trustee of Mid Cornwall Lifestyle to attend a advisory group meeting. At the balance sheet date no amounts were owed.

29. The Inclusion Hub C.I.C

The Charity has set up a subsidiary, The Inclusion Hub C.I.C. The CIC was incorporated on 18 January 2022 and had not commenced trading at the date of approving the financial statements.

The CIC is limited by guarantee, and therefore there is no investment in share capital to include on the charity balance sheet.

The CIC has no aggregate capital or reserves and is 100% owned by Disability Cornwall and the Isles of Scilly.

DISABILITY CORNWALL AND THE ISLES OF SCILLY

England & Wales - Charity number 1140925

Accounts



Annual Report and Accounts 2021 - 2022

Charity registration number: 1140925

Company registration number: 07436153



disAbility Cornwall and the Isles of Scilly

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Acknowledgements

A very special thank you to our grant funders, without whom we could not undertake our valuable work, supporting people with a long-term health condition or disability, their carers and families in Cornwall and the Isles of Scilly:

BBC Children in Need

Charles Reynold Fund

Cornwall Community Foundation

Cornwall Council

European Regional Development Fund

European Social Fund

Masonic Charitable Trust

NHS Cornwall & the Isles of Scilly ICB

Skills for Care

The Clare Milne Trust

The National Lottery Community Fund

The Sobell Foundation

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Legal and administrative information

Charity operating name	disAbility Cornwall & Isles of Scilly
Charity registered name	Disability Cornwall and the Isles of Scilly
Charity registration number	1140925
Company registration number	07436153
Governing instrument	Constitution adopted 25 April 1997, amended 30 July 2003 and 6 June 2006. Memorandum and articles of association adopted 11 November 2010
Principal address	Units 1G/H Guildford Road Industrial Estate Guildford Road Hayle Cornwall TR27 4QZ www.disabilitycornwall.org.uk
Independent Auditor	Mark Williams FCA DChA RRL LLP Peat House Newham Road Truro Cornwall TR1 2DP
Bankers	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
Solicitors	Stephens Scown LLP Osprey House Malpas Road TR1 1UT

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Management and People

Trustees / Directors

Christine Simpson	Chair	
Stephen Helley	Vice Chair	
Francis Rowe	Treasurer	
Trevor Bailey		Until 31 March
Joe Stinton		
Sharon Kilty		
George Le Hunte		
Benjamin Oliver		
Craig Carscadden MBE		

Patron

David Wetherill

Advisers

Steve Harry
Nigel Walker

Staff

Core Team

James Burrows	Web Administrator	
Jane Johnson MBE	Chief Executive Officer	
Katie Pratt	Finance Manager	
Amy Findlater	Project Lead & Disability Alliance Secretariat	
Sharon Riley	Executive Support	
Dr Theo Blackmore	Leaders with Lived Experience	

Payroll and Managed Accounts Service

Lynne Drew	Care and Support Lead	
Fiona Wallis	Care and Support Administrator	
Sharon Riley	Care and Support Administrator	Until Aug 2020
Christina Sandow	Care and Support Administrator	

Advice Services

Theresa Court	Advice Services Manager	
Debbie Iles	Senior Independent Living Adviser (DIAL)	
Jeremy Toman	DIAL Adviser	
Beverly Richards	DIAL Adviser	
Catherine Brady	DIAL Adviser	
Wanda Summers	NHS Waiting List Project	Since Jan 2022

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Carers Service

Danielle Roberts		
Helen Page	Wellbeing Friend	From July 2020
Cathy Galsworthy	Wellbeing Friend	From July 2020
Mary Pellow	Wellbeing Friend	From Nov 2020
Anne Horsefall	Wellbeing Friend	From March 2021
Keith Coleman		
Khiara Inglis		
Hannah Ali		
Benjamin Iles		

Inclusion Matters

Naomi Stevenson	DIAL Adviser	
Michael Goodenough	Community Coach	
Caroline Law	DIAL Adviser	From Nov 2020
Danielle Roberts	Consultation Officer	

Village Works

Natalie Goldsworthy	Village Spotter
Adele Nankervis	Disability Adviser

Wellbeing Friends

Helen Page	Wellbeing Friend	From July 2020
Cathy Galsworthy	Wellbeing Friend	From July 2020
Mary Pellow	Wellbeing Friend	From Nov 2020
Anne Horsefall	Wellbeing Friend	From Mar 2021

Happiness and Wellbeing

Vivien Taylor
Bernard Tansey

Support Planning & Brokerage and Humans

Romy-Jo Johnson	Support Planning & Brokerage and Humans Lead	
Vaughan Temby	Personalised Care Lead	
Caroline Law		
Nicole Taylor		From Jul 2021
Joe Tempest		From Sep 2021
Tamsyn Vowden		From Sep 2021
Sam Trevains		From Aug 2021
Jen Walsham		From Sep 2021
Leah Willoughby		From Sep 2021
Sarah Braunton		From Sep 2021
Bobbi-Lee Curtis		From Sep 2021
Vicky Taylor		From Nov 2021

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Beth Jones	Support Broker	Dec 2021 – Apr 2022
Kaya McLeod	Support Broker	Dec 2021 – Apr 2022
Gary Hawthorne	Personalised Care Lead	From Dec 2021
Dorinda Rotchell	Personalised Care Lead	From Jan 2021
Natalie Palmer	Personalised Care Lead	From Jan 2022
Amy Houston	Support Broker	From Jan 2022

Other

Honey Finbow	Office Cleaner	From March 2022
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Volunteers

Geoff Squibb	Access Auditor	
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Our Vision, Mission, Aims and Values

Vision

A fully inclusive society with equality of opportunity for all.

Mission

To **Represent**, **Include**, **Support** and **Empower** people of any age living with a long-term health condition or disability, their carers and families.

Strategic Aims

We:

Represent our stakeholders through ensuring 'voice' is central to decision-making processes, taking positive action, challenging inequality and advocating best practice.

Include our stakeholders in opportunities to shape a more inclusive society through sharing their needs and aspirations.

Support our stakeholders with the information, services and practical support necessary to meet their needs, achieve potential and enjoy quality of life.

Empower our stakeholders through promoting a rights-based approach towards achieving independence, choice and control.

Values

Our values represent what is important to us as an independent, user-led organisation. They guide our actions and behaviours as we work together towards our vision of 'a fully inclusive society with equality of opportunity for all':

- Our passion for equality – inspiring each other and demonstrating fairness, commitment and accountability
- Respect for self and others – being open minded, reliable and approachable, acting with integrity in everything we do
- Being supportive – having an inclusive, positive and empathic approach to supporting others and ourselves.

Foreword from the Chair of Trustees

I'm grateful that compared to a year ago when writing my foreword, the height of the Covid-19 Pandemic is further behind us. However we are all still undeniably feeling the effects and it seems the world has changed irreversibly because of it. The crises in our Health Care and Social Care systems have continued to worsen – something we witness daily on our frontline services and we are forging ahead with our innovative solutions to relieve some of the pressures in Cornwall which are resulting in so many people going without the care and support they need.

An overview of our activities is given further on in this report, showing the breadth and diversity of the support we deliver. The charity's income has increased by more than two and a half times compared to the year before and our staffing has more than doubled to enable us to deliver more services to more people than ever in our 25-year history. Very well done to our fundraising staff who work so hard to ensure we can fund the vital services we deliver. We do not have the luxury of dedicated fundraising staff, so it is down to our Chief Executive and Projects Officer to secure grants and contracts alongside their day jobs.

Our biggest undertaking this year has been the continued development of Humans Cornwall – our Support Planning and Brokerage Service established in response to community need. We are passionate about personalisation within our care and support systems, ensuring people have the opportunity to shape their support. Medical model approaches do not allow for a person's needs and wishes to be heard; instead we start with a person's individual strengths, preferences and aspirations and allow them to have choice and control about how and when they are supported to live, maximising their chances to live independently for longer. The Humans Cornwall team started with just two staff members during the pandemic, and has since developed into a 37 strong team with its own distinct service identity, with one of the original staff members stepping up to the role of Service Lead, a role with a huge remit, from shaping the service with commissioners, to training and mentoring dozens of new staff. We will continue to put our case forward for long-term commissioning of this vital service.

We were particularly delighted this year to see our Chief Executive, Jane Johnson, awarded an MBE in the Queen's Birthday Honours for 'services to disabled people'. She has worked tirelessly over a 20 year career at disAbility Cornwall and this was a much deserved recognition.

Owing to the growth in every one of our services, we have comprehensively outgrown our modest office building on an industrial estate in Hayle, which has been home to the charity for over 10 years. Staff are getting by with a combination of hybrid working, desk sharing, noise cancelling headphones, and even using the foyer/reception area as desk space. We desperately need to move to larger premises, and plans are under way to relocate to purpose built offices on the grounds of Hayle Rugby Football Club.

While some home working and remote meetings are still commonplace since the pandemic, our staff have rediscovered the value of face-to-face working, for building relationships,

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effective communication and collaboration, training new staff, increasing meaningful participation and work satisfaction. The last activity to resume in real life will be our Trustee Board Meetings, the first in-person meeting taking place in October 2022.

This will be the perfect opportunity for staff members to update the Board on all aspects of the charity's work, and just as importantly, for the Board to thank staff in person for their hard work and dedication over the last year.

A handwritten signature in black ink that reads "Christine M Simpson". The signature is written in a cursive style with a long, sweeping tail on the final letter.

Mrs Christine Simpson, M.Phil
Chair

Activities, Performance & Achievements

Disability Information & Advice Line (DIAL)

DIAL is a free service and is the gateway to many of our other services. This year we maintained our extended opening hours and staffing which began as a Covid response and the need has continued. People receive information and advice from our team of qualified, professional advisers and case record accordingly, across the areas of:

- Health & Wellbeing
- Independent Living & Equipment
- Social & Leisure Opportunities
- Money & Welfare Entitlements
- Housing & Home Environment
- Rights & Discrimination
- Training, Volunteering & Employment.



This year we supported 1,498 people (1,426 in the prior year) through 5,594 individual actions and assisted in raising an additional £377,510 in household income for our clients (£489,344 in prior year). The majority of clients were over the age of 50. Most had a long-term health condition and for the first time ever, more people with mental health conditions rather than people with a physical disability accessed the service. 67% of enquires fell into the Money and Welfare Entitlements category, followed closely by Independent Living & Equipment, and Health and Well-being (ASC issues) both at 10%, then Housing and Home environment at 7%. Our lowest category is Training & Education (1.5%). Our annual survey of a sample of clients showed we made 'a lot of difference' to 93% of our clients

Inclusion Matters

We are a partner in this Cornwall Council commissioned service, providing multi-faceted one-to-one support to adults with health and wellbeing needs, to increase connections to their community and improve each person's sense of wellbeing. In the year to 31 March 2022, our staff working on this project supported 366 clients (188 in the prior year). This project has been extended for a further 12 months will run until at least September 2023.

Village Works

We are a partner in this European Social Fund project, led by Inclusion Cornwall, providing one-to-one support to people who are economically excluded, unemployed or disadvantaged and living in rural coastal villages in targeted areas across the County. The project was extended by nine months and will run until September 2022.

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Who Dares Works

We are a welfare entitlements specialist partner in this European Social Fund and National Lottery Community Fund project, which is led by Active Plus. It is focussed on assisting people in West Cornwall to reconnect with education, training and employment. Our adviser continued to support people to complete benefit forms throughout the lockdowns, doing this over the phone and on video chat instead of face-to-face. The project has been extended and will run until June 2023.

Cornwall Carers Service

We are a delivery partner in this service, led by Cornwall Rural Community Charity with a five-year contract from Cornwall Council. The service started in July 2021 and by 31 March 2022 we supported 2,106 unpaid and informal carers (exceeding our targets), providing the Information & Advice Line for the service – available via telephone and email, including two evenings a week. We are proud of the quality service we have developed in this short time, where people accessing the Advice Line are provided with information, advice, low level advocacy and practical support.

Victim Support

The Cornwall Disability Alliance secured a grant from Victim Support Devon & Cornwall as a disability specialist partner. Our remit covers all crimes, except specialist provision for victims of murder and manslaughter, domestic abuse and/or sexual violence which are covered under other funding provisions. The service helps victims and those affected by crime to deal with the aftermath of experiencing crime, offering both practical and emotional support. Where appropriate we refer clients to another member of the Disability Alliance, to receive specialist support, for example a victim of crime with hearing loss may be referred to Hearing Loss Cornwall.

The Inclusivity Project

This is a European Regional Development Fund research project, led by Exeter University and for which we are the disability expert partner. Broadly speaking, the Inclusivity Project explores the barriers to employment for disabled and older workers, with a view to developing new policies and products to overcome them. Our main focus and responsibility is to be the conduit for the project to reach disabled people, so their voice, experience and opinions are heard to inform its ongoing work. This year our researcher Dr Theo Blackmore worked closely with the project, bringing his lived experience and years of disability research.

Training for Personal Assistants and Employers

Utilising Skills for Care's User Led Organisation funding, our training service 5 Degrees West, trained 505 Personal Assistants (including prospective PAs looking to join the workforce) and three employers through online training sessions. Although we are strong advocates that there is no equal substitute for face-to-face training, our trainer ensured sessions were

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accessible, interactive and engaging. We saw many benefits to online training – attendance was better as people didn't have to travel or take extra time away from the person they support. We will continue to use blended learning methods in the future, even now that restrictions have been removed. This year the sessions covered:

- Emergency First Aid in the Workplace
- Moving and Handling
- Food Hygiene
- Health and Safety in the Home
- Safeguarding Vulnerable Adults
- Supporting People with Diabetes
- Creating Moments of Joy for People with Dementia
- Neurological Conditions Awareness

Humans Cornwall

Humans Cornwall is a new service that disAbility Cornwall has developed during the year, in reaction to urgent need and crisis in the Health and Social Care sectors. It started out as what we referred to in last year's Annual Report as the Discharge to Assess service, where we were invited to join a pilot led by the Royal Cornwall Hospitals NHS Trust and the Kernow CCG, along with other voluntary sector organisations, to enable them to transfer people home from hospital who were medically optimised, but for whom there were barriers to them going home. We did this through our Support Planning and Brokerage service, provision of short-term Personal Assistants and support from DIAL across housing, welfare entitlements, rights & discrimination, independent living equipment and more, all to help overcome barriers to returning home, bringing community support around an individual, in a personalised way, to help them readjust and stabilise their situation.

During the year we secured grant funding, firstly from Cornwall Council Public Health and the Containment Management Outbreak Fund, and later from NHS Cornwall and the Isles of Scilly to plug into this service and extend the support to 'prevention' cases – people in the community identified as needing extra support – instead of hospital discharges only.

We have increased staffing in the Humans Cornwall Team significantly, and our team comprises Personalised Care Leads, Support Brokers, Care Coordinators and a Direct Payment Community Support broker, and is supported and complemented by a countywide workforce comprising:

- Bank staff Personal Lifestyle Assistants, a new workforce not necessarily working in care, but willing to support people in their community
- Micro providers, with plans to help support and grow this market, enabling more skilled people to deliver care in their localised communities under our umbrella and
- A growing volunteer base of people willing to undertake random acts of kindness.

Humans is a social movement and capitalises on technological approaches for the mobilisation of people in communities and we work collaboratively across the health, social care and community system to share our learning and integrate.

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During the financial year, Humans supported 918 clients in total, these were made up of hospital Discharge Clients and Community Prevention clients. We provided £148,000 of support to clients in the form of deep cleans to their homes, and essential household items. We also managed the NHS one-off discharge grants, whereby patients and families were offered grants of up to £1,200 to facilitate a discharge from hospital.

