

MID CORNWALL LIFESTYLES

England & Wales · Charity number 1152509

Details

Other names MCL

Status Registered

Legal form CIO

Registered 2013-06-20

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

Contact

Address BUDE & STRATTON COMMUNITY PROJECT
Neetside Community Centre
Leven Road
Bude
EX23 8LB

Phone 07967822340

Email lifestyles@lifestyles-cornwall.org.uk

Website www.lifestyles-cornwall.org.uk

Activities

Objects: THE RELIEF OF DISABLED PEOPLE IN CORNWALL, THEIR FAMILIES AND CARERS IN NECESSITOUS CIRCUMSTANCES IN PARTICULAR BUT NOT EXCLUSIVELY THROUGH THE PROVISION OF EDUCATION, ADVICE AND SUCH SUPPORT SERVICES AS ARE CHARITABLE AT LAW.

Activities: Local charity since 1999 (1094235), C.I.O. since 2013 (1152509) assisting disabled people in Cornwall. MCL works in five major ways: Individual and Personalised Support; Digital Skills Support; Accessible Transport using 2 adapted minibuses; Advocacy; Support for other small charitable groups.

Classification

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

Geography

- Cornwall
- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£393,275	£385,235	-	-
2024-08-31	£337,571	£287,120	-	-
2023-08-31	£229,034	£216,545	-	-
2022-08-31	£233,723	£222,866	-	-
2021-08-31	£234,511	£226,148	-	-

Trustees

Name	Role	Appointed
EWAN ROBERT MORRIS	Chair	2013-06-18
Aaron Charles Gill		2024-04-17
FRANCIS ROWE		2020-05-28
Matthew Read		2025-06-19

MID CORNWALL LIFESTYLES

England & Wales - Charity number 1152509

Accounts

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 August 2025
for
Mid Cornwall Lifestyles

Streets Metherell Gard Limited
Burn View
Bude
Cornwall
EX23 8BX

Mid Cornwall Lifestyles

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

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Mid Cornwall Lifestyles

Report of the Trustees
for the Year Ended 31 August 2025

The trustees present their report with the financial statements of the charity for the year ended 31 August 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 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 published in October 2019.

OBJECTIVES AND ACTIVITIES

Public benefit

In setting their objectives and planning their activities the trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a charitable incorporated organisation (CIO) governed by its constitution most recently updated on 12th June 2013.

Recruitment and appointment of new trustees

Trustees are appointed by invitation from the existing board of trustees by a resolution passed at a properly convened meeting of the charity trustees.

In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1152509

Principal address

Neetside Community Centre
Leven Road
Bude
Cornwall
EX23 8LB

Trustees

E R Morris
M Read (appointed 19/6/25)
A C Gill
B J Marsh (resigned 1/10/25)
F Rowe

Independent Examiner

Streets Metherell Gard Limited
Burn View
Bude
Cornwall
EX23 8BX

Approved by order of the board of trustees on 5 March 2026 and signed on its behalf by:

Signed by:

D16648FE58CB451...

M Read - Trustee

05-03-2026

Independent Examiner's Report to the Trustees of
Mid Cornwall Lifestyles

Independent examiner's report to the trustees of Mid Cornwall Lifestyles

I report to the charity trustees on my examination of the accounts of Mid Cornwall Lifestyles (the Trust) for the year ended 31 August 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I have no concerns and have come across no other matters in connection 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.



David Nigel Cox FCA
The Institute of Chartered Accountants in England and Wales

Streets Metherell Gard Limited
Burn View
Bude
Cornwall
EX23 8BX

Date:5.3.26.....

Mid Cornwall Lifestyles

Statement of Financial Activities
for the Year Ended 31 August 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		6,148	8,110	14,258	11,625
Charitable activities	3	385,447	-	385,447	325,893
Charitable activities					
Investment income	2	1,680	-	1,680	53
Total		<u>393,275</u>	<u>8,110</u>	<u>401,385</u>	<u>337,571</u>
EXPENDITURE ON					
Charitable activities					
Charitable activities		385,235	7,595	392,830	287,120
NET INCOME		8,040	515	8,555	50,451
RECONCILIATION OF FUNDS					
Total funds brought forward		122,427	-	122,427	71,976
TOTAL FUNDS CARRIED FORWARD		<u>130,467</u>	<u>515</u>	<u>130,982</u>	<u>122,427</u>

The notes form part of these financial statements

Mid Cornwall Lifestyles

Balance Sheet
31 August 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	8	133	-	133	166
CURRENT ASSETS					
Debtors	9	37,936	-	37,936	33,780
Cash at bank		101,398	515	101,913	99,022
		<u>139,334</u>	<u>515</u>	<u>139,849</u>	<u>132,802</u>
CREDITORS					
Amounts falling due within one year	10	(9,000)	-	(9,000)	(10,541)
		<u>130,334</u>	<u>515</u>	<u>130,849</u>	<u>122,261</u>
NET CURRENT ASSETS					
		<u>130,334</u>	<u>515</u>	<u>130,849</u>	<u>122,261</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>130,467</u>	<u>515</u>	<u>130,982</u>	<u>122,427</u>
NET ASSETS					
		<u>130,467</u>	<u>515</u>	<u>130,982</u>	<u>122,427</u>
FUNDS					
Unrestricted funds	11			130,467	122,427
Restricted funds				515	-
TOTAL FUNDS					
				<u>130,982</u>	<u>122,427</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 5 March 2026 and were signed on its behalf by:

Signed by:

D16648FE58CB451...

M Read - Trustee

05-03-2026

Mid Cornwall LifestylesNotes to the Financial Statements
for the Year Ended 31 August 2025**1. ACCOUNTING POLICIES****Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Income

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Grants are accounted for under the accruals model as permitted by FRS 102. Grants of a revenue nature are recognised in the Statement of Financial Activities in the same period as the related expenditure. The deferred element of grants is included in creditors as deferred income.

Expenditure

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

Tangible fixed assets

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

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

Office equipment- 20% reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

Mid Cornwall Lifestyles

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

1. ACCOUNTING POLICIES - continued

Employee 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.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Debtors and creditors receivable / payable within one year

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

Financial instruments

All financial instruments are recognised initially at transaction price excluding transaction costs and subsequently at amortised cost. These include cash at bank, debtors and creditors.

2. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	<u>1,680</u>	<u>53</u>

3. INCOME FROM CHARITABLE ACTIVITIES

Funds held as an agent

During the year £11,250 funds were received as an agent, at the year end the charity held £1,080. In accordance with the charity SORP section 19, these totals are not recognised in the accounts as the funds are not within the charity control.

4. SUPPORT COSTS

	Finance	Governance	Totals
	£	costs	£
	£	£	£
Charitable activities	<u>60</u>	<u>3,259</u>	<u>3,319</u>

Support costs, included in the above, are as follows:

Governance costs

	2025	2024
	Charitable	Total
	activities	activities
	£	£
Examiners fees	<u>1,080</u>	<u>1,180</u>
Accountancy and legal fees	<u>2,179</u>	<u>1,741</u>
	<u>3,259</u>	<u>2,921</u>

Mid Cornwall Lifestyles

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

5. TRUSTEES' REMUNERATION AND BENEFITS

	2025	2024
	£	£
Trustees' salaries	<u>1,369</u>	<u>805</u>

The above activities provided by Mr B Marsh relate to service/management support not trustee activity.

Trustees' expenses

	2025	2024
	£	£
Trustees' expenses	<u>330</u>	<u>172</u>

Number of trustees reimbursed for expenses: 1 (2024: 2).

6. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	275,672	196,544
Social security costs	11,317	3,704
Other pension costs	8,317	5,412
	<u>295,306</u>	<u>205,660</u>

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

	2025	2024
Number of staff	<u>25</u>	<u>21</u>

No employees received emoluments in excess of £60,000.

The amount paid to key management personnel for their services to the charity is £47,338 (2024:£40,966).

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	11,625	-	11,625
Charitable activities			
Charitable activities	325,893	-	325,893
Investment income	53	-	53
Total	<u>337,571</u>	<u>-</u>	<u>337,571</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	<u>287,120</u>	<u>-</u>	<u>287,120</u>
NET INCOME	50,451	-	50,451
RECONCILIATION OF FUNDS			
Total funds brought forward	71,976	-	71,976

Mid Cornwall Lifestyles

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

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
TOTAL FUNDS CARRIED FORWARD	122,427	-	122,427
8. TANGIBLE FIXED ASSETS			
			Plant and machinery £
COST			
At 1 September 2024 and 31 August 2025			500
DEPRECIATION			
At 1 September 2024			334
Charge for year			33
At 31 August 2025			367
NET BOOK VALUE			
At 31 August 2025			133
At 31 August 2024			166
9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
	2025	2024	
	£	£	
Trade debtors	6,413	1,845	
Other debtors	30,323	30,841	
Prepayments	1,200	1,094	
	<u>37,936</u>	<u>33,780</u>	
10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
	2025	2024	
	£	£	
Taxation and social security	5,245	2,900	
Other creditors	3,755	7,641	
	<u>9,000</u>	<u>10,541</u>	
Deferred income			
The following amounts are included in other creditors:			
	2025	2024	
	£	£	
At 1 September 2024	5,500	-	
Amount released to income	(5,500)	-	
Amount deferred in year (unfulfilled grants)	-	5,500	
At 31 August 2025	<u>-</u>	<u>5,500</u>	

Mid Cornwall Lifestyles

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

11. MOVEMENT IN FUNDS

	At 1.9.24 £	Net movement in funds £	At 31.8.25 £
Unrestricted funds			
General fund	122,427	8,040	130,467
Restricted funds			
Restricted	-	515	515
TOTAL FUNDS	<u>122,427</u>	<u>8,555</u>	<u>130,982</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	393,275	(385,235)	8,040
Restricted funds			
Restricted	8,110	(7,595)	515
TOTAL FUNDS	<u>401,385</u>	<u>(392,830)</u>	<u>8,555</u>

Comparatives for movement in funds

	At 1.9.23 £	Net movement in funds £	At 31.8.24 £
Unrestricted funds			
General fund	71,976	50,451	122,427
TOTAL FUNDS	<u>71,976</u>	<u>50,451</u>	<u>122,427</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	337,571	(287,120)	50,451
TOTAL FUNDS	<u>337,571</u>	<u>(287,120)</u>	<u>50,451</u>

Mid Cornwall Lifestyles

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

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.9.23 £	Net movement in funds £	At 31.8.25 £
Unrestricted funds			
General fund	71,976	58,491	130,467
Restricted funds			
Restricted	-	515	515
TOTAL FUNDS	<u>71,976</u>	<u>59,006</u>	<u>130,982</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	730,846	(672,355)	58,491
Restricted funds			
Restricted	8,110	(7,595)	515
TOTAL FUNDS	<u>738,956</u>	<u>(679,950)</u>	<u>59,006</u>

12. RELATED PARTY DISCLOSURES

See note 3 in regards to funds received as an agent, this transaction is in relation to a trustee of the charity.

