

INDEPENDENT LIVES (DISABILITY)

England & Wales · Charity number 1153815

Details

Other names	INDEPENDENT LIVES
Status	Registered
Legal form	Charitable company
Company number	08654797
Registered	2013-09-16
Register	View on the Charity Commission register

Contact

Address	Southfield House 11 Liverpool Gardens Worthing West Sussex BN11 1RY
Phone	01903219482
Email	info@independentlives.org
Website	www.independentlives.org

Activities

Objects: TO RELIEVE THE DISABILITY OF PEOPLE WITH PHYSICAL, MENTAL OR SENSORY IMPAIRMENTS AND PEOPLE WITH LEARNING DIFFICULTIES AND TO FURTHER THEIR INDEPENDENT AND FULL PARTICIPATION IN SOCIETY FOR THE PUBLIC BENEFIT

Activities: Information, advice and support to people about Direct Payments, Personal Health Budgets and personalisation, choice and control over their health and care support needs. Working as a strategic partner to the County Councils to develop local information, advice and support solutions, provided by local user led organisations. Lend a hand our CQC registered home care services for disabled people.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, Disability, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£3,434,188	£3,308,485	£682,568	94
2023-12-31	£2,915,097	£3,106,763	£556,865	94
2022-12-31	£3,137,140	£3,038,976	£748,531	90
2021-12-31	£3,134,045	£3,034,916	£650,367	100
2020-12-31	£2,767,756	£2,633,462	£551,238	107

Trustees

Name	Role	Appointed
Adil Siganporia		2020-07-06
Chandos David Green		2017-06-19
Joanna Tuck		2019-07-01
Lucas McGregor		2025-07-17
Lucy Casey		2025-04-24
Simon David Wilson		2017-06-19
Toby Hewson		2023-12-14

Accounts

Registered Charity Number 1153815

Registered Company Number (England and Wales) 08654797

INDEPENDENT LIVES (DISABILITY)

REPORT OF THE TRUSTEES AND AUDITED CONSOLIDATED
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024



INDEPENDENT LIVES (DISABILITY)

LEGAL AND ADMINISTRATIVE INFORMATION

Reference and administrative details

Registered charity name	Independent Lives (Disability)
Charity registration number	1153815
Company registration number	08654797
Registered office	Southfield House 11 Liverpool Gardens Worthing West Sussex BN11 1RY
Auditor	Richard Place Dobson Services Limited Ground Floor 1 - 7 Station Road Crawley West Sussex RH10 1HT
Bankers	Barclays Bank 1 Chapel Road Worthing West Sussex PO191TR

The Trustees/Directors

The trustees who served the company during the period (with trustee start dates shown in brackets for each) were as follows:

Mr A Siganporia (Treasurer) (06/07/20)
Mr D Hardman (Vice Chair) (19/06/17 - 25/04/24)
Mr C Green (chair) (19/06/17)
Mr S Wilson (19/06/17)
Ms J Tuck (07/11/19)
Mr T Hewson (14/12/23)

Chief Executive Officer Mrs R Smicle

INDEPENDENT LIVES (DISABILITY)

CONTENTS

	Page
Report of the Trustees	4 to 13
Statement of Trustees' Responsibilities	14
Report of the Independent Auditors	15 to 18
Group Statement of Financial Activities	19
Group Balance Sheet	20
Standalone Charity Balance Sheet	21
Group Cash Flow Statement	22
Notes to the Financial Statements	23 to 30

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report for the year ended 31st December 2024.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and Activities

Independent Lives is constituted by the memorandum and articles of association and its objects are to promote and provide services for disabled people and those with complex health care needs in order that they may pursue independent lives.

The principal activities of the charity are to provide information, advice and support to people about Direct Payments, self-directed support, Personal Health Budgets and personalisation, so they can have full choice and control over their health and care support needs. These services were provided under contract in West Sussex, East Sussex and Croydon during 2024.

The charity also provides a Care Quality Commission registered domiciliary care service for disabled people, older people and people with complex healthcare needs across West Sussex. This includes a Home First service, providing assessment and support for people returning home from hospital in West Sussex. These services are contracted by West Sussex County Council through a framework contract, the Home First contract, the NHS providing continuing healthcare and directly by private customers.

In addition in 2024 the charity delivered

- social care training in partnership with Skills for Care
- carers respite services to promote and support independent living for those with dementia
- and strategic co-production and peer leadership support for NHS England
- community participatory action research into the impact of the cost of living on disabled people in Sussex
- administered the household support fund for those in need

Independent Lives Trading, the wholly owned subsidiary company, provides professional payroll and banking administration services to people who have chosen to employ their own care staff.

Alongside these principal activities we seek to deliver social value outcomes. Our volunteer programme provides opportunities for disabled people to increase their confidence and wellbeing but also to share their skills and knowledge to benefit our services.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

We welcome student placements from universities and colleges.

There are many challenges facing disabled people, older people and those who access health and social care. This has been brought about after years of underfunding followed by the impact of the Coronavirus pandemic and rising inflation, leading to a cost-of-living crisis which has affected staff and volunteers as well as having a devastating impact on many people we support, with reports that people are choosing between heating, eating and care. Additional challenges included recruitment, retention and health inequalities which impacted Direct Payment employers looking to employ Personal Assistants. Demand has risen which has been largely met by short term grants and initiatives. In 2022 we took part in the fair cost of care exercise but we are still waiting for a fair deal for social care to be set out by central Government. The current social care review is not due to deliver its recommendations until 2028.

2025 brings further challenges with continued reductions in local authority budgets, meaning contracted services may not cover costs, leading charities to use reserves to meet needs. Charities are also facing funding challenges caused by reduced gifting from individuals and companies.

We continue to promote the importance of our local service through our ethos of being a user-led organisation. We promote the benefits of our services to ensure there is an understanding and recognition of the impact to our community by having a strong third sector presence.

Inflation, as well as the severe impact of the cost-of-living crisis during 2024 has challenged all charities. However, after significant investment in 2023 and 2024 in improving systems, Independent Lives has been able to continue to grow services to support more people within significant financial constraints.

We continued to deliver and expand services across Sussex, Croydon and London with robust plans intended for 2025 and beyond subsequently drafted into a 2025-2030 strategic plan.

Although a significantly challenging environment, the charity has delivered on the 2021-2025 strategy.

Our vision

A fair society where we can all participate and fulfil our potential.

Our mission

- To support more people now and in the future through growth and efficiency.
- Increase the number of skilled and empowered Direct Payment employers and personal assistants.
- Increase independence through better care and support in our communities.
- Raise awareness of disability, independent living and personalisation.
- Support the social model of disability to break down barriers.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

Our values

At Independent Lives, we believe in integrity, accountability, and transparency. Our passion drives us to go above and beyond, delivering high quality, people led services which change lives.

We believe in the power of great ideas. We are unafraid to be bold or to ask why. Through forward thinking, creativity, and the freedom to express ourselves we can shape a better world.

Inclusion

We celebrate our differences and believe that embracing diversity makes us stronger. We want to create a world based on respect and understanding where every voice is heard.

We believe in treating people with dignity, compassion, kindness, and respect. By valuing people's lived experiences and recognising their unique circumstances, we can be an organisation that really makes a difference.

We review progress against strategic targets looking at what was achieved and outcomes of our work and what impact this has had for our customers and recipients of our services. In planning and agreeing the strategic direction of the charity the trustees consider how planned activities will contribute to our aims and objectives and deliver public benefit.

Independent Lives is a user-led charity. All our charitable activities focus on enabling disabled people to live independent and fulfilling lives. We seek to champion the interests of disabled people and their carers to achieve positive change in social attitudes to disability.

Independent Lives published a separate impact report covering the achievements of 2024 which can be found here:

<https://www.independentlives.org/impact-report-2024/>

Our other strategic outcomes are outlined here:

Our strategy for 2021-2025

The strategy is organised into four key focus areas with associated specific goals and two operational themes covering development of our services.

The strategy has been publicised through communications and engagement activity and on our website. A detailed work plan based on this framework is being followed by all teams to ensure positive progress and a sharp focus on what we aim to achieve. A summary of the strategy and performance against it is shown below.

- Maintain customer satisfaction levels above 90% in all services.
- Support customers and carers to tell their stories - Increase community and online engagement by 100% each year.
- Promote outstanding quality reviewing feedback and audits based on Safe, Effective, Responsive, Caring & Well- led.

Customer feedback levels came back with satisfaction rates above 90%.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

Membership Study

We continue to develop our membership model the "Friends of Independent Lives". In early 2023, Independent Lives launched its Friends of Independent Lives membership study. Through the study, we asked Friends of Independent Lives members about the things that were important to them and the issues that were most affecting them as disabled people or carers.

You can find out more and download a copy of the report here: <https://www.independentlives.org/support-us/friends-of-independent-lives/>

In 2023 and 2024, Independent Lives began working with the NHS on a research project aimed at better understanding the impact that the cost-of-living crisis is having on disabled people and carers.

Community researchers and a volunteer steering group, all with lived experience, joined researchers across the southeast to deliver a research project which really aims to understand people's experiences from the ground up. We engaged three researchers to work with the Friends of Independent Lives to carry out Community Participatory Action Research in 2023-24 to develop an understanding of how the cost-of-living crisis has affected disabled people and carers in Sussex. The work was published in June 2024 and is available here <https://www.independentlives.org/services/campaigns-and-projects/cost-of-living-research-project/>

- Improve payments & systems to spend more time and money on what matters.

In 2024 we reviewed all elements of the financial procedures, working with our auditors to get a smoother and more efficient system for 2025 and beyond.

- Generate income streams to invest in our communities. Income has increased along with numbers of referrals into the Direct Payment services, with more people in more areas wanting to have greater autonomy choice and control over their care. Independent Lives as a specialist in this area has started to expand to new areas in London and the Southeast.

Financial results

The budget for the year 2024 set a £3,027,800 income target and 3,434,188 was achieved. There was a £40,276 budgeted surplus and £125,703 was achieved.

The financial achievements occurred in spite of considerable external challenges. These challenges included low or non-existent uplifts in some services and contracts, income lower than expected growth in our care services and increased costs due to inflation. Due to management intervention and planning, after an investment year in 2023 we moved back into surplus in 2024.

Contract performance in the Direct Payments service was significantly above the target for the year, despite many and varied challenges.

Our financial plans for 2024 included maintaining current services alongside growth while achieving our charitable activities. We invested in our services and staff and remained focused on reinvesting previous surpluses to support our beneficiaries.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

The results for the financial years 2019 – 2024 summarised in the table below (£):

Year	2024	2023	2022	2021	2020	2019
Income	3,434,188	2,915,097	3,137,140	3,134,045	2,767,756	2,637,272
Expenditure	3,308,485	3,106,763	3,038,976	3,034,916	2,633,462	2,608,155
Net surplus	125,703	(191,666)	98,164	99,129	134,294	29,117
Net assets	682,568	556,871	748,531	650,367	551,238	416,944

Grants and fundraising

We continued to develop projects, worked to support digital inclusion, supported people household support fund, and worked with Skills for Care to arrange and deliver social care training for individual employers and personal assistants.

We continue to identify new opportunities and bid for new grants and contracts when opportunities arise.

Personal assistant training - We received Skills for Care grant funding of £40,889 to enable us to arrange and deliver social care training for individual employers and personal assistants. This resulted in improved quality and safety within the health and social care sector.

Household support fund - Our staff worked hard to ensure that our services remain responsive to the needs of the people we support. We worked alongside West Sussex County Council to support people struggling with the cost-of-living crisis. We issued 284 welfare grants, helping to relieve some of the burden currently faced by families in West Sussex.

Digital exclusion - Large numbers of people in the UK lack basic digital skills, impacting their ability to live independent lives. This group of digitally excluded people are particularly prevalent among disabled people.

Throughout the year, fundraisers took part in inflatable obstacle courses, craft fairs and street collections while working with community partners to help spread disability awareness and the work of Independent Lives.

Our winter fundraising campaign - Remember this December, helped to highlight the unique challenges that isolation can bring to people's lives, and we continued our fundraising with a festive Santa Dash.

Reserves policy

A revised reserves policy was introduced in 2017 and is reviewed annually. The calculation uses a risk weighted method taking each business area and applying a risk score on the following aspects:

- likelihood of change in income stream;
- number of sources of income;
- certainty of income; and
- level of debtors

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

The reserves policy sets the target level of reserves as £564,000 for the year ending 31 December 2025. Unrestricted reserves currently equate to £697,000. The unrestricted reserves target is reviewed annually under the risk-weighted calculation method for minimum levels to be held.

- Recruit the best, diverse people to enable growth
- Reward and recognize with the foundation living wage
- Retain with personal development and progression pathways
- Develop an inclusive and innovative culture
- Engage online and in person

During 2022 we completed a full review of our pay and reward structure and found our pay had fallen behind local providers across the sector in some areas and especially for health care support worker roles. This was exacerbated by the cost-of-living crisis and the detrimental effect it had on our staff to be able to afford to pay for petrol and other essentials. A pay increase was implemented from January 2024 with the most significant increase going to healthcare support workers. This was necessary to provide a reasonable and competitive wage but also to support both recruitment and retention.

As a Disability Confident Leader we offer a guaranteed interviews to any disabled applicant who meets the mandatory requirements set out in our job descriptions, with flexible policies to support disabled people remain in work. In our 2024 survey 57% confirmed having a disability or health condition and 14% had caring responsibilities.

The Mindful Employer scheme supports existing and new employees, and employers, with easier access to information and support in relation to staff experiencing stress, anxiety, depression or other mental health conditions. We are an employer for carers, a foundation living wage employer and offer all our staff an employee assistance programme.

From a new recruit in 2024 "I believe everything that I did during my training was useful. The training taught me to develop a positive attitude towards every individual, to treat people with the same opportunities, respecting and celebrating each others differences"

- Create systems that support inclusion and diversity
- Use technology to increase efficiency and reduce waste
- Increase customers' and carers' ability to access and manage services
- Create physical and virtual spaces that are flexible and support individuals and teams to collaborate

In 2024 we continued to develop our main website and PA Pages which included a new live chat function and can be adapted for other areas. To increase efficiency and reduce waste we audited processes to identify areas that could be more effective with digital solutions. This led to a full restructuring of our accounts system and preparation to transfer our internal and Direct Payments payroll services onto cloud-based systems. In 2025 these projects will complete as well as redesigning our domain controller and SharePoint structure and access. This will save time, is environmentally progressive and more cost effective.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

Operational theme: Direct Payments and Personalisation

- Increase the number of skilled and empowered Direct Payment employers in West Sussex and Croydon and identify three new areas to work in.
- Increase the number of skilled and available Personal Assistants through structured networks, recruitment opportunities and training.
- Support the sector and innovation through micro provider support, Individual Service Funds and system leadership.

In 2024 we expanded our East Sussex Direct Payment Support to become the strategic partner to East Sussex County Council through a competitive tender.

In addition, we worked with the NHS to expand our Personal Health Budget offer from West Sussex to the whole of Sussex.

We worked with and supported West Sussex, East Sussex and Croydon residents with a personal budget or personal health budget to provide information, advice, guidance and support.

We are working with Kensington, Westminster and Chelsea borough councils to support their PA recruitment pathway.

In 2024 the team:

- Continued to deliver the joint Direct Payment Information & Advice service contract worth £420k a year to West Sussex County Council and Clinical Commissioning Group;
- Delivered a joint Personal Assistant Support Service worth £100k a year to the London Borough of Croydon and Clinical Commissioning Group;
- We extended our Direct Payments support service in East Sussex:
- Helped 2,685 people through our information and advice telephone helpline an increase of over 20% compared with 2023, covering 7,934 separate enquiries and requests for information.
- We ran personal assistant adverts, which generated 3,486 applications an increase of nearly 80%.
- We delivered training and refresher events to 818 personal assistants and Direct Payment employers an increase of nearly 80%.

We have:

- Supported and developed our excellent team of advisers who met or exceeded all internal and external key performance indicators;
- Met exceptionally high volumes of customer demand throughout the year;
- We created and launched PA Pages; a new website for Direct Payments employers and personal assistants to recruit, find a job or find training, all in one place.

Our Payroll Service:

- Processed 16,800 payrolls for Direct Payment employers;
- Set up payroll services for 276 new people; and
- Set up banking services for 160 new people.
- Processed 403 DBS checks

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

A Personal Assistant said about our training officer

Increase Independent Living through community activities, carers respite support, hospital discharge support, community care and reablement support.

In times of huge demand, we have continued to improve processes and operational effectiveness, focusing on staff wellbeing, reward and retention as well as the systems and processes underpinning everything we do.

We received a Good rating from CQC in May 2021 and are working with West Sussex County Council to create sustainable models for care for future years.

Our care service provided 74,101 visits to the people we support allowing people to live with choice and control.

Care service customer:

"Independent Lives is the best care company I have ever had."

A note from a daughter whose mum used the service:-

"Please would you thank Tom and Skye for being so kind to my Mum yesterday and putting a big smile on her face."

Tom and Skye arranged for Mum to have a mechanical cat, they knew Mum loves cats but sadly couldn't have one of her own anymore, and they also wanted to cheer Mum up. Mum loves the mechanical cat and it is now written into her care plan to say 'please put the cat in the same room near to Mum, where she wants it to be'

Our carers respite service provided more than 6,000 hours of respite across 2024. The team supported customers on a wide range of days out which included visiting Chichester Cathedral, Warnham Nature Reserve and a pantomime in Worthing.

Carers Respite customer:

"Your work is worth much more than money, thank you for all you have done for my mother"

"Without your service I would not have been able to keep my loved one at home for so long"

"I know mum has really appreciated all the help you have given to her and in getting dad out for the day. We even got our water rates reduced thanks to your knowledge!"

During the year our comprehensive range of policies and procedures has been reviewed in accordance with a planned cycle, continuing the regular review process and supporting our commitment to quality standards.

As we come to the end of this strategic period we reflect on all the incredible impact the charity has delivered. There has been sustained growth in every area of support and delivery while at the same time financial income has reduced in real terms. This posed enormous challenges, ensuring standards are maintained while many more people are supported often with enhanced needs.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

We delivered this by continuing to promote inclusion through person centred approaches, meaning that more people can access our services as they adapt to people's needs. We had huge success in recruiting Personal Assistants through our PA Pages website while improving standards through Personal Assistant training in partnership with Skills for Care. We have modernised our internal systems to ensure focussed funding on delivering person centred services and support. We will continue this journey, collaborating with other user led organisations, our members, funders and the private sector to get the best deal for disabled people going forward.

To ensure we are ready for the years ahead we have created a new executive structure consisting of a chief executive officer and chief operating officer supported by an experienced and capable management team. In 2025 a new strategy will be launched ready to seize the opportunities ahead and to support our beneficiaries to thrive and not just survive the next five years.

The trustees actively review major risks to which the charity is exposed. A comprehensive risk register is maintained and the trustees are satisfied that there are suitable controls in place to mitigate exposure to major risks.

Strategic and business planning incorporates an evaluation of potential risks for each development opportunity and a reporting structure is in place to re-assess existing risks and to report and monitor emerging risks at each Board meeting. In addition, the Trustees have adopted a risk based approach to setting reserves.

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The Charity is led by a chief executive and her executive leadership team. The Charity has a Board of Trustees who meet on a regular basis and a sub-committee for Finance and remuneration. The Board and its sub-committees provide strategic direction and approve policies and review risk.

Independent Lives (Disability) (Reg. no. 8654797) was incorporated on 19th August 2013 and was registered with the Charity Commission (Reg. no. 1153815) on 16th September 2013. All assets and liabilities were transferred from Independent Living Association (Reg. no. 1092651) on the date of incorporation and activities commenced from 1st October 2013.

Appointment of trustees

Trustees, at least 75% of whom should be disabled persons, parents of disabled children or carers, are appointed on the basis of nominations received with an emphasis on eligibility, personal competence, understanding and experience of disability. Each new trustee appointment is selected by interview. The trustees have the authority to fill any vacancy on the Board of Trustees that may arise during the year by co-option until the next AGM.

New trustees receive an induction pack and as part of their induction are made aware of their governance responsibilities, given an introduction to the objectives, scope, strategy and policies of the charity and given Charity Commission information on the role and responsibilities of trustees.

In 2024 the articles of association were reviewed and a trustee recruitment programme commenced to appoint in new trustees for 2025.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2024

Remuneration

The salaries of the chief executive and executive leadership team are agreed by the remuneration sub-committee of the board. Every three years an external comparison of the charity sector is undertaken which last occurred in 2021 and is scheduled for 2025, setting an updated basis for the review of executive leadership team pay points and salary increases. In the interim periods, the remuneration committee meetings scheduled to consider pay point adjustments and appropriate cost of living pay increases. Early in 2024 it was agreed due to the financial constraints of the charity that pay would be frozen for all roles other than those on foundation living wage for that year.

Trustee indemnity

During the year there was an indemnity insurance policy in place covering the trustees. This was part of a larger policy and therefore the cost of this insurance cannot be quantified.



Chandos Green (Aug 14, 2025 06:02:59 GMT+1)

Chandos Green (Chair)

Signed for and on behalf of the trustees

Date: 08/14/2025

INDEPENDENT LIVES (DISABILITY)

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees, who are also the directors of Independent Lives (Disability) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

INDEPENDENT LIVES (DISABILITY)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

We have audited the financial statements of Independent Lives (Disability) ('the charitable company') and its subsidiary ('the group') for the year ended 31 December 2024 which comprise the Group Statement of Financial Activities, the Group Balance Sheet, the Charity Balance Sheet, the Group Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 December 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

INDEPENDENT LIVES (DISABILITY)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing as applicable, matters related to going concern & using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

INDEPENDENT LIVES (DISABILITY)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatements due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud, the audit engagement team made enquiries of management, and those charged with governance, regarding the procedures relating to identifying, evaluating and complying with:

1. laws and regulations and whether they were aware of any instances of non-compliance;
2. detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
3. the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

We obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the Charity. The key laws and regulations we considered in this context included the UK Charities Act, data protection regulations, taxation and employment legislation. The engagement partner has reviewed the team selected to undertake the engagement and ensure that they have sufficient competence and are capable of identifying and recognising non-compliance with laws and regulations. No non-compliance was identified.

Discussion was held among the engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud. As part of this discussion, we identified potential for fraud in the following areas:

INDEPENDENT LIVES (DISABILITY)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

1. Management override of the controls in place

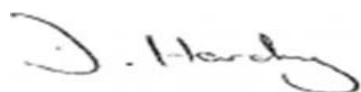
The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments and evaluating the business rationale in relation to any significant, unusual transactions and transactions entered into outside of the normal course of business.

2. Revenue recognition

Audit procedures performed included, but were not limited to, performing walk through tests to identify the control procedures in place and once an understanding of the income recognition process was obtained, substantive procedures were also performed.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditors-responsibilities>. This description forms part of our auditor's report.

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Darren Harding ACA, FCCA, DChA (Senior Statutory Auditor)

for and on behalf of Richard Place Dobson Services Limited

Chartered Accountants

Statutory Auditors

Date: 8 September 2025

Ground Floor

1 - 7 Station Road, Crawley

West Sussex, RH10 1HT

Richard Place Dobson Services Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

INDEPENDENT LIVES (DISABILITY)

GROUP STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:					
Donations and legacies	2	514	-	514	23,432
Charitable activities	4	2,557,703	63,549	2,621,252	2,248,008
Trading subsidiary income	3	812,422	-	812,422	643,657
Total income and endowments		3,370,639	63,549	3,434,188	2,915,097
Expenditure on:					
Raising funds					
Trading subsidiary costs	3	437,189	-	437,189	443,685
Charitable activities					
Direct Payments & Personal Health Budget Support	5	817,820	11,526	829,346	716,601
Care Service		1,978,401	-	1,978,401	1,895,245
CPAR Programme		-	11,700	11,700	24,400
Self Advocacy Grant		-	10,960	10,960	-
Skills for Care		-	40,889	40,889	26,832
Total expenditure		3,233,410	75,075	3,308,485	3,106,763
Net income/(expenditure)		137,229	(11,526)	125,703	(191,666)
Net movement in funds		137,229	(11,526)	125,703	(191,666)
Reconciliation of funds					
Total funds brought forward	15	545,339	11,526	556,865	748,531
Total funds carried forward		682,568	-	682,568	556,865

Continuing operations

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements.