Payroll & Managed Accounts Service

We provide affordable professional services to support people who receive a personal health budget from the NHS, or a social care personal budget from the local authority, or who self-fund, to manage their own care package. They comprise payroll services for clients who employ their care staff directly, ensuring they receive all the support they need to fulfil their legal obligations as employers. We also provide a full wrap-around managed account service, where we receive and make all payments relating to the client's personal budget on their behalf, alleviating the additional stress which managing your own funds can cause. At the end of this financial year, we had 356 active clients, 93 of whom used just the payroll service, 88 just a managed account service and 175 used both. Our payroll clients collectively employ 672 Personal Assistants as of 31 March 2022.

Have a Go Days

After a year of 'virtual' Have a Go Days via Zoom, real life sessions thankfully resumed in April 2021. These are free multi sports sessions for children with any kind of additional need or disability, plus their siblings or friends, aged 6-17. Our partner Shilton Soccer run these fun inclusive sessions at Bodmin Leisure Centre and Cornwall College in Redruth in all school holidays except Christmas. Last year we ran 21 sessions, 146 children attended at least one session. The coaches are experts in identifying each child's needs and helping them to engage and get as much out of the activity as possible. This may mean joining in a large group game, or playing one-to-one with an 'includer'. Children build positive memories and the sessions reduce isolation, build confidence and self-efficacy, improve mental and physical wellbeing, and provide much needed respite for parents.

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Cornwall Disability Alliance

This consortium of disability organisations in Cornwall has gone from strength to strength. disAbility Cornwall lead the alliance, the members are: iSight Cornwall, Hearing Loss Cornwall, Mid-Cornwall Lifestyles, Active8, Cornwall Accessible Activities Programme, Merlin MS Centre, Cornwall Mobility, Cornwall People First and the Cornwall Memory Café Network. We have been working on codesign, developments and co-producing funding applications to ensure a fair and proportionate investment in the disability community, to fill gaps and bolster service provisions to meet current needs. The Alliance secured significant funding from the Containment Outbreak Management Fund (COMF) – used towards Humans Cornwall, 50 sets of British Sign Language Counselling sessions, accessible Staying Safe Online videos, social activities for children, young people and adults, re-energising the Cornwall Memory Café Network, and providing Outreach for adults with a learning disability. The Alliance also secured Critically Extremely Vulnerable (CEV) funding, which we used to employ a team of Wellbeing and Happiness Innovators to work across the alliance members, and to bring back DISCOVER Magazine, Cornwall's only pan-disability lifestyle magazine

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ensuring people who are digitally excluded are provided with information and advice on what is happening within our communities, as well as topical articles.

Leaders with Lived Experience

This is a two-year project funded by the National Lottery that started in January 2021 investigating the experiences of Disabled Peoples' Organisations (DPOs) across England during this Covid-19 pandemic. Project Officer Dr Theo Blackmore engaged with DPOs via a questionnaire and online forum events. He contributed to a mapping exercise, with the final DPO map due to be published on the DRUK website. And in July he hosted a DPO conference which included a speaker from the Ukrainian Assembly of People with Disabilities, to share how the war is disproportionately affecting disabled people in Ukraine.

Access Audit Advice and Consultancy

Our volunteer access auditor, Geoff Squibb, resumed delivery of the Walk, Wheel and Talk Service this year, after a break during social distancing. This included visits to Poldhu Cove and Gunwalloe commissioned by the National Trust, and Penzance Shop Mobility.

We also reviewed proposals and gave informal advice on the Truro Loops improvements and Looe Valley Trails.



Membership

As a user led organisation, our membership must comprise at least 51% disabled people. Our Board of Directors is elected from our membership and it must comprise at least 75% disabled people and / or carers. We had 326 individual members on 31 March 2022.

Websites

We manage the following websites:

www.disabilitycornwall.org.uk

www.humansofthepeninsula.co.uk and App

www.everycustomercounts.co.uk (and App under development)

Social Media

We have recognised how important social media is to engaging with our stakeholders, and have kept our 'followers' up to date with information, opportunities and items of interest via:

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disAbility Cornwall & IoS Facebook page	4,095 followers
Humans Cornwall Facebook page	492 followers
Have a Go Days Facebook group	242 members
disAbility Cornwall & IoS LinkedIn account	171 followers
5 Degrees West Facebook page	113 followers

Weekly Round-Up Emails

The Weekly Round-Up of items posted onto our social media platforms are sent as an email weekly to the 901 people who have requested to receive them.

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Chief Executive's report

This year should really be a celebratory one as we mark our 25th Anniversary, but sadly there feels little to be joyous about, with the impact of not just the last two years of the pandemic, but with the inequalities our stakeholders have faced with loneliness, isolation, managing without necessary protections, support or much needed therapies, and now facing the impact of the health and social care crisis, but all of which came on the heels of years of financial cuts in welfare reforms and increased conditionality for state support. Now we face a cruel winter ahead with the increased cost of living.

This year we will continue to strive to listen to the voice of our stakeholders and work with them to improve their situations. People living with a long-term health condition or disability have, unfairly, had to endure so much over the years and it's our role to push for the rights and entitlements of our community and to further the inclusion agenda.

We certainly face a very busy year ahead at the charity with all the various programmes of work we are involved with and delivering, new and existing, and the partnerships we continue to cultivate to help us deliver on our mission.

During last winter we were delighted to really galvanise the Cornwall Disability Alliance, building on our relationships and securing Public Health funding to deliver specific programmes of work to meet the needs of our communities, and help with pandemic recovery. There is still funded work continuing from this, not least, we are yet to purchase a whole new fleet of sand chairs to enable us to access our lovely beaches, plus we secured longer term funding for staffing for the Cornwall Memory Cafe Network and for Humans Cornwall, to help with hospital pressures and ensure people are supported in the community at a time of difficulty. The support is holistic – we draw on resources from across sectors to wrap support around people, and we help maximise household income and secure grants or purchase vital household items.

We have truly loved working with our Disability Alliance partners and this coming year will see us really embed our relationships, and our position in county, and we sincerely hope to secure further funding collectively, so we can ensure it directly benefits our communities. We are currently undertaking a piece of work with the Royal Cornwall Hospitals Trust to ensure new developments are inclusive and accessible. We are confident we will be able to do so much more, together.

A considerable priority for us is the continued development of Humans Cornwall, this personalised and holistic service is delivered within people's homes, and is a way of supporting people we have always wanted to see, but funding was never available for. Not only the core of the service, but the growth of the social movement will continue, and we will hopefully become CQC registered and ensure we are safe, caring, responsive, effective and well-led and NHS Cornwall and the Isles of Scilly Integrated Care Board (ICB) is providing funding for this to continue until March 2023. We will launch our new App which will enable

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PAs and micro providers to join our movement so we can mobilise people where they are needed across our communities.

The wider system around is changing, and we hope, for the better. The new Integrated Care System is mandated in law from July and will see health trusts, adult social care and our VCSE sector work better together for placed based communities. We look forward to being able to better shape services to ensure they meet the needs of our stakeholders.

We have outgrown our offices, and we have an in-principle agreement with Hayle Rugby Football Club to create a wellbeing building that will also incorporate our offices in 1.5 acres of site, so this will certainly take precedence this year as we drive forward plans to accommodate our team and to ensure local provision to meet the needs of Hayle as our HQ locality.

While under development for many years, Every Customer Counts is finally complete, as both an App and website. This will enable businesses to sign up, self-assess the accessibility of their premises and receive a personalised accessibility report on what needs addressing and how. Businesses will then receive a rating and create an advert where we can search and find them on the desktop App by geographical location, business type or access features. Nothing like this currently exists in the country, so we are hopeful there will be a good take up, it will benefit businesses through being able to access the 'purple pound' (the spending power of disabled people) and will make society more inclusive for us all.

In the meantime, we will continue to connect with our stakeholders through our socials, in person and through Discover magazine.

Jane Johnson MBE

Chief Executive

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Structure, governance and management

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2022.

The financial statements comply with the Charities Act 2011, the Memorandum and Articles of Association, 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 2015), including “Amendments to 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”.

Governing document

disAbility Cornwall & Isles of Scilly is a company Limited by Guarantee governed by its Memorandum and Articles of Association adopted on 11 November 2010. It is a registered charity with the Charity Commission.

Recruitment and induction of Trustees

The directors of the company are also charity Trustees for the purposes of charity law. Members of the charity may put themselves forward as Trustees. Their appointment is confirmed by members at the charity annual general meeting. New Trustees are inducted into the workings of the charity and given training when required.

All Trustees give their time voluntarily and receive no benefits from the charity.

The organisation seeks Trustees who can provide advice and guidance based on experience on all aspects of disAbility Cornwall & Isles of Scilly’s work, utilising their specific skills, knowledge and expertise in making sound decisions. They must have the following attributes:

- A working knowledge of disabled people’s organisations and of issues facing disabled people in Cornwall
- An acceptance and understanding of the duties, responsibilities and liabilities of Trusteeship
- The willingness to devote the necessary time and effort to the duties of a Trustee
- Integrity mixed with good independent judgement plus the desire to be an effective team member
- The ability to think creatively and strategically and a willingness to speak their mind.

The charity aims to provide a full induction programme for each new Trustee to absorb them quickly and effectively into their role within the organisation and make them feel informed, valued and welcome.

Recruitment and induction of Trustees (continued)

They will be given:

- Access to all relevant information pertaining to their role as Trustees
- Access to the intranet where all organisational documentation is located
- A full briefing on the work of the charity, our vision, mission, aims, values, working systems, policies and procedures
- The opportunity to meet all the disAbility Cornwall & Isles of Scilly staff to find out more about the work of the charity.

Organisation

The Trustees are legally responsible for the overall management and control of the charity.

The Trustees delegate to the Chief Executive, responsibility for the day to day management of the charity and administrative control of the charitable funds.

The policy and general affairs of the organisation are directed by the full Board of Trustees who may exercise all powers of the charitable company as set out in the Memorandum and Articles of Association.

Prior to each meeting the Board are presented with a briefing from the Chief Executive and financial reports from the Finance Officer including quarterly management accounts and projections. Project / service staff attend each meeting and provide an update on their area of work to the Board, which allows Trustees the opportunity to meet and consult with key staff on a regular basis.

Public benefit

The charity complies with the public benefit requirement through its charitable objectives.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Equality and diversity

disAbility Cornwall & Isles of Scilly is committed to being an equal opportunities employer. We aim to ensure that no job applicant, volunteer, employee or Trustee receives less favourable treatment on the grounds of sex, age, disability, marital status, sexual orientation, religion, colour, nationality, ethnic or national origin, nor is disadvantaged by conditions or requirements which cannot be shown to be justifiable.

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Risk management

The Trustees regularly assess the major risks to which the charitable company is exposed. A Risk Register is held and formally reviewed annually by the Board, or sooner if necessary. Potential risks are identified and scored based on likelihood and severity, and mitigating actions are taken as necessary. The Trustees will continue to review potential risks on a regular basis and will act to minimise or mitigate these risks as required.

The table below shows the principal risks identified by the Trustees as at 31 March 2022.

Risk area	Key risk to disAbility Cornwall & Isles of Scilly	Mitigating actions
Funding	Shortfall in funding leading to an inability to deliver services at the level currently provided to clients.	Opportunities to diversify funding streams and control costs are constantly under review. An adequate level of reserves is held to minimise the impact of a funding shortfall in the short-term.
Human resources	Failure to attract and retain a sufficient level of skilled staff and volunteers to deliver our services.	The charity has successfully retained the Investors in People Gold accreditation since 2005 as a result of commitment to excellent people management practices. Training and career development opportunities are available, and total reward packages are kept under review.
Operational	Poor service or noncompliance with terms and conditions of grants and contracts leading to loss of funding and reputation.	Regular performance monitoring for each service is undertaken by senior staff and reported on quarterly to the Board. Service Strategies are in place and communicated to relevant staff and accompanied by training and mentoring. We collect feedback from service users and any complaints received are investigated. Grants and contract agreements reviewed to establish specific requirements. Appropriate insurance in place, including Cyber Protection for the first time this year.
Premises	Outgrowing our office space.	Hybrid working in place to allow staff to work from the office for the majority of their working hours. Plans underway to relocate to new purpose built office on the site of Hayle Rugby Football Club.
Health and Social Care Crises	National issues in health and social care leading to increased demand for services.	Funding secured to develop the Humans Cornwall service, allowing us to continue to implement innovative and effective solutions to providing care.

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Financial review

The results for the year show net income of £473,911 (2021: net expenditure £103,936) as detailed in the statement of financial activities.

Grant making policy

When funding is received which the charitable company is unable to use itself, it is passed to another suitable organisation to use for the purpose it was intended.

Investment policy

The Trustees have considered the most appropriate policy for investing funds. During the year we have closed a 12-month fixed rate savings account and 60-day notice account in favour of instant access accounts only. This ensures access to funds for operational purposes, and while interest rates are low, the loss of potential interest is not significant.

Reserves policy

In order that the charitable company can meet its objectives for disabled people in Cornwall and Isles of Scilly, the Trustees have considered its resources and commitments. The charitable company is reliant on a combination of grant funding, contracts, self-generated income and donations, and the Trustees review the level of reserves required based on an assessment of the major financial risks to which the charity is exposed.

The Trustees consider that unrestricted reserves to cover approximately three months of the expected core running costs, plus costs of closing the charity, should be maintained. £205,000 of unrestricted funds have been designated for this purpose (2021: £145,000).

A separate future deficit reserve is held to cover a potential deficit over the next one to two years. £130,000 of unrestricted funds have been designated for this purpose.

Remuneration policy for key management

The Trustees consider the CEO, Advice Service Manager and Humans Cornwall Manager to comprise the key management personnel of the charity, to be in charge of directing and controlling, running and operating the charity on a day to day basis.

The pay of the senior staff is reviewed annually and normally increased in accordance with average earnings. In view of the nature of the charity, the Trustees benchmark against pay levels in other similar organisations.

Statement of Trustees' responsibilities

The Trustees (who are also directors of disAbility Cornwall & Isles of Scilly, for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charities Act 2011. 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.

Statement of disclosure to auditor

In so far as the Trustees are aware, there is no relevant information of which the charitable company's auditor is unaware. Additionally, the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant information and to establish that the charitable company's auditor is aware of that information.

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

By order of the Trustees



Mrs Christine Simpson, M.Phil
Chair, Trustee

Units 1G/H
Guildford Road Industrial Estate
HAYLE
Cornwall
TR27 4QZ

disAbility Cornwall and the Isles of Scilly

Independent auditors' report to the Members of Disability Cornwall and the Isles of Scilly

Opinion

We have audited the financial statements of Disability Cornwall and the Isles of Scilly (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 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 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, 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 Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

The impact of macro-economic uncertainties on our audit

Our audit of the financial statements requires us to obtain an understanding of all relevant uncertainties, including those arising as a consequence of the effects of macro-economic uncertainties such as Covid-19 and Brexit. All audits assess and challenge the reasonableness of estimates made by the directors and the related disclosures and the appropriateness of the going concern basis of preparation of the financial statements. All of these depend on assessments of the future economic environment and the company's future prospects and performance.

Covid-19 and Brexit are amongst the most significant economic events currently faced by the UK, and at the date of this report their effects are subject to unprecedented levels of uncertainty, with the full range of possible outcomes and their impacts unknown. We applied a standardised firm-wide approach in response to these uncertainties when assessing the company's future prospects and performance. However, no audit should be expected to predict the unknowable factors or all possible future implications for a company associated with these particular events.

disAbility Cornwall and the Isles of Scilly

Independent auditors' report to the Members of Disability Cornwall and the Isles of Scilly

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.

In our evaluation of the directors' conclusion, we considered the risks associated with the company's business, including effects arising from macro-economic uncertainties such as Covid-19 and Brexit. We analysed how those risks might affect the company's financial resources or ability to continue operations over the period of at least twelve months from the date when the financial statements are authorised for issue. In accordance with the above, we have nothing to report in these respects.