Mid–Cornwall
Lifestyles
Annual Report
2024 - 2025



Background to Mid-Cornwall Lifestyles

Our Vision:

Our vision is to help you live your life, your way, with our support.

Our Mission Statement:

We will support individuals with a long term health condition, disability or with additional needs to fulfil their own personal ambitions and to live the lifestyle of their choice with the help of our trained and dedicated Support Workers.

Aim

The aim of Mid-Cornwall Lifestyles is to offer people the opportunity to develop the lifestyle of their choice. 'Lifestyles' describes a way of working with people as equal partners in a service. The participant is the central focus of any work undertaken; they have the responsibility for deciding the nature, direction and pace of that work. They have the right to expect to take informed risks; learn from experience; have fun; make mistakes; lead a life that has the same opportunities for happiness, disappointment and fulfilment as anyone else.

History

Mid-Cornwall Lifestyles emerged from a short-term Social Services initiative based in St Austell that people did not want to lose. A group of disabled people who had been receiving the service sought the help of Scope through its Community Field Worker and received a grant of £5,000 for development work. That year's work produced a successful lottery bid worth nearly £123,000 over three years and so enabled the project to begin. Mid-Cornwall Lifestyles is a Charitable Incorporated Organisation.

Management

The original management committee has been extended from within the participants of the project and the majority of Trustees of the charity are people with disabilities. The Chair of the Trustees is a remaining founder member of the original management committee. The CEO who led the Charity since its inception in 1999 handed over the overall management responsibility to the current CEO in 2020. A team of 26 dedicated and skilled Support Workers, a Digital Project Worker and a Deputy Manager (12 Full-Time Equivalent) assist the manager in the delivery of the service to the people of Cornwall.

Participants

Mid-Cornwall Lifestyles offers a service to people over the age of 18 with no upper age limit. The project offers a service to any person

with any disability (we operate a self-definition of disability) and a request can be made by the individual or by referral from a close companion or family member, Adult Social Care, G.Ps, NHS, Occupational Health or via partner organisations. The majority of our clients fund the support that we provide them through Direct Payments they receive from Cornwall Council Adult Social Care. These payments enable clients to have control over who they use to provide their care and support.

Our core work has 3 elements:

1. Individual Support

- a) Individual services for clients referred by the Department of Adult Social Care and Cornwall Partnership NHS Foundation Trust.
- b) Cornwall Disability Alliance projects
- c) Assisting individuals through their Direct Payment Personal Budgets or self funding.

The above Individual Support includes any or all of the following but does not include Personal Care: befriending, advocacy, attending court, liaising with police, providing transport and support to attend appointments, negotiating with debt support and other agencies, assisting with benefits forms and claims and attending appeals, writing letters, organising holidays, shopping, exercising, attending concerts, sporting events and developing online digital skills – all in the name of choice and increased access to the things in life that most people take for granted, thus increasing independence, health and well-being.

2. Advocacy

Mid-Cornwall Lifestyles supports clients with advocacy issues separate to general care and support. The range of intervention on behalf of individuals has included support in meetings with the Police, Solicitors and attendance at Courts, Citizens Advice Bureau, Adult Social Care, Safeguarding and Vulnerable Adult meetings, Debt Management Agencies, Care Agencies, Banks, Benefits Agency, Funding Agencies. This intervention covers a whole range of issues from debt to persecution and abuse.

3. Support of other charitable organisations

The project continues to support other charitable groups. We are a member of the Cornwall Disability Alliance network.

Chair of Trustee's Report for Year ending 31st August 2025

This year was a very big year for us because we celebrated our 25th year of operations. What began as a three year funded project has continued and developed into the charity we are today and we remain true to those original values and aims which is to support people to live their lives as they choose.

We held a celebration event in September 2024 where friends, clients and staff came together to reflect on our journey and enjoy music, fun and games. As Chair of Trustees, I was pleased to record a short interview video with our CEO's past and present about Mid-Cornwall Lifestyles which is on our website.

By sad coincidence the event took place on the same day as the funeral for our friend and trustee Simon Slatter. A number of us managed to attend both events. We discussed the event plans and his family and those who knew him were confident Simon would have wanted to celebration to go on. He always loved a party! Through donations made we decided to commemorate him with the creation of the annual Simon Slatter Award for someone who shows resilience, good humour and progress towards their goals. The first award has been given to a worthy client at our recent Christmas event.

Events and activities have been a big part of this year as we intended. We held a well attended beach BBQ in Bude, boat trips with Wet

Wheels in Falmouth, arts and crafts workshops as well as sporting events.

Unfortunately this year has also had another sad event where we lost our dear client Mark who died unexpectedly when out with his support. This was a tragic and traumatic incident that affected us all. The charity rallied to support those directly involved and carried out the requirements of the Charity Commission. Thanks must go to Matt Read, who as a valued new trustee, took on the review and report writing for this incident.

I would like to remember both Simon and Mark and reflect on what Mid-Cornwall Lifestyles can learn from their lives and experiences.

I wish to thank the whole Mid-Cornwall Lifestyles team, volunteers and my colleagues on the Trustee board as well as all the participants who make everything we do so worthwhile.

I also thank our partner organisations and funders for their continued support.

Artemis Trust

CAB

Claire Milne Trust

Cornwall Adult Social Care

Cornwall Disability Alliance

Cornwall Voluntary Services

Cornwall Voluntary Sector Forum

Cornwall Partnership NHS Foundation Trust

Cornwall Community Foundation

DisAbility Cornwall
Federation of Small Businesses
Food Banks
Neetside Community Centre, Bude
National Council for Voluntary Organisations
Scope for St Austell
Sovereign Payroll Solutions
St Austell PHAB

Signed:

Signed by:
Ewan Morris
BED7AC375393470...

Ewan Morris - Chair of the Trustees, Mid-Cornwall Lifestyles

Date: 05-03-2026

CEO's Report for Year ending 31st August 2025

This year Mid-Cornwall Lifestyles has continued to build on the progress we have made as an organisation in the recent years whilst taking the time to look back at how it all began for MCL in September 1999. Retaining the ethos of "Your life, your way with our support" remains important and we continue to support many longstanding clients through Support Workers who have been with us for many years whilst starting support with new and younger clients.

In this year we supported 28 clients and delivered an average of 350 support hours a week through our 25 Support Workers.

Its great to look back and see how far we have come but MCL needs to look to the future.

As an example, during this year we have increased the number of younger clients we support who are moving from children's services to adult services. A number of these clients are neuro divergent or autistic and our support helps them access the community and build independent living skills. To help our Support Workers build knowledge and specialist skills we arranged some in person neuro divergency training and we are developing our expertise as an organisation supporting these clients. We are looking to build our reputation as an organisation in this area of support.

Behind the scenes we continued to improve our efficiency with charity administration and HR. I have been very grateful for Becky Rowland's support and we have made progress on sharing some of the duties regarding payroll, invoicing and HR. As a management team of two we are deeply involved in all aspects of the charity business.

We have also increased our Trustee group in the latter part of this year and the teamwork, management and commitment to helping our clients and Support Workers was required in July to help MCL through the experience of the death of a client in traumatic circumstances. We all pulled together during and after the event and have reviewed and developed from the sad occurrence and we are a stronger charity that understands what makes us special and is looking forward to the future.



DocuSigned by:
Ed Whitefield
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Edward Whitefield - CEO Mid-Cornwall Lifestyles

05/03/2025 05-03-2026

Treasurer's Report for Year ending 31st August 2025

I am pleased to present the financial report for Mid Cornwall Lifestyles for the year ended 31 August 2025. The charity has maintained a stable financial position while continuing to deliver and expand our core services.

Financial Summary

Total Income: £401,385 (an increase from £337,571 in the previous year).

Total Expenditure: £392,830 (compared to £287,120 in the previous year).

Net Income: The charity generated a net income of £8,555 for the year.

Income and Expenditure

The vast majority of our income continues to come directly from our charitable activities, which generated £385,447 this year. We also received £14,258 from donations and legacies.

Because our services rely on providing direct, personalised support, our largest expenditure is our staff. Total staff costs for the year were £295,306.

This reflects an investment in our workforce, as our average number of employees grew from 21 to 25 people during the year.

Reserves and Going Concern

The charity ends the year in a secure position. Total funds carried forward stand at £130,982, of which £130,467 are unrestricted general funds.


At the close of the year, our cash at bank was £101,913.

The Trustees are currently formalising a policy to hold between 3 and 6 months of average operating costs in unrestricted reserves. These reserves are held to ensure we can cover unexpected costs, continue providing support, and pay our staff without interruption if funding is temporarily delayed, or to allow for a responsible, managed wind-down of services should it ever become necessary.

However, after reviewing these figures, the Trustees believe that current and future sources of funding are more than adequate for the charity's needs. Therefore, there are no material uncertainties about the charity's ability to continue as a going concern.

Thank you to the funders, partners, and donors who make our work possible. I would also like to formally thank our management team, staff, and volunteers for their continued hard work and commitment to the charity throughout the year.

Signed:

Signed by:

D16648FE58CB451...

Matt Read – Treasurer Mid-Cornwall Lifestyles

Date: 05-03-2026

MID CORNWALL LIFESTYLES

England & Wales - Charity number 1152509

Accounts

Mid–Cornwall
Lifestyles
Annual Report
2023 - 2024



Background to Mid-Cornwall Lifestyles

Our Vision:

Our vision is that everyone lives life to their tune.

Our Mission Statement:

We will support individuals with additional needs to fulfil their own personal ambitions and to live the lifestyle of their choice with the help of our trained and dedicated Support Workers.

Aim

The aim of Mid-Cornwall Lifestyles is to offer people the opportunity to develop the lifestyle of their choice. 'Lifestyles' describes a way of working with people as equal partners in a service. The participant is the central focus of any work undertaken; they have the responsibility for deciding the nature, direction and pace of that work. They have the right to expect to take informed risks; learn from experience; have fun; make mistakes; lead a life that has the same opportunities for happiness, disappointment and fulfilment as anyone else.

History

Mid-Cornwall Lifestyles emerged from a short-term Social Services initiative based in St Austell that people did not want to lose. A group of disabled people who had been receiving the service sought the help of Scope through its Community Field Worker and received a grant of £5,000 for development work. That year's work produced a successful lottery bid worth nearly £123,000 over three years and so enabled the project to begin. The original project manager started in September 1999 and remained in post until the start of 2020.

Management

The original management committee has been extended from within the participants of the project and the majority of Trustees of the charity are people with disabilities. The Chair of the Trustees is a remaining founder member of the original management committee. The CEO who led the Charity since its inception in 1999 handed over the overall management responsibility to the new CEO in 2020. A team of 26 dedicated and skilled Support Workers, a Digital Project Worker and a Deputy Manager (12 Full-Time Equivalent) assist the manager in the delivery of the service to the people of Cornwall.

