



Annual Report and Accounts 2020 - 2021

Charity registration number: 1140925

Company registration number: 07436153



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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

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
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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	

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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
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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

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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, reading "Christine M Simpson". The signature is fluid and cursive, 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

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.

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



Mrs Christine Simpson, M.Phil
Chair, Trustee

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

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
Total income		324,872	483,976	808,848	649,586
Expenditure on:					
Cost of raising funds	10	-	9,294	9,294	6,983
Charitable activities	11	285,576	410,042	695,618	683,759
Total expenditure		285,576	419,336	704,912	690,742
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
Total funds carried forward		51,504	315,457	366,961	263,025

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		-		-
			-		-
Current assets					
Debtors	18	44,899		94,790	
Cash at bank and in hand		331,861		199,757	
			376,760	294,547	
Creditors: amounts falling due within one year	19	(9,799)		(31,522)	
Net current assets			366,961		263,025
Net assets	20,21		366,961		263,025
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	
			315,457		250,817
Total charity funds			366,961		263,025

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, reading 'Christine M Simpson'. The signature is written in a cursive style with a long, sweeping underline.

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)
	<hr/>	<hr/>	<hr/>
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/>

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/>

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/>

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/>

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/>

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
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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

	2021 £	2020 £
<i>Staff costs were as follows:</i>		
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

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

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
	<u> </u>	<u> </u>	<u> </u>

21 Prior year analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total £
Net current assets	12,208	250,817	263,025
	<u> </u>	<u> </u>	<u> </u>

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	-	5,000	(5,000)	-	-
Garfield Weston Foundation	-	30,000	(30,000)	-	-
Lloyds Bank Foundation	-	23,700	(23,700)	-	-
Lloyds Bank Foundation React Fund	-	6,835	(6,835)	-	-
Masonic Charitable Foundation	-	3,675	(3,675)	-	-
Skills for Care	-	55,000	(55,000)	-	-
South West Community Matters	-	1,000	(1,000)	-	-
The National Lottery Community Fund (Wellbeing Friends)	-	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
	12,208	324,872	(285,576)	-	51,504

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.

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.

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)	-	-
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	29,286	101,585	(118,663)	-	12,208
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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	-	-	-	-	-
 Contracts reserves:					
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
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	250,817	483,976	(419,336)	-	315,457
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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.

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)	-	-
 Contracts reserves:					
Inclusion Matters Information Advice and Support Programme	-	64,100	(64,100)	-	-
SENDIASS (Cornwall)	-	48,165	(48,165)	-	-
SENDIASS (Isles of Scilly)	-	70,725	(70,725)	-	-
The Inclusivity Project	-	1,604	(1,604)	-	-
Village Works	-	35,678	(35,678)	-	-
Who Dares Wins	-	46,273	(46,273)	-	-
	-	29,528	(29,528)	-	-
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	210,800	296,073	(298,873)	-	208,000
 General funds	64,095	251,928	(273,206)	-	42,817
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	274,895	548,001	(572,079)	-	250,817
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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
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	18,432	18,432	2,005	6,218
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