However, as we cannot predict all future events or conditions and as subsequent events may result in outcomes that are inconsistent with judgements that were reasonable at the time they were made, the absence of reference to a material uncertainty in this auditor's report is not a guarantee that the company will continue in operation.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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 there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

disAbility Cornwall and the Isles of Scilly

Independent auditors' report to the Members of Disability Cornwall and the Isles of Scilly

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; 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.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue 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.

As part of our audit work, we obtained an understanding of the legal and regulatory frameworks applicable to the charity and the sector in which they operate. Given the activities of the charity, we determined that the most significant laws and regulations are safeguarding regulations, charity fundraising regulations, UK tax legislation, employment law and health and safety and those that have a direct impact on the preparation of the financial statements such as the Charities Act 2011, the Companies Act 2006 and compliance with financial reporting framework FRS102 and the Charities Statement of Recommended Practice.

disAbility Cornwall and the Isles of Scilly

Independent auditors' report to the Members of Disability Cornwall and the Isles of Scilly

The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Obtain an understanding of the legal and regulatory frameworks applicable to the charity and the sector in which they operate;
- Discussions with management as to how compliance with these laws and regulations is monitored;
- Review of the disclosures in the financial statements and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- Enquiries of management concerning actual and potential litigation and claims;
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- Reviewing minutes of trustee meetings and correspondence with regulators;
- Performing audit work in connection with the risk of management override of controls, including testing journal entries for reasonableness and evaluating the business rationale of significant transactions outside the normal course of business.

We also communicate relevant identified laws and regulations and potential fraud risk to all engagement team members and remain alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an 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 members as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Williams FCA DChA (Senior Statutory Auditor)
For and on behalf of RRL LLP

Peat House
Newham Road
TRURO TR1 2DP

disAbility Cornwall and the Isles of Scilly

Statement of financial activities (incorporating income and expenditure account) For the year ended 31 March 2022

	Notes	Restricted funds £	Unrestricted funds £	Total 2022 £	Total 2021 £
Income from:					
Donations and legacies	5	1,497,180	7,962	1,505,142	284,034
Charitable activities	6	25,000	347,359	372,359	324,929
Primary purpose trading activities	7	-	244,403	244,403	198,786
Other trading activities	8	-	370	370	268
Investment income	9	-	275	275	831
Other income		-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
Total income		1,522,180	600,369	2,122,549	808,848
		<hr/>	<hr/>	<hr/>	<hr/>
Expenditure on:					
Cost of raising funds	10	-	13,226	13,226	9,294
Charitable activities	11	1,090,569	544,843	1,635,412	695,618
		<hr/>	<hr/>	<hr/>	<hr/>
Total expenditure		1,090,569	558,069	1,648,638	704,912
		<hr/>	<hr/>	<hr/>	<hr/>
Net income for the year	13	431,611	42,300	473,911	103,936
		<hr/>	<hr/>	<hr/>	<hr/>
Total funds brought forward		51,504	315,457	366,961	263,025
		<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		483,115	357,757	840,872	366,961
		<hr/>	<hr/>	<hr/>	<hr/>

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

All income and expenditure are derived from continuing activities.

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

disAbility Cornwall and the Isles of Scilly

Balance sheet

As at 31 March 2022

	Notes	£	2022 £	£	2021 £
Fixed assets					
Tangible assets	17		-		-
			<hr/>		<hr/>
			-		-
Current assets					
Debtors	18	194,513		44,899	
Cash at bank and in hand		755,338		331,861	
			<hr/>	<hr/>	
		949,851		376,760	
Creditors: amounts falling due within one year	19	(108,979)		(9,799)	
			<hr/>	<hr/>	
Net current assets			840,872		366,961
			<hr/>		<hr/>
Net assets	20,21		840,872		366,961
			<hr/> <hr/>		<hr/> <hr/>
Funds of the charity					
Restricted funds	22,23		483,115		51,504
Unrestricted designated funds	24,25	335,000		275,000	
Unrestricted general funds	24,25	22,757		40,457	
			<hr/>	<hr/>	
			357,757		315,457
			<hr/>		<hr/>
Total charity funds			840,872		366,961
			<hr/> <hr/>		<hr/> <hr/>

disAbility Cornwall and the Isles of Scilly

Balance sheet (continued)

As at 31 March 2022

The financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the financial statements required by the Companies Act 2006 and are for circulation to the members of the company.

Signed on behalf of the Trustees by:

Mrs Christine Simpson, M.Phil

Chair, Trustee

Approved and authorised for issue by the Trustees on:

Company registration No. 07436153

disAbility Cornwall and the Isles of Scilly

Cash flow statement

For the year ended 31 March 2022

	£	2022 £	£	2021 £
Net cash inflow from operating activities		423,202		131,273
Cash flows from investing activities				
Interest received	275		831	
Net cash provided by investing activities		275		831
Change in cash and cash equivalents in the reporting period		423,477		132,104
Cash and cash equivalents at 1 April 2021		331,861		199,757
Cash and cash equivalents at 31 March 2022		755,338		331,861
Reconciliation of net movement in funds to net cash flow from operating activities				
Net movement in funds		473,911		103,936
Adjustments for				
Interest received		(275)		(831)
Increase/(decrease) in debtors		(149,614)		49,891
Decrease/(increase) in creditors		99,180		(21,723)
Net cash inflow/(outflow) from operating activities		423,202		131,273
Analysis of cash and cash equivalents				
Cash in hand		755,338		331,861

Notes

(forming part of the financial statements)

1 **General information**

The charity is incorporated as a company Limited by Guarantee and not having a share capital. In the event of a winding up, registered members are liable to contribute a sum not exceeding £1 per member towards the debts and liabilities of the charity and the costs and expenses of winding up. There were 326 members at 31 March 2022 (2021: 398).

2 **Summary of significant accounting policies**

2.1 **Accounting policies**

Charity information

disAbility Cornwall & Isles of Scilly is a company incorporated in England and Wales. The registered office is Unit 1G/H, Guildford Road Industrial Estate, Hayle, Cornwall, TR27 4QZ.

2.2 **Accounting convention**

These financial statements have been prepared in accordance with FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”), “Accounting and Reporting by Charities” the Statement of Recommended Practice for charities applying for FRS 102, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. 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 financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

2.3 **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.

Notes

(forming part of the financial statements)

2 **Summary of significant accounting policies (continued)**

2.4 ***Incoming resources***

Voluntary income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods, or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Legacies are recognised in the accounts in the period to which the charity becomes entitled to the income, unless it is incapable of financial measurement.

Income from trading activities is recognised as earned as the related goods and services are provided.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contract and grant funding. Any income subject to specific performance conditions is recognised as the related goods or services are provided. Income included in this category funding the support of performance activities is recognised when there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Income is deferred when performance related grants are received in advance of the performances or events to which they relate.

No amount is included in the financial statements for volunteer time.

2.5 ***Resources expended***

Expenditure is included on an accrual's basis. The irrecoverable element of VAT is included with the item of expense to which it relates. Expenditure is recognised when a liability is incurred.

Certain expenditure is directly attributable to specific activities and has been included in those cost categories. Other costs, which are attributable to more than one activity, are apportioned across cost categories on the basis of an estimate of the proportion of time spent by staff on those activities.

Notes

(forming part of the financial statements)

2 Summary of significant accounting policies (continued)

Governance costs represent the costs of management committee expenses, audit/independent examination fees and professional fees.

2.6 Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.

Unrestricted funds are available to the Trustees without specific conditions. The use of these funds is entirely at the discretion of the Trustees.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

2.7 Fixed assets and depreciation

Depreciation is provided on fixed assets to write off the cost less the estimated residual value of the assets by equal instalments over their estimated useful economic lives as follows:

Leasehold improvements	Over the period of the lease
Motor vehicles	20% per annum
Computer equipment	33.33% per annum

2.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible 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).

2.9 Cash and cash equivalent

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of 12 months or less from the date of acquisition or opening of the deposit or similar account.

Notes

(forming part of the financial statements)

2 Summary of significant accounting policies (continued)

2.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic 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.

2.11 Basic financial assets

Basic financial assets, which include debts, 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 unless the arrangement constitutes a financial transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

2.12 Basic financial liabilities

Basic financial liabilities, including creditors and bank loans 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 receipts 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.

Notes

(forming part of the financial statements)

2 Summary of significant accounting policies (continued)

2.13 Basic financial liabilities (continued)

Derecognition of financial liabilities

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

2.14 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

2.15 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.

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

2.15 Pension costs

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

2.16 Transfers

Transfers are made when appropriate from a specific fund to recover costs incurred not charged directly to that fund.

2.17 Operating leases

Rental charges are charged in the statement of financial activities on a straight-line basis over the life of the lease.

Notes

(forming part of the financial statements)

3 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.

Notes

(forming part of the financial statements)

4 Prior year statement of financial activities

	Restricted funds £	Unrestricted funds £	Total 2021 £
Income from:			
Donations and legacies	246,172	37,862	284,034
Charitable activities	78,700	246,229	324,929
Primary purpose trading activities	-	198,786	198,786
Other trading activities	-	268	268
Investment income	-	831	831
Other income	-	-	-
	<hr/>	<hr/>	<hr/>
Total income	324,872	483,976	808,848
	<hr/>	<hr/>	<hr/>
Expenditure on:			
Cost of raising funds	-	9,294	9,294
Charitable activities	285,576	410,042	695,618
	<hr/>	<hr/>	<hr/>
Total expenditure	285,576	419,336	704,912
	<hr/>	<hr/>	<hr/>
Net income for the year	39,296	64,640	103,936
Total funds brought forward	12,208	250,817	263,025
	<hr/>	<hr/>	<hr/>
Total funds carried forward	51,504	315,457	366,961
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

5 Donations and legacies

	Restricted funds £	Unrestricted funds £	Total 2022 £	Total 2021 £
Donations:				
Cornwall Masonic Benevolent Charity	-	1,000	1,000	1,000
Masonic Charitable Foundation	-	1,000	1,000	1,000
Other small donations	-	5,962	5,962	8,195
Grants:				
NHS Kernow CCG Personalised Community Reenablement	300,000	-	300,000	-
COMF - Trialling a MDT Approach (Cornwall Council)	130,000	-	130,000	-
Covid Clinically Extremely Vulnerable Welfare Grant Funding (Cornwall Council)	176,600	-	176,600	-
Victim Support	10,000	-	10,000	-
COMF - Support activities for people with long-term health conditions and disabilities (Cornwall Council)	617,997	-	617,997	-
CCG Dementia Support Services	153,000	-	153,000	-
CAF Coronavirus Emergency Fund	-	-	-	8,200
Children in Need	9,586	-	9,586	3,800
Cornwall Community Foundation Public Health (Capacity Building)	15,000	-	15,000	-
Cornwall Community Foundation Charles Reynold Fund	2,928	-	2,928	-

disAbility Cornwall and the Isles of Scilly

Cornwall Community Foundation (Community Kitchen)	-	-	-	7,500
Cornwall Community Foundation (Surviving Winter)	7,000	-	7,000	-
Cornwall Community Foundation (Advice & Wellbeing Café)	-	-	-	11,391
Cornwall Community Foundation (Digital Inclusion)	-	-	-	9,000
Cornwall Community Foundation (Crisis Fund)	1,500	-	1,500	500
The Clare Milne Trust	30,000	-	30,000	-
Cornwall Council inclusion grants	3,420	-	3,420	-
Developing Skills for Business	-	-	-	2,000
Disability Action DPO Covid-19 Emergency Fund	-	-	-	3,267
Duchy Health Charity	-	-	-	5,000
Garfield Weston Foundation	-	-	-	30,000
HMRC Job retention scheme grants	6,450	-	6,450	15,672
Lloyds Bank Foundation React Fund	-	-	-	6,835
Local Authority Discretionary Fund grant	-	-	-	10,000
Masonic Charitable Foundation	-	-	-	3,675
South West Community Matters	-	-	-	1,000
The National Lottery Community Fund (Wellbeing Friends)	26,245	-	26,245	46,900
The National Lottery Community Fund (Coronavirus Community Support Fund)	-	-	-	61,121

disAbility Cornwall and the Isles of Scilly

The National Lottery Community Fund (Leaders with Lived Experience)	26,245	-	26,245	24,983
The Rank Foundation	-	-	-	18,000
The Sobell Foundation	-	-	-	5,000
Grants received on behalf of individuals	7,454	-	7,454	-
	<hr/>	<hr/>	<hr/>	<hr/>
	1,497,180	7,962	1,505,142	284,034
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Government funding included above totalled £934,467.

Government funding included below in Income from charitable activities totalled £169,766.

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

6 Income from charitable activities

	Restricted funds £	Unrestricted funds £	Total 2022 £	Total 2021 £
Contracts:				
Inclusion Matters	-	123,268	123,268	122,736
The Inclusivity Project	-	21,185	21,185	34,183
Cornwall Carers Service	-	132,537	132,537	-
Living Options Devon				
Elective Care Waiting List	-	6,010	6,010	-
Village Works	-	37,299	37,299	66,485
Who Dares Works	-	27,060	27,060	22,825
Performance related grants:				
Lloyds Bank Foundation	-	-	-	23,700
Skills for Care	25,000	-	25,000	55,000
	<hr/>	<hr/>	<hr/>	<hr/>
	25,000	347,359	372,359	324,929
	<hr/>	<hr/>	<hr/>	<hr/>

7 Income from primary purpose trading activities

	Restricted funds £	Unrestricted funds £	Total 2022 £	Total 2021 £
Discharge to Assess	-	57,606	57,606	3,888
5 Degrees West	-	1,120	1,120	14,574
Access audits, focus groups and consultancy	-	11,788	11,788	1,600
Discover Magazine sale of adverts	-	100	100	500
Managed Accounts	-	99,610	99,610	101,944
Payroll	-	74,179	74,179	76,245
Other	-	-	-	35
	<hr/>	<hr/>	<hr/>	<hr/>
	-	244,403	244,403	198,786
	<hr/>	<hr/>	<hr/>	<hr/>

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

8 Income from other trading activities

	2022	2021
	£	£
Independent Living Insurance Commission	370	268
	<hr/>	<hr/>
	370	268
	<hr/> <hr/>	<hr/> <hr/>

9 Investment income

	2022	2021
	£	£
Bank interest receivable	275	831
	<hr/> <hr/>	<hr/> <hr/>

10 Cost of raising funds

	2022	2021
	£	£
Wages and salaries	13,226	8,849
Cost of raising donations and legacies via Free Will Service	-	445
	<hr/>	<hr/>
	13,226	9,294
	<hr/> <hr/>	<hr/> <hr/>

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

11 Cost of charitable activities

	2022	2021
	£	£
Salaries and pension contributions	872,644	518,345
Staff travel	3,900	1,952
Staff working from home expenses	2,779	2,814
Staff training and recruitment	6,357	2,311
5 Degrees West – training fees	4,295	7,770
Skills for Care funded training fees and expenses	-	42,660
Community Kitchen project costs	-	8,087
Have a Go Days direct project costs	10,651	2,169
Discover Magazine	11,470	-
Every Customer Counts direct costs	15,536	8,774
Humans Cornwall direct costs	25,011	3,663
COMF project costs (inc. PA wages)	376,838	-
Advice & Wellbeing Café	-	21,102
CEV project costs	1,228	-
All Terrain Wheelchairs (Cornwall Mobility)	90,000	-
Discharge to Assess direct costs (exc. salaries)	35,441	909
Other direct project costs	50,202	949
Access audit, focus groups and consultancy costs	142	103
Advertising and marketing	3,811	1,446
Business rates	301	301
Rent and office maintenance	22,102	18,778
Light, heat and water	6,787	2,910
Equipment and furnishings	31,756	7,429
IT maintenance	20,509	11,546
Insurance	3,708	1,795
Telephone	11,692	12,241
Postage, stationery and photocopier	8,078	5,321
Cleaning (including wages)	1,744	2,042
Professional fees	3,747	294
Subscriptions	3,384	2,712
Bank charges	280	69
Sundries and waste disposal	6,077	1,958
Governance (note 12)	4,942	5,133
Bad debt written off	-	35
	<hr/>	<hr/>
	1,635,412	695,618
	<hr/> <hr/>	<hr/> <hr/>

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

12 Governance costs

	Restricted funds £	Unrestricted funds £	Total 2022 £	Total 2021 £
Independent examiner's/audit fee	-	4,770	4,770	2,368
Professional fees	-	172	172	2,561
Management committee expenses	-	-	-	204
	<hr/>	<hr/>	<hr/>	<hr/>
	-	4,942	4,942	5,133
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

13 Net income for the year is stated after charging:

	2022 £	2021 £
Independent examiner's/audit fee	4,770	2,368
Depreciation	-	-
	<hr/>	<hr/>

14 Staff costs and numbers

	2022 £	2021 £
<i>Staff costs were as follows:</i>		
Salaries	821,806	482,802
Social security costs	61,524	35,549
Pension contributions	15,128	8,842
	<hr/>	<hr/>
	898,458	527,193
	<hr/> <hr/>	<hr/> <hr/>

No employee received remuneration of £60,000 or more.