Participants

Mid-Cornwall Lifestyles offers a service to people over the age of 18 with no upper age limit. The project offers a service to any person with any disability (we operate a self-definition of disability) and a

request can be made by the individual or by referral from a close companion or family member, Adult Social Care, G.Ps, NHS, Occupational Health or via partner organisations. The majority of our clients fund the support that we provide them through Direct Payments they receive from Cornwall Council Adult Social Care. These payments enable clients to have control over who they use to provide their care and support.

Our core work has 3 elements:

1. Individual Support

- a) Individual services for clients referred by the Department of Adult Social Care and Cornwall Partnership NHS Foundation Trust.
- b) Cornwall Disability Alliance projects
- c) Assisting individuals through their Direct Payment Personal Budgets or self funding.

The above Individual Support includes any or all of the following but does not include Personal Care: befriending, advocacy, attending court, liaising with police, providing transport and support to attend appointments, negotiating with debt support and other agencies, assisting with benefits forms and claims and attending appeals, writing letters, organising holidays, shopping, exercising, attending concerts, sporting events and developing online digital skills – all in the name of choice and increased access to the things in life that most people take for granted, thus increasing independence, health and well-being.

2. Advocacy

Mid-Cornwall Lifestyles supports clients with advocacy issues separate to general care and support. The range of intervention on behalf of individuals has included support in meetings with the Police, Solicitors and attendance at Courts, Citizens Advice Bureau, Adult Social Care, Safeguarding and Vulnerable Adult meetings, Debt Management Agencies, Care Agencies, Banks, Benefits Agency, Funding Agencies. This intervention covers a whole range of issues from debt to persecution and abuse.

3. Support of other charitable organisations

The project continues to support other charitable groups. We are members of the Cornwall Disability Alliance network.

Chair of Trustee's Report for Year ending 31st August 2024

Last year I reported “we can be more confident in our durability and future. We want Mid-Cornwall Lifestyles to thrive not just survive!”

Well, this year I can safely report that we are thriving!

It has been a year that has seen a meaningful expansion of Mid-Cornwall Lifestyles.

We have increased the number of clients we support, the number of Support Workers who provide our services and our charity accounts reflect this.

As a small organisation we get to know our clients and staff well and during this year I have been pleased to hear about some of the new clients we have and the opportunities we have been able to provide for them as well as our long-standing clients. Most notably the 2023 Christmas party, held in person for the first time since Covid times, with food, fun, games and silly hats for the Trustee group. Culminating in a group visit to the Eden Project with ice skating and wheelchair spinning on the ice! Check out our website for a great video clip of this day and others.

This is what we strive to do as Mid-Cornwall Lifestyles.

So, as Chair, I wish to extend thanks to Lynda Osman who stood down as trustee in March 2024. A trustee for many years. We then welcomed Aaron Gill as a new Trustee in April 2024.

I also wish to thank the whole Mid-Cornwall Lifestyles team, volunteers and my colleagues on the Trustee board as well as all the participants who make everything we do so worthwhile.

We also thank our partner organisations and funders for their continued support. In particular David and Helen Evans from the Artemis Trust who kindly donated funds to us which we are using to increase the number of events and activities we are going to be doing in 2024 and 2025.

Artemis Trust

CAB

Claire Milne Trust

Cornwall Department of Adult Care and Support

Cornwall Disability Alliance

Cornwall Voluntary Services

Cornwall Voluntary Sector Forum

Cornwall Partnership NHS Foundation Trust

Cornwall Community Foundation

DisAbility Cornwall

Federation of Small Businesses

Food Banks

Neetside Community Centre, Bude

National Council for Voluntary Organisations

National Emergencies Trust

Scope for St Austell

Sovereign Payroll Solutions

St Austell PHAB

Signed:  Signed by:
Ewan Morris
BED7AC375393470...

Ewan Morris

Date: 19-06-2025

Chair of the Trustees, Mid-Cornwall Lifestyles

CEO's Report for Year ending 31st August 2024

We have an effective team of Support Workers who work well with our diverse client group. This is the core of what we do, and it is really down to individuals making a difference. In order to continue to support our clients we need to be supporting our staff and I see this as a key part of my role. During this year we have continued to retain some of our long serving Support Workers and some who had left us have even come back again. This says something about Mid-Cornwall Lifestyles (MCL). However, we still need more Support Workers and in the first part of 2024 we have been recruiting for support opportunities we have with specific clients. We have some existing clients who need more support as well as new and prospective clients who want our support. It has been really great to be able to take on new, younger clients who have been waiting for support from MCL.

In this year we have been able to start supporting 6 new clients and able to do more with 6 existing clients. I think we have had the most successful year since I started in 2019. To achieve this we needed the right people.

We aimed to keep our workers and changed our recruitment approach to recruit for specific client needs and utilise local networks such as local Facebook groups and social media to find new people in the right areas. We have found some great people! We have also been able to offer a good rate of pay to help with recruitment and retention. Since April 2024 we made a 16% increase to pay our Support Workers at £14.00 per hour with the National Living wage at £11.55. This year feels like we have been able to really push forward on developing MCL as a charity offering great support and great flexible work opportunities for a wide range of people. Looking back at last year's report I stated "I am confident in our financial stability and can look forward to how we can invest in our service, clients and staff." I believe we have made good progress on that intention and we are continuing this work into 2024/25 and beyond. This year we have made the aforementioned increases to rates of pay as well as running activities and events for clients, workers and friends of MCL. An increasingly important and rewarding part of my role is developing links with other charities and organisations representing the disabled in Cornwall. We are one of nine organisations in the Cornwall Disability Alliance (CDA) with the shared vision of "nothing about us without us" for the disabled in Cornwall. It started as a group during the pandemic but has forged into an alliance that has collectively over

20,000 clients and combined 360 plus years of experience in delivering support. I and MCL have benefited from our collective strength. Alliance colleagues helping me better understand the complexities of navigating our work with Cornwall Council as well as securing MCL a part of £1.4 million pounds of funding to date much of which comprises funds such as the Household Support Grant that we have been able to use to help meet cost of living needs for MCL clients, families and workers. The CDA away day in December 2023 allowed us to plan our strategy into 2024 and beyond and there will be more on this in future reports.

In summary 2023 – 2024 has proven to be a great year where we have delivered on the aims and intentions from the previous year. 2024 into 2025 will see further achievements for MCL and individuals, new faces and sad losses. I look forward to telling you about it in the next report.



06/06/2025

Edward Whitefield

CEO Mid-Cornwall Lifestyles

Treasurer's Report for Year ending 31st August 2024

I am pleased to be able to report another successful financial year.

Confirming MCL's financial stability, I can report that in 2023 to 2024 we have further increased our total funds by £108,537 (total income being £337,571 this year and £229,034 the previous year).

We will be carrying forward into the next financial year £122,427.

This year, because the income of the charity exceeds £250,000, the accounts must be prepared on the accruals basis rather than a cash basis. This means we must account for income and expenses in the year to which they relate rather than when they're paid and received.

So the net income or "profit" for the year is £50,451 (page 3 of the final accounts) – of which £28,109 is an actual increase in the bank balance and the remainder being as a result of year end accruals adjustments (amounts owed and owing).

While expenditure has increased this year by £70,575 this is a measure of the increased wages to workers to meet the increase in billable hours coming from 6 new clients as well as take-up of available, but underused, hours with 6 of our current clients. It is also to be noted that the MCL Support Workers are paid 16% above the national minimum wage and this is part of a planned approach to improved staff retention and new recruits.

Donations and grants have brought in £11,625 (£4,085 in 2023), a result of continued successful work by the manager and assistant.

This has been enhanced by actively participating in joint bids and collaborative working with our local network of disability charities.

This report and AGM come much later than all our previous years. Sadly, our accountant passed away last year and our accounts had to be passed to another group of accountants with their own system of working. I would like to thank Skymark Financial for taking on the role of Independent Examiner.

Thanks, as ever, go to our valued clients and their commissioners, Disability Cornwall for the managed accounts of Direct Payments, to Sovereign Payroll Solutions.

Signed:  Signed by:
Barry Marsh
A3127461EF094AD...

Barry Marsh – Treasurer Mid-Cornwall Lifestyles

Date: 19-06-2025

Charity Registration Number: 1152509



Unaudited Financial Statements
31 August 2024

SKYMARK FINANCIAL LIMITED
19a Singleton Court Business Park
Wonastow Road Industrial Estate (West)
Monmouth
NP25 5JA

Mid Cornwall Lifestyles CIO
Financial Statements
Year Ended 31 August 2024

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Independent examiner's report to the trustees	2
Statement of financial activities (including income and expenditure account)	3
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Mid Cornwall Lifestyles CIO
Trustees' Annual Report (Incorporating the Directors' Report)
Year Ended 31 August 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 August 2024.

Reference and administrative details

Registered charity name Mid Cornwall Lifestyles CIO

Charity registration number 1152509

Principal office and registered office Bude & Stratton Community Project
Neetside Community Centre
Leven Road
Bude
EX23 8LB

The trustees E R Morris
S W Slatter (resigned 24 August 2024)
F Rowe
B J Marsh
L Osman (resigned 27 March 2024)
A C Gill (appointed 17 April 2024)

Independent examiner Skymark Financial Limited
19a Singleton Court Business Park
Wonastow Road Industrial Estate (West)
Monmouth
NP25 5JA

Annual report

The Trustees' Annual Report is appended as a separate document using the Charity Commission template.

The Mid-Cornwall Lifestyles Annual Report was approved on 19-06-2025 and signed on behalf of the board of trustees by:

Signed by:

BED7AC375393470...

E R Morris
Chair of Trustees

Mid Cornwall Lifestyles CIO
Independent Examiner's Report to the Trustees of Mid Cornwall Lifestyles CIO
Year Ended 31 August 2024

I report to the trustees on my examination of the financial statements of Mid Cornwall Lifestyles CIO ('the charity') for the year ended 31 August 2024.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material 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 as required by section 130 of the Act; or
2. The accounts do not accord with those records.

I confirm that there are no matter to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Skymark Financial Limited

Independent Examiner

19a Singleton Court Business Park
Wonastow Road Industrial Estate (West)
Monmouth
NP25 5JA

Mid Cornwall Lifestyles CIO
Statement of Financial Activities (including income and expenditure account)
Year Ended 31 August 2024

				2024	2023
	Note	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
Income and endowments					
Donations, grants and legacies		11,625	-	11,625	4,085
Income from charitable activities		325,893	-	325,893	224,797
Investment income	4	53	-	53	152
Total income		337,571	-	337,571	229,034
Expenditure					
Expenditure on charitable activities	6	287,120	-	287,120	216,545
Total expenditure		287,120	-	287,120	216,545
Net income and net movement in funds		50,451	-	50,451	12,489
Reconciliation of funds					
Total funds brought forward		71,976	-	71,976	59,487
Transfers between funds		-	-	-	-
Total funds carried forward		122,427	-	122,427	71,976

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Mid Cornwall Lifestyles CIO
Statement of Financial Position
Year Ended 31 August 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	13	166	207
Current assets			
Debtors	14	33,780	856
Cash at bank and in hand		99,022	70,913
		<u>132,802</u>	<u>71,769</u>
Creditors: amounts falling due within one year	15	10,541	-
Net current assets		<u>122,261</u>	<u>71,769</u>
Total assets less current liabilities		<u>122,427</u>	<u>71,976</u>
Net assets		<u>122,427</u>	<u>71,976</u>
Funds of the charity			
Restricted funds		-	-
Unrestricted funds		122,427	71,976
Total charity funds	17	<u>122,427</u>	<u>71,976</u>

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Charities Act 2011 with respect to accounting records and the preparation of financial statements.

