

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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 of the Act 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

22<sup>nd</sup> November 2022

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

	<b>31/08/2022</b>	<b>31/08/2021</b>
<b>INCOMING RESOURCES</b>		
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>	234,510.87
<b>TOTAL INCOME RESOURCES</b>	233,722.76	
<b>RESOURCES EXPENDED</b>		
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>
<b><u>TOTAL RESOURCES EXPENDED</u></b>	222,865.55	226,147.59
<b>NET INCOMING RESOURCES</b>	<u>10,857.21</u>	<u>8,363.28</u>

**MID-CORNWALL LIFESTYLES****BALANCE SHEET AS AT 31ST AUGUST 2022**

	<b>year ending 31.08.2022</b>	<b>year ending 31.08.2021</b>
<b>FIXED ASSETS</b>		
Tangible Assets - Office Equipment	253.00	338.00
- Vehicles	<u>515.00</u>	<u>1,030.00</u>
	768.00	1,368.00
<b>CURRENT ASSETS</b>		
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
<b>LIABILITIES</b>		
Creditors - Amount falling due within one year	<u>0.00</u>	<u>0.00</u>
<b>CURRENT ASSETS LESS CURRENT LIABILITIES</b>	64,787.73	39,345.48
<b>NET ASSETS</b>	<u>65,555.73</u>	<u>40,713.48</u>
<b>TOTAL FUNDS</b>	<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](mailto:lifestyles@lifestyles-cornwall.org.uk)

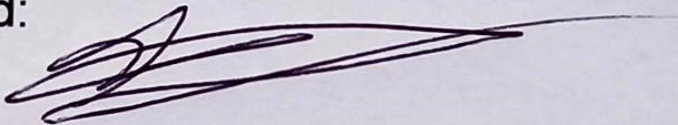
website [www.lifestyles-cornwall.org.uk](http://www.lifestyles-cornwall.org.uk)

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 31<sup>st</sup> 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.

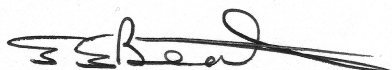
### **Basis of Independent Examiner's Report**

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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

22<sup>nd</sup> November 2022