INDEPENDENT LIVES (DISABILITY)

GROUP BALANCE SHEET FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	11		14,237		37,179
			14,237		37,179
Current assets					
Debtors	13	616,272		404,297	
Cash at bank and in hand		573,047		500,997	
		<u>1,189,319</u>		<u>905,294</u>	
Creditors due within one year	14	(520,988)		(385,608)	
Net current assets			668,331		519,686
Total assets less current liabilities			682,568		556,865
Net assets			682,568		556,865
The funds of the charity					
Unrestricted funds	15		682,568		545,339
Restricted funds			-		11,526
			<u>682,568</u>		<u>556,865</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees and were signed on its behalf by:


Chandos Green (Aug 14, 2025 06:02:59 GMT+1)

.....
Chandos Green (Chair)

Date: 08/14/2025


Adil Siganporia (Aug 14, 2025 09:13:43 GMT+1)

.....
Adil Siganporia (Treasurer)

08/14/2025

The notes form part of these financial statements.

INDEPENDENT LIVES (DISABILITY)

STANDALONE CHARITY BALANCE SHEET FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	11		14,236		36,961
Investments	12		5		5
			14,241		36,966
Current assets					
Debtors	13	559,947		471,706	
Cash at bank and in hand		363,858		435,160	
		<u>923,805</u>		<u>906,866</u>	
Creditors due within one year	14	<u>(255,477)</u>		<u>(386,967)</u>	
Net current assets			668,328		519,899
Total assets less current liabilities			682,569		556,865
Net assets			682,569		556,865
The funds of the charity					
Unrestricted funds			682,569		545,339
Restricted funds			-		11,526
			682,569		556,865

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees and were signed on its behalf by:


Chandos Green (Aug 14, 2025 06:02:59 GMT+1)
.....
Chandos Green (Chair)

Date: 08/14/2025


Adil Siganporia (Aug 14, 2025 09:13:43 GMT+1)
.....
Adil Siganporia (Treasurer)

08/14/2025

The notes form part of these financial statements.

INDEPENDENT LIVES (DISABILITY)

GROUP CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

		2024		2023	
	Notes	£	£	£	£
Cash flow from operating activities:					
Cash generated from operations	1		79,896		(249,542)
Interest paid			-		-
Net cash provided by (used in) operating activities			79,896		(249,542)
Cash flows from investing activities:					
Purchase of tangible fixed assets	11	(7,846)		(35,016)	
Net cash provided by (used in) investing activities			(7,846)		(35,016)
Change in cash and cash equivalents in the reporting period			72,050		(284,558)
Cash and cash equivalents at the beginning of the reporting period			500,997		785,555
Cash and cash equivalents at the end of the reporting period			573,047		500,997

Note 1: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2024	2023
	£	£
Net income/(expenditure) for the reporting period	125,703	(191,666)
Adjustments for:		
Depreciation Charges	30,789	15,054
Decrease/(increase) in debtors	(211,975)	106,021
Increase/(decrease) in creditors	135,379	(178,951)
Net cash provided by (used in) operating activities	79,896	(249,542)

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

1.1 Consolidation

The financial statements incorporate the results of Independent Lives (Disability) and its wholly owned subsidiary Independent Lives (Trading) Limited (Company number: 05545068), prepared on a line-by-line basis.

Exemption has been taken from including the unconsolidated statement of financial activities of Independent Lives (Disability) in accordance with section 408 of the Companies Act 2006.

1.2 Income

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. All income is recognised on an accruals basis.

Activities for raising funds represents trading income from the subsidiary, Independent Lives (Trading) Limited which is a wholly owned subsidiary of the charity.

Any income received which relates to subsequent financial years is not recognised through the Statement of Financial Activities but is shown as deferred income in the balance sheet and is released to the Statement of Financial Activities in the financial year to which it relates.

1.3 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 accrual basis and has been classified under headings that aggregate all costs 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.

1.4 Allocation of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include management, finance, and governance costs which support the charity's programmes and activities. These costs have been allocated to expenditure and charitable activities.

1.5 Tangible Fixed assets

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

Leasehold Improvements	Over the term of the lease
Computer Equipment	33% Straight line per annum
Fixtures, Fittings & Equipment	25% Straight line per annum

Expenditure on assets with a cost over £500 is capitalised.

1.6 Leasing and hire purchase commitments

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

1.7 Pensions

The group operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1.8 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.

1.9 Going concern

The trustees consider that there are no material uncertainties that may cast doubt about the charity's ability to continue as a going concern.

1.10 Taxation

The charity is exempt from corporation tax on its charitable activities.

2 Donations and Legacies - Group and Charity

	2024 £	2023 £
Donations	514	23,432
Legacies	-	-
	514	23,432

Grant receivable for core activities (Restricted)

Skills for care	40,889	26,834
CPAR Programme	11,700	24,400
Self Advocacy	10,960	4,561
	63,549	55,795

3 Other Trading Activities - Group and Charity

The wholly owned subsidiary, Independent Lives (Trading) Limited, which is incorporated in the United Kingdom, pays all its profits to the charity by way of deed of covenant. The charity owns the entire share capital of 5 ordinary shares of £1. A summary of the trading results is shown below:

	2024 £	2023 £
Trading subsidiary gross income	812,422	643,657
Trading subsidiary costs	(437,189)	(443,685)
	375,233	199,972

Deed of covenant payable to the parent charity

The assets and liabilities of the subsidiary were:

	2024 £	2023 £
Total assets	265,515	91,228
Current liabilities	(265,510)	(91,223)
Total Net Assets	5	5
Aggregate share capital and reserves	5	5

4 INCOME FROM CHARITABLE ACTIVITIES - GROUP AND CHARITY

	2024 £	2023 £
West Sussex County Council Direct Payment Support Contract	507,490	440,853
Fundraising	1,554	17,729
Care Service	1,613,255	1,522,584
Training	4,581	2,564
Gift Aid	7	-
Other Contracts	494,365	264,278
	2,621,252	2,248,008

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

5 CHARITBLE ACTIVITIES COSTS - GROUP AND CHARITY

	Direct Costs	Support costs	Totals
	£	£	£
Direct Payments & Personal Health Budget Support	693,471	135,875	829,346
CPAR Programme	11,311	389	11,700
Care Service	1,639,319	339,082	1,978,401
Self Advocacy	8,687	2,273	10,960
Skills for Care	28,128	12,761	40,889
	<u>2,380,916</u>	<u>490,380</u>	<u>2,871,296</u>

Comparatives for 2023

	Direct Costs	Support costs	Totals
	£	£	£
Direct Payments & Personal Health Budget Support	568,390	148,211	716,601
CPAR Programme	23,206	1,194	24,400
Care Service	1,505,210	385,475	1,890,685
Skills for Care	23,321	3,511	26,832
	<u>2,120,127</u>	<u>538,391</u>	<u>2,658,518</u>

6 SUPPORT COSTS - GROUP AND CHARITY

	2024	2023
	£	£
Staff costs	327,770	375,802
Depreciation	30,570	-
Marketing, Communication & Engagement costs	20,917	35,203
Central overheads	98,941	118,564
Training	2,732	3,393
Governance costs	9,450	9,991
	<u>490,380</u>	<u>542,953</u>

	2024	2023
	£	£
Analysed between:		
Direct Payments & Personal Health Budget Support	135,875	148,023
Self Advocacy Grant	2,273	-
CPAR Programme	389	5,943
Care Service	339,082	385,476
Skills for Care	12,761	3,511
	<u>490,380</u>	<u>542,953</u>

Included in governance costs above is auditor remuneration of £9,450.

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

7 NET INCOME / (EXPENDITURE) - GROUP AND CHARITY

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

	2024	2023
	£	£
Auditors' remuneration	9,450	9,991
Depreciation - owned assets	30,789	15,054

8 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2024 nor for the period ended 31st December 2023. During the year, no trustees were reimbursed (2023: no trustees reimbursed).

9 STAFF COSTS - GROUP AND CHARITY

	2024	2023
	£	£
Wages and salaries	2,111,887	2,252,501
Social security costs	188,124	163,106
Other pension costs	68,357	61,592
	2,368,368	2,477,199

One employee (2023: one) received total remuneration of between £70,000-£80,000 during the year.

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

	2024 No.	2023 No.
Direct payments	24	24
Care Service	51	51
Skills for Care and PA Training support	1	1
Banking Admin Service	2	2
Independent Payroll Service	6	6
Central services	10	10
	94	94

Care Service average monthly staff numbers include the support workers who are paid at an hourly rate for the hours worked. For the whole period this includes an average of 30 (2023:30) permanent salaried staff.

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

11 TANGIBLE FIXED ASSETS - GROUP

	Leasehold improvements £	Fixtures & Fittings £	Computer equipment £	Total £
Cost				
At 1 January 2024	53,326	69,744	258,858	381,928
Additions	-	-	7,847	7,847
At 31 December 2024	53,326	69,744	266,705	389,775
Depreciation				
At 1 January 2024	53,326	47,509	243,914	344,749
Charge for the year	-	14,206	16,583	30,789
At 31 December 2024	53,326	61,715	260,497	375,538
Net book value				
At 31 December 2024	-	8,029	6,208	14,237
At 31 December 2023	-	22,235	14,944	37,179

TANGIBLE FIXED ASSETS - CHARITY

	Leasehold improvements £	Fixtures & Fittings £	Computer equipment £	Total £
Cost				
At 1 January 2024	53,326	60,995	258,858	373,179
Additions	-	-	7,846	7,846
At 31 December 2024	53,326	60,995	266,704	381,025
Depreciation				
At 1 January 2024	53,326	38,978	243,914	336,218
Charge for the year	-	13,988	16,583	30,571
At 31 December 2024	53,326	52,966	260,497	366,789
Net book value				
At 31 December 2024	-	8,029	6,207	14,236
At 31 December 2023	-	22,017	14,944	36,961

12 FIXED ASSET INVESTMENTS - CHARITY

	Unlisted Investments £	Total £
Market Value		
At 1 January 2024 and 31 December 2024	5	5
Net Book Value		
At 31 December 2024	5	5
At 31 December 2023	5	5

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

13 DEBTORS

	Group		Charity	
	2024	2023	2024	2023
	£	£	£	£
Trade debtors	381,352	352,626	381,352	432,134
Amounts owed by group undertakings	165,606	-	165,606	-
Other debtors	55,466	23,563	1,300	23,563
Prepayments and accrued income	13,849	28,108	11,689	16,009
	616,272	404,297	559,947	471,706

14 CREDITORS DUE WITHIN ONE YEAR

	Group		Charity	
	2024	2023	2024	2023
	£	£	£	£
Trade creditors	141,246	25,298	31,060	25,298
Social security	38,934	41,911	38,934	41,911
VAT	62,821	52,087	38,078	38,539
Other creditors	127,778	80,236	1,247	100,647
Accruals and deferred income	150,208	186,076	146,158	180,572
	520,988	385,608	255,477	386,967

15 MOVEMENT IN FUNDS - GROUPS AND CHARITY

	Balance at 1 January 2024	Net movement in funds	Transfers between funds	Balance at 31 December 2024
	£	£	£	£
Unrestricted funds				
General funds	545,339	137,229		682,568
Restricted funds				
Skills for care - DPULO	-	-	-	-
CPAR Programme	-	-	-	-
Self Advocacy Grant	-	-	-	-
Donations	11,526	(11,526)	-	-
	11,526	(11,526)	-	-
Total funds	556,865	125,703	-	682,568

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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

	Incoming resources	Resources expended	Movement in funds
Unrestricted funds			
General funds			
Restricted funds	3,370,639	(3,233,410)	137,229
Skills for care - DPULO	40,889	(40,889)	-
CPAR Programme	11,700	(11,700)	-
Self Advocacy Grant	10,960	(10,960)	-
Donations	11,526	(11,526)	-
	3,445,714	(3,308,485)	137,229

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Balance at 1 January 2023	Net movement in funds	Transfers between funds	Balance at 31 December 2023
	£	£	£	£
Unrestricted funds				
General funds	692,132	(203,192)	56,399	545,339
Restricted funds				
Skills for care - DPULO	56,399		(56,399)	-
Skills for Care - Mindfulness		-		-
Customer social and wellbeing events		-		-
Donations		11,526		11,526
	56,399	11,526	(56,399)	11,526
Total funds	748,531	(191,666)	-	556,865

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

	Incoming resources	Resources expended	Movement in funds
Unrestricted funds			
General funds	3,089,253	(2,999,785)	89,468
Restricted funds			
Skills for care - DPULO	28,317	(19,621)	8,696
Customer social and wellbeing events	-	-	-
Digital Inclusion	19,570	(19,570)	-
	3,137,140	(3,038,976)	98,164

The Digital Inclusion Fund - the charity received a grant of £19,570 from the NHS for an initiative to support people who are digitally excluded to use digital tools to manage their healthcare. These funds have been fully spent.

The CPAR is the Community Participation Action Research Project - Funding has been provided by the NHS and is to be used to host three researchers who will design, deliver and evaluate a research project looking into the impact of the cost-of-living crisis on marginalised communities.

The Self-Advocacy Grant - this funding from West Sussex County Council is to provide transition support for self-advocacy groups with respect to banking, financial administration and financial independence from October 2023.

Skills for Care - Mindfulness and customer social and wellbeing events were completed with all funds spent prior to 2023. Skills for care - DPULO is an annual grant where only DPULO 2023-24 can be carried over into 2024.

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

16 COMMITMENTS UNDER OPERATING LEASES

At 31 December 2024 the group had commitments under non-cancellable operating leases as follows:

	2024 £	2023 £
Expiry date:		
Within one year	52,588	52,588
Between one and five years	41,869	94,457
	<u>94,457</u>	<u>147,045</u>

17 RELATED PARTY TRANSACTIONS

There were no related party transactions for the year ended 31st December 2024.

INDEPENDENT LIVES (DISABILITY)

England & Wales - Charity number 1153815

Accounts

Registered Charity Number 1153815

Registered Company Number (England and Wales) 08654797

INDEPENDENT LIVES (DISABILITY)

REPORT OF THE TRUSTEES AND AUDITED CONSOLIDATED
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023



INDEPENDENT LIVES (DISABILITY)

LEGAL AND ADMINISTRATIVE INFORMATION

Reference and administrative details

Registered charity name	Independent Lives (Disability)
Charity registration number	1153815
Company registration number	08654797
Registered office	Southfield House 11 Liverpool Gardens Worthing West Sussex BN11 1RY
Auditor	Richard Place Dobson Services Limited Ground Floor 1 - 7 Station Road Crawley West Sussex RH10 1HT
Bankers	Barclays Bank 1 Chapel Road Worthing West Sussex PO191TR

The Trustees/Directors

The trustees who served the company during the period (with trustee start dates shown in brackets for each) were as follows:

Mr A Siganporia (Treasurer) (06/07/20)
Mr D Hardman (Vice Chair) (19/06/17 - 25/04/24)
Mr C Green (chair) (19/06/17)
Mr S Wilson (19/06/17)
Ms J Tuck (07/11/19)
Mr T Hewson (14/12/23)

Chief Executive Officer	Mrs R Smicle
--------------------------------	--------------

INDEPENDENT LIVES (DISABILITY)

CONTENTS

	Page
Report of the Trustees	4 to 15
Statement of Trustees' Responsibilities	16
Report of the Independent Auditors	17 to 20
Group Statement of Financial Activities	21
Group Balance Sheet	22
Standalone Charity Balance Sheet	23
Group Cash Flow Statement	24
Notes to the Financial Statements	25 to 32

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the consolidated financial statements of the charity for the year ended 31st December 2023.

The legal and administrative information together with the statement of trustees' responsibilities on page 16 form part of this report.

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).

Objectives and Activities

Independent Lives is constituted by the memorandum and articles of association and its objects are to promote and provide services for disabled people and those with complex health care needs in order that they may pursue independent lives.

The principal activities of the charity are to provide information, advice and support to people about Direct Payments, self-directed support, Personal Health Budgets and personalisation, so they can have full choice and control over their health and care support needs. These services were provided under contract in West Sussex, East Sussex and Croydon during 2023.

We provide a Care Quality Commission registered domiciliary care service for disabled people, older people and people with complex healthcare needs across West Sussex. We also provide a Home First service, providing assessment and support for people returning home from hospital in West Sussex. We are contracted by West Sussex County Council through a framework contract, a Home First contract, the NHS providing continuing healthcare and directly by private customers.

We provide training and carers respite services to promote and support independent living, are funded by NHS England to provide services for Peer Leadership, strategic co-production and offer social care training.

Independent Lives Trading Limited, the wholly owned subsidiary company, provides professional payroll and banking administration services to people who have chosen to employ their own care staff. We also provide consultancy services on key social care and personalisation agendas.

Alongside these principal activities we seek to deliver social value outcomes. Our connecting volunteers programme provides opportunities for disabled people to increase their confidence and wellbeing but also to share their skills and knowledge to benefit our services.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

We welcome student placements from universities and colleges.

There are many challenges facing disabled people, older people and those who access health and social care. There is widespread agreement that there is an acute crisis in health and social care. This has been brought about after years of underfunding followed by the impact of the coronavirus pandemic. 2023 was also impacted by rising inflation leading to a cost-of-living crisis which has affected staff and volunteers as well as having a devastating impact on many people we support with reports that people are choosing between heating, eating and care. Additional challenges included recruitment, retention and health inequalities which impacted Direct Payment employers looking to employ Personal Assistants as well as our charity's ability to grow to the rising demand for support. Demand has risen but has been largely met by short term grants and initiatives. In 2022 we took part in the fair cost of care exercise, but we are still waiting for a fair deal for social care to be set out by central Government.

We continue to promote the importance of our local service and our ethos of being a user-led organisation. We promote with our commissioners the benefits of our services to ensure there is recognition of the benefits to our community of having a strong third sector local presence.

Our vision

A fair society where we can all participate and fulfil our potential.

Our mission

- To support more people now and in the future through growth and efficiency.
- Increase the number of skilled and empowered Direct Payment employers and personal assistants.
- Increase independence through better care and support in our communities.
- Raise awareness of disability, independent living and personalisation.
- Support the social model of disability to break down barriers.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

Our values

Excellence

At Independent Lives, we believe in integrity, accountability, and transparency. Our passion drives us to go above and beyond, delivering high quality, people led services which change lives.

Innovation

We believe in the power of great ideas. We are unafraid to be bold or to ask why. Through forward thinking, creativity, and the freedom to express ourselves we can shape a better world.

Inclusion

We celebrate our differences and believe that embracing diversity makes us stronger. We want to create a world based on respect and understanding where every voice is heard.

Person Centred

We believe in treating people with dignity, compassion, kindness, and respect. By valuing people's lived experiences and recognising their unique circumstances, we can be an organisation that really makes a difference.

Ensuring our work delivers our aims and delivers public benefit

We review progress against strategic targets looking at what was achieved and outcomes of our work and what impact this has had for our customers and recipients of our services. In planning and agreeing the strategic direction of the charity the trustees consider how planned activities will contribute to our aims and objectives and deliver public benefit.

Independent Lives is a user-led charity. All our charitable activities focus on enabling disabled people to live independent and fulfilling lives. We seek to champion the interests of disabled people and their carers to achieve positive change in social attitudes to disability.

Achievements and performance

Independent Lives published a separate impact report covering the achievements of 2023 which can be found here:

[https://www.independentlives.org/impact-report-2023/.](https://www.independentlives.org/impact-report-2023/)

Our other strategic outcomes are outlined here:

Our strategy for 2021-2025

The strategy is organised into four key focus areas with associated specific goals and two operational themes covering development of our services.

The strategy has been publicised through communications and engagement activity and on our website. A detailed work plan based on this framework is being followed by all teams to ensure positive progress and a sharp focus on what we aim to achieve. A summary of the strategy and performance against it is shown below.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

Achieve outstanding customer support and involvement

- Maintain customer satisfaction levels above 90% in all services.
- Support customers and carers to tell their stories - Increase community and online engagement by 100% each year.
- Promote outstanding quality reviewing feedback and audits based on Safe, Effective, Responsive, Caring & Well- led.

Customer feedback levels came back with satisfaction rates above 90%.

Membership Study

We continue to develop our membership model the "Friends of Independent Lives". In early 2023, Independent Lives launched its Friends of Independent Lives membership study. Through the study, we asked Friends of Independent Lives members about the things that were important to them and the issues that were most affecting them as disabled people or carers.

You can find out more and download a copy of the report here:

<https://www.independentlives.org/support-us/friends-of-independent-lives/>

Community Research

In 2023, Independent Lives began working with the NHS on a research project aimed at better understanding the impact that the cost-of-living crisis is having on disabled people and carers.

Community researchers and a volunteer steering group, all with lived experience, have joined researchers across the southeast to deliver a research project which really aims to understand people's experiences from the ground up. We engaged three researchers to work with the friends to carry out Community Participatory Action Research in 2023-24 to develop an understanding of how the cost-of-living crisis has affected disabled people and carers in Sussex. The work was published in June 2024 and is available here: <https://www.independentlives.org/services/campaigns-and-projects/cost-of-living-research-project/>

Disability Pride

To celebrate Disability Pride Month, Independent Lives held creative workshops online and in the Worthing area in June 2023, giving participants the opportunity to share their experiences and creativity with the local community. The words and stories shared as part of these workshops were turned into postcards and shared locally.

Our care service received Good in all areas.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

Ensure ongoing financial stability in order to continue and extend support for disabled people to live independent lives

- Work more efficiently with growth to £5m by 2025. From 2022 the board of trustees agreed a revision to this financial strategy, focusing on income stability rather than growth due to the ongoing risks in the voluntary and social care sectors.
- Improve payments & systems to spend more time and money on what matters.
- Generate income streams to invest in our communities.

Financial results

The budget for the year 2023 set an income target of £3,029,000 and we achieved £2,915,097 and an expected deficit of £29K our actual outturn was a deficit of £192K

The financial variances were largely due to low or non-existent uplifts in services and contracts, income lower than expected growth in our care services and increased costs due to inflation. Due to management intervention and planning, the in-month deficit started to reduce from October 2023 and we moved back into surplus in April 2024. This single year deficit was possible due to five previous years surpluses and effective planning for 2024. Fundraising and donations increased as well as grants for new innovative projects in 2023.

Contract performance was on target for the year, despite many and varied challenges.

Our financial plans for 2023 included maintaining current services alongside growth while achieving our charitable activities. We invested in our services and staff and remained focused on reinvesting previous surpluses to support our beneficiaries.

The results for the financial year 2019 – 2023 alongside the budget for 2024 are summarised in the table below (£):

	2024	2023	2022	2021	2020	2019
Income	3,027,800	2,915,097	3,137,140	3,134,045	2,767,756	2,637,272
Expenditure	2,987,524	3,106,763	3,038,976	3,034,916	2,633,462	2,608,155
Net Surplus for the year	40,276	(191,666)	98,164	99,129	134,294	29,117
Net assets	597,141	556,865	748,531	650,367	551,238	416,944

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

Grants and fundraising

During the year we successfully raised over £80k in grant funding and by fundraising, continuing to develop projects, working to support digital inclusion, supporting people household support fund, and working with Skills for Care to arrange and deliver social care training for individual employers and personal assistants.

We continue to identify new opportunities and bid for new grants and contracts when they arise.

The funds allowed us to developed a fantastic new training suite in our Worthing offices where we can offer essential training to personal assistants and their employers as well as making sure our staff are trained with the most up to date skills and knowledge.

Personal assistant training - Skills for Care issued us with a grant for £39K to enable us to arrange and deliver social care training for individual employers and personal assistants. This resulted in improved quality and safety within health and social care sector.

Household support fund - Our staff have worked hard to ensure that our services remain responsive to the needs of the people we support. We worked alongside West Sussex County Council to support people struggling with the cost-of-living crisis. We were able to allocate nearly £30,000 in household support vouchers helping to relieve some of the burden currently faced by families in West Sussex.