19-06-2025

These financial statements were approved by the board of trustees and authorised for issue on.....and are signed on behalf of the board by:

B J Marsh
Trustee

Signed by:
Barry Marsh
A3127461EF094AD...

The notes on pages 6 to 12 form part of these financial statements.

Mid Cornwall Lifestyles CIO
Statement of Cash Flows
Year Ended 31 August 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net income / (expenditure)	50,451	12,489
<i>Adjustments for:</i>		
Bank interest receivable and similar income	(53)	(152)
Depreciation of property, plant and equipment	41	561
<i>Changes in:</i>		
Trade and other debtors	(32,924)	5,507
Trade and other creditors	10,541	-
Total funds	-	(6,068)
Net cash from operating activities	<u>28,056</u>	<u>12,337</u>
Cash flows from investing activities		
Bank interest receivable	<u>53</u>	<u>152</u>
Net cash from operating activities	53	152
Net increase / (decrease) in cash and cash equivalents	<u>28,109</u>	<u>12,489</u>
Cash and cash equivalents at beginning of year	70,913	58,424
Cash and cash equivalents at end of year	<u>99,022</u>	<u>70,913</u>

The notes on pages 6 to 12 form part of these financial statements.

Mid Cornwall Lifestyles CIO
Notes to the Financial Statements
Year Ended 31 August 2024

1 General information

The charity is a public benefit entity and a registered charity in England and Wales. The address of the registered office is Bude & Stratton Community Project, Neetside Community Centre, Leven Road, Bude, EX23 8LB.

2 Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and with the Charities Act 2011.

3 Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Tangible fixed assets

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

Office equipment - 20% reducing balance

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Mid Cornwall Lifestyles CIO
Notes to the Financial Statements *(continued)*
Year Ended 31 August 2024

3 Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Government grants

Grants are accounted for under the accruals model as permitted by FRS 102. Grants of a revenue nature are recognised in the Statement of Financial Activities in the same period as the related expenditure. The deferred element of grants is included in creditors as deferred income.

Mid Cornwall Lifestyles CIO
Notes to the Financial Statements *(continued)*
Year Ended 31 August 2024

3 Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Mid Cornwall Lifestyles CIO
 Notes to the Financial Statements *(continued)*
 Year Ended 31 August 2024

4 Investment income

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Bank interest receivable	53	-	53	152
	<u>53</u>	<u>-</u>	<u>53</u>	<u>152</u>

5 Net income/(expenditure)

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

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Depreciation	41	-	41	561
	<u>41</u>	<u>-</u>	<u>41</u>	<u>561</u>

6 Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Charitable activities	284,199	-	284,199	210,377
Support costs	6,143	-	6,143	6,168
	<u>290,342</u>	<u>-</u>	<u>290,342</u>	<u>216,545</u>

7 Analysis of support costs

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Premises	385	-	385	300
Communications, IT and general office	2,837	-	2,837	4,460
Governance costs	2,921	-	2,921	1,408
	<u>6,143</u>	<u>-</u>	<u>6,143</u>	<u>6,168</u>

Mid Cornwall Lifestyles CIO
 Notes to the Financial Statements *(continued)*
 Year Ended 31 August 2024

8 Independent examination fees

	2024	2023
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	670	110
Other fees	510	-
	<u>1,180</u>	<u>110</u>

9 Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	196,544	
Social security costs	3,704	
Employer contributions to pension plans	5,412	
	<u>205,660</u>	<u>148,835</u>

The average number of employees during the year is analysed as follows:

	2024
	No.
Number of staff	<u>21</u>

No employee received employee benefits of more than £60,000 during the year (2023 - Nil).

	2024
	£
Total amount paid to key management personnel (includes trustees and senior management) for their services to the charity:	<u>40,966.00</u>

10 Trustee remuneration and expenses

During the reporting period the following amounts were paid to trustees:

Name of trustee	Reason	£
Barry Marsh	Service/management support not trustee activity	<u>805.00</u>

Mid Cornwall Lifestyles CIO
Notes to the Financial Statements *(continued)*
Year Ended 31 August 2024

11 Trustees' expenses

During the reporting period the following expenses were reimbursed to trustees:

	2024
Type of expenses reimbursed	£
Travel	<u>172.00</u>
Number of trustees reimbursed for expenses	<u>2</u>

12 Defined contribution pension scheme

	2024
	£
Amount of contributions recognised in the SOFA	<u>5,412</u>

13 Tangible fixed assets	Office Equipment	Total
Cost		
At 1 September 2023	<u>500</u>	<u>500</u>
At 31 August 2024	<u>500</u>	<u>500</u>
Depreciation		
At 1 September 2023	293	293
Charge for year	<u>41</u>	<u>41</u>
At 31 August 2024	<u>334</u>	<u>334</u>
Net book value		
At 31 August 2024	<u>166</u>	<u>166</u>
At 31 August 2023	<u>207</u>	<u>207</u>

14 Debtors

	2024	2023
	£	£
Trade debtors	1,846	856
Prepayments and accrued income	<u>31,934</u>	<u>-</u>
	<u>33,780</u>	<u>856</u>

Mid Cornwall Lifestyles CIO
Notes to the Financial Statements *(continued)*
Year Ended 31 August 2024

15 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	6,576	-
Social security and other taxes	2,900	-
Pensions payable	1,065	-
	<u>10,541</u>	<u>-</u>

16 Deferred income

	2024	2023
	£	£
At 1 September 2023	-	-
Amount released to income	-	-
Amount deferred in year (unfulfilled grants)	5,500	-
At 31 August 2024	<u>5,500</u>	<u>-</u>

17 Analysis of charitable funds

	At 1 September 2023	Income	Expenditure	Transfers	At 31 August 2024
	£	£	£		£
Unrestricted funds					
General funds	71,976	337,571	(287,120)	-	122,427
Restricted funds					
Restricted funds	-	-	-	-	-
	<u>71,976</u>	<u>337,571</u>	<u>(287,120)</u>	<u>-</u>	<u>122,427</u>

18 Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Fixed assets	166		166	207.00
Current assets	127,302	5,500	132,802	71,769
Creditors less than 1 year	(5,041)	(5,500)	(10,541)	-
Net assets	<u>122,427</u>	<u>-</u>	<u>122,427</u>	<u>71,976</u>



06 June 2025

Additional notes from the independent examination of the financial statements dated 31 August 2024.

On completion of the independent examination, I would like to make the following disclosures to the Trustees of Mid Cornwall Lifestyles CIO. I **do not** deem these a matter of concern that should be reported to The Charity Commission.

- The need for a complete budget that is prepared and agreed by the board of trustees each year. This will help manage costs and cashflow going forward.
- It's very important to keep staff and trustee payments/expenses separate in QuickBooks for ease of reporting in future years.

Theses were my only additional points I wanted to bring to your attention.

MID CORNWALL LIFESTYLES

England & Wales - Charity number 1152509

Accounts

Mid–Cornwall
Lifestyles
Annual Report
2022 - 2023



Background to Mid-Cornwall Lifestyles

Our Vision:

Our vision is that everyone lives life to their tune.

Our Mission Statement:

We will support individuals with additional needs to fulfil their own personal ambitions and to live the lifestyle of their choice with the help of our trained and dedicated Support Workers.

Aim

The aim of Mid-Cornwall Lifestyles is to offer people the opportunity to develop the lifestyle of their choice. 'Lifestyles' describes a way of working with people as equal partners in a service. The participant is the central focus of any work undertaken; they have the responsibility for deciding the nature, direction and pace of that work. They have the right to expect to take informed risks; learn from experience; have fun; make mistakes; lead a life that has the same opportunities for happiness, disappointment and fulfilment as anyone else.

History

Mid-Cornwall Lifestyles emerged from a short-term Social Services initiative based in St Austell that people did not want to lose. A group of disabled people who had been receiving the service sought the help of Scope through its Community Field Worker and received a grant of £5,000 for development work. That year's work produced a successful lottery bid worth nearly £123,000 over three years and so enabled the project to begin. The original project manager started in September 1999 and remained in post until the start of 2020.

Management

The original management committee has been extended from within the participants of the project and the majority of Trustees of the charity are people with disabilities. The Chair of the Trustees is a remaining founder member of the original management committee. The CEO who led the Charity since its inception in 1999 handed over the overall management responsibility to the new CEO in 2020. A team of 23 dedicated and skilled Support Workers, a Digital Project Worker and a Deputy Manager (11.5 Full-Time Equivalent) assist the manager in the delivery of the service to the people of Cornwall.

Participants

Mid-Cornwall Lifestyles offers a service to people over the age of 18 with no upper age limit. The project offers a service to any person with any disability (we operate a self-definition of disability) and a request can be made by the individual or by referral

from a close companion or family member, Adult Social Care, G.Ps, NHS, Occupational Health or via partner organisations.

Our core work has 3 elements:

1. Individual Support

- a) Individual services for clients referred by the Department of Adult Social Care and Cornwall Partnership NHS Foundation Trust.
- b) DisAbility Cornwall and Cornwall Disability Alliance projects
- c) Assisting individuals through their Direct Payment Personal Budgets or self funding.

The above Individual Support includes any or all of the following but does not include Personal Care: befriending, advocacy, attending court, liaising with police, providing transport and support to attend appointments, negotiating with debt support and other agencies, assisting with benefits forms and claims and attending appeals, writing letters, organising holidays, shopping, exercising, attending concerts, sporting events and developing online digital skills – all in the name of choice and increased access to the things in life that most people take for granted, thus increasing independence, health and well-being.

An important ongoing activity has been the development of our Digital Inclusion offer. Supporting the development of our staff and client's digital skills and access to equipment to improve communications and remote support as well as having fun as an online social group.

2. Advocacy

The project continues to work specifically on advocacy issues separate to general care and support. The range of intervention on behalf of individuals has included support in meetings with the Police, Solicitors and attendance at Courts, Citizens Advice Bureau, Adult Social Care, Safeguarding and Vulnerable Adult meetings, Debt Management Agencies, Care Agencies, Banks, Benefits Agency, Funding Agencies. This intervention covers a whole range of issues from debt to persecution and abuse.

3. Support of other charitable organisations

The project continues to support other charitable groups. We are members of the Cornwall Disability Alliance and Local Alliance network.