The average monthly number of employees employed by the company during the year was:

	2022 No	2021 No
Charitable activities (inc. bank staff)	52	25
	<hr/> <hr/>	<hr/> <hr/>

Notes

(forming part of the financial statements)

15 Pension contributions

Defined contribution schemes

	2022	2021
	£	£
Charge to the SOFA in respect of defined contribution schemes	15,128	8,842
	<u> </u>	<u> </u>

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

Contributions amounting to £Nil (2021: £Nil) were payable to the scheme at 31 March 2022.

16 Related party transactions

No remuneration was paid to the Trustees in 2022 or 2021. Attendance fees and reimbursement of travel costs were paid to nil (2021: nil) Trustees totalling £nil for participation in disability events and not for their Trusteeship duties (2021: nil). Expenses of £nil were paid to or on behalf of 0 (2021: 5) Trustees (2021: £204).

Remuneration of key management personnel

The remuneration of key management personnel is as follows:

	2022	2021
	£	£
Aggregate compensation	152,916	139,099
	<u> </u>	<u> </u>

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

17 Tangible fixed assets

	Leasehold improv'ts £	Computer equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2021 and 31 March 2022	53,058	5,823	-	58,881
Depreciation				
At 1 April 2021 and 31 March 2022	53,058	5,823	-	58,881
Net book value				
At 31 March 2022	-	-	-	-
	=====	=====	=====	=====
At 31 March 2021	-	-	-	-
	=====	=====	=====	=====

18 Debtors

	2022 £	2021 £
Other debtors	192,977	42,800
Prepayments	1,536	2,099
	-----	-----
	194,513	44,899
	=====	=====

19 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	96,210	1,158
Other creditors	6,504	5,855
Accruals	6,265	2,786
	-----	-----
	108,979	9,799
	=====	=====

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

20 Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total £
Net current assets	483,115	357,757	840,872

21 Prior year analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total £
Net current assets	51,504	315,457	366,961

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

22 Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfer £	At 31 March 2022 £
Grants:					
COMF - Trialling a MDT Approach (Cornwall Council)	-	130,000	(130,000)	-	-
Children in Need Cornwall Community Foundation Public Health (Capacity Building)	5,388	9,586	(12,997)	-	1,977
Cornwall Community Foundation Charles Reynold Fund	-	15,000	(15,000)	-	-
Cornwall Community Foundation (Advice & Wellbeing Café)	-	2,928	(2,928)	-	-
Cornwall Community Foundation (Digital Inclusion)	11,391	-	(11,391)	-	-
Cornwall Community Foundation (Surviving Winter)	9,000	-	(9,000)	-	-
Cornwall Community Foundation (Crisis Fund)	-	7,000	(7,000)	-	-
The Clare Milne Trust Covid Clinically Extremely Vulnerable Welfare Grant Funding (Cornwall Council)	471	1,500	(1,971)	-	-
COMF - Support activities for people with long-term health conditions and	-	30,000	(30,000)	-	-
	-	176,600	(176,600)	-	-

disAbility Cornwall and the Isles of Scilly

disabilities (Cornwall Council)	-	617,997	(617,997)	-	-
Cornwall Council Inclusion Grants	-	3,420	(3,420)	-	-
CCG Dementia Support Services	-	153,000	-	-	153,000
NHS Kernow CCG Personalised Community Reenablement	-	300,000	-	-	300,000
Skills for Care	-	25,000	(25,000)	-	-
Victim Support	-	10,000	(2,629)	-	7,371
HMRC Job Retention	-	6,450	(6,450)	-	-
The National Lottery Community Fund (Leaders with Lived Experience)	20,254	26,245	(27,159)	-	19,340
Personal Grants	-	7,454	(6,027)	-	1,427
The Sobell Foundation	5,000	-	(5,000)	-	-
	<u>51,504</u>	<u>1,522,180</u>	<u>(1,090,569)</u>	<u>-</u>	<u>483,115</u>

Notes

(forming part of the financial statements)

22 Restricted funds (continued)

Purposes of restricted funds

COMF - Trialling a MDT Approach (Cornwall Council)	Relating to the provision of Containment Outbreak Management Fund (COMF) – trialling an multi-disciplinary team (MDT) approach via the Humans Service.
BBC Children in Need	To deliver ‘Have a Go Days’
Cornwall Community Foundation (Public Health)	Capacity building via the funding of core salaries.
Cornwall Community Foundation (Charles Reynold Fund)	To deliver ‘Have a Go Days’
Cornwall Community Foundation (Advice & Wellbeing Café)	To run an Advice & Wellbeing Café from our local Rugby Club and remotely.
Cornwall Community Foundation (Digital Inclusion)	To fund digital inclusion training for Disability Alliance organisations. To purchase tablets and smartphones for digitally excluded people returning home from hospital.
Cornwall Community Foundation (Surviving Winter)	To help vulnerable people by providing grants for energy and food.
Cornwall Community Foundation (Crisis Fund)	To directly benefit people in crisis who are urgently in need of small, one off amounts of money.
The Clare Milne Trust	Core salaries and overheads.
Covid Clinically Extremely Vulnerable Welfare Grant Funding (Cornwall Council)	For the Cornwall Disability Alliance’s Accessible Health and Wellbeing Innovation Project, including ‘Happiness Innovators’ working across the Alliance, and one edition of DISCOVER disability lifestyle magazine.
Containment Outbreak Management Fund	Support activities for people with long-term health conditions and disabilities through the 10

disAbility Cornwall and the Isles of Scilly

(COMF) (Cornwall Council)	organisations of the Cornwall Disability Alliance following the pandemic, including Support Planning and Brokerage (Humans).
Cornwall Council Inclusion Grants	To hire 'includers' for children requiring one-to-one support at Have a Go Days.
Memory Cafes (NHS Kernow Clinical Commissioning Group)	Providing expertise and resources to underpin Covid recovery and further sustainability of the Memory Café Network. Providing an opportunity for making Dementia Friendly Communities a reality throughout Cornwall.
NHS Kernow CCG Personalised Community Reenablement	Support Planning and Brokerage (Humans), support to enable people to return home with a sustainable and personalised support package following a stay in hospital.
Skills for care	To provide training to improve the knowledge and skills of personal assistants (PAs) and their employers (individual employers).
Victim Support	Disability specialist, helping victims and those affected by crime to deal with the immediate afterward of experiencing crime, offering practical and emotional support.
HMRC Job Retention	Furlough for one staff member.
The National Lottery Community Fund (Leaders with Lived Experience)	A two year project investigating the experiences of Disabled People's Organisations (DPOs) across England during the Covid-19 pandemic, and providing a structured peer support programme.
Personal grants	Small grants received on behalf of individuals from various funders. Funds are then sent to the recipient, or purchases made on their behalf.
The Sobell Foundation	To deliver 'Have a Go Days'.

Notes

(forming part of the financial statements)

23 Prior year restricted funds

	At 1 April 2020 £	Income £	Expenditure £	Transfer £	At 31 March 2021 £
Grants:					
CAF Coronavirus Emergency Fund	-	8,200	(8,200)	-	-
Children in Need	9,586	3,800	(7,998)	-	5,388
Cornwall Community Foundation (Community Kitchen)	2,500	7,500	(10,000)	-	-
Cornwall Community Foundation (Advice & Wellbeing Café)	-	11,391	-	-	11,391
Cornwall Community Foundation (Digital Inclusion)	-	9,000	-	-	9,000
Cornwall Community Foundation (Crisis Fund)	122	500	(151)	-	471
Disability Action DPO Covid-19 Emergency Fund	-	3,267	(3,267)	-	-
Duchy Health Charity Garfield Weston Foundation	-	5,000	(5,000)	-	-
Lloyds Bank Foundation	-	30,000	(30,000)	-	-
Lloyds Bank Foundation React Fund	-	23,700	(23,700)	-	-
Lloyds Bank Foundation React Fund	-	6,835	(6,835)	-	-
Masonic Charitable Foundation	-	3,675	(3,675)	-	-
Skills for Care South West Community Matters	-	55,000	(55,000)	-	-
	-	1,000	(1,000)	-	-

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

24 Unrestricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
<i>Designated funds:</i>					
Running costs reserve	145,000	-	-	60,000	205,000
Future deficit reserve	130,000	-	-	-	130,000
Fixed asset reserve	-	-	-	-	-
 <i>Contracts reserves:</i>					
Inclusion Matters	-	123,268	(123,268)	-	-
The Inclusivity Project	-	21,185	(21,185)	-	-
Village Works	-	37,229	(37,229)	-	-
Who Dares Works	-	27,060	(27,060)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	275,000	208,742	(208,742)	60,000	335,000
General funds	40,457	391,627	(349,327)	(60,000)	22,757
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	315,457	600,369	(558,069)	-	357,757
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The running costs reserve is to fund a period of approximately three months of the expected core running costs, plus costs of closing the charity. This is held to enable the charity to seek alternative funding should existing funding cease, and to close the charity if alternative funding cannot be secured.

The future deficit reserve is a fund held to cover the potential deficit over the next one to two years.

The fixed asset reserve represents the value of funds held in fixed assets owned by the charity.

The contracts reserves are for funds held for specific contracts.

Notes

(forming part of the financial statements)

Contracts information

Inclusion Matters	A Cornwall Council commissioned service delivered in partnership, providing multi-faceted 1-2-1 support to adults with health and wellbeing needs to increase wellbeing and connections to their community.
The Inclusivity Project	An European Regional Development Fund research project led by Exeter University in which we are a disability expert partner, exploring barriers to employment for disabled workers with a view to developing new policy and products to overcome them.
Village Works	A European Social Fund project delivered in partnership, led by Inclusion Matters, providing the very first steps to individuals who have multiple and complex needs, targeted in rural coastal villages.
Who Dares Works	A European Social Fund and Nation Lottery Community Fund project led by Active Plus, in which we are a welfare entitlements specialist partner, helping people in West Cornwall to reconnect with education, training and employment.

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

25 Prior year unrestricted funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
<i>Designated funds:</i>					
Running costs reserve	118,000	-	-	27,000	145,000
Future deficit reserve	90,000	-	-	40,000	130,000
Fixed asset reserve	-	-	-	-	-
 <i>Contracts reserves:</i>					
Inclusion Matters	-	122,736	(122,736)	-	-
The Inclusivity Project	-	34,183	(34,183)	-	-
Village Works	-	66,485	(66,485)	-	-
Who Dares Works	-	22,825	(22,825)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	208,000	246,229	(246,229)	67,000	275,000
General funds	42,817	237,747	(173,107)	(67,000)	40,457
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	250,817	483,976	(419,336)	-	315,457
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Notes

(forming part of the financial statements)

26 Financial commitments

At the reporting end date, the charity had outstanding commitments for future minimum lease payments under non-cancellable leases which fall due as follows:

	Land and buildings 2022 £	Land and buildings 2021 £	Other 2022 £	Other 2021 £
<i>Operating leases which expire:</i>				
In one year	18,000	18,432	200	917
Between two and five years	-	-	320	1,088
	<hr/> 18,000 <hr/>	<hr/> 18,432 <hr/>	<hr/> 520 <hr/>	<hr/> 2,005 <hr/>

27 The Inclusion Hub C.I.C.

The charity has set up a subsidiary, The Inclusion Hub C.I.C. The CIC was incorporated on 18 January 2022 and had not commenced trading at the date of approving the financial statements.

The CIC is limited by guarantee, and therefore there is no investment in share capital to include on the charity balance sheet.

Contact us



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Industrial Estate
Guildford Road
Hayle
TR27 4QZ

Tel: 01736 759500

Email: hello@disabilitycornwall.org.uk

www.disabilitycornwall.org.uk



Disability Cornwall

DISABILITY CORNWALL AND THE ISLES OF SCILLY

England & Wales - Charity number 1140925

Accounts



Annual Report and Accounts 2020 - 2021

Charity registration number: 1140925

Company registration number: 07436153



disAbility Cornwall and the Isles of Scilly

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Acknowledgements

A very special thank you to our grant funders, without whom we could not undertake our valuable work, supporting people with a long-term health condition or disability, their carers and families in Cornwall and the Isles of Scilly:

Charities Aid Foundation

Children in Need

Cornwall Community Foundation

Cornwall Council

Disability Action

Duchy Health Charity

European Regional Development Fund

European Social Fund

Garfield Weston Foundation

Lloyds Bank Foundation

Masonic Charitable Trust

Skills for Care

South West Community Matters

The National Lottery Community Fund

The Rank Foundation

The Sobell Foundation

disAbility Cornwall and the Isles of Scilly

Legal and administrative information

Charity operating name	disAbility Cornwall & Isles of Scilly
Charity registered name	Disability Cornwall and the Isles of Scilly
Charity registration number	1140925
Company registration number	07436153
Governing instrument	Constitution adopted 25 April 1997, amended 30 July 2003 and 6 June 2006. Memorandum and articles of association adopted 11 November 2010
Principal address	Units 1G/H Guildford Road Industrial Estate Guildford Road Hayle Cornwall TR27 4QZ www.disabilitycornwall.org.uk
Independent Examiner	Mark Williams FCA DChA RRL LLP Peat House Newham Road Truro Cornwall TR1 2DP
Bankers	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
Solicitors	Stephens Scown LLP Osprey House Malpas Road TR1 1UT

disAbility Cornwall and the Isles of Scilly

Management and People

Trustees / Directors

Christine Simpson	Chair
Stephen Helley	Vice Chair
Francis Rowe	Treasurer
Trevor Bailey	
Joe Stinton	
Sharon Kilty	
George Le Hunte	
Benjamin Oliver	
Carole Gravett	Resigned June 2020
Craig Carscadden MBE	

President

Steve Paget MBE	Resigned April 2021
-----------------	---------------------

Patron

David Wetherill

Advisers

Steve Harry
Nigel Walker

Staff

Core Team

James Burrows	Web Administrator	
Jane Johnson MBE	Chief Executive Officer	
Romy-Jo Johnson	Support Planning & Brokerage and Humans of the Peninsula Lead	
Katie Pratt	Finance and Development Manager	
Vaughan Temby	Personalised Care Lead	
Amy Findlater	Project Lead & Disability Alliance Secretariat	From March 2021
Sharon Riley	Administration Assistant	From March 2021
Dr Theo Blackmore	Leaders with Lived Experience Project Manager	From Jan 2021

Care and Support Service

Lynne Drew	Care and Support Lead	
Fiona Wallis	Care and Support Administrator	
Sharon Riley	Care and Support Administrator	Until Aug 2020
Christina Sandow	Care and Support Administrator	

disAbility Cornwall and the Isles of Scilly

Advice Services

Theresa Court	Advice Services Manager
Debbie Iles	Senior Independent Living Adviser (DIAL)
Jeremy Toman	DIAL Adviser

Inclusion Matters

Naomi Stevenson	DIAL Adviser	
Susan Russell	DIAL Adviser	Until Sept 2020
Michael Goodenough	Community Coach	
Denise Lydall	Community Coach	Until Sept 2020
Caroline Law	DIAL Adviser	From Nov 2020
Danielle Roberts	Consultation Officer	

Village Works

Helen Page	Disability Adviser	Until July 2020
Allison Livingston	Village Spotter	Until Aug 2020
Natalie Goldsworthy	Village Spotter	
Henrietta Sloan	Village Coach	Until Nov 2020
Sam Rowe-Johnson	Village Coach	Until Sept 2020
Adele Nankervis	Disability Adviser	From Aug 2020

Wellbeing Friends

Helen Page	Wellbeing Friend	From July 2020
Cath Galsworthy	Wellbeing Friend	From July 2020
Mary Pellow	Wellbeing Friend	From Nov 2020
Amy Findlater	Wellbeing Friend	Dec 2020 – Feb 2021
Robert Bird	Wellbeing Friend	March – April 2021
Anne Horsefall	Wellbeing Friend	From March 2021

Other

Erin Hardy	Office Cleaner
------------	----------------

Volunteers

Community Kitchen food deliveries	25 volunteers
Vaccination Clinic stewards	50 volunteers
General	5 volunteers

Our Vision, Mission, Aims and Values

Vision

A fully inclusive society with equality of opportunity for all.

