



Annual Report and Accounts 2021 - 2022

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:

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

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 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

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	
Craig Carscadden MBE	

Until 31 March

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
Christina Sandow	Care and Support Administrator

Until Aug 2020

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

disAbility Cornwall and the Isles of Scilly

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, flowing style with a long horizontal stroke at the end.

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.

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

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.

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.

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

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.

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		-	-	-	-
Total income		1,522,180	600,369	2,122,549	808,848
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
Total expenditure		1,090,569	558,069	1,648,638	704,912
Net income for the year	13	431,611	42,300	473,911	103,936
Total funds brought forward		51,504	315,457	366,961	263,025
Total funds carried forward		483,115	357,757	840,872	366,961

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/>

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/>

Notes

(forming part of the financial statements)

5 Donations and legacies

	Restricted funds £	Unrestricted funds £	Total 2022 £	Total 2021 £
<i>Donations:</i>				
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
<i>Grants:</i>				
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	-	-	-	3,267
Covid-19 Emergency Fund	-	-	-	5,000
Duchy Health Charity	-	-	-	30,000
Garfield Weston Foundation	-	-	-	15,672
HMRC Job retention scheme grants	6,450	-	6,450	6,835
Lloyds Bank Foundation React Fund	-	-	-	10,000
Local Authority Discretionary Fund grant	-	-	-	3,675
Masonic Charitable Foundation	-	-	-	1,000
South West Community Matters	-	-	-	46,900
The National Lottery Community Fund (Wellbeing Friends)	26,245	-	26,245	61,121
The National Lottery Community Fund (Coronavirus Community Support Fund)	-	-	-	

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.

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/>

Notes

(forming part of the financial statements)

8 Income from other trading activities

	2022 £	2021 £
Independent Living Insurance Commission	370	268
	<u>370</u>	<u>268</u>
	<u>370</u>	<u>268</u>

9 Investment income

	2022 £	2021 £
Bank interest receivable	275	831
	<u>275</u>	<u>831</u>

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
	<u>13,226</u>	<u>9,294</u>
	<u>13,226</u>	<u>9,294</u>

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/>

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
	-	4,942	4,942	5,133

13 Net income for the year is stated after charging:

	2022 £	2021 £
Independent examiner's/audit fee	4,770	2,368
Depreciation	-	-

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
	898,458	527,193

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

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

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

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

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

21 Prior year 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>

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)	-	-
	51,504	1,522,180	(1,090,569)	-	483,115

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

(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	-	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)	-	-

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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	(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 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	-	-	-	-	-
 Contracts reserves:					
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/> 275,000	<hr/> 208,742	<hr/> (208,742)	<hr/> 60,000	<hr/> 335,000
 General funds	 40,457	 391,627	 (349,327)	 (60,000)	 22,757
	<hr/> 315,457	<hr/> 600,369	<hr/> (558,069)	<hr/> -	<hr/> 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.

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	-	-	-	-	-
 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
	<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/>	<hr/>	<hr/>	<hr/>
	18,000	18,432	520	2,005
	<hr/>	<hr/>	<hr/>	<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.

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Disability Cornwall