CEO's Report for Year ending 31st August 2023

In the past three annual reports Covid has been a factor that has affected Mid-Cornwall Lifestyles operations, our clients and staff. During this year it finally feels like we have been moving away from it's direct influence. An example of this is that one of our most vulnerable clients, who had been shielding at home since the pandemic began, has in Spring 2023 started supported trips out to enjoy being outside their home and in the countryside.

Helping people is the core of our work and it has been great to see things improving. These are the significant steps that many involved with Mid-Cornwall Lifestyles have taken during this period however, it remains the case for many people we support that Covid is not the only reason they have struggled to leave their homes and engage in activities that many take for granted.

We know that personal contact is essential for our support work. Seeing people in person really makes the difference and that's something that has become the norm again in this year. A positive development for me has been to take on some support work with two of our clients. I have found it really enjoyable and it gives me a good balance between home-based management responsibilities and active involvement in our support work.

The changes we made during the pandemic in terms of increased use of technology and communications have become the norm for us. Reducing unnecessary travel and emissions whilst improving communication. Our Zoom Socials continue and we intend to run them despite Covid related grant funding winding down this year. We have been lucky to receive a donation of Ipads to help both staff and clients get online.

We have a diverse team as well as client group. In order to continue to support our clients we need to be supporting our staff and I see this as a key part of my role. We all face ups and downs and challenges and in order for me to do what I can I have received good support from Becky Rowland as my deputy and the Trustees. We are a small charity and as CEO I have appreciated the opportunity to discuss ideas and challenges. I have received additional support externally from the Disability Alliance members as well as mentoring sessions with Tom Hunter, an ex-Adult Social Care manager who has been a good sounding board for me and who is now on board as a Support Worker as well!

The other key element of my role is ensuring Mid-Cornwall Lifestyles continues to be financially viable. This year we have tested our financial stability without reliance on grants and project funding which helped through the pandemic period while providing all staff with a pay increase and I am pleased to report that we have passed that test as the accounts will show. This is the first year that I feel since I took charge in 2020 during Covid that I am confident in our financial stability and can look forward to how we can invest in our service, clients and staff .

This is reassuring to all as we continue to be true to our original vision set out at the start of this report and try to be an organisation that both our clients, staff and trustees can be proud of.

Signed:

DocuSigned by:
Ed Whitefield
8991F09B67C6198
Edward Whitefield

Date: 17-04-2024

CEO Mid-Cornwall Lifestyles

Chair of Trustee's Report for Year ending 31st August 2023

It is with pleasure that I can report a year where we have moved further away from those challenges that dominated the previous Covid years.

We have continued to increase our focus on supporting our clients and staff and although for many of us we have been able to enjoy greater freedom and opportunities without restriction, there are many of us who face challenges that are not directly covid related.

We started as a grant funded project in 1999 and in this last year we can be more confident in our durability and future. We want Mid-Cornwall Lifestyles to thrive not just survive!

It is always good to hear how we are making a difference and some of the positives we are able to help happen.

As a small organisation we get to know our clients and staff well and recognise the challenges and strains both clients and staff face.

So, as Chair, I wish to extend thanks to the whole Mid-Cornwall Lifestyles team of staff, volunteers and my colleagues on the Trustee board as well as all the participants who make everything we do so worthwhile.

We also thank our partner organisations and funders for their continued support.

CAB

Community Outbreak Management Fund

Cornwall Department of Adult Care and

Support Cornwall Disability Alliance

Cornwall Voluntary Services

Cornwall Voluntary Sector Forum

Cornwall Partnership NHS Foundation Trust

Cornwall Community Foundation

DisAbility Cornwall

Federation of Small Businesses

Food Banks

Neetside Community Centre, Bude

National Council for Voluntary Organisations

National Emergencies Trust

NHS Kernow CCG

Scope for St Austell

South West Water

Sovereign Payroll Solutions

St Austell PHAB

Signed:

DocuSigned by:

Ewan Morris
BED7AC375393470...

Date: 17-04-2024

Chair of the Trustees, Mid-Cornwall Lifestyles

Treasurer's Report for Year ending 31st August 2023

I am pleased to report a successful financial year.

This is good news for Mid-Cornwall Lifestyles, our clients and staff.

We have built upon the successes in 2021 – 2022 and have been able to demonstrate financial stability that is self-generated through our service delivery while reducing reliance on grants and donations that was most helpful to us through the previous two years during the pandemic period. This peaked at £34,684.71 last year but has only been £2,403.50 this year.

Our generated income has increased by £35,377.08 to reach £229,033.91 this year. This has been achieved in part by increasing our client base and increasing the amount of support we provide to clients along with an uplift to our hourly rate which still remains just below the agreed Adult Social Care tariff. As ever the demand is there for our services if we can attract and retain staff.

We have also reduced our expenditure to be £216,545.29 from £222,865.55 last year. This is due to a reduction in salary costs with some Covid Grant related project costs ending and some members of staff leaving during this year. However, based on the accounting period for 2021-2022 and projections for this accounts year we were able to provide all staff with a deserved 10% pay increase from April 2023.

We have reduced vehicle costs during this year by agreeing a donation of our vehicle to the PHAB Club of St. Austell with an agreement to be able to use their vehicles.

There has been an increase in the Staff / Trustee Expenses budget line since 2021/22 which is attributed to an increase in staff expense costs linked to an

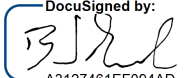
increase in respite support activity and claims post pandemic. Also, staff expenses linked to a grant funded digital project was directed through this budget line this year.

This all meant we ended the year with Net Incoming Resources of £12,488.62 which was an increase of £1631.41 from 2021 - 2022.

Last year we were mindful that grant funding had helped us through difficult times and we wanted to build up depleted reserves to give confidence and stability for Mid-Cornwall Lifestyles to continue the good things we want to deliver. We have achieved this aim this year by ending with an increase of £6,420.35 to Total Funds of £71,976.08 which gives us confidence that Mid-Cornwall Lifestyles is in a healthy financial position and able to go forward in 2023 – 2024 with confidence to support our clients, our staff and develop our services.

I would like to thank our clients, commissioner payments teams and Disability Cornwall managed payment team for their prompt payment of invoices as well as Sovereign Payroll Solutions and Erna Beaton Secretarial & Accounting Services for her Independent Examination for Mid-Cornwall Lifestyles.

Signed:

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Barry Marsh - Treasurer, Mid-Cornwall Lifestyles

Date: 17-04-2024

**MID -CORNWALL LIFESTYLES
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE 12 MONTH PERIOD ENDED
31st AUGUST 2023**

	31/08/2023	31/08/2022
INCOMING RESOURCES		
SSD Spots/ACWB/ASC	794.80	0.00
P Budgets	-4,102.64	3,000.00
Generated Income	226,826.36	191,449.28
Donations	2,525.25	505.67
Grants & Bid	1,560.00	34,179.04
Vehicle	843.50	370.00
Other	354.74	4,184.94
Bank Interest/Unapplied cash Received	151.90	3.83
Client Exp.	80.00	30.00
TOTAL INCOME RESOURCES	<u>229,033.91</u>	<u>233,722.76</u>
RESOURCES EXPENDED		
Salaries	148,835.26	158,549.30
Staff travel costs/expenses	23,365.75	26,785.90
Subcontractors	3,794.45	4,432.22
Volunteer Travel	7,552.23	5,454.40
Staff/Trustee Expenses	9,703.15	433.50
Office consumables.postage etc.	5,150.79	4,230.64
Telephone	716.50	893.42
Rent	300.00	300.00
Insurance	489.14	757.30
Training	1,622.80	1,750.00
Recruitment	224.00	106.40
Other	0.00	1,510.00
Client Support	10,943.36	9,011.50
Vehicle Maintenance/Fuel	3,741.86	7,957.97
Vehicle Depreciation	0.00	515.00
Other Depreciation	46.00	85.00
Bank Charges	60.00	93.00
TOTAL RESOURCES EXPENDED	<u>216,545.29</u>	<u>222,865.55</u>
NET INCOMING RESOURCES	<u><u>12,488.62</u></u>	<u><u>10,857.21</u></u>

MID-CORNWALL LIFESTYLES**BALANCE SHEET AS AT 31ST AUGUST 2023**

	year ending 31.08.2023	year ending 31.08.2022
FIXED ASSETS		
Tangible Assets - Office Equipment	207.00	253.00
- Vehicles	<u>0.00</u>	<u>515.00</u>
	207.00	768.00
CURRENT ASSETS		
Cash at Bank and in Hand	70,913.08	58,424.45
Prepayments/Debtors	<u>856.00</u>	<u>6,363.28</u>
	71,769.08	64,787.73
LIABILITIES		
Creditors - Amount falling due within one year	<u>0.00</u>	<u>0.00</u>
CURRENT ASSETS LESS CURRENT LIABILITIES	71,769.08	64,787.73
NET ASSETS	<u><u>71,976.08</u></u>	<u><u>65,555.73</u></u>
TOTAL FUNDS	<u><u>71,976.08</u></u>	<u><u>65,555.73</u></u>

Independent Examiner's Report to the Trustees of Mid Cornwall Lifestyles

I have prepared the accounts as set out on pages 2 & 3 for the period ended 31st August 2023 from the accounting records and from information as provided and explanations supplied.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the financial statements, you consider that the audit requirement of section 43 (2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, based on procedures specified in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

In connection with my examination, no matter has come to my attention:

I. Which gives me reasonable cause to believe that in any material respect the requirements o to keep accounting records in accordance with section 41 of the Act, and

- to prepare financial statements which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or

to which, in my opinion, attention should be drawn to enable a proper understanding of the financial statements to be reached.



Mrs E Beaton
S.A.S. [Secretarial & Accounting Services]
10 Hollabury Road
Bude
EX23 8JA

13th February 2024

MID CORNWALL LIFESTYLES

England & Wales - Charity number 1152509

Accounts

Mid–Cornwall
Lifestyles
Annual Report
2021 - 2022



Background to Mid-Cornwall Lifestyles

Our Vision:

Our vision is that everyone lives life to their tune.

Our Mission Statement:

We will support individuals with additional needs to fulfil their own personal ambitions and to live the lifestyle of their choice with the help of our trained and dedicated Support Workers.

Aim

The aim of Mid-Cornwall Lifestyles is to offer disabled people the opportunity to develop the lifestyle of their choice. 'Lifestyles' describes a way of working with people as equal partners in a service. The participant is the central focus of any work undertaken; they have the responsibility for deciding the nature, direction and pace of that work. They have the right to expect to take informed risks; learn from experience; have fun; make mistakes; lead a life that has the same opportunities for happiness, disappointment and fulfilment as anyone else.

History

Mid-Cornwall Lifestyles emerged from a short-term Social Services initiative based in St Austell that people did not want to lose. A group of disabled people who had been receiving the service sought the help of Scope through its Community Field Worker and received a grant of £5,000 for development work. That year's work produced a successful lottery bid worth nearly £123,000 over three years and so enabled the project to begin. The original project manager started in September 1999 and remained in post until the start of 2020.