Digital exclusion - Large numbers of people in the UK lack basic digital skills, impacting their ability to live independent lives. This group of digitally excluded people are particularly prevalent among disabled people.

Fundraising - In June 2023, thirty brave Independent Lives supporters took part in our amazing Drop 360 event, abseiling from Brighton's iconic i360 to rapturous applause below. The event raised more than £10,000 for Independent Lives and will help to make a real difference in people's lives.

Throughout the year, fundraisers took part in inflatable obstacle courses, craft fairs and street collections while working with community partners to help spread disability awareness and the work of Independent Lives.

Our winter fundraising campaign - Remember this December, helped to highlight the unique challenges that isolation can bring to people's lives, and we continued our fundraising with a festive Santa Dash.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

Reserves policy

A revised reserves policy was introduced in 2017 and is reviewed annually. The calculation uses a risk weighted method taking each business area and applying a risk score on the following aspects:

- likelihood of change in income stream;
- number of sources of income;
- certainty of income; and
- level of debtors

The reserves policy sets the target level of reserves as £492,000 for the year ending 31 December 2023. Unrestricted reserves currently equate to £488,940. The unrestricted reserves target is reviewed annually under the risk-weighted calculation method.

People development

- Recruit the best, diverse people to enable growth
- Reward and recognize with the foundation living wage
- Retain with personal development and progression pathways
- Develop an inclusive and innovative culture
- Engage online and in person

During 2022 we completed a full review of our pay and reward structure and found locally our pay had fallen behind other providers across the sector in some areas and especially for some care support worker roles. This was exacerbated by the cost-of-living crisis and the detrimental effect it had on our staff to be able to afford to pay for petrol and other essentials. A pay increase was implemented from January 2023 with the most significant increase going to healthcare support workers. This was necessary to provide a reasonable and competitive wage but also to support both recruitment and retention.

We are a Disability Confident Leader, we offer a guaranteed interview to any disabled person who meets the mandatory requirements set out in our job descriptions and applies for a job and have flexible policies to support disabled people remain in work.

The Mindful Employer scheme supports existing and new employees, and employers, with easier access to information and support in relation to staff experiencing stress, anxiety, depression or other mental health conditions. We are an employer for carers, a foundation living wage employer and offer all our staff an employee assistance programme.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

Technology and innovation

- Create systems that support inclusion and diversity
- Use technology to increase efficiency and reduce waste
- Increase customers' and carers' ability to access and manage services
- Create physical and virtual spaces that are flexible and support individuals and teams to collaborate

In 2023 we continued to develop our main website and PA Pages which now includes a chat function. To increase efficiency and reduce waste we audited processes to identify areas that could be more effective with digital solution and gave wider access of our Microsoft systems to our community workers.

Operational theme: Direct Payments and Personalisation

- Increase the number of skilled and empowered Direct Payment employers in West Sussex and Croydon and identify three new areas to work in.
- Increase the number of skilled and available Personal Assistants through structured networks, recruitment opportunities and training.
- Support the sector and innovation through micro provider support, Individual Service Funds and system leadership.

Direct Payment Information, Advice, and Support

In 2023 we expanded our East Sussex Direct Payment Support with higher than expected customers wanting to transfer their support to us from their existing provider. In September 2023 we won a competitive tender to be the exclusive Direct Payment Support Provider in East Sussex. We worked with and supported West Sussex, East Sussex and Croydon residents with a personal budget or personal health budget to provide information, advice, guidance and support.

In 2023 the team:

- Continued to deliver the joint Direct Payment Information & Advice service contract worth £420k a year to West Sussex County Council and Clinical Commissioning Group;
- Delivered a joint Personal Assistant Support Service worth £100k a year to the London Borough of Croydon and Clinical Commissioning Group;
- We extended our Direct Payments support service in East Sussex;
- Helped 2,217 people through our information and advice telephone helpline, covering 7,118 separate enquiries and requests for information;

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

- We ran personal assistant adverts, which generated 1,949 applications; and
- We delivered training and refresher events to 456 personal assistants and Direct Payment employers.

We have:

- Supported and developed our excellent team of advisers who met or exceeded all internal and external key performance indicators;
- Met exceptionally high volumes of customer demand throughout the year;
- We created and launched PA Pages; a new website for Direct Payments employers and personal assistants to recruit, find a job or find training, all in one place.

Our Payroll Service:

- Processed 16,130 payrolls for Direct Payment employers;
- Set up payroll services for 182 new people; and
- Set up banking services for 136 new people.
- Processed 325 DBS checks

What this meant to one Direct Payment customer

"My mother is able to live in her home, as she wishes, because of the support given from Independent Lives and West Sussex County Council. You are helping elderly people to live and feel the best they can and function as well as possible."

Operational theme: Independent Living

Increase Independent Living through community activities, carers respite support, hospital discharge support, community care and reablement support.

Care Service

In times of huge demand, we have continued to improve processes and operational effectiveness, focusing on staff wellbeing, reward and retention as well as the systems and processes underpinning everything we do.

We received a Good rating from CQC in May 2021 and are working with West Sussex County Council to create sustainable models for care for future years.

Our care service provided 69,260 visits to the people we support allowing people to live with choice and control.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

Care service customer:

"I would just like to say that I found all your carers excellent and truly outstanding. They are kind, considerate and obviously extremely skilled and professional. Thank you for your care."

Carers Respite

Our carers respite service provided more than 6,000 hours of respite across 2023. The team supported customers on a wide range of days out which included visiting Chichester Cathedral, Warnham Nature Reserve and a pantomime in Worthing.

Carers Respite customer:

"Thank you so much. Mum came back buzzing from her first day with you, I know she will have fun which means I can work without worrying about her."

Maintain quality standards

During the year our comprehensive range of policies and procedures has been reviewed in accordance with a planned cycle, continuing the regular review process and supporting our commitment to quality standards.

The British Standards Institute confirmed our ISO9001 compliance with the 2015 standard after an inspection in January and June 2023.

Our Contractors Health and Safety Assessment Scheme (CHAS) accreditation was maintained in 2023, along with our Disability Confident and Mindful Employer scheme accreditations.

Our current CQC rating is 'Good' in all areas.

Work on fundraising activity also continues, along with the development of the Friends of Independent Lives membership group.

Risk assessment

The trustees actively review major risks to which the charity is exposed. A comprehensive risk register is maintained and the trustees are satisfied that there are suitable controls in place to mitigate exposure to major risks.

Strategic and business planning incorporates an evaluation of potential risks for each development opportunity and a reporting structure is in place to re-assess existing risks and to report and monitor emerging risks at each Board meeting. In addition, the Trustees have adopted a risk based approach to setting reserves.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Charity is led by a chief executive and her executive leadership team. The Charity has a Board of Trustees who meet on a regular basis and a sub-committee for Finance and remuneration. The Board and its sub-committees provide strategic direction and approve policies and review risk.

Independent Lives (Disability) (Reg. no. 8654797) was incorporated on 19th August 2013 and was registered with the Charity Commission (Reg. no. 1153815) on 16th September 2013. All assets and liabilities were transferred from Independent Living Association (Reg. no. 1092651) on the date of incorporation and activities commenced from 1st October 2013.

Appointment of trustees

Trustees, at least 75% of whom should be disabled persons, parents of disabled children or carers, are appointed on the basis of nominations received with an emphasis on eligibility, personal competence, understanding or experience of disability. Each new trustee appointment is selected by interview. The trustees have the authority to fill any vacancy on the Board of Trustees that may arise during the year by co-option until the next AGM.

New trustees receive an induction pack and as part of their induction are made aware of their governance responsibilities, given an introduction to the objectives, scope, strategy and policies of the charity and given Charity Commission information on the role and responsibilities of trustees.

Remuneration

The salaries of the Chief Executive and Executive Leadership Team are agreed by the Remuneration sub-committee of the Board. Every three years an external comparison of the charity sector is undertaken and this occurred in 2021, setting an updated basis for the review of Executive Leadership Team pay points and salary increases. In the interim periods, the Remuneration Committee scheduled meetings to consider pay point adjustments and appropriate cost of living pay increases, which happened at the end of 2022 for implementation in January 2023.

INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT) FOR THE YEAR ENDED 31 DECEMBER 2023

Trustee indemnity

During the year there was an indemnity insurance policy in place covering the trustees. This was part of a larger policy and therefore the cost of this insurance cannot be quantified.

Signed for and on behalf of the trustees



Chandos Green (Chair)

Date: Jul 22, 2024

INDEPENDENT LIVES (DISABILITY)

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees, who are also the directors of Independent Lives (Disability) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on Jul 22, 2024 and signed on its behalf by:



.....
Chandos Green (Chair)

Date: Jul 22, 2024

INDEPENDENT LIVES (DISABILITY)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

Opinion

We have audited the financial statements of Independent Lives (Disability) ('the charitable company') and its subsidiary ('the group') for the year ended 31 December 2023 which comprise the Group Statement of Financial Activities, the Group Balance Sheet, the Charity Balance Sheet, the Group Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 December 2023 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

INDEPENDENT LIVES (DISABILITY)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing as applicable, matters related to going concern & using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

INDEPENDENT LIVES (DISABILITY)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

Auditors responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatements due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud, the audit engagement team made enquiries of management, and those charged with governance, regarding the procedures relating to identifying, evaluating and complying with:

1. laws and regulations and whether they were aware of any instances of non-compliance;
2. detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
3. the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

We obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the Charity. The key laws and regulations we considered in this context included the UK Charities Act, data protection regulations, taxation and employment legislation. The engagement partner has reviewed the team selected to undertake the engagement and ensure that they have sufficient competence and are capable of identifying and recognising non-compliance with laws and regulations. No non-compliance was identified.

Discussion was held among the engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud. As part of this discussion, we identified potential for fraud in the following areas:

INDEPENDENT LIVES (DISABILITY)

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

1. Management override of the controls in place

The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments and evaluating the business rationale in relation to any significant, unusual transactions and transactions entered into outside of the normal course of business.

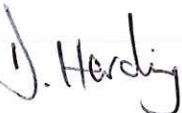
2. Revenue recognition

Audit procedures performed included, but were not limited to, performing walk through tests to identify the control procedures in place and once an understanding of the income recognition process was obtained, substantive procedures were also performed.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditors-responsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Darren Harding ACA, FCCA, DChA (Senior Statutory Auditor)

for and on behalf of Richard Place Dobson Services Limited

Chartered Accountants

Statutory Auditors

Date: 22/08 2024

Ground Floor

1 - 7 Station Road, Crawley

West Sussex, RH10 1HT

Richard Place Dobson Services Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

INDEPENDENT LIVES (DISABILITY)

GROUP STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
	Notes	£	£	£	£
Income and endowments from:					
Donations and legacies	2	11,907	11,525	23,432	5,726
Charitable activities	4	2,192,215	55,793	2,248,008	2,526,272
Trading subsidiary income	3	643,657	-	643,657	605,142
Total income and endowments		2,847,779	67,318	2,915,097	3,137,140
Expenditure on:					
Raising funds					
Trading subsidiary costs	3	443,685	-	443,685	373,153
Charitable activities					
Direct Payments & Personal Health Budget Support	5	716,601	-	716,601	1,008,313
Recruitment & Retention		-	-	-	27,786
Infection Control		-	-	-	4,705
Care Service		1,890,685	4,560	1,895,245	1,520,857
CPAR Programme		-	24,400	24,400	-
Personalisation, Equalities, Research and Development		-	-	-	64,971
Digital Inclusion		-	-	-	19,570
Skills for Care		-	26,832	26,832	19,621
Total expenditure		3,050,971	55,792	3,106,763	3,038,976
Net income/(expenditure)		(203,192)	11,526	(191,666)	98,164
Net movement in funds		(203,192)	11,526	(191,666)	98,164
Reconciliation of funds					
Total funds brought forward	15	692,132	56,399	748,531	650,367
Total funds carried forward		488,940	67,925	556,865	748,531

Continuing operations

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements.

INDEPENDENT LIVES (DISABILITY)

GROUP BALANCE SHEET FOR THE YEAR ENDED 31 DECEMBER 2023

		2023		2022	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	11		37,179		17,217
			37,179		17,217
Current assets					
Debtors	13	404,297		510,318	
Cash at bank and in hand		500,997		785,555	
		<u>905,294</u>		<u>1,295,873</u>	
Creditors due within one year	14	(385,608)		(564,559)	
Net current assets			519,686		731,314
Total assets less current liabilities			556,865		748,531
Net assets			556,865		748,531
The funds of the charity					
Unrestricted funds			545,339		692,132
Restricted funds	15		11,526		56,399
			<u>556,865</u>		<u>748,531</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees and were signed on its behalf by:


.....
Chandos Green (Chair)
Date: Jul 22, 2024


Adil Siganporia (Jul 23, 2024 09:07 GMT+1)
.....
Adil Siganporia (Treasurer)

The notes form part of these financial statements.

INDEPENDENT LIVES (DISABILITY)

STANDALONE CHARITY BALANCE SHEET FOR THE YEAR ENDED 31 DECEMBER 2023

		2023		2022	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	11		36,961		16,999
Investments	12		5		5
			36,966		17,004
Current assets					
Debtors	13	471,706		487,528	
Cash at bank and in hand		435,160		698,174	
		<u>906,866</u>		<u>1,185,702</u>	
Creditors due within one year	14	<u>(386,967)</u>		<u>(454,175)</u>	
Net current assets			519,899		731,527
Total assets less current liabilities			556,865		748,531
Net assets			556,865		748,531
The funds of the charity					
Unrestricted funds			545,339		692,132
Restricted funds			11,526		56,399
			<u>556,865</u>		<u>748,531</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees and were signed on its behalf by:



.....
Chandos Green (Chair)

Date: Jul 22, 2024


 Adil Sigani (Jul 23, 2024 09:07 GMT+1)

.....
Adil Sigani (Treasurer)

The notes form part of these financial statements.

INDEPENDENT LIVES (DISABILITY)

GROUP CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

		2023		2022	
	Notes	£	£	£	£
Cash flow from operating activities:					
Cash generated from operations	1		(249,542)		194,619
Interest paid			-		(688)
Net cash provided by (used in) operating activities			(249,542)		193,931
Cash flows from investing activities:					
Purchase of tangible fixed assets	11	(35,016)		(19,505)	
Net cash provided by (used in) investing activities			(35,016)		(19,505)
Change in cash and cash equivalents in the reporting period			(284,558)		174,426
Cash and cash equivalents at the beginning of the reporting period			785,555		611,129
Cash and cash equivalents at the end of the reporting period			500,997		785,555

Note 1: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2023	2022
	£	£
Net income/(expenditure) for the reporting period	(191,666)	98,164
Adjustments for:		
Depreciation Charges	15,054	8,351
Interest Paid	-	688
Decrease/(increase) in debtors	106,021	46,114
Increase/(decrease) in creditors	(178,951)	41,302
Net cash provided by (used in) operating activities	(249,542)	194,619

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

1.1 Consolidation

The financial statements incorporate the results of Independent Lives (Disability) and its wholly owned subsidiary Independent Lives (Trading) Limited (Company number: 05545068), prepared on a line-by-line basis.

Exemption has been taken from including the unconsolidated statement of financial activities of Independent Lives (Disability) in accordance with section 408 of the Companies Act 2006.

1.2 Income

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. All income is recognised on an accruals basis.

Activities for raising funds represents trading income from the subsidiary, Independent Lives (Trading) Limited which is a wholly owned subsidiary of the charity.

Any income received which relates to subsequent financial years is not recognised through the Statement of Financial Activities but is shown as deferred income in the balance sheet and is released to the Statement of Financial Activities in the financial year to which it relates.

1.3 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 accrual basis and has been classified under headings that aggregate all costs 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.

1.4 Allocation of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include management, finance, and governance costs which support the charity's programmes and activities. These costs have been allocated to expenditure and charitable activities.

1.5 Tangible Fixed assets

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

Leasehold Improvements	Over the term of the lease
Computer Equipment	33% Straight line per annum
Fixtures, Fittings & Equipment	25% Straight line per annum

Expenditure on assets with a cost over £500 is capitalised.

1.6 Leasing and hire purchase commitments

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

1.7 Pensions

The group operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1.8 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.

1.9 Going concern

The trustees consider that there are no material uncertainties that may cast doubt about the charity's ability to continue as a going concern.

1.10 Taxation

The charity is exempt from corporation tax on its charitable activities.

2 Donations and Legacies - Group and Charity

	2023	2022
	£	£
Donations	23,432	5,726
Legacies	-	-
	23,432	5,726
Grant receivable for core activities (Restricted)		
Skills for care	26,834	-
CPAR Programme	24,400	-
Self Advocacy	4,561	-
	55,795	-

3 Other Trading Activities - Group and Charity

The wholly owned subsidiary, Independent Lives (Trading) Limited, which is incorporated in the United Kingdom, pays all its profits to the charity by way of deed of covenant. The charity owns the entire share capital of 5 ordinary shares of £1. A summary of the trading results is shown below:

	2023	2022
	£	£
Trading subsidiary gross income	643,657	605,142
Trading subsidiary costs	(443,685)	(373,153)
	199,972	231,989
Deed of covenant payable to the parent charity		
	199,972	231,989
The assets and liabilities of the subsidiary were:		
	2023	2022
	£	£
Current assets	583,803	123,764
Current liabilities	(369,380)	(123,977)
Total Net Assets	214,423	(213)
Aggregate share capital and reserves	5	5

4 INCOME FROM CHARITABLE ACTIVITIES - GROUP AND CHARITY

	2023	2022
	£	£
West Sussex County Council Direct Payment Support Contract	440,853	421,458
Fundraising	17,729	77,558
Care Service	1,522,584	1,813,805
Training	2,564	9,060
Gift Aid	-	-
Other Contracts	264,278	204,391
	2,248,008	2,526,272

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

5 CHARITBLE ACTIVITIES COSTS - GROUP AND CHARITY

	Direct Costs £	Support costs £	Totals £
Direct Payments & Personal Health Budget Support	568,390	148,211	716,601
CPAR Programme	23,206	1,194	24,400
Care Service	1,505,210	385,475	1,890,685
Skills for Care	23,321	3,511	26,832
	<u>2,120,127</u>	<u>538,391</u>	<u>2,658,518</u>

Comparatives for 2022

	Direct Costs £	Support costs £	Totals £
Direct Payments & Personal Health Budget Support	810,878	197,434	1,008,312
Recruitment and Retention	27,786	-	27,786
Infection control	4,705	-	4,705
Digital inclusion	19,570	-	19,570
Care Service	1,400,313	120,544	1,520,857
Personalisation, Equalities, Research and Development	29,508	35,464	64,972
Skills for Care	19,621	-	19,621
	<u>2,312,381</u>	<u>353,442</u>	<u>2,665,823</u>

6 SUPPORT COSTS - GROUP AND CHARITY

	2023 £	Totals £
Staff costs	375,802	375,802
Marketing, Communication & Engagement costs	35,203	35,203
Central overheads	118,564	118,564
Training	3,393	3,393
Governance costs	9,991	9,991
	<u>542,953</u>	<u>542,953</u>

Analysed between:

	2023 £
Direct Payments & Personal Health Budget Support	148,023
CPAR Programme	5,943
Care Service	385,476
Skills for Care	3,511
	<u>542,953</u>

Included in governance costs above is auditor remuneration of £9,991.

COMPARATIVES FOR 2022

	Human Resources £	Other costs £	Governance costs £	Totals £
Direct Payments & Personal Health Budget Support	140,633	51,798	5,003	197,434
Care Service	89,494	28,984	2,066	120,544
Personalisation, Equalities, Research and Development	25,570	8,263	1,631	35,464
	<u>255,697</u>	<u>89,045</u>	<u>8,700</u>	<u>353,442</u>

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

7 NET INCOME/ (EXPENDITURE) - GROUP AND CHARITY

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

	2023	2022
	£	£
Auditors' remuneration	9,991	11,940
Depreciation - owned assets	15,054	8,351

8 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2023 nor for the period ended 31st December 2022. During the year, no trustees were reimbursed (2022: no trustees reimbursed).

9 STAFF COSTS - GROUP AND CHARITY

	2023	2022
	£	£
Wages and salaries	2,252,501	2,220,101
Social security costs	163,106	111,437
Other pension costs	61,592	42,642
	2,477,199	2,374,180

One employee (2022: one) received total remuneration of between £70,000-£80,000 during the year.

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

	2023	2022
	No.	No.
Direct payments	24	24
Care Service	51	50
Skills for Care and PA Training support	1	1
Banking Admin Service	2	2
Independent Payroll Service	6	5
Central services	10	8
	94	90

Care Service average monthly staff numbers include the support workers who are paid at an hourly rate for the hours worked. For the whole period this includes an average of 30 (2022:30) permanent salaried staff.

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

11 TANGIBLE FIXED ASSETS - GROUP

	Leasehold improvements £	Fixtures & Fittings £	Computer equipment £	Total £
Cost				
At 1 January 2023	53,326	47,348	246,238	346,912
Additions	-	22,396	12,620	35,016
At 31 December 2023	53,326	69,744	258,858	381,928
Depreciation				
At 1 January 2023	53,326	42,230	234,139	329,695
Charge for the year	-	5,279	9,775	15,054
At 31 December 2023	53,326	47,509	243,914	344,749
Net book value				
At 31 December 2023	-	22,235	14,944	37,179
At 31 December 2022	-	5,118	12,099	17,217

TANGIBLE FIXED ASSETS - CHARITY

	Leasehold improvements £	Fixtures & Fittings £	Computer equipment £	Total £
Cost				
At 1 January 2023	53,326	38,599	246,238	338,163
Additions	-	22,396	12,620	35,016
At 31 December 2023	53,326	60,995	258,858	373,179
Depreciation				
At 1 January 2023	53,326	33,699	234,139	321,164
Charge for the year	-	5,279	9,775	15,054
At 31 December 2023	53,326	38,978	243,914	336,218
Net book value				
At 31 December 2023	-	22,017	14,944	36,961
At 31 December 2022	-	4,900	12,099	16,999

12 FIXED ASSET INVESTMENTS - CHARITY

	Unlisted Investments £	Total £
Market Value		
At 1 January 2023 and 31 December 2023	5	5
At 31 March 2023	5	5
Net Book Value		
At 31 December 2023	5	5
At 31 December 2022	5	5

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

13 DEBTORS

	Group		Charity	
	2023	2022	2023	2022
	£	£	£	£
Trade debtors	352,626	478,909	432,134	454,962
Amounts owed by group undertakings	-	-	-	13,593
Other debtors	23,563	14,369	23,563	11,847
Prepayments and accrued income	28,108	17,040	16,009	7,126
	404,297	510,318	471,706	487,528

14 CREDITORS DUE WITHIN ONE YEAR

	Group		Charity	
	2023	2022	2023	2022
	£	£	£	£
Trade creditors	25,298	125,916	25,298	39,635
Social security	41,911	34,559	41,911	34,559
VAT	52,087	54,045	38,539	35,177
Other creditors	80,236	215,879	100,647	215,699
Accruals and deferred income	186,076	134,160	180,572	129,105
	385,608	564,559	386,967	454,175

15 MOVEMENT IN FUNDS - GROUPS AND CHARITY

	Balance at 1 January 2023	Net movement in funds	Transfers between funds	Balance at 31 December 2023
	£	£	£	£
Unrestricted funds				
General funds	692,132	(203,192)	56,399	545,339
Restricted funds				
Skills for care - DPULO	56,399	-	(56,399)	-
CPAR Programme	-	-	-	-
Self Advocacy Grant	-	-	-	-
Donations	-	11,526	-	11,526
	56,399	11,526	(56,399)	11,526
Total funds	748,531	(191,666)	-	556,865

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

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

	Incoming resources	Resources expended	Movement in funds
Unrestricted funds			
General funds			
Restricted funds			
Skills for care - DPULO	2,847,779	(3,050,971)	(203,192)
CPAR Programme	26,832	(26,832)	-
Self Advocacy Grant	24,400	(24,400)	-
Donations	4,560	(4,560)	-
	11,526	-	11,526
	2,915,097	(3,106,763)	(191,666)

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Balance at 1 January 2022 £	Net movement in funds £	Transfers between funds £	Balance at 31 December 2022 £
Unrestricted funds				
General funds	602,664	89,468	-	692,132
Restricted funds				
Skills for care - DPULO	43,443	8,696	4,260	56,399
Skills for Care - Mindfulness	3,719	-	(3,719)	-
Customer social and wellbeing events	541	-	(541)	-
	47,703	8,696	-	56,399
Total funds	650,367	98,164	-	748,531

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

	Incoming resources	Resources expended	Movement in funds
Unrestricted funds			
General funds	3,089,253	(2,999,785)	89,468
Restricted funds			
Skills for care - DPULO	28,317	(19,621)	8,696
Customer social and wellbeing events	-	-	-
Digital Inclusion	19,570	(19,570)	-
	3,137,140	(3,038,976)	98,164

The Digital Inclusion Fund - the charity received a grant of £19,570 from the NHS for an initiative to support people who are digitally excluded to use digital tools to manage their healthcare. These funds have been fully spent.

