

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
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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
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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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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
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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
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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:

Ewan Morris

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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
		132,802	71,769
Creditors: amounts falling due within one year	15	10,541	-
Net current assets		122,261	71,769
Total assets less current liabilities		122,427	71,976
Net assets		122,427	71,976
Funds of the charity			
Restricted funds		-	-
Unrestricted funds		122,427	71,976
Total charity funds	17	122,427	71,976

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
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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	28,056	12,337
Cash flows from investing activities		
Bank interest receivable	53	152
Net cash from operating activities	53	152
Net increase / (decrease) in cash and cash equivalents	28,109	12,489
Cash and cash equivalents at beginning of year	70,913	58,424
Cash and cash equivalents at end of year	99,022	70,913

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

5 Net income/(expenditure)

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

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Depreciation	41	-	41	561

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
	290,342	-	290,342	216,545

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
	6,143	-	6,143	6,168

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)	<u>5,500</u>	<u>-</u>
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	<u>(5,041)</u>	<u>(5,500)</u>	<u>(10,541)</u>	<u>-</u>
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.