Management

The original management committee has been extended from within the participants of the project and the majority of Trustees of the charity are people with disabilities. The Chair of the Trustees is the sole remaining founder member of the original management committee. The CEO who led the Charity since its inception in 1999 handed over the overall management responsibility to the new CEO in 2020. A team of 21 dedicated and skilled Support Workers and 2 admin / digital project workers (11.5 Full-Time Equivalent) assist the manager in the delivery of the service to the people of Cornwall.

Participants

Mid-Cornwall Lifestyles offers a service to people over the age of 18 with no upper age limit. The project offers a service to any person with any disability (we operate a self-definition of disability) and a

request can be made by the individual or by referral from a close companion or family member, Adult Social Care, G.Ps, NHS, Occupational Health or via partner organisations.

Our core work has four elements:

1. Individual Support

- a) Formal contractual agreements have been in place for many years providing individual services for a variety of agencies: Department of Adult Social Care, Cornwall Partnership NHS Foundation Trust; DisAbility Cornwall.
- b) Assisting individuals through their Direct Payment Personal Budgets.

Both elements of personal support include any or all of the following: befriending, advocacy, attending court, liaising with police, providing transport and support to attend appointments, negotiating with debt support and other agencies, assisting with benefits forms and claims and attending appeals, writing letters, organising holidays, shopping, exercising, attending rock concerts, sporting events and developing online digital skills – all in the name of choice and increased access to the things in life that most people take for granted, thus increasing independence, health and well-being.

An important ongoing activity this year has been the development of our Digital Inclusion offer. Supporting the development of our staff and client's digital skills and access to equipment to improve communications and remote support as well as having fun as an online social group

2. Accessible Transport

We use our Nissan Primastar wheelchair-adapted minibus for group outings, visits to other organisations and to disability community events. The vehicle is also used for individuals needing transport for hospital visits or attendance at meetings for some of our participants to fulfil their voluntary committee duties for other organisations.

We also have access to a 16-seater wheelchair-adapted minibus. This vehicle is owned by the St Austell PHAB club and used for their regular weekly meetings, mystery trips at weekends and for group holidays. Both vehicles are available and insured for members of the disabled community to borrow for their own visits or holidays.

3. Advocacy

The project continues to work specifically on advocacy issues separate to general care and support. The range of intervention on behalf of individuals has included support in meetings with the Police, Solicitors and attendance at Courts, Citizens Advice Bureau, Adult Social Care, Safeguarding and Vulnerable Adult meetings, Debt Management Agencies, Care Agencies, Banks, Benefits Agency, Funding Agencies. This intervention covers a whole range of issues from debt to persecution and abuse.

4. Support of other charitable organisations

The project continues to support other charitable groups. We are members of the Cornwall Disability Alliance and Local Alliance network.

CEO's Report for Year ending 31st August 2022

It can be said that 2021 into 2022 saw a transition beyond the Covid restrictions that have been such a disruption in the recent years. That's not to say that Covid and its implications for Mid-Cornwall Lifestyles, our clients and staff are forgotten. Far from it in many ways but the difference between 2020 and through winter 2021 into the summer of 2022 is considerable.

In the period to 31st August 2022 we have all been working hard to maintain and improve the important support for our clients. That is the core of our work and the resilience, commitment and support shown by our team has been great. Many of the challenges faced by our clients are similar to those our staff face. It is perhaps through shared experiences and that empathy and knowledge develops. These attributes are what many of our Support Workers bring to their role. We have a diverse team as well as client group. In order to continue to support our clients we need to be supporting our staff and I see this as a key part of my role.

A requirement thrust upon us in 2020 was for the CEO to work from home. A decision has been made this year to continue with Mid-Cornwall Lifestyles giving up our office but maintaining links with the Neetside Centre as our registered charity address with the CEO continuing to run the charity from home. The use of digital meeting software and electronic solutions have become an accepted part of how we now run the charity. These changes have helped save

money, reduce unnecessary travel and save time for the CEO and charity. All good things!

We know though, that personal contact is essential for our support work. Seeing people in person really makes the difference and that's something that thankfully has increased in this period. Having said that, this year has seen us take on our first remotely supported client! I was contacted by the client via our website. Living in Camborne with complex medical needs meant that face to face support was difficult to achieve. We have found a way through Zoom meetings to help her apply for funding, challenge statutory decisions and have fun and online social interaction. This meets her needs and has proved successful so far. We are looking at ways that we can provide what clients need and a reduction in travel costs and emissions is good for the charity and environment!

We are grateful for funding support that we have received which has helped us continue and develop our successful Online Social programme.

Our grant funding input has increased this year. This is in part from grants Mid-Cornwall Lifestyles has obtained but largely thanks to a joint bid by the Cornwall Disability Alliance that brought in funds from the Community Outbreak Management Fund. This has helped our digital project continue.

Some notable achievements in this year:

Aim 1 has been to tackle rural and geographical isolation as well as isolation due to disability. Aim 2 to increase digital confidence and skills.

In order to achieve these aims Becky has delivered 35 group online events between August 2021 and April 2022 with 273 disabled adult attendances. The group extended to include disabled adults from 4 different organisations. There were 15 guest speakers from animal societies, banks, support services amongst others. Bespoke digital skills group sessions were developed and delivered, including the famous password security tip! Passwords are like underpants, change them both regularly!

Feedback from attendees in April 2022 was positive and the online socials continue on Wednesdays.

The COMF grant also helped us repair, maintain and ready the disabled access vehicles for Mid-Cornwall Lifestyles and the PHAB Club St. Austell. Notably, as an Alliance, we were also able to help grant fund some help for staff not only of Mid-Cornwall Lifestyles but other charities supporting the disabled in Cornwall. The aim was to help those staff and volunteers who help others. The “Happiness Heroes” provided us with personal support, advice and technical skills. As CEO, I know the importance of our Support Workers and with the help of the Cornwall Disability Alliance we have a greater collective influence with funders and commissioners. This is evidenced by input we have given to the Royal Cornwall Hospital Trust redevelopment plans and wheelchair budget consultations that our Chair of Trustees has represented us on. It has been good for me, as CEO, to have a Chair of Trustees and other Trustees who has been involved in helping represent Mid-Cornwall Lifestyles. We are a small charity and as CEO I have appreciated the opportunity to discuss ideas and challenges. I have received additional support externally from the Disability Alliance members as well as mentoring

sessions with Tom Hunter, an ex-Adult Social Care manager who has been a good sounding board for me.

When I stopped to look around and back at where we were in September 2021 through to August 2022 my initial worry was how would we have fared financially. It turns out that, all things considered, we have fared fairly well as the Treasurer will explain. My second concern was actually remembering details! I blame that on Covid fog but there's only so long I can get away with that I suspect! We have also adapted to challenges. We have gained some new clients and some staff have come and gone. We have continued to deliver our core support service work and tried some new approaches. We continue to be true to our original vision set out at the start of this report and try to be an organisation that both our clients, staff and trustees can be proud of.



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Ed Whitefield
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Edward Whitefield

Date: 17/02/2023 17-02-2023

CEO Mid-Cornwall Lifestyles

Chair of Trustee's Report for Year ending 31st August 2022

For the past two year's reports I see that I have said.

“It is safe to say that last year saw challenges the likes we have never seen before and the valuable work we are committed to has never been more important for our clients.”

This year I feel we have at last been moving beyond the pandemic and whilst there are certainly challenges we faced this year, those Covid related are no longer new!

Unfortunately it is the case that pressures on health services as well as a downturn in the economy have been the backdrop to our continued efforts to support our clients and also the staff who deliver the valuable support.

We really do thank our staff for their commitment. As a small organisation we get to know our clients and staff well and recognise the challenges and strains both clients and staff are facing. We try to help and support and where we can and feedback concerns and the real pressures people working in social care are facing. This is something we will keep doing.

When I gave my report for the year 2020 – 2021 I said we hoped to be able to report on some fun and exciting activities we have been involved in. So what were some of the fun “Lifestyles” activities we were able to enjoy again this year?

I can say that personally I enjoyed a trip to Taunton to watch a cricket match in the hot sun along with Simon, a trustee, our CEO and a Support Worker. A memorable and enjoyable day out.

Others have been to music gigs, on fishing boat trips and numerous activities and events have been enjoyed.

We have also continued the delivery of our Online Socials programme and enjoyed the talks, games and chats.

In order for these great things to happen we need to ensure we deliver on the core of our service which is the personalised support we provide to our clients. With the team, led by Ed, we continue to do this.

Thanks go as always to the whole team at MCL – staff, volunteers and to my colleagues on the Trustee board and to all the participants who make everything we do so worthwhile.

We also thank our partner organisations and funders for their continued support.

CAB

Claire Milne Trust

Community Outbreak Management Fund

Cornwall Department of Adult Care and Support

Cornwall Disability Alliance

Cornwall Voluntary Services

Cornwall Voluntary Sector Forum

Cornwall Partnership NHS Foundation Trust

Cornwall Community Foundation

DisAbility Cornwall

Federation of Small Businesses

Food Banks

Neetside Community Centre, Bude

National Council for Voluntary Organisations

National Emergencies Trust

NHS Kernow CCG

Scope for St Austell
South West Water
Sovereign Payroll Solutions
St Austell PHAB

Signed:  DocuSigned by:
Ewan Morris
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Ewan Morris

Date: 17-02-2023

Chair of the Trustees, Mid-Cornwall Lifestyles

Treasurer's Report for Year ending 31st August 2022

I am pleased to report a successful financial year despite the challenges we continued to face.

This is good news for Mid-Cornwall Lifestyles, our clients and staff. In the previous year for 2020-2021 I reported a reduction of £22,782.94 in Generated Income from the period 2019-2020 largely due to the Covid pandemic. This year we achieved Generated Income of £191,449.28, an increase of £9013.52. This is largely due to being able to deliver services to clients that Covid had restricted. We saw an end to old Spot Contracts from Cornwall Council Adult Social Care during this year as the last of these were replaced by the Direct Payment system that almost all our clients receive to fund our support work with them.

Financial assistance has been provided from the increase in Grants & Bids funding that we have received during this period. £34,179.04 is possibly the largest amount in recent years we have been lucky to receive. This success has been from some smaller amounts obtained by bids by Ed and Becky Rowland but largely through a bid we were part of submitted by the Cornwall Disability Alliance to the Community Outbreak Management Fund. This helped to fund the ongoing Digital Skills project work. It also gave Mid-Cornwall Lifestyles and the PHAB Club St. Austell £8000 for the repair, maintenance and upkeep of the two disabled access vehicles, one of which we own, which is shown in the significant increase in the Vehicle Maintenance expenditure line. We are extremely grateful to have received this extra financial support.

Overall, the Total Income Resources decreased by £788.11 compared to the year ending 31/08/2021. It should be noted that Covid related income such as Furlough and Covid Statutory Sick Pay support ceased during this year and this is reflected in the significant drop in Other Income.