The CPAR is the Community Participation Action Research Project - Funding has been provided by the NHS and is to be used to host three researchers who will design, deliver and evaluate a research project looking into the impact of the cost-of-living crisis on marginalised communities.

The Self-Advocacy Grant - this funding from West Sussex County Council is to provide transition support for self-advocacy groups with respect to banking, financial administration and financial independence from October 2023.

Skills for Care - Mindfulness and customer social and wellbeing events were completed with all funds spent prior to 2023. Skills for care - DPULO is an annual grant where only DPULO 2023-24 can be carried over into 2024.

INDEPENDENT LIVES (DISABILITY)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

16 COMMITMENTS UNDER OPERATING LEASES

At 31 December 2023 the group had commitments under non-cancellable operating leases as follows:

	2023 £	2022 £
Expiry date:		
Within one year	52,588	52,588
Between one and five years	94,457	147,045
	<u>147,045</u>	<u>199,633</u>

17 RELATED PARTY TRANSACTIONS

There were no related party transactions for the year ended 31st December 2023.

INDEPENDENT LIVES (DISABILITY)

England & Wales - Charity number 1153815

Accounts

REGISTERED COMPANY NUMBER: 08654797 (England and Wales)
REGISTERED CHARITY NUMBER: 1153815

**Report of the Trustees and Audited Consolidated
Financial Statements for the Year Ended 31st December 2022
for
Independent Lives (Disability)**

Sheen Stickland
Chartered Accountants
Statutory Auditors
7 East Pallant
Chichester
West Sussex
PO19 1TR

Independent Lives (Disability)

**Contents of the Financial Statements
for the Year Ended 31st December 2022**

	Page
Report of the Trustees	1 to 10
Report of the Independent Auditors	11 to 13
Statement of Financial Activities	14
Consolidated Balance Sheet	15
Balance Sheet	16
Cash Flow Statement	17
Notes to the Cash Flow Statement	18
Notes to the Financial Statements	19 to 28

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the consolidated financial statements of the charity for the year ended 31st December 2022.

The legal and administrative information together with the statement of trustees' responsibilities on page 10 form part of this report.

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).

Objectives and Activities

Independent Lives is constituted by the memorandum and articles of association and its objects are to promote and provide services for disabled people and those with complex health care needs in order that they may pursue independent lives.

The principal activities of the charity are to provide information, advice and support to people about Direct Payments, self-directed support, Personal Health Budgets and personalisation, so they can have full choice and control over their health and care support needs. These services were provided under contract in West Sussex, East Sussex and Croydon during 2022.

We provide a Care Quality Commission registered domiciliary care service for disabled people, older people and people with complex healthcare needs across West Sussex. We also provide a Home First service, providing assessment and support for people returning home from hospital in West Sussex. We are contracted by West Sussex County Council through a framework contract, a Home First contract, the NHS providing continuing healthcare and directly by private customers.

We also provide training and carers respite services to promote and support independent living and are funded by NHS England to provide services for Peer Leadership and strategic co-production and clinical and social care training.

Independent Lives Trading Limited, the wholly owned subsidiary company, provides professional payroll and banking administration services to people who have chosen to employ their own care staff. We also provide consultancy services on key social care and personalisation agendas.

Alongside these principal activities we seek to deliver social value outcomes. Our connecting volunteers programme provides opportunities for disabled people to increase their confidence and wellbeing but also to share their skills and knowledge to benefit our services.

We also welcome student placements from hospitals and universities.

There are many challenges facing disabled people, older people and those who access health and social care. There is widespread agreement that there is an acute crisis in health and social care. This has been brought about after years of underfunding followed by the impact of the coronavirus pandemic. 2022 was also impacted by rising inflation leading to a cost-of-living crisis which has affected staff and volunteers as well as having a devastating impact on many people we support with one person reporting that they had to choose between heating, eating and care. Additional challenges included recruitment, retention and health inequalities which impacted Direct Payment employers looking to employ Personal Assistants as well as our charity's ability to grow to the rising demand for support. Demand has risen but has been largely met by short term grants and initiatives. In 2022 we took part in the fair cost of care exercise but we are still waiting for a fair deal for social care to be set out by central Government.

We continue to promote the importance of our local service and our ethos of being a user-led organisation. We promote with our commissioners the benefits of our services to ensure there is recognition of the benefits to our community of having a strong third sector local presence.

The challenges of inflation, recruitment and retention as well as the lasting impact of the coronavirus pandemic on our customers have affected Independent Lives during 2022. We have continued to develop, provide and innovate to meet demands but with continued issues with inflation and recruitment there are still challenges ahead.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2022

We continued to deliver and expand services. However some planned growth in our care service in 2022 could not be realised due to recruitment difficulties. This was felt across the whole sector having an impact on people's ability to access the care and support they need.

Our vision

A fair society where we can all participate and fulfil our potential

Our mission

- To support more people now and in the future through growth and efficiency.
- Increase the number of skilled and empowered Direct Payment employers and personal assistants.
- Increase independence through better care and support in our communities.
- Raise awareness of disability, independent living and personalisation.
- Support the social model of disability to break down barriers.

Our values

Excellence

At Independent Lives, we believe in integrity, accountability, and transparency. Our passion drives us to go above and beyond, delivering high quality, people led services which change lives.

Innovation

We believe in the power of great ideas. We are unafraid to be bold or to ask why. Through forward thinking, creativity, and the freedom to express ourselves we can shape a better world.

Inclusion

We celebrate our differences and believe that embracing diversity makes us stronger. We want to create a world based on respect and understanding where every voice is heard.

Person Centred

We believe in treating people with dignity, compassion, kindness, and respect. By valuing people's lived experiences and recognising their unique circumstances, we can be an organisation that really makes a difference.

Ensuring our work delivers our aims and delivers public benefit

We review progress against strategic targets looking at what was achieved and outcomes of our work and what impact this has had for our customers and recipients of our services. In planning and agreeing the strategic direction of the charity the trustees consider how planned activities will contribute to our aims and objectives and deliver public benefit.

Independent Lives is a user-led charity. All our charitable activities focus on enabling disabled people to live independent and fulfilling lives. We seek to champion the interests of disabled people and their carers to achieve positive change in social attitudes to disability.

Achievements and performance

Independent Lives published a separate impact report covering the achievements of 2022 which can be found here:
www.independentlives.org/about-us/our-impact.

Our other strategic outcomes are outlined here:

Our strategy for 2021-2025

The strategy is organised into four key focus areas with associated specific goals and two operational themes covering development of our services.

The strategy has been publicised through communications and engagement activity and on our website. A detailed work plan based on this framework is being followed by all teams to ensure positive progress and a sharp focus on what we aim to achieve. A summary of the strategy and performance against it is shown below.

Achieve outstanding customer support and involvement

- Maintain customer satisfaction levels above 90% in all services
- Support customers and carers to tell their stories - Increase community and online engagement in by 100% each year
- Promote outstanding quality reviewing feedback and audits based on Safe, Effective, Responsive, Caring & Well-led

Customer feedback levels came back with satisfaction rates above 90%.

We worked to develop our membership model the “The Friends of Independent Lives” to document our members’ experiences and compile them to create systems and services that work for the people that use them rather than against them. The team has engaged three researchers to work with the Friends to develop this understanding from 2023-24. We have engaged in community fundraising involving our customers, volunteers and staff in events across the year which have been enormously fun while also delivering vital funds.

Our care service received Good in all areas.

Ensure ongoing financial stability in order to continue and extend support for disabled people to live independent lives

- Work more efficiently with growth to £5M by 2025
- Improve payments & systems to spend more time and money on what matters
- Generate income streams to invest in our communities

Financial results

The budget for the year 2022 set an income target of £3.145m and we achieved £3.137m and a target surplus of £39K and we achieved £98K.

The financial variances were largely due to the difficulty in recruiting and retaining healthcare support workers. This had an impact on our income as this reduced our ability to grow the care service and in 2022 the care service income reduced compared with 2021. The surplus was slightly lower due to the number of vacant senior posts in 2022 and the charity received the remaining coronavirus infection control and recruitment and retention grants. These surpluses are not predicted to continue into 2023. We do now have a full team and will be reviewing our supplier and funder arrangement in 2023. Fundraising and donations have increased as well as grants for new innovative projects that are continuing into 2023.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2022

Contract performance was on target for the year, despite many and varied challenges.

Our financial plans for 2023 include maintaining current services alongside growth while achieving our charitable activities. We will be investing in our services and staff and remain focused on maintaining financial success to increase our contribution to the sector and protect the future of Independent Lives and all its stakeholders.

The results for the financial year 2022 are summarised in the table below (£):

	2022	2021	2020	2019	2018
Income	3,137,140	3,134,045	2,767,756	2,637,272	2,191,861
Expenditure	3,038,976	3,034,916	2,633,462	2,608,155	2,110,539
Net surplus/(deficit)	98,164	99,129	134,294	29,117	81,322
Net assets	748,531	650,367	551,238	416,944	387,827

Grants and fundraising

During the year we successfully raised over £73K in grant funding and by fundraising, continuing to develop projects, working to support digital inclusion, supporting people exiting hospital with Personal Health Grants and working with Skills for Care to arrange and deliver social care training for individual employers and personal assistants.

We continue to identify new opportunities and bid for new grants and contracts when they arise.

Reserves policy

A revised reserves policy was introduced in 2017 and is reviewed annually. The calculation uses a risk weighted method taking each business area and applying a risk score on the following aspects:

- likelihood of change in income stream;
- number of sources of income;
- certainty of income; and
- level of debtors

The reserves policy sets the target level of reserves as £475,000 for the year ending 31 December 2022. Unrestricted reserves currently equate to £692,132. The unrestricted reserves target is reviewed annually under the risk-weighted calculation method.

People development

- Recruit the best, diverse people to enable growth
- Reward and recognize with the foundation living wage
- Retain with personal development and progression pathways
- Develop an inclusive and innovative culture
- Engage online and in person

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2022

During 2022 we completed a full review of our pay and reward structure and found locally our pay had fallen behind other providers across the sector in some areas and especially for some care support worker roles. This was exacerbated by the cost-of-living crisis and the detrimental effect it had on our staff to be able to afford to pay for petrol and other essentials. In October, November and December 2022, cost of living payments or vouchers were issued to staff. This was followed by a pay increase that was implemented from January 2023 with the most significant increase going to healthcare support workers. This was necessary to provide a reasonable and competitive wage but also to support both recruitment and retention.

We are a Disability Confident Leader, we offer a guaranteed interview to any disabled person who meets the mandatory requirements set out in our job descriptions and applies for a job and have flexible policies to support disabled people remain in work.

The Mindful Employer scheme supports existing and new employees, and employers, with easier access to information and support in relation to staff experiencing stress, anxiety, depression or other mental health conditions. We are an employer for carers and offer all our staff an employee assistance programme.

Technology and innovation

- Create systems that support inclusion and diversity
- Use technology to increase efficiency and reduce waste
- Increase customers' and carers' ability to access and manage services
- Create physical and virtual spaces that are flexible and support individuals and teams to collaborate

In 2022 the team developed a new website for the charity which is easier to use and costs less to maintain.

After a number of years of uncertainty caused by the pandemic we are now set on a more secure path. During the pandemic we reviewed ways of working and increased some home and hybrid working arrangements. We also recognised the importance of shared physical as well as virtual spaces and have signed a new seven-year lease in our main office in Worthing. This will allow us to develop more customer-based support as well as a co-working space designed for our needs. In 2023 we will be investing in developing this space ready for future needs. Online in 2022 we developed a new website and a customer extranet, PA Pages for Direct Payment employers and personal assistants. In 2023 we intend to develop a new intranet for staff and volunteer engagement and expand PA Pages further.

Operational theme: Direct Payments and Personalisation

- Increase the number of skilled and empowered Direct Payment employers in West Sussex and Croydon and identify three new areas to work in
- Increase the number of skilled and available Personal Assistants through structured networks, recruitment opportunities and training
- Support the sector and innovation through micro provider support, Individual Service Funds and system leadership

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2022

Direct Payment Information, Advice & Support

In 2022 we expanded our support to East Sussex. We worked with and supported West Sussex, East Sussex and Croydon residents with a personal budget or personal health budget to provide information, advice, guidance and support.

In 2022 the team:

- Continued to deliver the joint Direct Payment Information & Advice service contract worth £420k a year to West Sussex County Council and Clinical Commissioning Group;
- Delivered a joint Personal Assistant Support Service worth £90k a year to the London Borough of Croydon and Clinical Commissioning Group;
- We started to operate a new Direct Payments support service in East Sussex;
- Supported 169 disabled people to start to employ their own Personal Assistants through social care personal budgets;
- Helped 2,125 people through our information and advice telephone helpline, covering 7,747 separate enquiries and requests for information;
- We ran personal assistant adverts, which generated 1,048 applications; and
- We delivered training and refresher events to 213 personal assistants and Direct Payment employers.

We have:

- Supported and developed our excellent team of advisers who met or exceeded all internal and external key performance indicators;
- Met exceptionally high volumes of customer demand throughout the year;
- We created and launched PA Pages; a new website for Direct Payments employers and personal assistants to recruit, find a job or find training, all in one place.

Our Payroll Service:

- Processed 16,085 payrolls for Direct Payment employers;
- Set up payroll services for 185 new people; and
- Set up banking services for 81 new people.

Jill's story

"I was diagnosed with Multiple Sclerosis in the year 2000. When my impairment began to worsen my husband was doing everything. After struggling by ourselves a social worker introduced us to Direct Payments and eventually to Independent Lives. When I started employing my own personal assistant my Independent Lives adviser was really helpful. She did all the things I was unable to do. She was always there, giving the right advice and pointing me in the right direction. Which was a great help because there's a lot to deal with if you've never been an employer before. Now if I need any support, I call Independent Lives. Everything they've provided works really well."

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2022

Operational theme: Independent Living

Increase Independent Living through community activities, carers respite support, hospital discharge support, community care and reablement support.

Care Service

In times of huge demand, we have continued to improve processes and operational effectiveness, focusing on staff wellbeing, reward and retention as well as the systems and processes underpinning everything we do.

We received a Good rating from CQC in May 2021 and are working with West Sussex County Council to create sustainable models for care for future years.

Our Home First programme has supported 354 people home from hospital and our care service as a whole has provided 105,787 visits to the people we support.

Carers Respite

Our service was recommissioned in 2022 giving stability to the people we support and giving us the opportunity to expand in the future.

Norman's story

"Norman was diagnosed with Alzheimer's in 2017. Norman and I have been married for 35 years, before his diagnosis he was a civil engineer and had a really bubbly personality and was a lot of fun to be around. After his diagnosis the first few years were fine, but since the pandemic, it's really taken its toll. Independent Lives' respite service gives him the opportunity to be around other people and you can see a little bit more of his old self come out. It's been a godsend. The service gives me some time on my own to do what I want to do and means that for a short time all the worry and stress disappears. And most importantly Norman always comes back smiling."

Maintain quality standards

During the year our comprehensive range of policies and procedures has been reviewed in accordance with a planned cycle, continuing the regular review process and supporting our commitment to quality standards.

The British Standards Institute confirmed our ISO9001 compliance with the 2015 standard after an inspection in June 2022 and January 2023.

Our Contractors Health and Safety Assessment Scheme (CHAS) accreditation was maintained in 2022, along with our Disability Confident and Mindful Employer scheme accreditations.

Our currently valid CQC inspection of Care Service rating is 'Good' as of May 2021.

Work on fundraising activity also continues, along with the development of the Friends of Independent Lives membership group.

Risk assessment

The trustees actively review major risks to which the charity is exposed. A comprehensive risk register is maintained and the trustees are satisfied that there are suitable controls in place to mitigate exposure to major risks.

Strategic and business planning incorporates an evaluation of potential risks for each development opportunity and a reporting structure is in place to re-assess existing risks and to report and monitor emerging risks at each Board meeting. In addition, the Trustees have adopted a risk-based approach to setting reserves.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2022

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The charity is led by a chief executive and her executive leadership team. The charity has a Board of Trustees who meet on a regular basis and a sub-committee for Finance and Remuneration. The Board and its sub-committees provide strategic direction and approve policies and review risk.

Independent Lives (Disability) (Reg. no. 08654797) was incorporated on 19th August 2013 and was registered with the Charity Commission (Reg. no. 1153815) on 16th September 2013. All assets and liabilities were transferred from Independent Living Association (Reg. no. 1092651) on the date of incorporation and activities commenced from 1st October 2013.

Appointment of trustees

Trustees, at least 75% of whom should be disabled persons, parents of disabled children or carers, are appointed on the basis of nominations received with an emphasis on eligibility, personal competence, understanding or experience of disability. Each new trustee appointment is selected by interview. The trustees have the authority to fill any vacancy on the Board of Trustees that may arise during the year by co-option until the next AGM.

New trustees receive an induction pack and as part of their induction are made aware of their governance responsibilities, given an introduction to the objectives, scope, strategy and policies of the charity and given Charity Commission information on the role and responsibilities of trustees.

Remuneration

The salaries of the chief executive and executive leadership team are agreed by the Remuneration sub-committee of the Board. Every three years an external comparison of the charity sector is undertaken and this occurred in 2021, setting an updated basis for the review of executive leadership team pay points and salary increases. In the interim periods, the Remuneration Committee scheduled meetings to consider pay point adjustments and appropriate cost of living pay increases, which happened at the end of 2022 for implementation in January 2023.

Trustee indemnity

During the year there was an indemnity insurance policy in place covering the trustees. This was part of a larger policy and therefore the cost of this insurance cannot be quantified.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2022

Reference and administrative details

Registered charity name	Independent Lives (Disability)
Charity registration number	1153815
Company registration number	08654797
Registered office	Southfield House 11 Liverpool Gardens Worthing West Sussex BN11 1RY
Auditor	Sheen Stickland Chartered Accountants & Statutory Auditors 7 East Pallant Chichester West Sussex PO19 1TR
Bankers	Barclays Bank 1 Chapel Road Worthing West Sussex BN11 1EX

The Trustees/Directors

The trustees who served the company during the period (with trustee start dates shown in brackets for each) were as follows:

Mr A Siganporia (Treasurer) (06/07/20)
Mr D Hardman (Vice Chair) (19/06/17)
Mr C Green (Chair) (19/06/17)
Mr S Wilson (19/06/17)
Ms J Tuck (07/11/19)

Chief Executive Officer	Mrs R Smicle
--------------------------------	--------------

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2022

Statement of Trustees' Responsibilities

The trustees who are also directors of Independent Lives (Disability) for the purposes of company law, are responsible for preparing the Trustee's report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources including the income and expenditure of the charitable company for that period. In preparing these financial statements, the trustees are required to

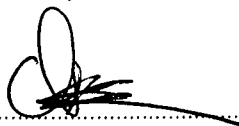
- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- d) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

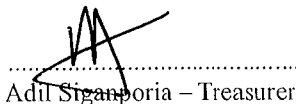
The trustees confirm that so far as they are aware, there is no relevant audit information of which the charitable company's auditors are unaware. They have taken all the steps they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information. The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 25 July 2023 and signed on its behalf by:



Chandos Green-Chair



Adil Siganporia – Treasurer

Opinion

We have audited the financial statements of Independent Lives (Disability) (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31st December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies on pages fourteen to twenty eight. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the group and charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31st December 2022 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the group and charitable company in accordance with the ethical requirements that are relevant to our audit of the group financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group and parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the group financial statements and our Report of the Independent Auditors thereon.

Our opinion on the group financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the group financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the group financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the group financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities set out on page ten, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the group financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of group financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the group financial statements, the trustees are responsible for assessing the group and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group and parent charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the group financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these group financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management, those charged with governance and the entity's solicitors around actual and potential litigation and claims.
- reviewing minutes of meetings of those charged with governance
- Receiving financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

Report of the Independent Auditors to the Members of Independent Lives (Disability)

A further description of our responsibilities for the audit of the group financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Paul Wright FCA DChA (Senior Statutory Auditor)
For and on behalf of Sheen Stickland
Chartered Accountants
Statutory Auditors
7 East Pallant
Chichester
West Sussex
PO19 1TR

Date: 6 July 2025

Independent Lives (Disability)

Consolidated Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the Year Ended 31st December 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	5,726	-	5,726	-
Charitable Activities	4	2,478,385	47,887	2,526,272	2,544,873
Trading subsidiary income		605,142	-	605,142	589,172
Total		3,089,253	47,887	3,137,140	3,134,045
EXPENDITURE ON					
Raising Funds					
Trading subsidiary costs		373,153	-	373,153	360,554
Charitable activities					
Direct Payments & Personal Health Budget	5				
Support		1,008,313	-	1,008,313	972,501
Recruitment & Retention		27,786	-	27,786	139
Infection Control		4,705	-	4,705	98,799
Care Service		1,520,857	-	1,520,857	1,538,406
Personalisation, Equalities, Research and Development		64,971	-	64,971	64,266
Digital Inclusion		-	19,570	19,570	-
Skills for Care		-	19,621	19,621	250
Total		2,999,785	39,191	3,038,976	3,034,916
NET INCOME/(EXPENDITURE)		89,468	8,696	98,164	99,129
NET MOVEMENT IN FUNDS		89,468	8,696	98,164	99,129
RECONCILIATION OF FUNDS					
Total funds brought forward		602,664	47,703	650,367	551,238
TOTAL FUNDS CARRIED FORWARD		692,132	56,399	748,531	650,367

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

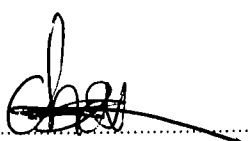
Independent Lives (Disability)

Consolidated Balance Sheet At 31st December 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total Funds £
FIXED ASSETS					
Tangible assets	10	<u>17,217</u>	<u>-</u>	<u>17,217</u>	<u>6,063</u>
		17,217	-	17,217	6,063
CURRENT ASSETS					
Debtors	13	510,318	-	510,318	546,858
Cash at bank and in hand		<u>729,156</u>	<u>56,399</u>	<u>785,555</u>	<u>611,129</u>
		1,239,474	56,399	1,295,873	1,157,987
CREDITORS					
Amounts falling due within one year	14	(564,559)	-	(564,559)	(513,683)
NET CURRENT ASSETS		<u>674,915</u>	<u>56,399</u>	<u>731,314</u>	<u>644,304</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>692,132</u>	<u>56,399</u>	<u>748,531</u>	<u>650,367</u>
NET ASSETS		<u>692,132</u>	<u>56,399</u>	<u>748,531</u>	<u>650,367</u>
FUNDS	15				
Unrestricted funds				692,132	602,664
Restricted funds				<u>56,399</u>	<u>47,703</u>
TOTAL FUNDS				<u>748,531</u>	<u>650,367</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on 20 July 2023 and were signed on its behalf by:


Chandos Green – Chair


Adil Siganporia – Treasurer

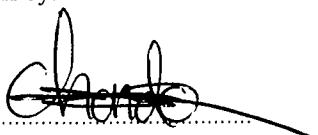
The notes form part of these financial statements

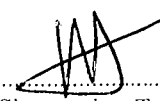
Independent Lives (Disability)**Balance Sheet
At 31st December 2022**

		Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total Funds £
FIXED ASSETS					
Tangible assets	11	16,999	-	16,999	5,476
Investment	12	<u>5</u>	<u>-</u>	<u>5</u>	<u>5</u>
		17,004	-	17,004	5,481
CURRENT ASSETS					
Debtors	13	487,528	-	487,528	527,185
Cash at bank and in hand		<u>641,775</u>	<u>56,399</u>	<u>698,174</u>	<u>473,334</u>
		1,129,303	56,399	1,185,702	1,000,519
CREDITORS					
Amounts falling due within one year	14	(454,175)	-	(454,175)	(355,633)
NET CURRENT ASSETS		<u>675,128</u>	<u>56,399</u>	<u>731,527</u>	<u>644,886</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>692,132</u>	<u>56,399</u>	<u>748,531</u>	<u>650,367</u>
NET ASSETS		<u>692,132</u>	<u>56,399</u>	<u>748,531</u>	<u>650,367</u>
FUNDS	15				
Unrestricted funds				692,132	602,664
Restricted funds				<u>56,399</u>	<u>47,703</u>
TOTAL FUNDS				<u>748,531</u>	<u>650,367</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on 22 July 2023 and were signed on its behalf by:


Chandos Green – Chair


Adil Siganporia – Treasurer

The notes form part of these financial statements

Independent Lives (Disability)**Consolidated Cash Flow Statement
for the Year Ended 31st December 2022**

		2022	2021
	Notes	£	£
Cash flows from operating activities:			
Cash generated from operations	1	194,619	68,347
Interest paid		<u>(688)</u>	<u>(742)</u>
Net cash provided by (used in) operating activities		<u>193,931</u>	<u>67,605</u>
Cash flows from investing activities:			
Purchase of tangible fixed assets		<u>(19,505)</u>	-
Net cash provided by (used in) investing activities		<u>(19,505)</u>	-
Change in cash and cash equivalents in the reporting period		174,426	67,605
Cash and cash equivalents at the beginning of the reporting period		<u>611,129</u>	<u>543,524</u>
Cash and cash equivalents at the end of the reporting period		<u><u>785,555</u></u>	<u><u>611,129</u></u>

The notes form part of these financial statements

**Notes to the Consolidated Cash Flow Statement
for the Year Ended 31st December 2022**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022	2021
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	98,164	99,129
Adjustments for:		
Depreciation charges	8,351	9,108
Interest paid	688	742
Decrease/ (Increase) in debtors	46,114	(122,631)
Increase/ (Decrease) in creditors	<u>41,302</u>	<u>81,999</u>
Net cash provided by (used in) operating activities	<u>194,619</u>	<u>68,347</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Consolidation

The financial statements incorporate the results of Independent Lives (Disability) and its wholly owned subsidiary Independent Lives (Trading) Limited (Company number: 05545068), prepared on a line-by-line basis.