Mission

To **Represent**, **Include**, **Support** and **Empower** people of any age living with a long-term health condition or disability, their carers and families.

Strategic Aims

We:

Represent our stakeholders through ensuring 'voice' is central to decision-making processes, taking positive action, challenging inequality and advocating best practice.

Include our stakeholders in opportunities to shape a more inclusive society through sharing their needs and aspirations.

Support our stakeholders with the information, services and practical support necessary to meet their needs, achieve potential and enjoy quality of life.

Empower our stakeholders through promoting a rights-based approach towards achieving independence, choice and control.

Values

Our values represent what is important to us as an independent, user-led organisation. They guide our actions and behaviours as we work together towards our vision of 'a fully inclusive society with equality of opportunity for all':

- Our passion for equality – inspiring each other and demonstrating fairness, commitment and accountability
- Respect for self and others – being open minded, reliable and approachable, acting with integrity in everything we do
- Being supportive – having an inclusive, positive and empathic approach to supporting others and ourselves.

Foreword from the Chair of Trustees

This certainly has been an historic year, dominated by the Covid-19 Pandemic, and through which so much damage has been done collectively. We have seen deterioration in our physical health, emotional wellbeing, we have experienced the loss of loved ones, we have lost our connections and become so much more isolated. Quite shockingly, the gains made by the disabled people's movement over decades has been eroded and our status as equitable citizens has been threatened and undermined. However, despite that, we will continue our work towards a fully inclusive society with opportunity for all, with an immediate focus on wellbeing and recovery for our stakeholders.

This past year we have never been prouder of our staff and volunteer team. Without hesitation, they stepped up and rose to the challenge of supporting the most vulnerable people in our community through enhancing provision and providing support in ways we have never done before, as well as undertaking more, volunteering in their own spare time, all to meet the emergent needs of our stakeholders, and in the most challenging of environments.

An overview of our activities is given further on in this report, from our 'Hayle Community Kitchen' to wellbeing checks for people who were shielding, to stewarding Vaccination Clinics and so much more in between. Our teams were a key part of the humanitarian uprising that provided the vital life-line support to our communities, the people who needed it the most.

As well as working 'on the ground', we managed to also continue our work at a strategic level with the local authority, various areas within Health, and the Cornwall Voluntary Sector Forum's newly energised 'Voluntary Emergency Response Alliance' which connected us to so much more and enabled our teams to work more efficiently and effectively in a coordinated manner with the right information and resources.

Through this, we were also able to develop and chair the Cornwall Disability Alliance, one of many 'thematic alliances', through which we have been able to bring together and collaborate with another nine disability organisations to address the collective needs of our communities.

As a community response organisation, we continue to adapt and innovate to best meet our stakeholders needs, always using a person-centred approach and wherever possible, working with partners to help share our learning and to achieve more to improve people's lives, together.

A dedicated focus on fundraising enabled us to increase resources to meet the demand, and as such, the charity has yet again seen its highest income (and expenditure) to date, and we both increased the working hours of current staff as well as recruited new people to enable us to achieve this. As always, we are extremely grateful to our funders who enabled us to fulfil our remit to Represent, Include, Support and Empower people of all ages living with a long-term limiting impairment or disability in Cornwall and the Isles of Scilly.

In February 2021, we joined a 'Discharge to Access' pilot, initially working with the Royal Cornwall Hospitals NHS Trust, to provide essential support and remove any barriers to

disAbility Cornwall and the Isles of Scilly

people going home from hospital, helping them to readjust with the assistance of a wrap-around package of support which includes Support Planning & Brokerage, along with the provision of Personal (Care) Assistants, DIAL advice and practical support, Wellbeing Friends calls, and accessing small crisis grants and equipment to improve the home environment and to help people become digitally included.

We had just one change in our Board this year. Carole Gravett stepped down in June 2020. Carole is a great friend of dC and I would like to record our thanks for her valuable contribution to the charity.

I would like to take this opportunity to remember and pay respect to all the people around the world, who lost their lives to Covid-19, a substantial number sadly were people with a long-term limiting health condition or disability. On behalf of us all at dC we would like to convey our heartfelt thanks to all front-line workers.

I hope everyone who was able to, has received their vaccination and I look forward to seeing more of you again in 'real life' this year.

A handwritten signature in black ink that reads "Christine M Simpson". The signature is written in a cursive, flowing style with a long horizontal stroke at the end.

Mrs Christine Simpson, M.Phil
Chair

Activities, Performance & Achievements

Covid Response:

Hayle Community Kitchen

When the first lockdown happened in March 2020, we were hearing from many of our stakeholders how vulnerable they were, yet had not been awarded shielding status from the government. This was due to the nature of their health condition or their age, which meant they should not leave their home. In addition, families were unable to mobilise and support each other in ways they normally would, and so we set up a Community Kitchen, in partnership with Hayle Rugby Club and the Cornish Oven bakery, through which we delivered 11,278 free hot meals to 501 households between 15 March and 27 June 2020.

Thanks to financial support from the Cornwall Community Foundation and the Masonic Charitable Foundation we were able to buy ingredients, pay a chef, and supported by an army of 25 volunteers 'Community Heroes' who delivered the meals twice weekly, we were able to provide sustenance, companionship and keep people connected with their community and know they are not alone. Our volunteers took the time to have doorstep chats with many of the clients, to 'check in' with them. In some cases this led to referrals to other support services, and on more than one occasion, emergency services were called.

Local businesses and supermarkets worked with us, donating hundreds of items for us to distribute in addition to the hot meals.



Wellbeing Friends

By June we ensured all our Community Kitchen clients had other provision in place in terms of getting food and essentials, as our deliveries had to end due to society opening up a little and our Community Heroes returning to work. By this time, some of our clients had families that could support them, or neighbours and friends and for those that did not have that, we continued to provide support and connected them with community services. However, what

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became clear was the loneliness and isolation so many people were experiencing which was affecting their emotional wellbeing, so we then developed a 'Wellbeing Friends' service for a friendly listening ear, companionship and a link to the outside world.

We recruited extra team members with advice-giving backgrounds, with thanks to funding from the National Lottery, and they provided regular phone calls to isolated and vulnerable people, many of whose mental health has been severely affected by the pandemic. The phone calls were something clients looked forward to and for some it's the only contact they had with anyone else for days and even weeks at a time. Our Wellbeing Friends also gave advice and practical support. We have had some wonderful feedback and there have been many grateful people who told us we kept them going when times were really tough. By 31 March 2021 we had supported 472 clients through the Wellbeing Friends service, resulting in 5,225 individual actions.

Advice & Wellbeing Café

Two months into the above project, we applied for a small charities government grant to expand and extend the support, as we anticipated the needs of our client group were not going to go away any time soon.

We increased the staffing hours of Wellbeing Friends to match increasing demand and partnered with Citizens Advice Cornwall to broaden our offer and reach more people, including expert debt advice.

Our aim was to help overcome the issues the pandemic was creating by combining the Wellbeing Friends with getting people outdoors into a safe environment and which would provide a blended offer of advice, practical support, companionship, and physical exercise with a Wellbeing Friend using the grounds at Hayle RFC.

In addition to muscle mass waste, increase in anxiety, loss of confidence, fear of going out and not having usual treatments and therapies which led to deterioration in health and wellbeing generally, we knew many people were facing loss of jobs and income, their homes and more. They were unable to get trades people in when needed, or had essential household items which had broken such as fridges and microwaves. Our aim was to address this, maximise income, help people get grants where they qualified, or buy new items as necessary, we delivered animals to vets appointments and various other errands.

When restrictions allowed, we invited clients to come to the club for a walk around the grounds with the Wellbeing Friend they had built up a relationship with over the phone, however it was not long before the second and then third lockdowns happened so we were unable to realise this potential as we had envisioned it, but it did not stop our team supporting clients in a variety of ways.

For many of our clients, we now know they have in fact been isolated and in need of support long before the pandemic, but lockdown has exacerbated this for them and severely knocked

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their confidence to engage in their community and we think the recovery phase will be so much more complex and longer for our client group.

Voluntary Emergency Response Alliance (VERA)

Our Chief Executive was invited to join this emergency alliance established by Cornwall Voluntary Sector Forum, with 19 other Chief Executives across Cornwall as a disability partner. This 'Strategic Alliance', established and led by Cornwall Voluntary Sector Forum (VSF), has been vital for key organisations to collaborate, learn, share intelligence, information and resources and to work with the public sector to ensure they are aware of the key needs of our communities. VERA works with the Council to join up responses through the provision of intelligence from frontline organisations to enable us all to collectively support Cornwall's communities at this unprecedented time. Moving on from the emergency response phase, the next step involved each of the Strategic Alliance Chief Executives chairing their own Thematic Alliance and we chaired the first virtual meeting of the Disability Alliance in August 2020. We are delighted to be working collaboratively with Cornwall's disability related organisations to help learn of the impact on our stakeholders and collectively address issues.

Disability Alliance

As mentioned above, we are now working with the following organisations who comprise this body: iSight Cornwall, Hearing Loss Cornwall, Mid-Cornwall Lifestyles, Active8, Cornwall Accessible Activities Programme, Merlin MS Centre, Cornwall Mobility, Cornwall People First and the Cornwall Memory Café Network. Members meet regularly for peer support, to share information and work collaboratively to improve the lives of disabled people in Cornwall. During this year the Alliance took part in Digital Inclusion training, as we identified that this is a major barrier for many of our clients and we welcome the opportunities the Alliance and collaborating can bring.

Coproduction with Cornwall Council

We worked with the Council to prepare a mail-out to over 1,000 Direct Payment recipients, as we felt this client group were overlooked in terms of guidance and advice as employers of their own care staff. We wrote plain English information and guidance for recipients on how to keep safe, where to obtain PPE, and what community helplines were available for support, as many were being left without their usual care staff and becoming even more vulnerable. We know many people went without their care and support needs being met for a significant period of time which led to injury and further illness.

Highlighting the Impact of Covid-19 on Disabled People

When we saw the Government Office for Women & Equalities put out a call for evidence on the impact on people with protected characteristics, we knew we had to respond. We were concerned at seeing the government introduce easements to the Care Act (2014) and with that, the potential relaxation of duty on local authorities. In addition, there was inequality with

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the NICE priority guidelines, so in the event of health services coming under pressure, it would potentially mean our client group were a lower priority for life saving treatment and further, hearing of people being asked to sign DNR orders. This only served to devalue the lives of disabled people and threatened to undermine the gains made over 60 years in the independent living movement, which had been hard fought for.

We consulted with our members on the phone and through an online survey and then worked with our partners in Exeter University's Inclusivity Project to compile all the responses into a comprehensive report with a set of recommendations and submitted '*A rapid assessment of COVID-19 implications for disabled people in Cornwall (UK)*' to central government. Our MPs received the report, the regional media picked up on the story and we raised the profile of these issues by calling for the government to specifically consider disabled people, especially within their recovery plans and subsequently the Parliamentary Committee chose to publish it.

Our report included the following recommendations:

- Ensure a more comprehensive Government approach to identifying and notifying (in writing) disabled people and carers with overlooked shielding needs
- Communicate these needs to supermarkets and other food providers, along with pharmacies, to ensure timely and regular access to food and medicine deliveries
- Introduce flexibility in the spending of Direct Payments to ensure care and livelihood needs can be met in these unprecedented times
- Provide necessary PPE and COVID-19 testing for all key workers (including personal care assistants and formal/informal care workers)
- Ensure key workers with existing health conditions or new household care responsibilities are supported by employers to self-isolate without detrimental financial repercussions
- Mainstream more inclusive forms of information provision and communication that do not presume universal access to Information Technology (IT)
- Provide access to online/phone counselling and health support for self-isolating individuals with specific health needs and family members with increased care responsibilities
- Collaborate with the disability community to produce and share a clear plan for how the needs and priorities of disabled people will be respected and met as lockdown restrictions are eased
- Ensure the changes introduced by the Coronavirus Bill to social care needs assessment and provision processes are reversed as soon as possible and do not continue to infringe upon the human rights and wellbeing needs of disabled people
- Consider the many interdependencies between health and social care systems, and the many uncertainties and emergent outcomes of the COVID-19 pandemic, adopting a complex system approach to policy that joins up many laudable interventions and responses across these sectors, could be a valuable way forward.

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Vaccination Clinics

We recruited 50 volunteer marshals across multiple sites, setting rotas and providing ongoing support to them to ensure older and vulnerable patients have a positive experience when going for their vaccination at our local surgery, Bodriggy Health Centre. Up to 2,000 people every weekend received their vaccine between January and March and we were delighted to be able to offer this support, especially knowing people would have increased anxiety at leaving the house, driving their car and seeing other people.

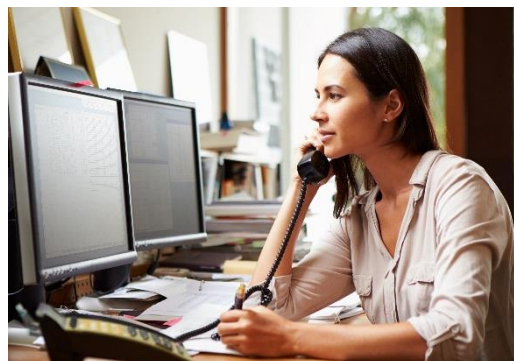


Our usual services and activities:

Disability Information & Advice Line (DIAL)

DIAL is a free service and is the gateway to many of our other services. For years, our phone lines have been staffed between 10am and 3pm each day, however in March 2020 we extended this to 9am to 5pm and increased staffing to meet increased demand, so that someone was there to support and reassure our clients when there was so much uncertainty surrounding the pandemic. People receive information and advice from our team of qualified, professional advisers and case record accordingly, across the areas of:

- Health & Wellbeing
- Independent Living & Equipment
- Social & Leisure Opportunities
- Money & Welfare Entitlements
- Housing & Home Environment
- Rights & Discrimination
- Training, Volunteering & Employment.



This year we supported 1,426 people through 4,387 individual actions and assisted in raising an additional £489,344 in household income for our clients.

Inclusion Matters

We are a partner in this Cornwall Council commissioned service, providing multi-faceted one-to-one support to adults with health and wellbeing needs, to increase connections to their community and improve each person's sense of wellbeing. During the first lockdown, all partners worked flexibly and altered delivery to meet urgent needs. For example, staff who would usually be meeting clients face-to-face in the community were redeployed to delivering essentials to people who were shielding – supermarket shopping and collecting prescriptions

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etc. In the year to 31 March 2021, our staff working on this project supported 188 clients, resulting in 2,793 actions. This project will run until at least September 2022.