The overall Expenditure of £222,865.55 has reduced by £3,282.04 since last year.

The Salaries and Staff travel costs lines have remained similar to the previous year but we have reduced the Sub contractor amounts with some no longer working with us and others becoming directly employed. We should note that we pay our Support Staff for all their travel to and from support work which is not the case with many other care providers.

During this year we took the decision to give up the office space at the Neetside Centre in Bude. Covid restrictions meant the office was closed and Ed and Becky successfully adapted to home working and this decision makes financial and practical sense. We retain the Neetside as our registered charity address and hold paper filing records there for the amount of £25.00 per month.

This all meant we ended the year with Net Incoming Resources of £10,857.21 which was an increase of £2,493.93 from last year.

We are mindful that the grant funding we have received has contributed to this positive result but we are buoyed by the Total Funds at the end of August 2022 of £65,555.73 which has increased by £24,842.25 since August 2021. An objective for the

CEO and board has been to build up some of our depleted reserves to give confidence and stability for Mid-Cornwall Lifestyles to continue the good things we want to deliver.

I would like to thank our clients, commissioner payments teams and Disability Cornwall managed payment team for their prompt payment of invoices as well as Sovereign Payroll Solutions and Erna Beaton Secretarial & Accounting Services for her Independent Examination for Mid-Cornwall Lifestyles.

Signed:

Lynda Osman – Treasurer Mid-Cornwall Lifestyles

Date:

Independent Examiner's Report to the Trustees of Mid Cornwall Lifestyles

I have prepared the accounts as set out on pages 17 & 18 for the period ended 31st August 2022 from the accounting records and from information as provided and explanations supplied.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the financial statements, you consider that the audit requirement of section 43 (2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, based on procedures specified in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

In connection with my examination, no matter has come to my attention:

- a. Which gives me reasonable cause to believe that in any material respect the requirements o to keep accounting records in accordance with section 41 of the Act, and
 - b. to prepare financial statements which accord with the accounting records and to comply with the accounting requirements of the Act
- Have not been met; or to which in my opinion, requires attention to be drawn to enable a proper understanding of the financial statements to be reached.

Mrs E Beaton
S.A.S. [Secretarial & Accounting Services]
10 Hollabury Road
Bude
EX23 8JA

22nd November 2022

**MID -CORNWALL LIFESTYLES
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE 12 MONTH PERIOD ENDED
31st AUGUST 2022**

	31/08/2022	31/08/2021
INCOMING RESOURCES		
SSD Spots/ACWB/ASC	0.00	5,135.92
P Budgets	3,000.00	166.10
Generated Income	191,449.28	182,435.76
Donations	505.67	1,255.00
Grants & Bid	34,179.04	17,573.68
Vehicle	370.00	893.50
Other	4,184.94	27,050.91
Bank Interest/Unapplied cash Received	3.83	<u>0.00</u>
Client Exp.	<u>30.00</u>	<u>234,510.87</u>
TOTAL INCOME RESOURCES	233,722.76	
RESOURCES EXPENDED		
Salaries	158,549.30	154,374.23
Staff travel costs/expenses	26,785.90	26,191.92
Subcontractors	4,432.22	13,218.68
Volunteer Travel	5,454.40	7,879.02
Promotional Expenses	433.50	587.10
Office consumables.postage etc.	4,230.64	5,514.77
Telephone	893.42	851.19
Rent	300.00	1,330.00
Insurance	757.30	1,300.47
Training	1,750.00	1,527.25
Recruitment	106.40	212.80
Other	1,510.00	790.07
Client Support	9,011.50	9,456.10
Vehicle Maintenance/Fuel	7,957.97	1,686.99
Vehicle Depreciation	515.00	1,030.00
Other Depreciation	85.00	113.00
Bank Charges	<u>93.00</u>	<u>84.00</u>
<u>TOTAL RESOURCES EXPENDED</u>	222,865.55	226,147.59
NET INCOMING RESOURCES	<u>10,857.21</u>	<u>8,363.28</u>

MID-CORNWALL LIFESTYLES

BALANCE SHEET AS AT 31ST AUGUST 2022

	year ending 31.08.2022	year ending 31.08.2021
FIXED ASSETS		
Tangible Assets - Office Equipment	253.00	338.00
- Vehicles	<u>515.00</u>	<u>1,030.00</u>
	768.00	1,368.00
CURRENT ASSETS		
Cash at Bank and in Hand	58,424.45	36,677.48
Prepayments/Debtors	<u>6,363.28</u>	<u>2,668.00</u>
	64,787.73	39,345.48
LIABILITIES		
Creditors - Amount falling due within one year	<u>0.00</u>	<u>0.00</u>
CURRENT ASSETS LESS CURRENT LIABILITIES	64,787.73	39,345.48
NET ASSETS	<u>65,555.73</u>	<u>40,713.48</u>
TOTAL FUNDS	<u>65,555.73</u>	<u>40,713.48</u>

If you would like more information about Mid Cornwall Lifestyles
then please contact us by post, telephone or e-mail.

Mid-Cornwall Lifestyles
Neetside Community Centre
Leven Road
BUDE EX23 8LB

Telephone 07967 822340

If you would like more information about Mid Cornwall Lifestyles
then please contact us by post, telephone or e-mail.

e-mail lifestyles@lifestyles-cornwall.org.uk

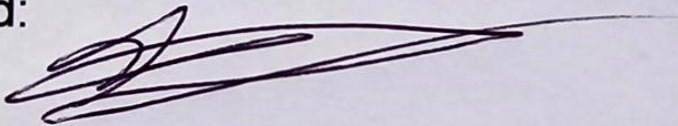
website www.lifestyles-cornwall.org.uk

This report is available in large print, audio and Braille.

CEO and board has been to build up some of our depleted reserves to give confidence and stability for Mid-Cornwall Lifestyles to continue the good things we want to deliver.

I would like to thank our clients, commissioner payments teams and Disability Cornwall managed payment team for their prompt payment of invoices as well as Sovereign Payroll Solutions and Erna Beaton Secretarial & Accounting Services for her Independent Examination for Mid-Cornwall Lifestyles.

Signed:

A handwritten signature in dark ink, appearing to be 'Lynda Osman', written over a horizontal line.

Lynda Osman – Treasurer Mid-Cornwall Lifestyles

Date: 23/02/2023

Independent Examiner's Report to the Trustees of Mid-Cornwall Lifestyles

I have prepared the accounts as set out on pages 2 and 3 for the year ended 31st August 2022 from the accounting records and from information provided and explanations give.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the finance statements, you consider that the audit of section 43 (2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state based on procedures specified in the General Directions given by the Charity Commissioners under section 43 (7) (b) of the Act whether any matters have come to my attention.

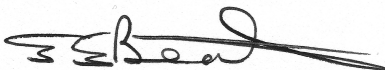
Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination of the accounting records kept by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given in the financial statements.

In connection with my examination no matter has come to my attention: -

- a) Which would give me cause to believe that – the keeping of the records in accordance with section 41 of the Act - and
- b) The preparation of the financial statements in accord with the accounting records in accordance with the accounting requirements of the Act.

Have not been met nor in my opinion requires attention to be drawn to anything which would prevent a proper understanding of the financial statements to be reached.



Mrs E Beaton
SAS [Secretarial & Accounting Services]
10 Hollabury Road
Bude
EX23 8JA

22nd November 2022

MID CORNWALL LIFESTYLES

England & Wales - Charity number 1152509

Accounts

Mid–Cornwall Lifestyles

Annual Report

2020-2021



Background to Mid-Cornwall Lifestyles

Our Vision:

Our vision is that everyone lives life to their tune.

Our Mission Statement:

We will support individuals with additional needs to fulfil their own personal ambitions and to live the lifestyle of their choice with the help of our trained and dedicated Support Workers.

Aim

The aim of Mid-Cornwall Lifestyles is to offer disabled people the opportunity to develop the lifestyle of their choice. 'Lifestyles' describes a way of working with people as equal partners in a service. The participant is the central focus of any work undertaken; they have the responsibility for deciding the nature, direction and pace of that work. They have the right to expect to take informed risks; learn from experience; have fun; make mistakes; lead a life that has the same opportunities for happiness, disappointment and fulfilment as anyone else.

History

Mid-Cornwall Lifestyles emerged from a short-term Social Services initiative based in St Austell that people did not want to lose. A group of disabled people who had been receiving the service sought the help of Scope through its Community Field Worker and received a grant of £5,000

for development work. That year's work produced a successful lottery bid worth nearly £123,000 over three years and so enabled the project to begin. The project manager took up the post in September 1999 and remains in post with 2019 – 2020 being a transitional year handing over the overall management to the new manager in January 2020.

Management

The original management committee has been extended from within the participants of the project and all the Trustees of the charity are people with disabilities. The Chair of the Trustees is the sole remaining founder member of the original management committee. The CEO who led the Charity since its inception in 1999 handed over the overall management responsibility to the new CEO in 2020. A team of 20 dedicated and skilled Support Workers and 2 admin / digital project workers (10.7 Full-Time Equivalent) assist the manager in the delivery of the service to the people of Cornwall.

Participants

Mid-Cornwall Lifestyles offers a service to people over the age of 16 with no upper age limit. The project offers a service to any person with any disability (we operate a self-definition of disability) and a request can be made by the individual or by referral from a close companion or family member, Adult Social Care, G.Ps, NHS, Occupational Health or via partner organisations.

Our core work has four elements:

1. Individual Support

- a) Formal contractual agreements have been in place for many years providing individual services for a variety of agencies: Department of Adult Social Care, Cornwall Partnership NHS Foundation Trust; DisAbility Cornwall.
- b) Assisting individuals through their Direct Payment Personal Budgets.

Both elements of personal support include any or all of the following: befriending, advocacy, attending court, liaising with police, providing transport and support to attend appointments, negotiating with debt support and other agencies, assisting with benefits forms and claims and attending appeals, writing letters, organising holidays, shopping, exercising, attending rock concerts, sporting events and developing online digital skills – all in the name of choice and increased access to the things in life that most people take for granted, thus increasing independence, health and well-being.

An important ongoing activity this year has been the development of our Digital Inclusion offer. Supporting the development of our staff and client's digital skills and access to equipment to improve communications and remote support as well as having fun as an online social group

2. Accessible Transport

We use our Nissan Primastar wheelchair-adapted minibus for group outings, visits to other organisations and to disability community events. The vehicle is also used for individuals needing transport for hospital visits or attendance at meetings for some of our participants to fulfil their voluntary committee duties for other organisations.

We also have access to a 16-seater wheelchair-adapted minibus. This vehicle is owned by the St Austell PHAB club and used for their regular weekly meetings, mystery trips at weekends and for group holidays. Both vehicles are available and insured for members of the disabled community to borrow for their own visits or holidays.