Exemption has been taken from including the unconsolidated statement of financial activities of Independent Lives (Disability) in accordance with section 408 of the Companies Act 2006.

Income

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. All income is recognised on an accruals basis.

Activities for raising funds represents trading income from the subsidiary, Independent Lives (Trading) Limited which is a wholly owned subsidiary of the charity.

Any income received which relates to subsequent financial years is not recognised through the Statement of Financial Activities but is shown as deferred income in the balance sheet and is released to the Statement of Financial Activities in the financial year to which it relates.

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.

Allocation of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include management, finance, and governance costs which support the charity's programmes and activities. These costs have been allocated to expenditure on charitable activities.

Tangible fixed assets

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

Leasehold Improvements	Over the term of the lease
Computer Equipment	33% Straight line per annum
Fixtures, fittings & equipment	25% Straight line per annum

Expenditure on assets with a cost of over £500 is capitalised.

Independent Lives (Disability)

Notes to the Consolidated Financial Statements for the Year Ended 31st December 2022

1. ACCOUNTING POLICIES – continued

Leasing and hire purchase commitments

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

Pensions

The group operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

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.

Going concern

The trustees consider that there are no material uncertainties that may cast doubt about the charity's ability to continue as a going concern.

Taxation

The charity is exempt from corporation tax on its charitable activities.

2. DONATIONS AND LEGACIES – GROUP AND CHARITY

	2022	2021
	£	£
Donations	<u>5,726</u>	<u>-</u>

3. OTHER TRADING ACTIVITIES – GROUP AND CHARITY

The wholly owned subsidiary, Independent Lives (Trading) Limited, which is incorporated in the United Kingdom, pays all its profits to the charity by way of deed of covenant. The charity owns the entire share capital of 5 ordinary shares of £1. A summary of the trading results is shown below:

	2022	2021
	£	£
Trading subsidiary gross income	636,959	626,120
Trading subsidiary costs	<u>(373,153)</u>	<u>(365,452)</u>
Deed of covenant payable to the parent charity	<u>263,806</u>	<u>260,668</u>

Independent Lives (Disability)

Notes to the Consolidated Financial Statements - continued for the Year Ended 31st December 2022

3. OTHER TRADING ACTIVITIES – GROUP AND CHARITY continued

The assets and liabilities of the subsidiary were:

	2022	2021
	£	£
Current assets	123,764	180,634
Current liabilities	(123,977)	(181,216)
Total Net Assets	<u>(213)</u>	<u>(582)</u>
Aggregate share capital and reserves	<u>5</u>	<u>5</u>

4. INCOME FROM CHARITABLE ACTIVITIES – GROUP AND CHARITY

	2022	2021
	£	£
West Sussex County Council Direct Payment Support Contract	420,598	419,696
West Sussex County Council Recruitment and Retention	27,786	-
West Sussex County Council Infection Control	4,705	98,799
Other	<u>2,073,183</u>	<u>2,026,378</u>
	<u>2,526,272</u>	<u>2,544,873</u>

The Charity received funds from West Sussex County Council in respect of Recruitment and Retention, and Infection Control. These funds have been fully spent in the year.

5. CHARITABLE ACTIVITIES COSTS – GROUP AND CHARITY

	Direct costs	Support costs (See note 6)	Totals
	£	£	£
Direct Payments & Personal Health Budget Support	810,878	197,434	1,008,312
Recruitment and Retention	27,786	-	27,786
Infection control	4,705	-	4,705
Digital Inclusion	19,570	-	19,570
Care Service	1,400,313	120,544	1,520,857
Personalisation, Equalities, Research and Development	29,508	35,464	64,972
Skills for Care	<u>19,621</u>	<u>-</u>	<u>19,621</u>
	<u>2,312,381</u>	<u>353,442</u>	<u>2,665,823</u>

COMPARATIVES FOR 2021

	Direct costs	Support costs (See note 6)	Totals
	£	£	£
Direct Payments & Personal Health Budget Support	772,494	200,008	972,502
Recruitment	139	-	139
Infection control	98,799	-	98,799
Care Service	1,415,690	122,716	1,538,406
Personalisation, Equalities, Research and Development	28,116	36,150	64,266
Skills for Care	<u>250</u>	<u>-</u>	<u>250</u>
	<u>2,315,488</u>	<u>358,874</u>	<u>2,674,362</u>

Independent Lives (Disability)

Notes to the Consolidated Financial Statements - continued for the Year Ended 31st December 2022

6. SUPPORT COSTS – GROUP AND CHARITY

	Human resources £	Other costs £	Governance costs £	Totals £
Direct Payments & Personal Health Budget Support	140,633	51,798	5,003	197,434
Care Service	89,494	28,984	2,066	120,544
Personalisation, Equalities, Research and Development	<u>25,570</u>	<u>8,263</u>	<u>1,631</u>	<u>35,464</u>
	<u>255,697</u>	<u>89,045</u>	<u>8,700</u>	<u>353,442</u>

Included in governance costs above is auditor remuneration of £8,700 in respect of the audit of the charity. £3,240 in respect of the audit of the trading subsidiary is included in trading subsidiary costs.

COMPARATIVES FOR 2021

	Human resources £	Other costs £	Governance costs £	Totals £
Direct Payments & Personal Health Budget Support	131,262	64,204	4,542	200,008
Care Service	83,531	37,309	1,876	122,716
Personalisation, Equalities, Research and Development	<u>23,866</u>	<u>10,803</u>	<u>1,481</u>	<u>36,150</u>
	<u>238,659</u>	<u>112,316</u>	<u>7,899</u>	<u>358,874</u>

7. NET INCOME/(EXPENDITURE) – GROUP AND CHARITY

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

	2022 £	2021 £
Auditors' remuneration	11,940	10,633
Depreciation - owned assets	<u>8,351</u>	<u>9,108</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2022 nor for the period ended 31st December 2021. During the year, no trustees were reimbursed (2021: 1 trustee reimbursed £16 for travel).

Independent Lives (Disability)

Notes to the Consolidated Financial Statements - continued for the Year Ended 31st December 2022

9. STAFF COSTS – GROUP AND CHARITY

	2022	2021
	£	£
Wages and salaries	2,220,101	2,244,969
Social security costs	111,437	120,673
Other pension costs	<u>42,642</u>	<u>52,055</u>
	<u>2,374,180</u>	<u>2,417,697</u>

One employee received total remuneration of between £70,000-£80,000 during the year. One employee received remuneration in excess of £60,000 during the previous year.

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

	2022	2021
Direct payments	26	31
Care Service	52	59
Equalities	1	0
Skills for Care and PA Training support	1	1
Banking Admin Service	2	3
Independent Payroll Service	6	7
Other Admin Services	<u>2</u>	<u>0</u>
	<u>90</u>	<u>100</u>

Care Service average monthly staff numbers includes the support workers who are paid at an hourly rate for the hours worked. For the whole period this included an average of 30 (2021: 31) permanent salaried staff.

Independent Lives (Disability)**Notes to the Financial Statements - continued
for the Year Ended 31st December 2022****10. TANGIBLE FIXED ASSETS – GROUP**

	Leasehold improvements £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st January 2022	53,326	41,684	232,397	327,407
Additions	-	5,664	13,841	19,505
At 31st December 2022	53,326	47,348	246,238	346,912
DEPRECIATION				
At 1st January 2022	53,326	40,541	227,477	321,344
Charge for year	-	1,689	6,662	8,351
At 31st December 2022	53,326	42,230	234,139	329,665
NET BOOK VALUE				
At 31st December 2022	-	5,118	12,099	17,217
At 31st December 2021	-	1,143	4,920	6,063

11. TANGIBLE FIXED ASSETS – CHARITY

	Leasehold improvements £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st January 2022	53,326	32,935	232,397	318,658
Additions	-	5,664	13,841	19,505
At 31st December 2022	53,326	38,599	246,238	338,163
DEPRECIATION				
At 1st January 2022	53,326	32,379	227,477	313,182
Charge for year	-	1,320	6,662	7,982
At 31st December 2022	53,326	33,699	234,139	321,164
NET BOOK VALUE				
At 31st December 2022	-	4,900	12,099	16,999
At 31st December 2021	-	556	4,920	5,476

Independent Lives (Disability)**Notes to the Financial Statements - continued
for the Year Ended 31st December 2022****12. FIXED ASSET INVESTMENT – CHARITY**

	Unlisted Investments £
MARKET VALUE	
At 1st January 2022 and 31st December 2022	<u>5</u>
NET BOOK VALUE	
At 31st December 2022	<u>5</u>
At 31st December 2021	<u>5</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2022	2021	2022	2021
	£	£	£	£
Trade debtors	478,909	464,880	454,962	435,096
Amounts owed to group undertakings	-	-	13,593	23,166
Other debtors	14,369	15,400	11,847	15,400
Prepayments and accrued income	<u>17,040</u>	<u>66,578</u>	<u>7,126</u>	<u>53,523</u>
	<u>510,318</u>	<u>546,858</u>	<u>487,528</u>	<u>527,185</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2022	2021	2022	2021
	£	£	£	£
Trade creditors	125,916	161,348	39,635	23,258
Social security	34,559	48,158	34,559	48,158
VAT	54,045	50,254	35,177	35,417
Other creditors	215,879	190,328	215,699	190,243
	<u>134,160</u>	<u>63,596</u>	<u>129,105</u>	<u>58,557</u>
Accruals and deferred income	<u>564,559</u>	<u>513,684</u>	<u>454,175</u>	<u>355,633</u>

Included above is deferred income of £84,470 (2021: £6,445).

15. MOVEMENT IN FUNDS – GROUP AND CHARITY

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	602,664	89,468	-	696,132
Restricted funds				
Skills for Care - DPULO	43,443	8,696	4,260	56,399
Skills for Care - Mindfulness	3,719	-	(3,719)	-
Customer social and wellbeing events	<u>541</u>	<u>-</u>	<u>(541)</u>	<u>-</u>
	<u>47,703</u>	<u>8,696</u>	<u>-</u>	<u>56,399</u>
TOTAL FUNDS	<u>650,367</u>	<u>98,164</u>	<u>-</u>	<u>748,531</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	3,089,253	(2,999,785)	89,468
Restricted funds			
Skills for Care – Disabled People’s User Led Organisation	28,317	(19,621)	8,696
Customer social and wellbeing events	-	-	-
Digital Inclusion	<u>19,570</u>	<u>(19,570)</u>	<u>-</u>
TOTAL FUNDS	<u>3,137,140</u>	<u>(3,038,976)</u>	<u>98,164</u>

The Digital Inclusion Fund – the charity received a grant of £19,570 from the NHS for an initiative to support people who are digitally excluded to use digital tools to manage their healthcare. These funds have been fully spent.

Independent Lives (Disability)

Notes to the Financial Statements - continued for the Year Ended 31st December 2022

15. MOVEMENT IN FUNDS – GROUP AND CHARITY – continued

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	519,590	83,074	-	602,664
Restricted funds				
Skills for Care - DPULO	27,388	16,055	-	43,443
Skills for Care - Mindfulness	3,719	-	-	3,719
Customer social and wellbeing events	<u>541</u>	<u>-</u>	<u>-</u>	<u>541</u>
	<u>31,648</u>	<u>16,055</u>	<u>-</u>	<u>47,703</u>
TOTAL FUNDS	<u>551,238</u>	<u>99,129</u>	<u>-</u>	<u>650,367</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,794,134	(2,711,060)	83,074
Restricted funds			
Skills for Care – Disabled People’s User Led Organisation	<u>16,305</u>	<u>(250)</u>	<u>16,055</u>
	<u>2,810,439</u>	<u>(2,711,310)</u>	<u>99,129</u>
TOTAL FUNDS	<u>2,810,439</u>	<u>(2,711,310)</u>	<u>99,129</u>

16. COMMITMENTS UNDER OPERATING LEASES

At 31 December 2022 the group had commitments under non-cancellable operating leases as follows:

	2022 £	2021 £
Expiry date:		
Within one year	52,588	45,788
Between one and five years	<u>147,045</u>	<u>31,538</u>
	<u>199,633</u>	<u>77,326</u>

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2022.

INDEPENDENT LIVES (DISABILITY)

England & Wales - Charity number 1153815

Accounts

REGISTERED COMPANY NUMBER: 08654797 (England and Wales)
REGISTERED CHARITY NUMBER: 1153815

**Report of the Trustees and Audited Consolidated
Financial Statements for the Year Ended 31st December 2021
for
Independent Lives (Disability)**

Sheen Stickland
Chartered Accountants
Statutory Auditors
7 East Pallant
Chichester
West Sussex
PO19 1TR

Independent Lives (Disability)

Contents of the Financial Statements for the Year Ended 31st December 2021

	Page
Report of the Trustees	1 to 13
Report of the Independent Auditors	14 to 16
Statement of Financial Activities	17
Consolidated Balance Sheet	18
Balance Sheet	19
Cash Flow Statement	20
Notes to the Cash Flow Statement	21
Notes to the Financial Statements	22 to 31

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the consolidated financial statements of the charity for the year ended 31st December 2021.

The legal and administrative information together with the statement of trustees' responsibilities on page 12 form part of this report.

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).

Objectives and Activities

Independent Lives is constituted by the memorandum and articles of association and its objects are to promote and provide services for disabled people in order that they may pursue independent lives.

The principal activities of the charity are to provide information, advice and support to people about Direct Payments, self-directed support, Personal Health Budgets and personalisation so they can have full choice and control over their health and care support needs. These services were provided under contract in West Sussex and Croydon during 2021.

We provide a Care Quality Commission registered domiciliary care service for disabled people, older people and people with complex healthcare needs across West Sussex. We also provide a Home First service, providing assessment and support for people returning home from hospital in West Sussex. We are contracted by West Sussex County Council through a framework contract, the NHS providing continuing healthcare and directly by private customers.

We also provide training and carers respite services to promote and support independent living and are funded by NHS England to provide services for Peer Leadership and strategic co-production.

Independent Lives Trading, the wholly-owned subsidiary company, provides professional payroll and banking administration services to people who have chosen to employ their own care staff and clinical and social care training. We also provide consultancy services on key social care and personalisation agendas.

Alongside these principal activities we seek to deliver social value outcomes. Our connecting volunteers programme provides opportunities for disabled people to increase their confidence and wellbeing but also to share their skills and knowledge to benefit our services.

We also welcomed student placements from hospitals and universities.

There are many challenges facing disabled people, older people and those who access health and social care. There is widespread agreement that there is an acute crisis in health and social care. This has been brought about after years of underfunding followed by the simultaneous impact of the coronavirus pandemic and Brexit. Looking forward it is clear that inflation and the cost of living crisis will add to the complexity and challenges facing health, social care and those of us who rely on services. The challenges include recruitment, retention, health inequalities and the cost of living. We need a fair deal for social care. The Health and Social Care tax introduced April 2022 is estimated to deliver £5.4 billion over the next three years into the social care system for the delivery and reform of adult social care but will not meet the £7 billion per year increase by 2023-2024 identified as necessary by the Health and Social Care committee in October 2020.

We will continue to develop, provide and innovate to meet demands but there needs to be national political commitment to properly fund social care.

We continue to promote the importance of our local service and our ethos of being a user-led organisation. We promote with our commissioners the benefits of our services to ensure there is recognition of the benefits to our community of having a strong third sector local presence.

The challenges of the coronavirus pandemic continued to be huge for Independent Lives during 2021, including lockdown periods, work at home orders, staff sickness and the overall social impact and stress caused by the disruption and uncertainty.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

In the two weeks prior to the start of the first lockdown (March 2020), we prepared all office teams for remote working. We continued to deliver services as planned and felt the benefit of extra funding and support helping with infection control, care supplies and recruitment. Towards the end of the year, we were able to establish a new, flexible working pattern for many office staff. This helped us continue our risk assessed safe working practices, boosted staff work/life balance and protected service delivery and the ability to plan for growth. As of May 2022, this new way of working is stable and well-established, even though Covid infection and absence remains a challenge in all our teams.

Our vision

A fair society where we can all participate and fulfil our potential.

Our mission

Working together we achieve real change in the lives of the people we support - so that we can all participate in our communities and have greater choice, control and freedom. Our customers will:

- Support more people now and in the future through growth and efficiency.
- Increase the number of skilled and empowered Direct Payment employers and Personal Assistants.
- Increase independence through better care and support in our communities.
- Raise awareness of disability, independent living and personalisation.
- Support the social model of disability to break down barriers.

Our values

Excellence

At Independent Lives, we believe in integrity, accountability, and transparency. Our passion drives us to go above and beyond, delivering high quality, people led services which change lives.

Innovation

We believe in the power of great ideas. We are unafraid to be bold or to ask why. Through forward thinking, creativity, and the freedom to express ourselves we can shape a better world.

Inclusion

We celebrate our differences and believe that embracing diversity makes us stronger. We want to create a world based on respect and understanding where every voice is heard.

Person Centred

We believe in treating people with dignity, compassion, kindness, and respect. By valuing people's lived experiences and recognising their unique circumstances, we can be an organisation that really makes a difference.

Ensuring our work delivers our aims and delivers public benefit

We review progress against strategic targets looking at what was achieved and outcomes of our work and what impact this has had for our customers and recipients of our services. In planning and agreeing the strategic direction of the charity the trustees consider how planned activities will contribute to our aims and objectives and deliver public benefit.

Independent Lives is a user-led charity. All our charitable activities focus on enabling disabled people to live independent and fulfilling lives. We seek to champion interests of disabled people and their carers to achieve positive change in social attitudes to disability. Our volunteer placement scheme provides opportunities for voluntary placement, work experience and student placements.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

Achievements and performance

Our key organisational objectives in 2021 were to: -

Ensure ongoing financial stability – The budget for the year 2021 set a target surplus of £114k.

The financial impacts of the pandemic continued to be felt during the year, especially with the lengthy lockdown in the first half. Carers Respite (offering days out and activities to people with care needs) and external training provision were still very constrained, albeit in a familiar way. We continued to suffer reduced ability to gain revenue from fundraising, donations and many types of grant funded projects. Our main services were maintained as before, with the aim to work responsively to meet targets and allow objectives to be met. The Care Service was again seriously affected by the pandemic. Growth ambitions had to be scaled back as in 2020 to maintain the effectiveness and safety of the service supplied to our customers, along with the wellbeing of our staff. The charity benefited from emergency grants to support operational impacts and infection control, and was able to take new domiciliary care packages where possible to protect activity levels and help commissioning bodies.

Our Care Service achieved growth in income over 2020 of 23%. This was achieved by pursuing growth in domiciliary care and Home First services where possible and ensuring our base activity and staffing levels were always protected. Extra spending was mitigated by emergency funding and efficiency savings during the year.

Contract performance was on target for the year, despite many and varied challenges. A net surplus of £99k was achieved for the year, showing a strong performance achieved by effective management during the periods of lockdown and through the disrupted environment in the health and social care sector.

Our financial plans for 2022 include continuing growth and the achievement of returns to support our charitable activities. We will be investing in our services and staff and remain focused on maintaining financial success to increase our contribution to the sector and protect the future of Independent Lives and all its stakeholders.

Maintain quality standards – During the year our comprehensive range of policies and procedures has been reviewed in accordance with a planned cycle, continuing the regular review process and supporting our commitment to quality standards.

The British Standards Institute confirmed our ISO9001 compliance with the 2015 standard after an inspection in June 2021.

Our Contractors Health and Safety Assessment Scheme (CHAS) accreditation was maintained in 2021, along with our Disability Confident and Mindful Employer scheme accreditations.

Our currently valid CQC inspection of Care Service rating is 'Good' as of May 2022.

Diversify revenue streams – The contractual base for our core services is secure and we continue to research new opportunities and bid for them where appropriate.

Our Care Service continued to expand in 2021, contributing significant growth and income more than £300k over the 2020 total. Ambitions for growth continue from 2022 and beyond.

Grants and fundraising - During the year we successfully raised around £20k in grant funding and by fundraising, continuing to develop projects, delivering service innovation, research, and social care training.

We continue to identify new opportunities and bid for new grants and contracts when they arise. Work on fundraising activity also continues, along with new ambitions for stakeholder engagement in 2022.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

Support disabled people in the workplace – In 2021, we again provided opportunities for volunteers with support needs and they generously contributed many hours of their time. We aim to maximise the benefit to the organisation and the volunteers from our programme and look for ways to use the experience to move participants into employment.

We use the Access to Work government initiative to provide advice and practical support to disabled employees. Our flexible IT support systems allowed us to support disabled employees and carers to continue to work with proactive risk assessments.

Under the Disability Confident scheme, we offer a guaranteed interview to any disabled person who meets the mandatory requirements set out in our job descriptions and applies for a job. We became a Disability Confident Leader during the year, having demonstrated our commitment and leadership.

The Mindful Employer scheme supports existing and new employees, and employers, with easier access to information and support in relation to staff experiencing stress, anxiety, depression or other mental health conditions. Support for staff safety and wellbeing interventions were maintained in 2021.