Village Works

We are a partner in this European Social Fund project, led by Inclusion Cornwall, providing one-to-one support to people who are economically excluded, unemployed or disadvantaged and living in rural coastal villages in targeted areas across the County. Staff working on this project altered delivery so that it could continue during the pandemic, by keeping in contact with clients remotely, checking on people, helping them stay resilient, and supporting people to complete online training courses. The project will run until at least December 2021.

Who Dares Works

We are a welfare entitlements specialist partner in this European Social Fund and National Lottery Community Fund project, which is led by Active Plus. It is focussed on assisting people in West Cornwall to reconnect with education, training and employment. Our adviser continued to support people to complete benefit forms throughout the lockdowns, doing this over the phone and on video chat instead of face-to-face. The project will run until at least March 2022.

The Inclusivity Project

This is a European Regional Development Fund research project, led by Exeter University and for which we are the disability expert partner. Broadly speaking, the Inclusivity Project explores the barriers to employment for disabled and older workers, with a view to developing new policies and products to overcome them. Our main focus and responsibility is to be the conduit for the project to reach disabled people, so their voice, experience and opinions are heard to inform its ongoing work. This year we introduced the Inclusivity Project to the newly formed Disability Alliance, who benefitted from funded training to improve the digital skills and knowledge of member organisation's staff, so that they in turn can support their clients to be more digitally included.

Training for Personal Assistants and Employers

Utilising Skills for Care's User Led Organisation funding, our training service 5 Degrees West, trained 116 Personal Assistants and 11 employers through online training sessions. Although we are strong advocates that there is no equal substitute for face-to-face training, our trainer ensured sessions were accessible, interactive and engaging. We saw many benefits to online training – attendance was better as people didn't have to travel or take extra time away from the person they support. We will continue to use blended learning methods in the future, even when restrictions are removed. This year the sessions covered:

- Understanding Autism
- Makaton
- Emergency First Aid in the Workplace

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- Moving and Handling
- Food Hygiene
- Health and Safety in the Home
- Safeguarding Vulnerable Adults
- Managing Conflict in the Workplace
- Cyber Safety
- Medication Awareness
- Professional Boundaries
- Recruitment, Training and CPD

We also supported an additional five employers to apply for a Skills for Care Individual Employer grant, which they used to commission our training service to provide bespoke training for their collective 21 Personal Assistants.

Care and Support Service

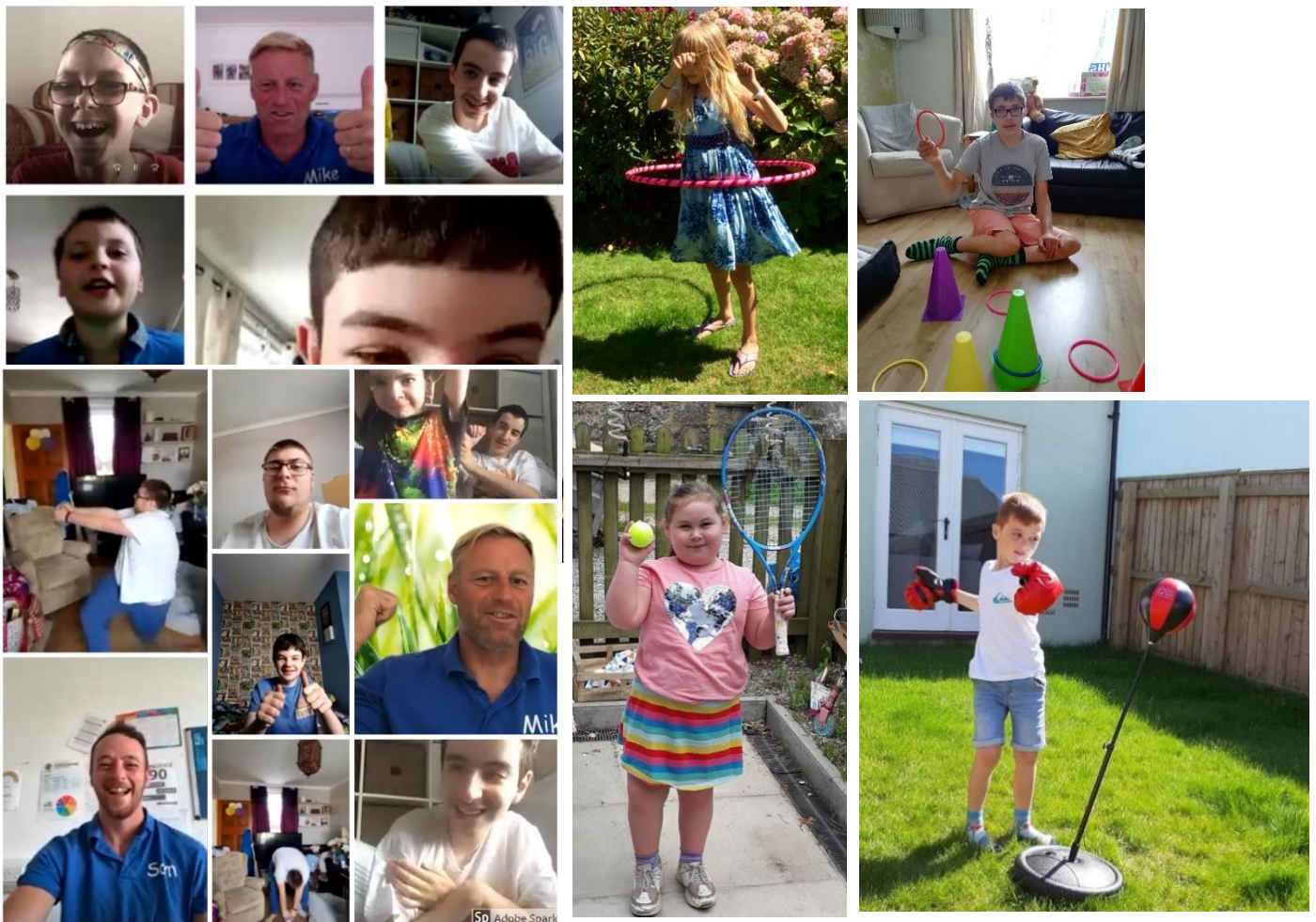
We provide affordable professional services to support people who receive a personal health budget from the NHS, or a social care personal budget from the local authority, to manage their own care package. They comprise payroll services for clients who employ their care staff directly, ensuring they receive all the support they need to fulfil their legal obligations as employers. We also provide a full wrap-around managed account service, where we receive and make all payments relating to the client's personal budget on their behalf, alleviating the additional stress which managing your own funds can cause. At the end of this financial year, we had 375 active clients, 96 of whom used just the payroll service, 106 just a managed account service and 173 used both. Our payroll clients collectively employ 598 Personal Assistants as of 31 March 2021.



Have a Go Days

Usually delivered at two venues in Cornwall, we decided to take these sports sessions for children with additional needs or disabilities 'online' via Zoom in partnership with Shilton Soccer. A Children in Need Booster Grant of £3,800 made this possible and we were able to buy each of the children and young people a piece of sports equipment and have it delivered to their homes during lockdown. They chose basketball hoops, football nets, tennis racquets, boxing games, fitness tracker watches, hula hoops and dart boards to name but a few. Our online group sessions helped reduce isolation and gave the children something to look forward to each week, where the Shilton Soccer coaches engaged with each child, encouraged them to engage with each other and get them doing some exercises together. Thankfully, 'real life' Have a Go Days were able to resume from Easter 2021.

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Discharge to Assess (D2A)

We were invited to join a pilot led by the Royal Cornwall Hospitals NHS Trust, along with other voluntary sector organisations, to enable them to transfer people home from hospital who were medically optimised, but for whom there were barriers to them going home. Using short-term Personal Health Budgets, we coordinated the logistics necessary to manage a sustainable transition home from hospital.

For each client we:

- Liaised with the hospital, discharge nurse, Adult Social Care, relatives, OTs and District Nurses to manage a safe transition home, acting as the patient advocate when they were unable to represent themselves.
- Recruited and provided Personal Assistants for short-term support to readjust to being back home, provided emotional and practical support, and coproduced a support plan.
- Provided information, advice and low-level advocacy from a specialist adviser to support the client whether through maximising household income, getting them on the home choice register, or identifying suitable equipment, including tablets.
- Provided regular phone calls from a Wellbeing Friend for emotional support.

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- Made referrals to community services for ongoing community support through social inclusion plans.

Leaders with Lived Experience

We secured funding from the National Lottery 'Leaders with Lived Experience' programme to run a two-year project investigating the experiences of Disabled Peoples' Organisations (DPOs) across England during this Covid-19 pandemic, which started in January 2021. This will also be an opportunity to bring the DPO sector together to think about broader questions, such as what is the role of a DPO, how can we attract younger disabled people and people with long-term limiting health conditions to be our future leaders, and what the future looks like for this vital sector.

Access Audit Advice and Consultancy

We facilitate various forms of consultation to ensure the voices of disabled people are heard and focus groups have proved to be the most popular option. We have held many focus groups over the years for major new road constructions, public realm schemes, significant changes to public services or public attractions, as well as for major business developments.



This year we continued to fulfil requests for this service, using video meetings instead of our usual face-to-face consultation. The projects we were consulted on include:

- Truro Northern Access Road Consultation – Plans were presented via Teams and a summary report was provided detailing recommendations to improve access to the new road network.
- Consultancy regarding disability access, Market Jew St, Penzance – Emergency changes were put in place to limit vehicular access to Market Jew Street in response to the Pandemic to ensure pedestrians had more space to walk. However, restrictions included limiting parking for disabled people between 11am and 4pm, which of course we opposed. A summary report of recommendations was provided.
- St Austell Resilient Regeneration Project (STARR), Urban Infrastructure Design Interventions – Plans were presented for three different sites in St Austell to provide flood mitigation solutions as well as improved access to shared use space. A summary report of recommendations was provided.
- Disability review of Rapid Diagnosis Service (RDS) guidance – The Peninsular Cancer Alliance required support producing guidance for staff to ensure services were accessible for people with a disability or long-term health condition. Drafts were reviewed and updated accordingly.

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- Plans for a new cycle network in Truro City Centre were presented and a summary report of recommendations to improve accessibility was provided.

Membership

As a user led organisation, our membership must comprise at least 51% disabled people. Our Board of Directors is elected from our membership and it must comprise at least 75% disabled people and / or carers. We had 398 individual members on 31 March 2021.

Websites

We manage the following websites:

www.disabilitycornwall.org.uk

www.humansofthepeninsula.co.uk and App

www.everycustomercounts.co.uk (and App under development)

Social Media

We have recognised how important social media is to engaging with our stakeholders, and have kept our 'followers' up to date with information, opportunities and items of interest via:

disAbility Cornwall & IoS Facebook page	3,400 followers
Have a Go Days Facebook group	158 members
PA Employer Network Facebook group	116 members
Personal (Care Assistant Network) Facebook group	57 members
disAbility Cornwall & IoS Twitter page	1,179 followers
disAbility Cornwall & IoS LinkedIn account	50 followers
disAbility Cornwall& IoS Instagram account	379 followers

Weekly Round-Up Emails

The Weekly Round-Up of items posted onto our social media platforms are sent as an email weekly to the 807 people who have requested to receive them.

Plans for the Future

I am pleased that as I lay out our future plans, things are looking a little brighter for many of us than they were this time last year. A large proportion of the population has now been vaccinated, restrictions are easing, and life is starting to look a little bit more like it did before Covid-19. Our priority is now on a cautious but sustainable recovery for both our stakeholders and our organisation, in anticipation of potential further rises in infection rates. We know that our client group has been disproportionately affected by the pandemic, and the effects will be felt for many years to come.

We are part of a partnership, led by Cornwall Rural Community Charity that has just been awarded the Carers Contract for the next 5 years. This will commence on 1 July and we are delighted that we will provide the Information & Advice Line for the service – available via telephone, email, video chat, messenger and social media, including two evenings a week. We look forward to developing a quality service, where people accessing the Advice Line are provided with information, advice, low level advocacy and practical support.

The Clinical Commissioning Group has taken over and extended the ‘Discharge to Assess’ pilot and short-term enablement funding is being made available to continue this while the hospitals are under such incredible pressures. This has enabled us to provide the Support Planning & Brokerage service and reach and support many more people. We hope this will eventually become a contracted service and that we can be a part of that in the future as we believe the package of support we can provide, drawing also on community resources, can really help change people’s lives for the better.

Our major undertaking this year is developing Humans of the Peninsula (‘Humans’ or ‘Hope’ for short). We are establishing this as a trading subsidiary company and it will provide an essential bank of Personal Assistants who are available for paid work, such as that with Discharge to Assess, and people who are willing to undertake ‘random acts of kindness’ for one another, can sign up and learn of tasks that are available in their communities. A website, App and a great back-office team are already under development and plans for a fantastic training programme, offering all who sign up free access to training for their continued professional development. This we hope will help enhance supply of suitably qualified people and meet the needs of our communities and is very much a need right now. We have seen how well-trained Personal Assistants can be essential in meeting support needs in the home, even if only for periods in our lives, as well as the added benefit of supporting our hospitals to get people home promptly and free up their lean resources.

The Disability Alliance is now well established, and we have produced a great brochure which serves as our position statement, showcases our collective offer, and our mission, aims and values as well as our plan for the coming year. We are truly delighted about the future potential for this Alliance and its ability to shape and influence future policy, strategy, and systems to ensure they meet everyone’s needs. If we are to ‘build back better’ it can only be

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achieved through inclusive approaches that cater for all citizens and communities, both equally and equitably.

We are very excited to be launching Every Customer Counts in 2021. After launching the 'beta' version pre Covid-19, we were then halted due to the pandemic, but nothing will hold us back now. This will really help businesses to recover, by guiding them on how to improve accessibility to their business, which should lead to them gaining a larger market share of the 'purple pound'. This is the spending power of disabled people and is said to be worth £279bn nationally. It is an incredible tool for self-assessing accessibility with solutions to putting barriers right.

We hope that the success of the roll-out of vaccinations means that more events and face-to-face activities can resume this year, as no amount of technology can truly replace these. Our Have a Go Days have already started back up, to the huge delight of the children and young people, and to the relief of many parents! We will need to assess closer to the time whether our Christmas Annual Family Fun Day can take place, which we usually hold in the first week of December to celebrate International Day for Disabled People.

We have of course embraced Information Technology this year to ensure we could continue to operate and support people throughout the various lockdowns. We have undergone an overhaul of our IT and telephone systems so that they meet our needs for flexible working.

We will continue to hold most meetings online as it is undeniable that its more time efficient and environmentally friendly. Working from home is something that benefits many people who have a disability or health condition and can help everyone with their work-life balance and wellbeing. We will encourage everyone to continue to work part of their hours from home if convenient for them, as the health and wellbeing of our people is fundamental to our ability to deliver on our mission to: Represent, Include, Support and Empower; and of course, to make Cornwall and Isles of Scilly a better place to live, for everyone.

Jane Johnson MBE

Chief Executive

Structure, governance and management

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2021.

The financial statements comply with the Charities Act 2011, the Memorandum and Articles of Association, 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 2015), including “Amendments to 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”.

Governing document

disAbility Cornwall & Isles of Scilly is a company Limited by Guarantee governed by its Memorandum and Articles of Association adopted on 11 November 2010. It is a registered charity with the Charity Commission.

Recruitment and induction of Trustees

The directors of the company are also charity Trustees for the purposes of charity law. Members of the charity may put themselves forward as Trustees. Their appointment is confirmed by members at the charity annual general meeting. New Trustees are inducted into the workings of the charity and given training when required.