3. Advocacy

The project continues to work specifically on advocacy issues separate to general care and support. The range of intervention on behalf of individuals has included support in meetings with the Police, Solicitors and attendance at Courts, Citizens Advice Bureau, Adult Social Care, Safeguarding and Vulnerable Adult meetings, Debt Management Agencies, Care Agencies, Banks, Benefits Agency, Funding Agencies. This intervention covers a whole range of issues from debt to persecution and abuse.

4. Support of other charitable organisations

The project continues to support other charitable groups. We are members of the Cornwall Disability Alliance and Local Alliance network.

CEO's Report for Year ending 31st August 2021

This report year began in September 2020 when the COVID-19 pandemic was seemingly easing. Temporarily. We knew that the issues that we and our clients had faced in the early months of the pandemic would continue to be felt and the ongoing effects at that stage were only beginning to become apparent.

In the period to 31st August 2021 we have all been working hard to maintain the important support for our clients. That is the core of our charitable work and the resilience, commitment and support shown by our team in adversity has been great.

There haven't been as many organisational developments and changes as last year when we introduced new ways of communication, recording, training and working.

This year has been one of consolidating the organisational developments and delivering our support work in a Covid 19 world. The CEO has also continued the development of the effective Disability Alliance work which has proved a powerful alliance for disabled people in Cornwall and has led to significant projects, activities and grant funding success.

We have faced challenges with staffing capacity in this past year which has meant at times we have struggled to deliver all required support hours and have reluctantly had to turn down requests for help from commissioners. Some people have left the organisation and some new people have joined. We have started working with 2 new clients who have been referred to us and 2 who found us through word of mouth and our website that went live in November 2020.

A success to celebrate has been the delivery and development of our Digital Skills offer which has evolved from some initial grant funding from the Cornwall Community Fund and The Clare Milne Trust that enabled Becky Rowland to deliver weekly online fun “socials” for clients, family members and staff and has increased to include people from other organisations. In the period from 17th December 2020 to 26th May 2021 20 online socials were held with 265 attendances from disabled adults, carers and family members. Individual IT skills support was provided to people who required it to enable them to access the sessions. This success led us to receive further grant funding from the European Social Funded Inclusivity Project and National Emergencies Trust which enabled us to start up our “Loan IT” scheme and purchase ICT equipment loaned to staff to help them complete online training and for staff and clients to use to access the socials and develop IT skills with the help of partnership with the Cornwall Rural Community Charity. It really has been beneficial and enjoyable and the good news is that it continues to develop!

We have come through a turbulent and uncertain year where our generated income was reduced but have been able to reward our staff with a 9% pay increase and generate a small net profit. This is a cause for optimism for the future!



Edward Whitefield

Date: 03/12/2021

CEO Mid-Cornwall Lifestyles

Chair of Trustee's Report for year ending 31st August 2021

Our year for 2020 – 2021 came to a close at the end of August and looking back at my report for the year 2019 – 2020 I see I said;

“It is safe to say that last year saw challenges the likes we have never seen before and the valuable work we are committed to has never been more important for our clients.”

I think it is safe to re-use that line for this year too!

The Covid 19 pandemic has continued and if anything the effects have been felt more over the past year. The effects of isolation, lock downs and pressures on health services as well as a downturn in the economy have been the backdrop to our continued efforts to support our clients and also the staff who deliver the valuable support.

We thank them for this. As a small organisation we get to know our clients and staff well and recognise the toll that this has been taking on us all. There have been challenges for individuals as well as Lifestyles as an organisation.

But it isn't all doom and gloom!

Not only have we successfully come through another turbulent year as an organisation we have some highlights to mention.

We have continued to build on the success of our Digital Inclusion project and this has run all through last winter and Spring on a weekly basis led by Becky who has done a great job as entertainer and trainer!

We have had fun, we have learned things and the success has led to more grant funding from the National Emergencies Trust, Cornwall Community Foundation and South West Water. What started as a way for us to get together online during lock downs has progressed into a great Digital Skills project that Lifestyles is leading on for the Cornwall Disability Alliance!

Over the Spring and Summer we have been able to start getting back to some of the fun “Lifestyles” activities we enjoy. Clients have been supported to re start some of the things they enjoy and getting out and about again. When we report next year we will be able to tell you more about trips to sporting events and music gigs, respite holidays and more that are planned!

In order for these great things to happen we need to ensure we deliver on the core of our service which is the personalised support we provide to our clients. With the team, led by Ed, we continue to do this.

Thanks go as always to the whole team at MCL – staff, volunteers and to my colleagues on the Trustee board and to all the participants who make everything we do so worthwhile.

We also thank our partner organisations and funders for their continued support.

CAB

Claire Milne Trust

Cornwall Department of Adult Care and Support

Cornwall Disability Alliance

Cornwall Voluntary Services

Cornwall Voluntary Sector Forum

Cornwall Partnership NHS Foundation Trust

Cornwall Community Foundation

Cornwall Rural Communities Charity

DisAbility Cornwall

Federation of Small Businesses

Food Banks

Neetside Community Centre, Bude

National Council for Voluntary Organisations

National Emergencies Trust

NHS Kernow CCG
Scope for St Austell
South West Water
Sovereign Payroll Solutions
St Austell PHAB

Signed:

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Ewan Morris
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Ewan Morris

Date: 03/12/2021

Chair of the Trustees, Mid-Cornwall Lifestyles

Treasurer's Report for Year ending 31st August 2021

I am pleased to report a successful financial year.

This is an achievement for us in a year dominated by Covid 19.

Restrictions and lockdowns have meant that some of the income generating work we would normally deliver hasn't been possible or has been reduced for much of the year which is reflected in the reduction of £22,782.94 in Generated Income and £3,987 in contracted delivery work with the Cornwall Foundation Trust.

Financial assistance has been provided from the increase in Grants & Bids funding that we have received during this period. £17,573.68 has enabled us to fund the Digital Skills project work and some administration support for the CEO. We have also been able to use the

Covid 19 benefits such as furlough, HMRC and statutory sick pay support which is reflected in the increased Other income line.

Overall, the Total Income Resources increased by £558.00 compared to the year ending 31/08/2020.

The overall Expenditure has increased by £12,424.57 since last year. We have an increase in staff on our payroll with a reduction in Sub Contractors and this also affected the increase in Staff travel and expenses line which also includes Sub Contractor travel expenses. We should note that we pay our Support Staff for all their travel to and from support work which is not the case with many other care providers. The increase in expenditure on Office includes the purchase of ICT equipment and there has been an increase in investment in Training.

During this year we also took the decision to increase the hourly rate we charge for the support work we deliver, where possible, from £16.61 to £18.00 per hour. This puts us in line with other care providers.


We are a not-for-profit CIO. This increase was intended to enable us to provide a deserved hourly rate pay increase to our staff which was equal to a 9% increase rising from £9.50 to £10.50.

We have also recognised and incentivised professional development with financial rewards for training and qualifications with an increasing amount of our team receiving £11.00 per hour. We awarded a salary increase for the new CEO.

This all meant we ended the year with Net Incoming Resources of £8,363.28.

I would like to thank our clients, commissioner payments teams and Disability Cornwall managed payment team for their prompt payment of invoices during the pandemic period as well as Sovereign Payroll Solutions for their help navigating the employer Covid regulations and Erna Beaton Secretarial & Accounting Services for her Independent Examination for Mid-Cornwall Lifestyles.

Signed:

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Lynda Osman – Treasurer Mid-Cornwall Lifestyles

Date: 03/12/2021

MID -CORNWALL LIFESTYLES
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE 12 MONTH PERIOD ENDED
31st AUGUST 2021

	31/08/2021	31/08/2020
INCOMING RESOURCES		
SSD Spots/ACWB/ASC	5,135.92	5,752.91
CPT/CFT	166.10	4,153.89
Generated Income	182,435.76	205,218.70
Donations	1,255.00	0.00
Grants & Bid	17,573.68	4,000.00
Vehicle	893.50	75.00
Other	27,050.91	13,570.48
Client Exp.	0.00	1,181.89
<u>TOTAL INCOME RESOURCES</u>	<u>234,510.87</u>	<u>233,952.87</u>
RESOURCES EXPENDED		
Salaries	154,374.23	129,335.27
Staff travel costs/expenses	26,191.92	12,037.43
Subcontractors	13,218.68	31,063.49
Volunteer Travel	7,879.02	11,175.08
Promotional Expenses	587.10	1,507.00
Office consumables.postage etc.	5,514.77	1,698.12
Telephone	851.19	387.61
Rent	1,330.00	3,449.74
Insurance	1,300.47	618.40
Training	1,527.25	111.00
Recruitment	212.80	472.00
Other	790.07	1,067.90
Client Support	9,456.10	15,017.77
Vehicle Maintenance/Fuel	1,686.99	3,449.02
Vehicle Depreciation	1,030.00	2,060.00
Other Depreciation	113.00	151.00
Bank Charges	84.00	122.19
<u>TOTAL RESOURCES EXPENDED</u>	<u>226,147.59</u>	<u>213,723.02</u>
NET INCOMING RESOURCES	<u><u>8,363.28</u></u>	<u><u>20,229.85</u></u>

MID-CORNWALL LIFESTYLES

BALANCE SHEET AS AT 31ST AUGUST 2020

	year ending 31.08.2021	year ending 31.08.2020
FIXED ASSETS		
Tangible Assets - Office Equipment	338.00	451.00
- Vehicles	<u>1,030.00</u>	<u>2,060.00</u>
	1,368.00	2,511.00
CURRENT ASSETS		
Cash at Bank and in Hand	36,677.48	32,354.88
Prepayments/Debtors	<u>2,668.00</u>	<u>4,615.91</u>
	39,345.48	36,970.79
LIABILITIES		
Creditors - Amount falling due within one year	<u>0.00</u>	<u>0.00</u>
CURRENT ASSETS LESS CURRENT LIABILITIES	39,345.48	36,970.79
NET ASSETS	<u>40,713.48</u>	<u>39,481.79</u>
TOTAL FUNDS	<u>40,713.48</u>	<u>39,481.79</u>

Independent Examiner's Report to the Trustees of Mid Cornwall Lifestyles

I have prepared the accounts as set out on pages 3 & 4 for the period ended 31st August 2021 from the accounting records and from information as provided and explanations supplied.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the financial statements, you consider that the audit requirement of section 43 (2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, based on procedures specified in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

In connection with my examination, no matter has come to my attention:

- a. Which gives me reasonable cause to believe that in any material respect the requirements o to keep accounting records in accordance with section 41 of the Act, and
- b. to prepare financial statements which accord with the accounting records and to comply with the accounting requirements of the Act

Have not been met; or to which in my opinion, requires attention to be drawn to enable a proper understanding of the financial statements to be reached.



Mrs E Beaton
S.A.S. [Secretarial & Accounting Services]
10 Hollabury Road
Bude
EX23 8JA

October 2021

If you would like more information about Mid Cornwall Lifestyles then please contact us by post, telephone or e-mail.

Mid-Cornwall Lifestyles
Neetside Community Centre
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