Independent Lives will publish a separate impact report covering the achievements of 2021 during 2022. Our achievements and outcomes by service area were as follows:

Direct Payment Information & Advice – We worked with and supported West Sussex and Croydon residents with a personal budget or personal health budget to provide information, advice, guidance and support.

In 2021 the team:

- Continued to deliver the joint Direct Payment Information & Advice service contract worth £420k a year to West Sussex County Council and Clinical Commissioning Group;
- Delivered the joint Personal Assistant Support Service worth £90k a year to the London Borough of Croydon and Clinical Commissioning Group;
- Supported 217 disabled people to start to employ their own Personal Assistants through social care personal budgets, across West Sussex and Croydon;
- Helped 1797 people through our information and advice telephone helpline, covering 6769 separate enquiries and requests for information;
- Supported 13 new customers with continuing health and social care funding to access a Personal Health Budget (PHB);
- Supported 104 PHB customers across West Sussex, Hampshire, Brighton and Hove, Portsmouth and Croydon.

We have:

- Supported and developed our excellent team of advisers who met or exceeded all internal and external key performance indicators;
- Met exceptionally high volumes of customer demand throughout the year;
- Undertaken a staff satisfaction survey with largely good feedback and taken actions promptly where improvement is needed;
- Continued to use online meeting platforms and digital innovation to diversify our information offer and reach, as well as contribute to efficiency savings;
- Supported 311 PAs to book their covid vaccinations;
- Run 14 employer refresher events in 2021, with 99 attendees in total.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

Our customers said....

I'm so happy with the service! It took a load off my shoulder to have the support, to get everything straightened out, liaising with the council and helping me work out all the calculations. Thank you ever so much for all the extra support and for always answering my calls or calling me straight back. Listening to my worries was a tremendous help.

Working with you as well as your help, advice and support has been invaluable and incredibly welcome throughout yet another difficult year. I very much look forward to working with you in 2022 which I hope will be a kinder one to us all than the last two.

I've spoken to EB this afternoon. Just wanted to offer some positive feedback that she was really great to speak to. She broke things down for me and advised clearly on quite a complex situation. Anything she wasn't sure on she was open about and looked into. She also had a warm, friendly manner and I didn't feel rushed which is nice.

Payroll and Banking services

Our Payroll Service increased customer volumes, providing services to 1528 customers.

The Banking Administration Service decreased customer levels slightly in a changing environment compared with the previous year, providing services to 394 customers, as the market was affected by the introduction of pre-payment cards for Direct Payment recipients.

We continue to develop our offer of payroll, information & advice, and banking services as a packaged service (known as Payroll Plus) with some evidence showing of progress in the market.

Our customers said....

Always incredibly patient and knowledgeable. Things are never too much trouble.

I've always found that this service takes any stress away regarding my financial obligations towards any employees and HMRC. The service has always been efficient and approachable.

They have looked after my staff payroll for many years. I know that this team goes above and beyond the call of duty for us.

Personal Assistant Recruitment Support

During 2021 we worked with West Sussex County Council to combine our PA recruitment support with our main contractual support, saving customers money and protecting the excellent service delivered.

In 2021 we helped more than 162 people recruit support staff. We placed 293 new recruitment adverts and received 783 applications

Personal Assistant Training

Our training service provides health and social care training to individual employers and their personal assistants. In addition, training is available to organisations and can be flexible to deliver a bespoke programme tailored to needs. Training products such as workbooks and other materials are also available.

The disruption of 2020-21 had a major impact on our ability to deliver much of what we would normally do, but every effort was made to continue with online delivery and supply of materials.

In 2021, 117 Personal Assistants attended 39 training sessions, recording 340 separate attendances. This training was rated as excellent or very good by 100% of participants.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

First Aid training and Manual Handling training was funded through Skills for Care, therefore could be delivered with no direct cost to the participant.

In 2020 we became an NCFE accredited training provider for our Care Support Workers. In 2021 we began developing accredited training programmes and pathways for Personal Assistants.

Our customers said....

*Happy with the content, nothing additional needs to be added
Tips were good
All very useful
Easy to understand, no waffle
Being able to talk through scenarios was good
All really helpful
Excellent training*

Care Service

Commissioners continue to determine the best way to commission the new Care and Support at Home Framework. Our leadership team analyse the market and plan for capacity requirements and organic growth, as well as steering a strategic course to be ready for major future developments.

We supported a total of 134 long-term customers, delivering 52,131 hours of care. This represents a 3.6% increase over the previous year.

As part of our ongoing mission to work in closer collaboration with our partners we have created an efficient and effective referral processes for catheter equipment, social support and carers support.

Our customers said....

I enjoy their (CSWs) company. They put up with me and it feels good to feel appreciated. When they come to see me, it breaks up my day, which at times can feel repetitive. Their support makes me remember people care about me and this gives me reason enough to push past the negatives in my life.

Thank you for everything you and your team do, it is greatly appreciated.

Home First

Our Home First service continues to grow after increasing our hours of delivery and winning contracts in Haywards Heath and Burgess Hill. This service now supports people to safely return home from hospital across the entire county.

We supported a total of 434 people (8.8% more than in the previous year) with a prompt, effective hospital discharge. Working closely with our partners at the NHS and WSCC has allowed us to maximise our impact during the pandemic, and focus our resources in the best way possible.

Overall

Across the Care Service and Home First service we delivered a total of 75,079 hours of care, completing 119,453 calls. This is an additional 10,668 hours compared to last year representing a 16.4% increase.

We continue to develop services in line with guidance from the CQC, NICE, and SCIE to deliver the best quality care possible. Our team promote independence and strive to demonstrate our values in the work that we do.

Our customers said....

'Your agency is absolutely amazing by far the best agency about'

'Big thank you to all the carers that have been on mine and Barry's journey since October and encouraged me through this challenging time'

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

Carers Respite

Our service is still recovering from the impact of the pandemic earlier in the year but we have been working closely with carers and the cared for to encourage service uptake. We focus on our customers to ensure they feel safe and supported by continuing with our covid risk assessments and providing one-to-one support for those not keen to leave their homes. We are working alongside the Care Service which has added the benefit of continued service delivery during times of absence, and it has also been a great platform to recruit new customers to the service.

During 2021 we provided 4,071 hours of respite to carers while offering engaging community based activities for their loved ones.

We are working to increase customer uptake on our Fridays at the Harriet Johnson centre by introducing a gardening club and also a walking group. Through working closely with our current customers and their families we obtained feedback on what they would like to do when using our service and these were popular choices.

Our customers said....

'I love coming out with you. If I didn't I would be staring at 4 walls'

'You girls are life savers, I don't know what I would do without you and the break you give me. Thank you'

Communications & Engagement

2021 began with the recruitment of a new Communications & Engagement Lead. The lead brings with him extensive experience in marketing and communications having most recently worked in a user-led mental health charity. A new method of integrated communications was instigated, streamlining and standardising channels and content. Processes for the team were reviewed and rewritten and new platforms were introduced content planning and delivery and for project management.

A new communications & engagement strategy was developed and launched towards the end of 2021. The strategy includes plans to review job descriptions within the team and to recruit an additional member of staff responsible for engagement within the organisation. The strategy also focuses on the review and redevelopment of Independent Lives digital presence with a new customer portal, website and intranet in the works.

The groundwork was laid for the launch of Friends of Independent Lives in early 2022. Friends of Independent Lives is a free membership programme tasked with giving a voice to disabled people and those with health and social care needs. It is intended that the programme will further strengthen Independent Lives user-led status afford the organisation a stronger mandate from which to discuss and campaign on social issues faced by the people we support.

Plans for the future (2021-2025)

In 2021 we launched our new strategy for the period 2021 – 2025.

The strategy is organised into four key focus areas with associated specific goals and two operational themes covering development of our services.

The strategy has been publicised through communications and engagement activity and on our website. A detailed work plan based on this framework is being followed by all teams to ensure positive progress and a sharp focus on what we aim to achieve.

A summary of the new strategy is shown below.

Achieve outstanding customer support and involvement

1.1 Maintain customer satisfaction levels above 90% in all services

1.2 Support customers and carers to tell their stories - Increase community and online engagement in by 100% each year

1.3 Promote outstanding quality reviewing feedback and audits based on Safe, Effective, Responsive, Caring & Well-led

Ensure ongoing financial stability in order to continue and extend support for disabled people to live independent lives

2.1 Work more efficiently with growth to £5M by 2025

2.2 Improve payments & systems to spend more time and money on what matters

2.3 Generate income streams to invest in our communities

People development

3.1 Recruit the best, diverse people to enable growth

3.2 Reward and recognize with the foundation living wage

3.3 Retain with personal development and progression pathways

3.4 Develop an inclusive and innovative culture

3.5 Engage online and in person

Technology and innovation

4.1 Create systems that support inclusion and diversity

4.2 Use technology to increase efficiency and reduce waste

4.3 Increase customers' and carers' ability to access and manage services and account

4.4 Create physical and virtual spaces that are flexible and support individuals and teams to collaborate

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

Operational theme: Direct Payments and Personalisation

5.1

Increase the number of skilled and empowered Direct Payment employers:

- In West Sussex
- In Croydon
- In three new areas
- Through frameworks and payroll plus

5.2

Increase the number of skilled and available Personal Assistants through increased:

- Structured networks
- Recruitment opportunities
- Training opportunities

5.3

Support the sector and innovation through:

- Micro provider support
- Individual Service Funds
- System leadership

Operational theme: Independent Living

6.1

Increase Independent Living through:

- Community activities
- Carers respite support
- Hospital discharge home and safe
- Community care and support
- Reablement support

**Independent Lives (Disability)
Report of the Trustees
for the Year Ended 31st December 2021**

6.2

Work with West Sussex County Council and Clinical Commissioning Groups to:

- Extend to new areas
- Deliver technology enabled care
- Develop pathways through voluntary sector support
- Work with other providers to jointly improve quality and provision
- Improve person centred care planning

Financial review

The results for the financial year 2021 are summarised in the table below (£):

	2021	2020	2019	2018	2017
Income	3,134,045	2,767,756	2,637,272	2,191,861	2,240,338
Expenditure	3,034,916	2,633,462	2,608,155	2,110,539	2,291,237
Net surplus/(deficit)	99,129	134,294	29,117	81,322	(50,899)
Net assets	650,367	551,238	416,944	387,827	306,505

The goal for the future remains to maintain the strong financial surplus position that has been achieved since 2018. We will control expenditure while developing new business and growth opportunities.

Reserves policy

A revised reserves policy was introduced in 2017 and further refined in early 2019. The calculation uses a risk weighted method taking each business area and applying a risk score on the following aspects:

- likelihood of change in income stream;
- number of sources of income;
- certainty of income; and
- level of debtors

The reserves policy sets the target level of reserves as £475k for the year ending 31 December 2021. Unrestricted reserves currently equate to £602k. The unrestricted reserves target is reviewed annually under the risk-weighted calculation method.

Risk assessment

The trustees actively review major risks to which the charity is exposed. A comprehensive risk register is maintained and the trustees are satisfied that there are suitable controls in place to mitigate exposure to major risks.

Strategic and business planning incorporates an evaluation of potential risks for each development opportunity and a reporting structure is in place to re-assess existing risks and to report and monitor emerging risks at each Board meeting. In addition, the Trustees have adopted a risk based approach to setting reserves.

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Charity is led by a Chief Executive and her Executive leadership team. The Charity has a Board of Trustees who meet on a regular basis and two sub-Committees, one for Finance and one for Human Resources. The Board and its sub-committees provide strategic direction and approve policies and review risk.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Charity is led by a Chief Executive and her Executive leadership team. The Charity has a Board of Trustees who meet on a regular basis and two sub-Committees, one for Finance and one for Human Resources. The Board and its sub-committees provide strategic direction and approve policies and review risk.

Independent Lives (Disability) (Reg. no. 8654797) was incorporated on 19th August 2013 and was registered with the Charity Commission (Reg. no. 1153815) on 16th September 2013. All assets and liabilities were transferred from Independent Living Association (Reg. no. 1092651) on the date of incorporation and activities commenced from 1st October 2013.

Appointment of trustees

Trustees, at least 75% of whom should be disabled persons, parents of disabled children or carers, are appointed on the basis of nominations received with an emphasis on eligibility, personal competence, understanding or experience of disability. Each new trustee appointment is selected by interview. The trustees have the authority to fill any vacancy on the Board of Trustees that may arise during the year by co-option until the next AGM.

New trustees receive an induction pack and as part of their induction are made aware of their governance responsibilities, given an introduction to the objectives, scope, strategy and policies of the charity and given Charity Commission information on the role and responsibilities of trustees.

Remuneration

The salaries of the Chief Executive and Executive Leadership Team are agreed by the Remuneration sub-committee of the Board. Every three years an external independent comparison of the charity sector is undertaken and this occurred in 2019, setting an updated basis for the review of Executive Leadership Team pay points and salary increases. In the interim periods, the Remuneration Committee meetings scheduled for June will consider pay point adjustments and appropriate cost of living pay increases, which happened in 2021.

Trustee indemnity

During the year there was an indemnity insurance policy in place covering the trustees. This was part of a larger policy and therefore the cost of this insurance cannot be quantified.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report for the year ended 31st December 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative details

Registered charity name	Independent Lives (Disability)
Charity registration number	1153815
Company registration number	08654797
Registered office	Southfield House 11 Liverpool Gardens Worthing West Sussex BN11 1RY
Auditor	Sheen Stickland Chartered Accountants & Statutory Auditors 7 East Pallant Chichester West Sussex PO19 1TR
Bankers	Barclays Bank 1 Chapel Road Worthing West Sussex BN11 1EX

The trustees/directors

The trustees who served the company during the period (with trustee start dates shown in brackets for each) were as follows:

Mr A Siganporia (Treasurer) (06/07/20)
Mr D Hardman (Vice Chair) (19/06/17)
Mr C Green (Chair) (19/06/17)
Mr S Wilson (19/06/17)
Ms C Poke (31/10/19-21/07/21)
Ms J Tuck (07/11/19)

Chief Executive Officer	Mrs R Smicle
--------------------------------	--------------

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2021

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Independent Lives (Disability) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Sheen Stickland, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on **Aug 4, 2022** and signed on its behalf by:


.....
Chandos Green-Chair


Adil Siganporia (Aug 4, 2022 19:30 GMT+1)
.....
Adil Siganporia – Treasurer

Report of the Independent Auditors to the Members of Independent Lives (Disability)

Opinion

We have audited the financial statements of Independent Lives (Disability) (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31st December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies on pages seventeen to thirty-one. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the group and charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31st December 2021 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the group and charitable company in accordance with the ethical requirements that are relevant to our audit of the group financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group and parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the group financial statements and our Report of the Independent Auditors thereon.

Our opinion on the group financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the group financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the group financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Report of the Independent Auditors to the Members of Independent Lives (Disability)

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the group financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities set out on page eleven, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the group financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of group financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the group financial statements, the trustees are responsible for assessing the group and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group and parent charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the group financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these group financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

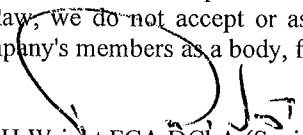
- Enquiry of management, those charged with governance and the entity's solicitors around actual and potential litigation and claims.
- reviewing minutes of meetings of those charged with governance
- Receiving financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

Report of the Independent Auditors to the Members of Independent Lives (Disability)

A further description of our responsibilities for the audit of the group financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.


P E H Wright FCA DChA (Senior Statutory Auditor)

For and on behalf of Sheen Stickland

Chartered Accountants

Statutory Auditors

7 East Pallant

Chichester

West Sussex

PO19 1TR

Date: 4/8/22

Independent Lives (Disability)**Consolidated Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st December 2021**

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	-	-	-	-
Charitable Activities	4	2,528,568	16,305	2,544,873	2,200,863
Trading subsidiary income		589,172	-	589,172	566,789
Investment income	5	-	-	-	104
Other income		-	-	-	-
Total		3,117,740	16,305	3,134,045	2,767,756
EXPENDITURE ON					
Raising Funds					
Trading subsidiary costs		360,554	-	360,554	355,980
Charitable activities					
Direct Payments & Personal Health Budget	6				
Support		972,501	-	972,501	843,971
Recruitment		139	-	139	39,720
Care Service		1,637,205	-	1,637,205	1,312,044
Personalisation, Equalities, Research and Development		64,266	-	64,266	61,344
Skills for Care		-	250	250	20,403
Total		3,034,666	250	3,034,916	2,633,462
NET INCOME/(EXPENDITURE)		83,074	16,055	99,129	134,294
NET MOVEMENT IN FUNDS		83,074	16,055	99,129	134,294
RECONCILIATION OF FUNDS					
Total funds brought forward		519,590	31,648	551,238	416,944
TOTAL FUNDS CARRIED FORWARD		602,664	47,703	650,367	551,238

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

Independent Lives (Disability)

Consolidated Balance Sheet At 31st December 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	11	<u>6,063</u>	<u>-</u>	<u>6,063</u>	<u>15,171</u>
		6,063	-	6,063	15,171
CURRENT ASSETS					
Debtors	14	546,858	-	546,858	409,328
Cash at bank and in hand		<u>563,426</u>	<u>47,703</u>	<u>611,129</u>	<u>543,524</u>
		1,110,284	47,703	1,157,987	952,852
CREDITORS					
Amounts falling due within one year	15	(513,683)	-	(513,683)	(416,785)
NET CURRENT ASSETS		<u>596,601</u>	<u>47,703</u>	<u>644,304</u>	<u>536,067</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>602,664</u>	<u>47,703</u>	<u>650,367</u>	<u>551,238</u>
NET ASSETS		<u>602,664</u>	<u>47,703</u>	<u>650,367</u>	<u>551,238</u>
FUNDS	16				
Unrestricted funds				602,664	519,590
Restricted funds				<u>47,703</u>	<u>31,648</u>
TOTAL FUNDS				<u>650,367</u>	<u>551,238</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

Aug 4, 2022

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:


.....
Chandos Green – Chair


.....
Adil Sigamoria (Aug 4, 2022 19:30 GMT+1)
Adil Sigamoria – Treasurer

The notes form part of these financial statements

Independent Lives (Disability)

Balance Sheet At 31st December 2021

		Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total Funds £
FIXED ASSETS					
Tangible assets	12	5,476	-	5,476	14,215
Investment	13	<u>5</u>	<u>-</u>	<u>5</u>	<u>5</u>
		5,481	-	5,481	14,220
CURRENT ASSETS					
Debtors	14	527,185	-	527,185	369,333
Cash at bank and in hand		<u>425,631</u>	<u>47,703</u>	<u>473,334</u>	<u>398,927</u>
		952,816	47,703	1,000,519	768,260
CREDITORS					
Amounts falling due within one year	15	(355,633)	-	(355,633)	(231,242)
NET CURRENT ASSETS					
		<u>597,183</u>	<u>47,703</u>	<u>644,886</u>	<u>537,018</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>602,664</u>	<u>47,703</u>	<u>650,367</u>	<u>551,238</u>
NET ASSETS					
		<u>602,664</u>	<u>47,703</u>	<u>650,367</u>	<u>551,238</u>
FUNDS					
Unrestricted funds				602,664	519,590
Restricted funds				<u>47,703</u>	<u>31,648</u>
TOTAL FUNDS					
				<u>650,367</u>	<u>551,238</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

Aug 4, 2022

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:


.....
Chandos Green -- Chair


Adil Siganporia (Aug 4, 2022 19:30 GMT+1)
.....
Adil Siganporia -- Treasurer

The notes form part of these financial statements

Independent Lives (Disability)**Consolidated Cash Flow Statement
for the Year Ended 31st December 2021**

		2021 £	2020 £
	Notes		
Cash flows from operating activities:			
Cash generated from operations	1	68,347	171,848
Interest received		-	161
Interest paid		<u>(742)</u>	<u>(752)</u>
Net cash provided by (used in) operating activities		<u>67,605</u>	<u>171,257</u>
 Cash flows from investing activities:			
Purchase of intangible fixed assets		-	-
Purchase of tangible fixed assets		-	(8,167)
Interest received		<u>-</u>	<u>-</u>
Net cash provided by (used in) investing activities		<u>-</u>	<u>(8,167)</u>
 Change in cash and cash equivalents in the reporting period		67,605	163,090
Cash and cash equivalents at the beginning of the reporting period		<u>543,524</u>	<u>380,434</u>
 Cash and cash equivalents at the end of the reporting period		<u>611,129</u>	<u>543,524</u>

The notes form part of these financial statements

Independent Lives (Disability)

Notes to the Consolidated Cash Flow Statement for the Year Ended 31st December 2021

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	99,129	134,294
Adjustments for:	9,108	10,424
Depreciation charges	-	-
Loss on disposal	-	(161)
Interest received	742	752
Interest paid	-	-
(Increase) in stock	(122,631)	(84,104)
Decrease/ (Increase) in debtors	<u>81,999</u>	<u>110,643</u>
Increase/ (Decrease) in creditors		
Net cash provided by (used in) operating activities	<u>68,347</u>	<u>171,848</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Consolidation

The financial statements incorporate the results of Independent Lives (Disability) and its wholly owned subsidiary Independent Lives (Trading) Limited (Company number: 05545068), prepared on a line-by-line basis.

Exemption has been taken from including the unconsolidated statement of financial activities of Independent Lives (Disability) in accordance with section 408 of the Companies Act 2006.

Income

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. All income is recognised on an accruals basis.

Activities for raising funds 'trading subsidiary income' represents trading income from the subsidiary, Independent Lives (Trading) Limited which is a wholly owned subsidiary of the charity.

Any income received which relates to subsequent financial years is not recognised through the Statement of Financial Activities but is shown as deferred income in the balance sheet and is released to the Statement of Financial Activities in the financial year to which it relates.

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.

Allocation of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include management, finance, and governance costs which support the charities programmes and activities. These costs have been allocated to expenditure on charitable activities.

Tangible fixed assets

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

Leasehold Improvements	Over the term of the lease
Computer Equipment	33% Straight line per annum
Fixtures, fittings & equipment	25% Straight line per annum

Expenditure on assets with a cost of over £500 is capitalised.

Independent Lives (Disability)

Notes to the Consolidated Financial Statements for the Year Ended 31st December 2021

1. ACCOUNTING POLICIES - continued

Intangible fixed assets

Amortisation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Website	20% Straight line per annum
---------	-----------------------------

Leasing and hire purchase commitments

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

Pensions

The group operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

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.

Going concern

The trustees consider that there are no material uncertainties that may cast doubt about the Charity's ability to continue as a going concern.

Taxation

The charity is exempt from corporation tax on its charitable activities.