All Trustees give their time voluntarily and receive no benefits from the charity.

The organisation seeks Trustees who can provide advice and guidance based on experience on all aspects of disAbility Cornwall & Isles of Scilly’s work, utilising their specific skills, knowledge and expertise in making sound decisions. They must have the following attributes:

- A working knowledge of disabled people’s organisations and of issues facing disabled people in Cornwall
- An acceptance and understanding of the duties, responsibilities and liabilities of Trusteeship
- The willingness to devote the necessary time and effort to the duties of a Trustee
- Integrity mixed with good independent judgement plus the desire to be an effective team member
- The ability to think creatively and strategically and a willingness to speak their mind.

Recruitment and induction of Trustees (continued)

The charity aims to provide a full induction programme for each new Trustee to absorb them quickly and effectively into their role within the organisation and make them feel informed, valued and welcome.

They will be given:

- Access to all relevant information pertaining to their role as Trustees
- Access to the intranet where all organisational documentation is located
- A full briefing on the work of the charity, our vision, mission, aims, values, working systems, policies and procedures
- The opportunity to meet all the disAbility Cornwall & Isles of Scilly staff to find out more about the work of the charity.

Organisation

The Trustees are legally responsible for the overall management and control of the charity.

The Trustees delegate to the Chief Executive, responsibility for the day to day management of the charity and administrative control of the charitable funds.

The policy and general affairs of the organisation are directed by the full Board of Trustees who may exercise all powers of the charitable company as set out in the Memorandum and Articles of Association.

Prior to each meeting the Board are presented with a briefing from the Chief Executive and financial reports from the Finance Officer including quarterly management accounts and projections. Project / service staff attend each meeting and provide an update on their area of work to the Board, which allows Trustees the opportunity to meet and consult with key staff on a regular basis.

Public benefit

The charity complies with the public benefit requirement through its charitable objectives.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Equality and diversity

disAbility Cornwall & Isles of Scilly is committed to being an equal opportunities employer. We aim to ensure that no job applicant, volunteer, employee or Trustee receives less favourable treatment on the grounds of sex, age, disability, marital status, sexual orientation, religion, colour, nationality, ethnic or national origin, nor is disadvantaged by conditions or requirements which cannot be shown to be justifiable.

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Risk management

The Trustees regularly assess the major risks to which the charitable company is exposed. A Risk Register is held and formally reviewed annually by the Board, or sooner if necessary. Potential risks are identified and scored based on likelihood and severity, and mitigating actions are taken as necessary. The Trustees will continue to review potential risks on a regular basis and will act to minimise or mitigate these risks as required.

The table below shows the principal risks identified by the Trustees as at 31 March 2021.

Risk area	Key risk to disAbility Cornwall & Isles of Scilly	Mitigating actions
Funding	Shortfall in funding leading to an inability to deliver services at the level currently provided to clients.	Opportunities to diversify funding streams and control costs are constantly under review. An adequate level of reserves is held to minimise the impact of a funding shortfall in the short-term.
Human resources	Failure to attract and retain a sufficient level of skilled staff and volunteers to deliver our services.	The charity has successfully retained the Investors in People Gold accreditation since 2005 as a result of commitment to excellent people management practices. Training and career development opportunities are available, and total reward packages are kept under review.
Operational	Poor service or noncompliance with terms and conditions of grants and contracts leading to loss of funding and reputation.	Regular performance monitoring for each service is undertaken by senior staff and reported on quarterly to the Board. Service Strategies are in place and communicated to relevant staff and accompanied by training and mentoring. We collect feedback from service users and any complaints received are investigated.
COVID-19	Effects of the pandemic on our client group leading to increased demand for services. Funding becoming difficult to secure after the initial short term emergency grants have ended. Future pandemics/lockdowns affecting our ability to deliver essential services.	Senior Management Team focussed on fundraising to secure grants to fund both an emergency response and to increase capacity for 6-12 months. Fundraising will continue to secure the stability of the charity longer term. Systems to remote working are now in place, policies developed to address pandemic scenarios.

Financial review

The results for the year show net income of £103,936 (2020: net expenditure £41,156) as detailed in the statement of financial activities.

Grant making policy

When funding is received which the charitable company is unable to use itself, it is passed to another suitable organisation to use for the purpose it was intended.

Investment policy

The Trustees have considered the most appropriate policy for investing funds and find that the current arrangements with a 12-month fixed rate savings account, 60-day notice account and instant access accounts meet the requirement to generate a return on capital whilst maintaining access to funds for operational purposes.

Reserves policy

In order that the charitable company can meet its objectives for disabled people in Cornwall and Isles of Scilly, the Trustees have considered its resources and commitments. The charitable company is reliant on a combination of grant funding, contracts, self-generated income and donations, and the Trustees review the level of reserves required based on an assessment of the major financial risks to which the charity is exposed.

The Trustees consider that unrestricted reserves to cover approximately three months of the expected core running costs, plus costs of closing the charity, should be maintained. £145,000 of unrestricted funds have been designated for this purpose.

A separate future deficit reserve is held to cover the latest forecasted deficit position at 31 March 2021. £130,000 of unrestricted funds have been designated for this purpose.

Remuneration policy for key management

The Trustees consider the CEO, Advice Service Manager and Community Engagement Manager to comprise the key management personnel of the charity, to be in charge of directing and controlling, running and operating the charity on a day to day basis.

The pay of the senior staff is reviewed annually and normally increased in accordance with average earnings. In view of the nature of the charity, the Trustees benchmark against pay levels in other similar organisations.

Statement of Trustees' responsibilities

The Trustees (who are also directors of disAbility Cornwall & Isles of Scilly, for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charities Act 2011. 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.

Statement of disclosure to independent examiner

In so far as the Trustees are aware, there is no relevant information of which the charitable company's independent examiner is unaware. Additionally, the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant information and to establish that the charitable company's independent examiner is aware of that information.

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

By order of the Trustees

Units 1G/H
Guildford Road Industrial Estate
HAYLE
Cornwall
TR27 4QZ



Mrs Christine Simpson, M.Phil
Chair, Trustee

24 September 2021

Independent examiner's report to the Trustees of disAbility Cornwall & Isles of Scilly

I report to the charity Trustees on my examination of the accounts of the company for the year ended 31 March 2021, which are set out on pages 26 to 54.

Responsibilities and basis of report

As the charity Trustees of the company (who are also its directors for the purpose of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's report

Since the company's income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England Wales.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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

Mark Williams FCA DChA
Chartered Accountant

RRL LLP
Peat House
Newham Road
TRURO TR1 2DP

27 September 2021

disAbility Cornwall and the Isles of Scilly

Statement of financial activities (incorporating income and expenditure account)

For the year ended 31 March 2021

	Notes	Restricted funds £	Unrestricted funds £	Total 2021 £	Total 2020 £
Income from:					
Donations and legacies	5	246,172	37,862	284,934	25,220
Charitable activities	6	78,700	246,229	324,929	375,593
Primary purpose trading activities	7	-	198,786	198,786	236,604
Other trading activities	8	-	268	268	4,046
Investment income	9	-	831	831	1,923
Other income		-	-	-	6,200
		<hr/>	<hr/>	<hr/>	<hr/>
Total income		324,872	483,976	808,848	649,586
		<hr/>	<hr/>	<hr/>	<hr/>
Expenditure on:					
Cost of raising funds	10	-	9,294	9,294	6,983
Charitable activities	11	285,576	410,042	695,618	683,759
		<hr/>	<hr/>	<hr/>	<hr/>
Total expenditure		285,576	419,336	704,912	690,742
		<hr/>	<hr/>	<hr/>	<hr/>
Net income/(expenditure) for the year	13	39,296	64,640	103,936	(41,156)
Total funds brought forward		12,208	250,817	263,025	304,181
		<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		51,504	315,457	366,961	263,025
		<hr/>	<hr/>	<hr/>	<hr/>

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

All income and expenditure are derived from continuing activities.

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

disAbility Cornwall and the Isles of Scilly

Balance sheet

As at 31 March 2021

	Notes	£	2021 £	£	2020 £
Fixed assets					
Tangible assets	17		-		-
			<hr/>		<hr/>
			-		-
Current assets					
Debtors	18	44,899		94,790	
Cash at bank and in hand		331,861		199,757	
			<hr/>	<hr/>	
			376,760	294,547	
Creditors: amounts falling due within one year	19	(9,799)		(31,522)	
			<hr/>	<hr/>	
Net current assets			366,961		263,025
			<hr/>		<hr/>
Net assets	20,21		366,961		263,025
			<hr/> <hr/>		<hr/> <hr/>
Funds of the charity					
Restricted funds	24, 25		51,504		12,208
Unrestricted designated funds	26	275,000		208,000	
Unrestricted general funds	26	40,457		42,817	
			<hr/>	<hr/>	
			315,457		250,817
			<hr/>		<hr/>
Total charity funds			366,961		263,025
			<hr/> <hr/>		<hr/> <hr/>

Balance sheet (continued)

As at 31 March 2021

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. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements.

The Trustees' responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and 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 provision applicable to companies subject to the small companies' regime.

Signed on behalf of the Trustees by:

A handwritten signature in black ink that reads "Christine M Simpson". The signature is written in a cursive style with a long, sweeping tail on the final letter.

Mrs Christine Simpson, M.Phil

Chair, Trustee

Approved and authorised for issue by the Trustees on: 24 September 2021

Company registration No. 07436153

disAbility Cornwall and the Isles of Scilly

Cash flow statement

For the year ended 31 March 2021

	2021	2020
£	£	£
Net cash inflow/(outflow) from operating activities	131,273	(85,786)
Cash flows from investing activities		
Interest received	831	1,923
Proceeds from the sale of: Investment properties	-	9,000
Net cash provided by investing activities	831	10,923
Change in cash and cash equivalents in the reporting period	132,104	(74,863)
Cash and cash equivalents at 1 April 2020	199,757	274,620
Cash and cash equivalents at 31 March 2021	331,861	199,757
Reconciliation of net movement in funds to net cash flow from operating activities		
Net movement in funds	103,936	(41,156)
Adjustments for		
Depreciation charges	-	5,305
Surplus on disposal of fixed asset	-	(6,200)
Interest received	(831)	(1,923)
Increase/(decrease) in debtors	49,891	(65,828)
Decrease/(increase) in creditors	(21,723)	24,016
Net cash inflow/(outflow) from operating activities	131,273	(85,786)
Analysis of cash and cash equivalents		
Cash in hand	331,861	199,757

Notes

(forming part of the financial statements)

1 **General information**

The charity is incorporated as a company Limited by Guarantee and not having a share capital. In the event of a winding up, registered members are liable to contribute a sum not exceeding £1 per member towards the debts and liabilities of the charity and the costs and expenses of winding up. There were 398 members at 31 March 2021 (2020: 403).

2 **Summary of significant accounting policies**

2.1 **Accounting policies**

Charity information

disAbility Cornwall & Isles of Scilly is a company incorporated in England and Wales. The registered office is Unit 1G/H, Guildford Road Industrial Estate, Hayle, Cornwall, TR27 4QZ.

2.2 **Accounting convention**

These financial statements have been prepared in accordance with FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”), “Accounting and Reporting by Charities” the Statement of Recommended Practice for charities applying for FRS 102, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. 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 financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

2.3 **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.

Notes

(forming part of the financial statements)

2 **Summary of significant accounting policies (continued)**

2.4 ***Incoming resources***

Voluntary income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods, or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Legacies are recognised in the accounts in the period to which the charity becomes entitled to the income, unless it is incapable of financial measurement.

Income from trading activities is recognised as earned as the related goods and services are provided.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contract and grant funding. Any income subject to specific performance conditions is recognised as the related goods or services are provided. Income included in this category funding the support of performance activities is recognised when there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Income is deferred when performance related grants are received in advance of the performances or events to which they relate.

No amount is included in the financial statements for volunteer time.

2.5 ***Resources expended***

Expenditure is included on an accrual's basis. The irrecoverable element of VAT is included with the item of expense to which it relates. Expenditure is recognised when a liability is incurred.

Certain expenditure is directly attributable to specific activities and has been included in those cost categories. Other costs, which are attributable to more than one activity, are apportioned across cost categories on the basis of an estimate of the proportion of time spent by staff on those activities.

Notes

(forming part of the financial statements)

2 Summary of significant accounting policies (continued)

Governance costs represent the costs of management committee expenses, independent examination fees and professional fees.

2.6 Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.

Unrestricted funds are available to the Trustees without specific conditions. The use of these funds is entirely at the discretion of the Trustees.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

2.7 Fixed assets and depreciation

Depreciation is provided on fixed assets to write off the cost less the estimated residual value of the assets by equal instalments over their estimated useful economic lives as follows:

Leasehold improvements	Over the period of the lease
Motor vehicles	20% per annum
Computer equipment	33.33% per annum

2.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible 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).

2.9 Cash and cash equivalent

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of 12 months or less from the date of acquisition or opening of the deposit or similar account.

Notes

(forming part of the financial statements)

2 Summary of significant accounting policies (continued)

2.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic 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.

2.11 Basic financial assets

Basic financial assets, which include debts, 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 unless the arrangement constitutes a financial transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

2.12 Basic financial liabilities

Basic financial liabilities, including creditors and bank loans 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 receipts 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.

Notes

(forming part of the financial statements)

2 Summary of significant accounting policies (continued)

2.13 Basic financial liabilities (continued)

Derecognition of financial liabilities

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

2.14 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

2.15 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.

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

2.15 Pension costs

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

2.16 Transfers

Transfers are made when appropriate from a specific fund to recover costs incurred not charged directly to that fund.

2.17 Operating leases

Rental charges are charged in the statement of financial activities on a straight-line basis over the life of the lease.

Notes

(forming part of the financial statements)

3 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.