2. DONATIONS AND LEGACIES – GROUP AND CHARITY

	2021 £	2020 £
Donations	<u>-</u>	<u>-</u>

3. OTHER TRADING ACTIVITIES – GROUP AND CHARITY

The wholly owned subsidiary, Independent Lives (Trading) Limited, which is incorporated in the United Kingdom, pays all its profits to the charity by way of deed of covenant. The charity owns the entire share capital of 5 ordinary shares of £1. A summary of the trading results is shown below:

	2021 £	2020 £
Trading subsidiary gross income	626,120	596,263
Trading subsidiary costs	<u>(365,452)</u>	<u>(355,980)</u>
Deed of covenant payable to the parent charity	<u>260,668</u>	<u>240,283</u>

Independent Lives (Disability)

Notes to the Consolidated Financial Statements - continued for the Year Ended 31st December 2021

3. OTHER TRADING ACTIVITIES – GROUP AND CHARITY continued

The assets and liabilities of the subsidiary were:

	2021	2020
	£	£
Current assets	180,634	222,657
Current liabilities	<u>(181,216)</u>	<u>(223,608)</u>
Total Net Assets	<u>(582)</u>	<u>(951)</u>
Aggregate share capital and reserves	<u>5</u>	<u>5</u>

4. INCOME FROM CHARITABLE ACTIVITIES – GROUP AND CHARITY

	2021	2020
	£	£
West Sussex County Council Direct Payment Support Contract	419,696	419,696
Other	<u>2,125,177</u>	<u>1,781,167</u>
	<u>2,544,873</u>	<u>2,200,863</u>

5. INVESTMENT INCOME – GROUP AND CHARITY

	2021	2020
	£	£
Deposit account interest	<u>-</u>	<u>104</u>

6. CHARITABLE ACTIVITIES COSTS – GROUP AND CHARITY

	Direct costs	Support costs (See note 7)	Totals
	£	£	£
Direct Payments & Personal Health Budget Support	772,493	200,008	972,501
Recruitment	139	-	139
Care Service	1,514,489	122,716	1,637,205
Personalisation, Equalities, Research and Development	28,166	36,150	64,266
Skills for Care	<u>250</u>	<u>-</u>	<u>250</u>
	<u>2,315,538</u>	<u>358,874</u>	<u>2,674,362</u>

Independent Lives (Disability)

Notes to the Consolidated Financial Statements - continued for the Year Ended 31st December 2021

6. CHARITABLE ACTIVITIES COSTS – GROUP AND CHARITY- CONTINUED

COMPARATIVES FOR 2020

	Direct costs £	Support costs (See note 7) £	Totals £
Direct Payments & Personal Health Budget Support	742,944	101,027	843,971
Recruitment	29,526	10,194	39,720
Care Service	1,242,323	69,721	1,312,044
Personalisation, Equalities, Research and Development	40,409	20,935	61,344
Skills for Care	20,403	-	20,403
	<u>2,075,605</u>	<u>201,877</u>	<u>2,277,482</u>

7. SUPPORT COSTS – GROUP AND CHARITY

	Human resources £	Other costs £	Governance costs £	Totals £
Direct Payments & Personal Health Budget	131,262	64,204	4,542	200,008
Support	83,531	37,309	1,876	122,716
Care Service				
Personalisation, Equalities, Research and Development	<u>23,866</u>	<u>10,803</u>	<u>1,481</u>	<u>36,150</u>
	<u>238,659</u>	<u>112,316</u>	<u>7,899</u>	<u>358,874</u>

Included in governance costs above is auditor remuneration of £7,883 in respect of the audit of the charity. £2,700 in respect of the audit of the trading subsidiary is included in trading subsidiary costs.

COMPARATIVES FOR 2020

	Human resources £	Other costs £	Governance costs £	Totals £
Direct Payments & Personal Health Budget	73,415	23,759	3,853	101,027
Support	7,342	2,382	470	10,194
Recruitment	51,391	16,544	1,786	69,721
Care Service				
Personalisation, Equalities, Research and Development	<u>14,683</u>	<u>4,842</u>	<u>1,410</u>	<u>20,935</u>
	<u>146,831</u>	<u>47,527</u>	<u>7,519</u>	<u>201,877</u>

Independent Lives (Disability)

Notes to the Consolidated Financial Statements - continued for the Year Ended 31st December 2021

8. NET INCOME/(EXPENDITURE) – GROUP AND CHARITY

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

	2021	2020
	£	£
Auditors' remuneration	10,633	9,850
Depreciation - owned assets	<u>9,108</u>	<u>10,424</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2021 nor for the period ended 31st December 2020. During the year, one trustee was reimbursed £16 for travel expenses (2020: £nil).

10. STAFF COSTS – GROUP AND CHARITY

	2021	2020
	£	£
Wages and salaries	2,244,969	1,922,047
Social security costs	120,673	146,957
Other pension costs	<u>52,055</u>	<u>66,102</u>
	<u>2,417,697</u>	<u>2,135,106</u>

One employee received total remuneration of between £60,000-£70,000 during the year. No employee received remuneration in excess of £60,000 during the previous year.

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

	2021	2020
Direct payments	31	32
Recruitment solutions	0	1
Care Service	59	62
Skills for Care and PA Training support	1	1
Banking Admin Service	3	3
Independent Payroll Service	<u>7</u>	<u>8</u>
	<u>100</u>	<u>107</u>

Care Service average monthly staff numbers includes the support workers who are paid at an hourly rate for the hours worked. For the whole period this included an average of 31 (2020: 29) permanent salaried staff.

Independent Lives (Disability)**Notes to the Financial Statements - continued
for the Year Ended 31st December 2021****11. TANGIBLE FIXED ASSETS – GROUP**

	Leasehold improvements £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 st January and 31st December 2021	53,326	41,684	232,397	327,407
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
DEPRECIATION				
At 1st January 2021	53,326	38,899	220,011	301,812
Charge for year	-	1,642	7,466	9,108
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31st December 2021	53,326	40,541	227,477	321,344
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET BOOK VALUE				
At 31st December 2021	-	1,143	4,920	6,063
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31st December 2020	-	2,785	12,836	15,171
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

12. TANGIBLE FIXED ASSETS – CHARITY

	Leasehold improvements £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 st January 2021 and 31st December 2021	53,326	32,935	232,397	318,658
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
DEPRECIATION				
At 1st January 2021	53,326	31,106	220,011	304,443
Charge for year	-	1,273	7,466	8,739
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31st December 2021	53,326	32,379	227,477	313,182
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET BOOK VALUE				
At 31st December 2021	-	556	4,920	5,476
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31st December 2020	-	1,829	12,386	14,125
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Independent Lives (Disability)

Notes to the Financial Statements - continued for the Year Ended 31st December 2021

13. FIXED ASSET INVESTMENT – CHARITY

	Unlisted Investments £
MARKET VALUE	
At 1st January 2021 and 31st December 2021	<u>5</u>
NET BOOK VALUE	
At 31st December 2021	<u>5</u>
At 31st December 2021	<u>5</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2021	2020	2021	2020
	£	£	£	£
Trade debtors	464,880	335,218	435,096	307,810
Amounts owed to group undertakings	-	-	23,166	-
Other debtors	15,400	11,246	15,400	11,246
Prepayments and accrued income	<u>66,578</u>	<u>62,864</u>	<u>53,523</u>	<u>50,277</u>
	<u>546,858</u>	<u>409,328</u>	<u>527,185</u>	<u>369,333</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2021	2020	2021	2020
	£	£	£	£
Trade creditors	161,348	161,258	23,258	14,608
Amounts owed to group undertakings	-	-	-	38,065
Social security	48,158	44,586	48,158	44,586
VAT	50,254	90,601	35,417	76,438
Other creditors	190,328	72,714	190,243	12,619
Tax	-	-	-	-
Accruals and deferred income	<u>63,596</u>	<u>47,626</u>	<u>58,557</u>	<u>44,926</u>
	<u>513,683</u>	<u>416,785</u>	<u>355,633</u>	<u>231,242</u>

Included above is deferred income of £6,445 (2020: £7,952).

Independent Lives (Disability)

Notes to the Financial Statements - continued for the Year Ended 31st December 2021

16. MOVEMENT IN FUNDS – GROUP AND CHARITY

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	519,590	83,074		602,664
Restricted funds				
Skills for Care - DPULO	27,388	16,055		43,443
Skills for Care - Mindfulness	3,719	-		3,719
Customer social and wellbeing events	<u>541</u>	<u>-</u>	<u>-</u>	<u>541</u>
	<u>31,648</u>	<u>99,129</u>	<u>-</u>	<u>47,703</u>
TOTAL FUNDS	<u>551,238</u>	<u>99,129</u>	<u>-</u>	<u>650,367</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,794,134	(2,711,060)	83,074
Restricted funds			
Skills for Care – Disabled People’s User Led Organisation	16,305	(250)	16,055
Customer social and wellbeing events	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>2,810,439</u>	<u>(2,711,310)</u>	<u>99,129</u>

Independent Lives (Disability)

Notes to the Financial Statements - continued for the Year Ended 31st December 2021

16. MOVEMENT IN FUNDS – GROUP AND CHARITY - continued

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
Unrestricted funds				
General fund	374,514	125,940	19,136	519,590
Restricted funds				
DP Support - Hampshire County Council	19,136	-	(19,136)	-
Skills for Care - DPULO	19,034	8,354	-	27,388
Skills for Care - Mindfulness	3,719	-	-	3,719
Customer social and wellbeing events	541	-	-	541
	<u>42,430</u>	<u>8,354</u>	<u>(19,136)</u>	<u>31,648</u>
TOTAL FUNDS	<u>416,944</u>	<u>134,294</u>	<u>-</u>	<u>551,238</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,412,493	(2,286,553)	125,940
Restricted funds			
Direct Payment Support - Hampshire County Council	-	-	-
Skills for Care – Disabled People’s User Led Organisation	28,757	(20,403)	8,354
Customer social and wellbeing events	-	-	-
	<u>28,757</u>	<u>(20,403)</u>	<u>8,354</u>
TOTAL FUNDS	<u>2,441,250</u>	<u>(2,306,956)</u>	<u>134,294</u>

Independent Lives (Disability)

Notes to the Financial Statements - continued for the Year Ended 31st December 2021

17. COMMITMENTS UNDER OPERATING LEASES

At 31 December 2021 the group had commitments under non-cancellable operating leases as follows:

	2021	2020
	£	£
Expiry date:		
Within one year	45,788	32,274
Between one and five years	<u>31,538</u>	<u>30,599</u>
	<u>77,326</u>	<u>62,873</u>

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2021.

INDEPENDENT LIVES (DISABILITY)

England & Wales - Charity number 1153815

Accounts

REGISTERED COMPANY NUMBER: 08654797 (England and Wales)
REGISTERED CHARITY NUMBER: 1153815

**Report of the Trustees and Audited Consolidated
Financial Statements for the Year Ended 31st December 2020
for
Independent Lives (Disability)**

Sheen Stickland
Chartered Accountants
Statutory Auditors
7 East Pallant
Chichester
West Sussex
PO19 1TR

Independent Lives (Disability)

Contents of the Financial Statements for the Year Ended 31st December 2020

	Page
Report of the Trustees	1 to 12
Report of the Independent Auditors	13 to 14
Statement of Financial Activities	15
Consolidated Balance Sheet	16
Balance Sheet	17
Cash Flow Statement	18
Notes to the Cash Flow Statement	19
Notes to the Financial Statements	20 to 29

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the consolidated financial statements of the charity for the year ended 31st December 2020.

The legal and administrative information together with the statement of trustees' responsibilities on page 12 form part of this report.

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).

Objectives and Activities

Independent Lives is constituted by the memorandum and articles of association and its objects are to promote and provide services for disabled people in order that they may pursue independent lives.

The principal activities of the charity are to provide information, advice and support to people about Direct Payments, self-directed support, Personal Health Budgets and personalisation so they can have full choice and control over their health and care support needs. These services were provided under contract in West Sussex and Croydon during 2020.

We provide a Care Quality Commission registered domiciliary care service for disabled people, older people and people with complex healthcare needs across West Sussex. This service was expanded during 2020 to include a new Home First service, providing assessment and support for people returning home from hospital in West Sussex. We are contracted by West Sussex County Council through a framework contract, the NHS providing continuing healthcare and directly by private customers.

We also provide training and carers respite services to promote and support independent living and are funded by NHS England to provide services for Peer Leadership and strategic co-production.

Independent Lives Trading, the wholly-owned subsidiary company, provides professional payroll and banking administration services to people who have chosen to employ their own care staff and clinical and social care training. We also provide consultancy services on key social care and personalisation agendas.

Alongside these principal activities we seek to deliver social value outcomes. Our connecting volunteers programme provides opportunities for disabled people to increase their confidence and wellbeing but also to share their skills and knowledge to benefit our services.

We also welcomed student placements from hospitals and universities.

Reductions in social care funding continue to restrict real development in innovation and progression on the personalisation of care and support. The promised publication of a green paper on social care, originally scheduled for summer 2018, was delayed repeatedly and did not include any disabled people or organisations on the team of expert advisers. As things stand, in May 2021, despite having made explicit commitments, there is no apparent prospect of the government producing the solutions to the social care crisis that have been promised for so long. Continuing government policy has made radical cuts to social care and reforms to welfare benefits that have far-reaching consequences for disabled people who continue to face barriers to employment, education, training, family and social life. Our work seeks to remove as many of these barriers as possible enabling the people we serve to live fulfilling independent lives. As an organisation, we must position ourselves to adapt to meet current challenges and an uncertain future.

At a local level funding has been challenged with an increase in service providers from a broader geographical area. We continue to promote the importance of our local service and our ethos of being a user-led organisation. We promote with our commissioners the benefits of our services to ensure there is recognition of the benefits to our community of having a strong third sector local presence.

The greatest challenge facing Independent Lives and the sector as whole during 2020 was the coronavirus pandemic and the immense disruption to society that resulted from it.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2020

In the two weeks prior to the start of the first lockdown (March 2020), we prepared all office teams for remote working and then shifted to working from home for all appropriate staff. The situation was fully risk assessed and the office reorganised for safety. Since then, the staff that have remained working in our office have operated to full safety guidelines. The situation and all necessary risk assessments have been reviewed continuously over the period since, with adjustments where necessary. As of the end of May 2021, we are still working with great flexibility and prioritising staff and customer safety.

The Care Service was heavily affected by the pandemic, as it impacted customers being discharged from hospital, levels of health risk in the wider social environment and the ability to keep services running effectively when people had to self-isolate or were absent with illness. A small number of staff across operational groups were furloughed, with some financial impact and then flexible return. Our advice and support services also experienced spikes in demand caused by issues related to COVID and extra activity associated with carer support and vaccination programmes.

COVID 19 restrictions meant we were not able to deliver some services. However, government furlough scheme payments enabled us to avoid redundancies and restart the services once restrictions were lifted. We have benefited from council issued support grants and infection control grants that have enabled us to cover significantly increased spend on supplies (particularly PPE) and areas impacted most severely by pandemic conditions.

Our vision

Our vision is a fairer society where everyone can participate and has the opportunity to fulfil their potential.

Our mission

Working together we achieve real change in the lives of the people we support - so that we can all participate in our communities and have greater choice, control and freedom. Our customers will:

- Receive quality support
- Have more choice and control over their support and where they live
- Be involved with the design of their services
- Feel safer at home and in our community
- Achieve their goals and aspirations
- Have ways to improve their wellbeing

Our values

Committed to the social model of disability

We believe that disability is caused by the way society is organised, rather than by a person's impairment. When barriers are removed, disabled people can be independent and equal in society, with choice and control over their own lives.

Led by disabled people, people with health conditions, and carers

Our work is directed by the people who know best - our members and customers. We are run by the people who use our services and led by a board of trustees directly accountable to all other members. We are governed by a board of trustees with a majority representation of disabled people, people with health conditions and carers. As a Mindful Employer and Disability Confident Employer we are committed to recruiting and supporting disabled people in the workplace.

Inclusive and understanding

We work in a friendly, open, and honest way. We listen to and respect people and value their ideas and opinions. We embrace diversity and actively work to overcome barriers to communication and participation.

Committed to promoting equality and empowering people

We promote equality through the services and support we deliver, by influencing the sector, and driving innovation in practice.

Ensuring our work delivers our aims and delivers public benefit

We review progress against strategic targets looking at what was achieved and outcomes of our work and what impact this has had for our customers and recipients of our services. In planning and agreeing the strategic direction of the charity the trustees consider how planned activities will contribute to our aims and objectives and deliver public benefit.

Independent Lives (Disability)

Independent Lives is a user led charity. All our charitable activities focus on enabling disabled people to live independent and fulfilling lives. We seek to champion interests of disabled people and their carers to achieve positive change in social attitudes to disability. Our volunteer placement scheme provides opportunities for voluntary placement, work experience and student placements.

Achievements and performance

Our key organisational objectives in 2020 were to:-

Ensure ongoing financial stability – the budget for the year 2020 set a target surplus of £52k.

The financial impacts of the pandemic were multiple. They included serious constraints on the ability to operate in some areas, such as Carers Respite (offering days out and activities to people with care needs) and external training provision. They also included reduced ability to gain revenue from fundraising, donations and many types of grant funded projects. Services we provide, including information, advice, support, banking and payroll services, experienced increased demand in some areas and differing requirements in others. We were able to manage resources and support our customers in a way that met changing needs without producing an unwelcome financial outcome for the organisation. The Care Service was most affected by the pandemic. Our growth ambitions were scaled back to help focus on the effectiveness and safety of the service supplied to our customers, along with the wellbeing of our staff. The required spend on supplies, including PPE, exceeded budget by nearly 50%. The charity benefited from emergency grants to support operational impacts and infection control, as well as using the furlough scheme to a limited degree so that staffing challenges could be met without job losses.

Our Care Service achieved growth in income over 2019 of 27%. This was achieved by effective taking of opportunities in the domiciliary care service and adding the new Home First service in April. As described elsewhere, the effects of the pandemic included boosts to income and considerable extra operational spending. Variances in income against budget were more than mitigated by efficiencies and savings in pay costs.

Contract performance was on target for the year, despite the challenges of the pandemic, other impacts of which have been mentioned above. A net surplus of £134k was achieved for the year, which reflects a significant beating of our targets in a very difficult year. The summary explanation of this strong performance is that negative revenue impacts were offset by cost savings achieved by effective management during the periods of lockdown and through the disrupted environment in the health and social care sector.

Our budget for 2021 includes projections of continuing growth and the achievement of returns to support our charitable activities. We are focused on maintaining financial success to increase our contribution to the sector and protect the future of Independent Lives and all its stakeholders.

Maintain quality standards – During the year our comprehensive range of policies and procedures has been reviewed in accordance with a planned cycle, continuing the regular review process and supporting our commitment to quality standards.

The British Standards Institute confirmed our ISO9001 compliance with the 2015 standard after inspection in June 2020.

Our Contractors Health and Safety Assessment Scheme (CHAS) accreditation was maintained in 2020, along with our Disability Confident and Mindful Employer scheme accreditations.

Our currently valid CQC inspection of Care Service rating is 'Good' as of May 2021.

Diversify revenue streams – Despite the many challenges created by the pandemic, we consolidated our offerings under the new Carers Respite service, taking on our first branded minibus and looking forward to new opportunities in 2021 once the crisis relents. The Croydon advice and support contract, which began in December 2019, developed successfully and we continued to look for new opportunities to build on our expertise and quality.

Independent Lives (Disability)

Our Care Service continued to expand in 2020, adding new customers in our existing areas of operation and developing the Home First service from April onwards. This helped contribute significant growth and income more than £330k over the 2019 total. Ambitions for growth continue from 2021 and beyond.

Grants and fundraising - During the year we successfully raised around £30k in grant funding and by fundraising, continuing to develop projects, delivering service innovation, research and social care training. Opportunities were severely reduced by the prevailing situation in society as a whole, but the negative impact was successfully managed.

We continue to identify new opportunities and bid for new grants and contracts when they arise. Work on fundraising activity also continues, hoping to find better conditions from mid-2021 onwards.

Support disabled people in the workplace – In 2020, we again provided opportunities for volunteers with support needs and they generously contributed many hours of their time. We aim to maximise the benefit to the organisation and the volunteers from our programme and look for ways to use the experience to move participants into employment.

We use the Access to Work government initiative to provide advice and practical support to disabled employees. Our flexible IT support systems allowed us to support disabled employees and carers to continue to work with proactive COVID 19 risk assessments.

Under the Disability Confident scheme, we offer a guaranteed interview to any disabled person who meets the mandatory requirements set out in our job descriptions and applies for a job.

The Mindful Employer scheme supports existing and new employees, and employers, with easier access to information and support in relation to staff experiencing stress, anxiety, depression or other mental health conditions. Support for staff safety and wellbeing interventions increased in 2020 with increased check ins and additional equipment.

Independent Lives will publish a separate impact report covering the achievements of 2020 during 2021. Our achievements and outcomes by service area were as follows:

Direct Payment Information & Advice – we work with and support West Sussex and Hampshire and Croydon residents with a personal budget or personal health budget to provide information, advice and guidance and support.

In 2020 the team:

- Continued to deliver the joint Direct Payment Information & Advice service contract worth £420k a year to West Sussex County Council and Clinical Commissioning Group;
- Delivered the new joint Personal Assistant Support Service worth £90k a year to the London Borough of Croydon and Clinical Commissioning Group;
- Supported 267 disabled people to start to employ their own Personal Assistants through social care personal budgets, across West Sussex and Croydon;
- Helped 1651 people through our information and advice telephone helpline, covering 7006 separate enquiries and requests for information;
- Supported 10 new customers with continuing health and social care funding to access a Personal Health Budget (PHB);
- Supported 128 PHB customers across West Sussex, Hampshire, Brighton and Hove, Portsmouth and Croydon;
- Supported 568 employers to obtain emergency PPE and arranged vaccinations for over 300 Pas.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2020

We have:

- Supported and developed our excellent team of advisers who met or exceeded all internal and external key performance indicators;
- Met exceptionally high volumes of customer demand throughout the year;
- Undertaken a staff satisfaction survey with largely good feedback and taken actions promptly where improvement is needed;
- Continued to use online meeting platforms and digital innovation to diversify our information offer and reach, as well as contribute to efficiency savings.

Our customers said....

Thank for your being there for us for the last 6 years!! You have stood by us in our toughest moments. I really appreciate everything you did.

I just wanted to say something about you. You've been a god send. You've been informative and helpful. It was all so much at the start and I don't think I could have done this without you.

It was my absolute pleasure speaking with you today. You have such a vibrant nature and obviously passionate about the amazing work that you do.

Payroll and Banking services

Our Payroll service maintained customer volumes, providing services to 1492 customers.

The Banking Administration Service maintained customer levels in a changing environment compared to the previous year, providing services to 410 customers, as the market was affected by the introduction of pre-payment cards for Direct Payment recipients.

We continue to develop our offer on payroll, information & advice, and banking services as a packaged service (known as Payroll Plus) with some evidence showing of progress in the market.

Our customers said....

Thanks for your support over the past year or so. It has made our lives easier, knowing the payroll was in good hands.

Thanks for the service you provide for us and the understanding way it is provided. It is much appreciated and enables us to attend to the care side of things whilst trusting the finer details of finance to yourselves.

Just want to thank you and the team for the level of support and advice you've given. You've been outstanding.

Personal Assistant Recruitment Support

During 2020 we worked with West Sussex County Council to combine our PA recruitment support with our main contractual support, saving customers money and protecting the excellent service delivered.

In 2020 we helped more than 200 people recruit support staff. We placed 231 new recruitment adverts and received 1066 applications.

Independent Lives (Disability)

**Report of the Trustees
for the Year Ended 31st December 2020**

Personal Assistant Training

Our training service provides health and social care training to individual employers and their personal assistants. In addition, training is available to organisations and can be flexible to deliver a bespoke programme tailored to needs. Training products such as workbooks and other materials are also available.

The disruption of 2020 had a major impact on our ability to deliver much of what we would normally do, but every effort was made to continue with online delivery and supply of materials.

In 2020, 254 Personal Assistants attended 21 training sessions, recording 340 separate attendances. This training was rated as excellent or very good by 100% of participants.

First Aid training and Manual Handling training was funded through Skills for Care, therefore could be delivered with no direct cost to the participant.

In 2020 we became an NCFE accredited training provider for our Care Support Workers. In 2021 we plan to develop accredited training programmes and pathways for Personal Assistants.

Our customers said....

It was enjoyable, informative, info was given in a clear understandable fashion, highly recommendable.

You can understand (the training) and the trainer is very helpful in every way possible.

Care Service

In very challenging times, we continued to improve processes and operational effectiveness, focusing on recruitment and retention as well as the systems and processes underpinning everything we do.

Our growth plans continued successfully during 2020, with the start of Home First and looking forward to preparation for the new Care and Support at Home framework in West Sussex.

Each Home First customer had a safe and effective hospital discharge, with a focus of the service being on reducing the number of people in hospital during the pandemic. During the year we supported 399 people to safely return home following their stay in hospital. Our focus on reablement and partnership working has allowed our customers' needs to be accurately determined effectively and promptly.

During 2020, we supported 173 domiciliary care customers, making 78,079 separate calls, and delivering 50,339 hours of care.

We work hard on maintaining operational and management quality to build on our CQC 'Good' rating, with the longer term aim to achieve even more.

Our customers said....

I enjoy their (CSWs) company. They put up with me and it feels good to feel appreciated. When they come to see me, it breaks up my day, which at times can feel repetitive. Their support makes me remember people care about me and this gives me reason enough to push past the negatives in my life.