Notes

(forming part of the financial statements)

4 Prior year statement of financial activities

	Restricted funds £	Unrestricted funds £	Total 2020 £
Income from:			
Donations and legacies	22,065	3,155	25,220
Charitable activities	79,520	296,073	375,593
Primary purpose trading activities	-	236,604	236,604
Other trading activities	-	4,046	4,046
Investment income	-	1,923	1,923
Other income	-	6,200	6,200
	<hr/>	<hr/>	<hr/>
Total income	101,585	548,001	649,586
	<hr/>	<hr/>	<hr/>
Expenditure on:			
Cost of raising funds	-	6,983	6,983
Charitable activities	118,663	565,096	683,759
	<hr/>	<hr/>	<hr/>
Total expenditure	118,663	572,079	690,742
	<hr/>	<hr/>	<hr/>
Net expenditure for the year	(17,078)	(24,078)	(41,156)
Total funds brought forward	29,286	274,895	304,181
	<hr/>	<hr/>	<hr/>
Total funds carried forward	12,208	250,817	263,025
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

5 Donations and legacies

	Restricted funds £	Unrestricted funds £	Total 2021 £	Total 2020 £
Donations:	-			
Cornwall Masonic Benevolent Charity	-	1,000	1,000	-
Masonic Charitable Foundation	-	1,000	1,000	-
Other small donations	-	8,195	8,195	3,155
Grants:				
CAF Coronavirus Emergency Fund	8,200	-	8,200	-
Children in Need Cornwall Community Foundation (Community Kitchen)	3,800	-	3,800	9,586
Cornwall Community Foundation (Advice & Wellbeing Café)	7,500	-	7,500	2,500
Cornwall Community Foundation (Digital Inclusion)	11,391	-	11,391	-
Cornwall Community Foundation (Crisis Fund)	9,000	-	9,000	-
Cornwall Council inclusion grants	500	-	500	-
Developing Skills for Business	-	-	-	4,979
Disability Action DPO	-	2,000	2,000	-
Covid-19 Emergency Fund	3,267	-	3,267	-
Duchy Health Charity	5,000	-	5,000	-
Garfield Weston Foundation	30,000	-	30,000	-
HMRC Job retention scheme grants	-	15,672	15,672	15,672
Lloyds Bank Foundation				
React Fund	6,835	-	6,835	-

disAbility Cornwall and the Isles of Scilly

Local Authority				
Discretionary Fund grant	-	10,000	10,000	-
Masonic Charitable				
Foundation	3,675	-	3,675	-
South West Community				
Matters	1,000	-	1,000	-
The National Lottery				
Community Fund				
(Wellbeing Friends)	46,900	-	46,900	-
The National Lottery				
Community Fund				
(Coronavirus Community				
Support Fund)	61,121	-	61,121	-
The National Lottery				
Community Fund (Leaders				
with Lived Experience)	24,983	-	24,983	-
The Rank Foundation	18,000	-	18,000	-
The Sobell Foundation	5,000	-	5,000	5,000
	<hr/>	<hr/>	<hr/>	<hr/>
	246,172	37,867	284,034	25,220
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

6 Income from charitable activities

	Restricted funds £	Unrestricted funds £	Total 2021 £	Total 2020 £
Contracts:				
Inclusion Matters	-	122,736	122,736	64,100
Information Advice and Support Programme	-	-	-	48,165
SENDIASS (Cornwall)	-	-	-	70,725
SENDIASS (Isles of Scilly)	-	-	-	1,604
The Inclusivity Project	-	34,183	34,183	35,678
Village Works	-	66,485	66,485	46,273
Who Dares Works	-	22,825	22,825	29,528
Performance related grants:				
Lloyds Bank Foundation	23,700	-	23,700	23,800
Skills for Care	55,000	-	55,000	55,720
	<hr/>	<hr/>	<hr/>	<hr/>
	78,700	246,229	324,929	375,593
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

7 Income from primary purpose trading activities

	Restricted funds £	Unrestricted funds £	Total 2021 £	Total 2020 £
Discharge to Assess	-	3,888	3,888	-
5 Degrees West	-	14,574	14,574	31,496
Access audits, focus groups and consultancy	-	1,600	1,600	16,754
Discover Magazine sale of adverts	-	500	500	4,420
Managed Accounts	-	101,944	101,944	106,155
Payroll	-	76,245	76,245	77,710
Other	-	35	35	69
	<hr/>	<hr/>	<hr/>	<hr/>
	-	198,786	198,786	236,604
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

8 Income from other trading activities

	2021	2020
	£	£
Cornish Pixels	-	86
Independent Living Insurance Commission	268	68
Meeting room hire	-	3,892
	<hr/>	<hr/>
	268	4,046
	<hr/> <hr/>	<hr/> <hr/>

9 Investment income

	2021	2020
	£	£
Bank interest receivable	831	1,923
	<hr/> <hr/>	<hr/> <hr/>

10 Cost of raising funds

	2021	2020
	£	£
Wages and salaries	8,849	6,983
Cost of raising donations and legacies via Free Will Service	445	-
	<hr/>	<hr/>
	9,294	6,983
	<hr/> <hr/>	<hr/> <hr/>

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

11 Cost of charitable activities

	2021	2020
	£	£
Salaries and pension contributions	518,345	465,578
Staff travel	1,952	9,607
Staff working from home expenses	2,814	-
Staff training and recruitment	2,311	4,325
5 Degrees West – training fees	7,770	27,443
Skills for Care funded training fees and expenses	42,660	35,365
Community Kitchen project costs	8,087	-
Have a Go Days direct project costs	2,169	13,622
Discover Magazine	-	7,916
Every Customer Counts direct costs	8,774	23,604
Humans of the Peninsula direct costs	3,663	-
Advice & Wellbeing Café	21,102	-
Discharge to Assess direct costs (exc. salaries)	909	-
Other direct project costs	949	6,411
Access audit, focus groups and consultancy costs	103	1,922
Advertising and marketing	1,446	3,940
Business rates	301	300
Rent and office maintenance	18,778	18,944
Light, heat and water	2,910	1,944
Equipment and furnishings	7,429	1,548
IT maintenance	11,546	13,471
Insurance	1,795	1,495
Telephone	12,241	6,345
Postage, stationery and photocopier	5,321	11,222
Cleaning (including wages)	2,042	2,811
Professional fees	294	2,868
Minibus costs	-	272
Subscriptions	2,712	3,796
Volunteer expenses	-	599
Bank charges	69	65
Sundries and waste disposal	1,958	4,922
Depreciation	-	5,306
Governance (note 12)	5,133	5,416
Bad debt written off	35	2,702
	<hr/>	<hr/>
	695,618	683,759
	<hr/> <hr/>	<hr/> <hr/>

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

12 Governance costs

	Restricted funds £	Unrestricted funds £	Total 2021 £	Total 2020 £
Independent examiner's fee	-	2,368	2,368	2,160
Professional fees	-	2,561	2,561	1,063
Management committee expenses	-	204	204	2,193
	-	5,133	5,133	5,416

13 Net income/(expenditure) for the year is stated after charging:

	2021 £	2020 £
Independent examiner's fee	2,368	2,160
Depreciation	-	5,306

14 Staff costs and numbers

<i>Staff costs were as follows:</i>	2021 £	2020 £
Salaries	482,802	432,573
Social security costs	35,549	32,237
Pension contributions	8,842	7,751
	527,193	472,561

No employee received remuneration of £60,000 or more.

The average monthly number of employees employed by the company during the year was:

	2021 No	2020 No
Charitable activities	25	21

Notes

(forming part of the financial statements)

15 Pension contributions

Defined contribution schemes

	2021	2020
	£	£
Charge to the SOFA in respect of defined contribution schemes	8,842	7,751

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

Contributions amounting to £Nil (2020: £Nil) were payable to the scheme at 31 March 2021.

16 Related party transactions

No remuneration was paid to the Trustees in 2021 or 2020. Attendance fees and reimbursement of travel costs were paid to nil (2020: 5) Trustees totalling £nil for participation in disability events and not for their Trusteeship duties (2020: £223). Expenses of £204 were paid to or on behalf of 5 (2020: 4) Trustees (2020: £827).

Remuneration of key management personnel

The remuneration of key management personnel is as follows:

	2021	2020
	£	£
Aggregate compensation	139,099	136,835

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

17 Tangible fixed assets

	Leasehold improv'ts £	Computer equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2020 and 31 March 2021	53,058	5,823	-	58,881
Depreciation				
At 1 April 2020 and 31 March 2021	53,058	5,823	-	58,881
Net book value				
At 31 March 2021	-	-	-	-
	=====	=====	=====	=====
At 31 March 2020	-	-	-	-
	=====	=====	=====	=====

18 Debtors

	2021 £	2020 £
Other debtors	42,800	93,254
Prepayments	2,099	1,536
	-----	-----
	44,899	94,790
	=====	=====

19 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	1,158	4,518
Other creditors	5,855	22,525
Accruals	2,786	4,479
	-----	-----
	9,799	31,522
	=====	=====

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

20 Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total £
Net current assets	51,504	315,457	366,961

21 Prior year analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total £
Net current assets	12,208	250,817	263,025

disAbility Cornwall and the Isles of Scilly

Notes

(forming part of the financial statements)

22 Restricted funds

	At 1 April 2020 £	Income £	Expenditure £	Transfer £	At 31 March 2021 £
Grants:					
CAF Coronavirus Emergency Fund	-	8,200	(8,200)	-	-
Children in Need	9,586	3,800	(7,998)	-	5,388
Cornwall Community Foundation (Community Kitchen)	2,500	7,500	(10,000)	-	-
Cornwall Community Foundation (Advice & Wellbeing Café)	-	11,391	-	-	11,391
Cornwall Community Foundation (Digital Inclusion)	-	9,000	-	-	9,000
Cornwall Community Foundation (Crisis Fund)	122	500	(151)	-	471
Disability Action DPO Covid-19 Emergency Fund	-	3,267	(3,267)	-	-
Duchy Health Charity Garfield Weston Foundation	-	5,000	(5,000)	-	-
Lloyds Bank Foundation	-	30,000	(30,000)	-	-
Lloyds Bank Foundation React Fund	-	23,700	(23,700)	-	-
Lloyds Bank Foundation React Fund	-	6,835	(6,835)	-	-
Masonic Charitable Foundation	-	3,675	(3,675)	-	-
Skills for Care South West Community Matters	-	55,000	(55,000)	-	-
The National Lottery Community Fund (Wellbeing Friends)	-	1,000	(1,000)	-	-
	-	46,900	(46,900)	-	-

disAbility Cornwall and the Isles of Scilly

The National Lottery Community Fund (Coronavirus Community Support Fund)	-	61,121	(61,121)	-	-
The National Lottery Community Fund (Leaders with Lived Experience)	-	24,983	(4,729)	-	20,254
The Rank Foundation	-	18,000	(18,000)	-	-
The Sobell Foundation	-	5,000	-	-	5,000
		<hr/>	<hr/>	<hr/>	<hr/>
	12,208	324,872	(285,576)	-	51,504
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Notes

(forming part of the financial statements)

24 Restricted funds (continued)

Purposes of restricted funds

CAF Coronavirus Emergency Fund	To increase capacity in our Disability Information and Advice Line (DIAL).
Children in Need	To deliver 'Have a Go Days'
Cornwall Community Foundation (Community Kitchen)	To deliver the 'Community Kitchen', free hot meals delivered to vulnerable people self-isolating due to COVID-19.
Cornwall Community Foundation (Advice & Wellbeing Café)	To run an Advice & Wellbeing Café from our local Rugby Club and remotely.
Cornwall Community Foundation (Digital Inclusion)	To fund digital inclusion training for Disability Alliance organisations. To purchase tablets and smartphones for digitally excluded people returning home from hospital.
Cornwall Community Foundation (Crisis Fund)	To directly benefit people in crisis who are urgently in need of small, one off amounts of money.
Disability Action DPO Covid-19 Emergency Fund	To increase capacity in our Disability Information and Advice Line (DIAL).
Duchy Health Charity	A Covid-19 Emergency Fund grant to support the charity's Covid-19 response.
Garfield Weston Foundation	Towards core staff salaries.
Lloyds Bank Foundation React Fund	To increase capacity in our Disability Information and Advice Line (DIAL), and towards additional costs of transitioning to remote delivery to allow continued support throughout the lockdown.
Masonic Charitable Foundation	To deliver the 'Community Kitchen', free hot meals delivered to vulnerable people self-isolating due to COVID-19.

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Skills for care	To provide training to improve the knowledge and skills of personal assistants (PAs) and their employers (individual employers).
South West Community Matters	Towards our Disability Information and Advice Line (DIAL).
The National Lottery Community Fund (Wellbeing Friends)	To expand our frontline service to include regular wellbeing phone calls to people who were isolated and vulnerable as a result of the Covid-19 pandemic. For our CEO to address issues facing disabled people at a strategic level.
The National Lottery Community Fund (Coronavirus Community Support Fund)	To run an Advice & Wellbeing Café from our local Rugby Club and remotely.
The National Lottery Community Fund (Leaders with Lived Experience)	A two year project investigating the experiences of Disabled People's Organisations (DPOs) across England during the Covid-19 pandemic, and providing a structured peer support programme.
The Rank Foundation	Towards core costs of the charity.
The Sobell Foundation	To deliver 'Have a Go Days'.
Lloyds Bank Foundation For England and Wales	To provide longer-term support to clients who have had issues relating to Employment Support Allowance, Universal Credit or Job Seeker's Allowance, and who would like to make a positive change in their life.

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Notes

(forming part of the financial statements)

24 Prior year restricted funds

	At 1 April 2019 £	Income £	Expenditure £	Transfer £	At 31 March 2020 £
Grants:					
Children in Need	-	9,586	-	-	9,586
CCF Crisis Fund	216	-	(94)	-	122
Cornwall Community Foundation	-	2,500	-	-	2,500
Cornwall Council Inclusion Grants	-	4,979	(4,979)	-	-
Lloyds Bank Foundation	-	23,800	(23,800)	-	-
Skills for Care	-	55,720	(55,720)	-	-
The Hedley Foundation	1,343	-	(1,343)	-	-
The Henry Smith Charity	14,022	-	(14,022)	-	-
The MacRobert Trust	4,200	-	(4,200)	-	-
The Sobell Foundation	4,200	5,000	(9,200)	-	-
Development project (fixed assets)	5,305	-	(5,305)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	29,286	101,585	(118,663)	-	12,208
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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Notes

(forming part of the financial statements)

25 Unrestricted funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
<i>Designated funds:</i>					
Running costs reserve	118,000	-	-	27,000	145,000
Future deficit reserve	90,000	-	-	40,000	130,000
Fixed asset reserve	-	-	-	-	-
 <i>Contracts reserves:</i>					
Inclusion Matters	-	122,736	(122,736)	-	-
The Inclusivity Project	-	34,183	(34,183)	-	-
Village Works	-	66,485	(66,485)	-	-
Who Dares Works	-	22,825	(22,825)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	208,000	246,229	(246,229)	67,000	275,000
General funds	42,817	237,747	(173,107)	(67,000)	40,457
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	250,817	483,976	(419,336)	-	315,457
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The running costs reserve is to fund a period of approximately three months of the expected core running costs, plus costs of closing the charity. This is held to enable the charity to seek alternative funding should existing funding cease, and to close the charity if alternative funding cannot be secured.

The future deficit reserve is a fund held to cover the latest forecasted deficit position at 31 March 2022.

The fixed asset reserve represents the value of funds held in fixed assets owned by the charity.

The contracts reserves are for funds held for specific contracts.

Notes

(forming part of the financial statements)

Contracts information

Inclusion Matters	A Cornwall Council commissioned service delivered in partnership, providing multi-faceted 1-2-1 support to adults with health and wellbeing needs to increase wellbeing and connections to their community.
The Inclusivity Project	An European Regional Development Fund research project led by Exeter University in which we are a disability expert partner, exploring barriers to employment for disabled workers with a view to developing new policy and products to overcome them.
Village Works	A European Social Fund project delivered in partnership, led by Inclusion Matters, providing the very first steps to individuals who have multiple and complex needs, targeted in rural coastal villages.
Who Dares Works	A European Social Fund and Nation Lottery Community Fund project led by Active Plus, in which we are a welfare entitlements specialist partner, helping people in West Cornwall to reconnect with education, training and employment.

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Notes

(forming part of the financial statements)

26 Prior year unrestricted funds

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
<i>Designated funds:</i>					
Running costs reserve	118,000	-	-	-	118,000
Future deficit reserve	90,000	-	-	-	90,000
Fixed asset reserve	2,800	-	(2,800)	-	-
<i>Contracts reserves:</i>					
Inclusion Matters	-	64,100	(64,100)	-	-
Information Advice and Support Programme	-	48,165	(48,165)	-	-
SENDIASS (Cornwall)	-	70,725	(70,725)	-	-
SENDIASS (Isles of Scilly)	-	1,604	(1,604)	-	-
The Inclusivity Project	-	35,678	(35,678)	-	-
Village Works	-	46,273	(46,273)	-	-
Who Dares Wins	-	29,528	(29,528)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	210,800	296,073	(298,873)	-	208,000
General funds	64,095	251,928	(273,206)	-	42,817
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	274,895	548,001	(572,079)	-	250,817
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Notes

(forming part of the financial statements)

28 Financial commitments

At the reporting end date, the charity had outstanding commitments for future minimum lease payments under non-cancellable leases which fall due as follows:

	Land and buildings 2021 £	Land and buildings 2020 £	Other 2021 £	Other 2020 £
<i>Operating leases which expire:</i>				
In one year	18,432	18,432	917	4,200
Between two and five years	-	-	1,088	2,018
	<hr/> 18,432 <hr/>	<hr/> 18,432 <hr/>	<hr/> 2,005 <hr/>	<hr/> 6,218 <hr/>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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