Thank you for everything you and your team do, it is greatly appreciated.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2020

Carers Respite

Our service was impacted very significantly by lockdown measures and the level of risk to vulnerable people. We provided as much service and support as we could during the pandemic, using resources available to the best effect. We took on our own minibus to save money and increase capacity and flexibility, establishing a good base for a more normal and successful 2021.

During the year we provided a respite break to 20 carers in the Adur area totalling 2454.5hrs of respite to carers.

We provided 20 full days out on the minibus and 10 full days at Lancing Parish Hall where we put on a variety of entertainment for service users.

We organised 116 half day outings and conducted 76 welfare visits where we did various activities from gardening to puzzles.

We also provided activity packs to over 20 people all over West Sussex and, with the help of the Independent Lives Care Service, provided over 100 customers with our *Happy Times* newsletter.

Our customers said....

Thank you for everything you did. Dad really enjoyed going out on your outings and looked forward to them.

I find the service you give excellent. I would give the Carers Respite Service 6 or more /5 for the Service you offer.

Thank you ever so much for including us in your fun publication – it looks fab! I have shared with COVID Team internally so they can disseminate as appropriate. We really appreciate you allowing us to be included.

Communications & Engagement

In 2020 the Communications & Engagement Team rose to a new set of challenges presented by COVID-19. Effective communications across stakeholder groups became an essential component in the organisations successful handling of the pandemic. To this end, the team worked closely with Independent Lives management and externally with West Sussex County Council, Croydon Council and West CCG to produce and circulate accurate information essential for disabled people to continue living independently.

Independent Lives saw spikes in the numbers of people visiting the website which coincided with lockdown announcements made by the UK Government. The highest number of visitors on a single day during the year was 549 on 23 March, the day the first lockdown was announced.

Despite the pandemic, Independent Lives were able to continue chairing the South East Network of Disabled People's Organisations. Independent Lives also received press coverage in September 2020 after we leased our first minibus.

In the three months preceding the first lockdown, volunteers contributed 191 hours of support to Independent Lives. Support was offered to volunteers during the pandemic through regular phone and video calls. Independent Lives are now looking forward to working with our volunteers again and are developing a range of new opportunities for people to support their communities and our vision.

Toward the end of 2020, Independent Lives recruited a new Communications & Engagement Lead who, from the beginning of 2021, will help to expand our existing communications work and ensure that peer leadership and lived experience remain at the heart of the organisation.

Our stakeholders said....

'I just wanted to say thanks for your ongoing Covid information and support and helping me to understand the process and what I should be doing. You have made it so much easier!'

- Direct Payments customer

'Many thanks again for your time and support in shaping the refresh of the guidance, the easy read, and the document summarising key information - thanks for being on top of developments!'

- Department of Health and Social Care

Independent Lives (Disability)

Plans for the future (2018-2020)

In 2017 we developed new strategic objectives for the period 2018 – 2020. The objectives were approved by the Board in July 2017. Our objectives continued through 2020 to support integration of health and social care and achieve the best outcome for our beneficiaries. We continue to maintain close relationships with commissioners of services who have a statutory responsibility to provide appropriate services to support our community to live independently. Work to produce a new strategic plan for the period from 2021 was begun during 2020 and will complete in the first half of 2021.

The table below sets out our goals and objectives as detailed in the 2018-2020 business strategy.

Objective	Achievements and Goals
<u>Maintain</u> a strong, stable and sustainable base to consistently support and deliver our mission now and in the future	We diversified our income, geographical reach and the types of service we support including Care Service expansion across West Sussex, launching the Home First service, Carers Respite service, Croydon Personal Assistant Support service and the Co-production group funded by NHS England. Our contract to support people in Hampshire who receive Direct Payments came to an end. During the three-year period our annual income grew by 24%. To support our customers now and in the future, we have maintained a small surplus to allow for growth and investment in the community.
<u>Champion</u> choice and control through person-centred planning and Personal Budgets support, services, information and advice	We continued to support people through Personal Budgets, Personal Health Budgets and Direct Payments support. We have plans to continue to extend our service to include Individual Service Funds, pooled Direct Payments & new uses for Personal Health Budgets. We plan to expand our service offer to Direct Payment recipients and to Personal Assistants.
<u>Provide</u> quality community care and support where people choose to live	We rebranded our care service as Independent Lives Care Service in line with our other services. As of May 2021 we have a Good rating from CQC in all areas. We have expanded our recruitment training and development offer and our customer feedback processes to listen and act upon what our customers tell to be recognised as ‘Outstanding’ in the next Care Quality Commission inspection. We will continue to work with local authority, NHS and customers to deliver flexible support in the community, to make care more personalised.

**Report of the Trustees
for the Year Ended 31st December 2020**

Objective	Achievements and Goals
<u>Innovate</u> to build support and services around the individual and the community where and how they need it	We planned to invest in fundraising, social groups and activities. Some of these activities were greatly affected by the pandemic, but they remain a key area as we look to the future. We plan to continue to invest in workforce development and career pathways for PAs and intend to develop a PA Academy. We will continue to invest in technology to improve services and processes and engage with our customers how and when they choose.
<u>Collaborate</u> to optimise what is available to support disabled people's access, engagement, wellbeing and equality	We have continued to work across the Health and Social Care Sector to engage our community and stakeholders to support our customers to access streamlined services. We will continue to work collaboratively to support the wants and needs of Disabled people and their Carers.
<u>Improve</u> the sector by supporting the wellbeing of staff, trustees, members, supporters, volunteers, customers and the wider population	We have ensured our quality through quality marks, standards and KPIs and continue our commitment to being a Mindful Employer and a Disability Confident employer. We have maintained our ISO9001 2015 standard. We have continued to provide flexible and rewarding employment opportunities and have structured our hourly rates in line with the Foundation Living Wage.

Financial review

The results for the financial year 2020 are summarised in the table below (£):

	2020	2019	2018
Income	2,767,756	2,637,272	2,191,861
Expenditure	2,633,462	2,608,155	2,110,539
Net surplus/(deficit) for the year	134,294	29,117	81,322
Net assets	551,238	416,944	387,827

The goal for the future remains to maintain the strong financial surplus position that has been achieved since 2018. We will control expenditure while developing new business and growth opportunities.

Reserves policy

A revised reserves policy was introduced in 2017 and further refined in early 2019. The calculation uses a risk weighted method taking each business area and applying a risk score on the following aspects:

- Likelihood of change in income stream;
- Number of sources of income;
- Certainty of income; and
- Level of debtors

Independent Lives (Disability)

Report of the Trustees

The reserves policy sets the target level of reserves as £448k for the year ending 31 December 2020. Unrestricted reserves currently equate to £500,454. The unrestricted reserves target is reviewed annually under the risk-weighted calculation method.

Risk assessment

The trustees actively review major risks to which the charity is exposed. A comprehensive risk register is maintained and the trustees are satisfied that there are suitable controls in place to mitigate exposure to major risks.

Strategic and business planning incorporates an evaluation of potential risks for each development opportunity and a reporting structure is in place to re-assess existing risks and to report and monitor emerging risks at each Board meeting. In addition, the Trustees have adopted a risk based approach to setting reserves.

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Charity is led by a Chief Executive and her Executive leadership team. The Charity has a Board of Trustees who meet on a regular basis and two sub-Committees, one for Finance and one for Human Resources. The Board and its sub-committees provide strategic direction and approve policies and review risk. During the year the Trustees received training on fundraising, governance and national healthcare strategy as part of continuing recognition of their responsibilities. A programme of further training covering appropriate subjects will be pursued in 2020.

Independent Lives (Disability) (Reg. no. 8654797) was incorporated on 19th August 2013 and was registered with the Charity Commission (Reg. no. 1153815) on 16th September 2013. All assets and liabilities were transferred from Independent Living Association (Reg. no. 1092651) on the date of incorporation and activities commenced from 1st October 2013.

Appointment of trustees

Trustees, at least 75% of whom should be disabled persons, parents of disabled children or carers, are appointed on the basis of nominations received with an emphasis on eligibility, personal competence, understanding or experience of disability. Each new trustee appointment is selected by interview. The trustees have the authority to fill any vacancy on the Board of Trustees that may arise during the year by co-option until the next AGM.

New trustees receive an induction pack and as part of their induction are made aware of their governance responsibilities, given an introduction to the objectives, scope, strategy and policies of the charity and given Charity Commission information on the role and responsibilities of trustees.

Remuneration

The salaries of the Chief Executive and Executive Leadership Team are agreed by the Remuneration sub-committee of the Board. Every three years an external independent comparison of the charity sector is undertaken and this occurred in 2019, setting an updated basis for the review of Executive Leadership Team pay points and salary increases. In the interim periods, the Remuneration Committee meetings scheduled for June will consider pay point adjustments and appropriate cost of living pay increases, which happened in 2020.

Trustee indemnity

During the year there was an indemnity insurance policy in place covering the trustees. This was part of a larger policy and therefore the cost of this insurance cannot be quantified.

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2020

Reference and administrative details

Registered Company number

08654797 (England and Wales)

Registered Charity number

1153815

Registered office

Southfield House
11 Liverpool Gardens
Worthing
West Sussex
BN11 1RY

Trustees

Ms C Poke	(31/10/19)
Mr G M Dennett (Treasurer)	(17/10/11 - 06/07/20)
Mrs A Paine MBE	(27/09/12 – 12/01/20)
Mr D Hardman (Vice Chair)	(19/06/17)
Mr C Green (Chair)	(19/06/17)
Mr S Wilson	(19/06/17)
Ms J Tuck	(07/11/19)
Mr A Sigani (Treasurer)	(06/07/20)

Independent Lives gives thanks to Malcolm Dennett who resigned as trustee and treasurer having completed a full term in service. His contribution to the success of the organisation and influence on its development and identity is gratefully acknowledged.

Chief Executive Officer

Mrs R Smieles

Auditors

Sheen Stickland
Chartered Accountants
Statutory Auditors
7 East Pallant
Chichester, West Sussex
PO19 1TR

Bankers

Barclays Bank PLC
1 Chapel Road
Worthing, West Sussex
BN11 1EX

Independent Lives (Disability)

Report of the Trustees for the Year Ended 31st December 2020

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Independent Lives (Disability) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Sheen Stickland, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

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

.....
Chandos Green-Chair

.....
Adil Siganporia – Treasurer

Report of the Independent Auditors to the Members of Independent Lives (Disability)

Opinion

We have audited the financial statements of Independent Lives (Disability) (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31st December 2020 on pages fifteen to twenty-nine. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the group and charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31st December 2020 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the group and charitable company in accordance with the ethical requirements that are relevant to our audit of the group financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the group financial statements is not appropriate; or
- the trustees have not disclosed in the group financial statements any identified material uncertainties that may cast significant doubt about the group and parent charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the group financial statements and our Report of the Independent Auditors thereon.

Our opinion on the group financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the group financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the group financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the group financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

Report of the Independent Auditors to the Members of Independent Lives (Disability)

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities set out on page eleven, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the group financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of group financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the group financial statements, the trustees are responsible for assessing the group and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group and parent charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the group financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these group financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management, those charged with governance and the entity's solicitors around actual and potential litigation and claims.
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

A further description of our responsibilities for the audit of the group financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

P E H Wright FCA DChA (Senior Statutory Auditor)

For and on behalf of Sheen Stickland

Chartered Accountants

Statutory Auditors

7 East Pallant

Chichester

West Sussex

PO19 1TR

Date:

Independent Lives (Disability)**Consolidated Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st December 2020**

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	-	-	-	-
Charitable Activities	4	2,172,106	28,757	2,200,863	2,035,374
Trading subsidiary income		566,789	-	566,789	572,198
Investment income	5	104	-	104	1,256
Other income		-	-	-	28,444
Total		2,738,999	28,757	2,767,756	2,637,272
EXPENDITURE ON					
Raising Funds					
Trading subsidiary costs		355,980	-	355,980	343,753
Charitable activities					
Direct Payments & Personal Health Budget	6				
Support		843,971	-	843,971	822,218
Recruitment		39,720	-	39,720	36,695
Care Service		1,312,044	-	1,312,044	1,321,831
Personalisation, Equalities, Research and Development		61,344	-	61,344	68,440
Skills for Care		-	20,403	20,403	15,218
Total		2,613,059	20,403	2,633,462	2,608,155
NET INCOME/(EXPENDITURE)		125,940	8,354	134,294	29,117
NET MOVEMENT IN FUNDS		125,940	8,354	134,294	29,117
RECONCILIATION OF FUNDS					
Total funds brought forward		374,514	42,430	416,944	387,827
TOTAL FUNDS CARRIED FORWARD		500,454	50,784	551,238	416,944

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

Independent Lives (Disability)**Consolidated Balance Sheet
At 31st December 2020**

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	11	<u>15,171</u>	<u>-</u>	<u>15,171</u>	<u>17,428</u>
		15,171	-	15,171	17,428
CURRENT ASSETS					
Debtors	14	409,328	-	409,328	325,224
Cash at bank and in hand		<u>492,740</u>	<u>50,784</u>	<u>543,524</u>	<u>380,434</u>
		902,068	50,784	952,852	705,658
CREDITORS					
Amounts falling due within one year	15	<u>(416,785)</u>	<u>-</u>	<u>(416,785)</u>	<u>(306,142)</u>
NET CURRENT ASSETS		<u>485,283</u>	<u>50,784</u>	<u>536,067</u>	<u>399,516</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>500,454</u>	<u>50,784</u>	<u>551,238</u>	<u>416,944</u>
NET ASSETS		<u>500,454</u>	<u>50,784</u>	<u>551,238</u>	<u>416,944</u>
FUNDS	16				
Unrestricted funds				500,454	374,514
Restricted funds				<u>50,784</u>	<u>42,430</u>
TOTAL FUNDS				<u>551,238</u>	<u>416,944</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

.....
Chandos Green – Chair

.....
Adil Siganporia – Treasurer

The notes form part of these financial statements

Independent Lives (Disability)**Balance Sheet
At 31st December 2020**

		Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total Funds £
FIXED ASSETS					
Tangible assets	12	14,215	-	14,215	16,103
Investment	13	<u>5</u>	<u>-</u>	<u>5</u>	<u>5</u>
		14,220	-	14,220	16,108
CURRENT ASSETS					
Debtors	14	369,333	-	369,333	284,838
Cash at bank and in hand		<u>348,143</u>	<u>50,784</u>	<u>398,927</u>	<u>296,862</u>
		717,476	50,784	768,260	581,700
CREDITORS					
Amounts falling due within one year	15	<u>(231,242)</u>	<u>-</u>	<u>(231,242)</u>	<u>(180,864)</u>
NET CURRENT ASSETS		<u>486,234</u>	<u>50,784</u>	<u>537,018</u>	<u>400,836</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>500,454</u>	<u>50,784</u>	<u>551,238</u>	<u>416,944</u>
NET ASSETS		<u><u>500,454</u></u>	<u><u>50,784</u></u>	<u><u>551,238</u></u>	<u><u>416,944</u></u>
FUNDS					
Unrestricted funds				500,454	374,514
Restricted funds				<u>50,784</u>	<u>42,430</u>
TOTAL FUNDS				<u><u>551,238</u></u>	<u><u>416,944</u></u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

.....
Chandos Green – Chair

.....
Adil Siganporia – Treasurer

The notes form part of these financial statements

Independent Lives (Disability)**Consolidated Cash Flow Statement
for the Year Ended 31st December 2020**

	Notes	2020 £	2019 £
Cash flows from operating activities:			
Cash generated from operations	1	171,848	85,527
Interest received		161	1,256
Interest paid		<u>(752)</u>	<u>(960)</u>
Net cash provided by (used in) operating activities		<u>171,257</u>	<u>85,823</u>
 Cash flows from investing activities:			
Purchase of intangible fixed assets		-	-
Purchase of tangible fixed assets		(8,167)	(19,210)
Interest received		<u>-</u>	<u>-</u>
Net cash provided by (used in) investing activities		<u>(8,167)</u>	<u>(19,210)</u>
 Change in cash and cash equivalents in the reporting period		163,090	66,613
Cash and cash equivalents at the beginning of the reporting period		<u>380,434</u>	<u>313,821</u>
 Cash and cash equivalents at the end of the reporting period		<u>543,524</u>	<u>380,434</u>

The notes form part of these financial statements

Independent Lives (Disability)

Notes to the Consolidated Cash Flow Statement for the Year Ended 31st December 2020

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020 £	2019 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	134,294	29,117
Adjustments for:		
Depreciation charges	10,424	25,209
Loss on disposal	-	-
Interest received	(161)	(1,256)
Interest paid	752	960
(Increase) in stock	-	-
Decrease/ (Increase) in debtors	(84,104)	48,760
Increase/ (Decrease) in creditors	<u>110,643</u>	<u>(17,263)</u>
Net cash provided by (used in) operating activities	<u>171,848</u>	<u>85,527</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Consolidation

The financial statements incorporate the results of Independent Lives (Disability) and its wholly owned subsidiary Independent Lives (Trading) Limited (Company number: 05545068), prepared on a line-by-line basis.

Exemption has been taken from including the unconsolidated statement of financial activities of Independent Lives (Disability) in accordance with section 408 of the Companies Act 2006.

Income

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. All income is recognised on an accruals basis.

Activities for raising funds 'trading subsidiary income' represents trading income from the subsidiary, Independent Lives (Trading) Limited which is a wholly owned subsidiary of the charity.

Any income received which relates to subsequent financial years is not recognised through the Statement of Financial Activities but is shown as deferred income in the balance sheet and is released to the Statement of Financial Activities in the financial year to which it relates.

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.

Allocation of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include management, finance, and governance costs which support the charities programmes and activities. These costs have been allocated to expenditure on charitable activities.

Tangible fixed assets

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

Leasehold Improvements	Over the term of the lease
Computer Equipment	33% Straight line per annum
Fixtures, fittings & equipment	25% Straight line per annum

Expenditure on assets with a cost of over £500 is capitalised.

Independent Lives (Disability)

Notes to the Consolidated Financial Statements for the Year Ended 31st December 2020

1. ACCOUNTING POLICIES - continued

Intangible fixed assets

Amortisation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Website	20% Straight line per annum
---------	-----------------------------

Leasing and hire purchase commitments

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

Pensions

The group operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

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.

Going concern

The trustees consider that there are no material uncertainties that may cast doubt about the Charity's ability to continue as a going concern.

Taxation

The charity is exempt from corporation tax on its charitable activities.

2. DONATIONS AND LEGACIES – GROUP AND CHARITY

	2020	2019
	£	£
Donations	<u>-</u>	<u>-</u>

3. OTHER TRADING ACTIVITIES – GROUP AND CHARITY

The wholly owned subsidiary, Independent Lives (Trading) Limited, which is incorporated in the United Kingdom, pays all its profits to the charity by way of deed of covenant. The charity owns the entire share capital of 5 ordinary shares of £1. A summary of the trading results is shown below:

	2020	2019
	£	£
Trading subsidiary gross income	596,263	600,846
Trading subsidiary costs	<u>(355,980)</u>	<u>(343,753)</u>
Deed of covenant payable to the parent charity	<u>240,283</u>	<u>257,093</u>

Independent Lives (Disability)

Notes to the Consolidated Financial Statements - continued for the Year Ended 31st December 2020

3. OTHER TRADING ACTIVITIES – GROUP AND CHARITY continued

The assets and liabilities of the subsidiary were:

	2020 £	2019 £
Current assets	222,657	176,173
Current liabilities	<u>(223,608)</u>	<u>(177,493)</u>
Total Net Assets	<u>(951)</u>	<u>(1,320)</u>
Aggregate share capital and reserves	<u>5</u>	<u>5</u>

4. INCOME FROM CHARITABLE ACTIVITIES – GROUP AND CHARITY

	2020 £	2019 £
West Sussex County Council Direct Payment Support Contract	419,696	429,987
Hampshire County Council Direct Payment Support Contract	-	196,823
Other	<u>1,781,167</u>	<u>1,408,564</u>
	<u>2,200,863</u>	<u>2,035,374</u>

5. INVESTMENT INCOME – GROUP AND CHARITY

	2020 £	2019 £
Deposit account interest	<u>104</u>	<u>1,256</u>

6. CHARITABLE ACTIVITIES COSTS – GROUP AND CHARITY

	Direct costs £	Support costs (See note 7) £	Totals £
Direct Payments & Personal Health Budget Support	742,944	101,027	843,971
Recruitment	29,526	10,194	39,720
Care Service	1,242,323	69,721	1,312,044
Personalisation, Equalities, Research and Development	40,409	20,935	61,344
Skills for Care	<u>20,403</u>	<u>-</u>	<u>20,403</u>
	<u>2,075,605</u>	<u>201,877</u>	<u>2,277,482</u>

Independent Lives (Disability)

Notes to the Consolidated Financial Statements - continued for the Year Ended 31st December 2020

7. SUPPORT COSTS – GROUP AND CHARITY

	Human resources £	Other costs £	Governance costs £	Totals £
Direct Payments & Personal Health Budget				
Support	73,415	23,759	3,853	101,027
Recruitment	7,342	2,382	470	10,194
Care Service	51,391	16,544	1,786	69,721
Personalisation, Equalities, Research and Development	<u>14,683</u>	<u>4,842</u>	<u>1,410</u>	<u>20,935</u>
	<u>146,831</u>	<u>47,527</u>	<u>7,519</u>	<u>201,877</u>

Included in governance costs above is auditor remuneration of £7,150 in respect of the audit of the charity. £2,700 in respect of the audit of the trading subsidiary is included in trading subsidiary costs.

8. NET INCOME/(EXPENDITURE) – GROUP AND CHARITY

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

	2020 £	2019 £
Auditors' remuneration	9,850	10,135
Depreciation - owned assets	<u>10,424</u>	<u>25,208</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2020 nor for the period ended 31st December 2019. During the year, no trustees were reimbursed for travel expenses (2019: £151).

Independent Lives (Disability)

Notes to the Consolidated Financial Statements - continued for the Year Ended 31st December 2020

10. STAFF COSTS – GROUP AND CHARITY

	2020 £	2019 £
Wages and salaries	1,922,047	1,895,880
Social security costs	146,957	113,660
Other pension costs	66,102	44,430
Agency staff costs	<u>-</u>	<u>19,378</u>
	<u>2,135,106</u>	<u>2,073,348</u>

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

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

	2020	2019
Direct payments	32	36
Recruitment solutions	1	1
Care Service	62	56
Skills for Care and PA Training support	1	5
Banking Admin Service	3	2
Independent Payroll Service	<u>8</u>	<u>8</u>
	<u>107</u>	<u>108</u>

Care Service average monthly staff numbers includes the support workers who are paid at an hourly rate for the hours worked. For the whole period this included an average of 29 (2019: 29) permanent salaried staff.

Independent Lives (Disability)

Notes to the Financial Statements - continued for the Year Ended 31st December 2020

11. TANGIBLE FIXED ASSETS – GROUP

	Leasehold improvements £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st January 2020	53,326	39,006	226,908	319,240
Additions	<u>-</u>	<u>2,678</u>	<u>5,489</u>	<u>8,167</u>
At 31st December 2020	<u>53,326</u>	<u>41,684</u>	<u>232,397</u>	<u>327,407</u>
DEPRECIATION				
At 1st January 2020	53,326	37,247	211,239	301,812
Charge for year	<u>-</u>	<u>1,652</u>	<u>8,772</u>	<u>10,424</u>
At 31st December 2020	<u>53,326</u>	<u>38,899</u>	<u>220,011</u>	<u>312,236</u>
NET BOOK VALUE				
At 31st December 2020	<u>-</u>	<u>2,785</u>	<u>12,836</u>	<u>15,171</u>
At 31st December 2019	<u>-</u>	<u>1,759</u>	<u>15,669</u>	<u>17,428</u>

12. TANGIBLE FIXED ASSETS – CHARITY

	Leasehold improvements £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st January 2020	53,326	30,257	226,908	310,491
Additions	<u>-</u>	<u>2,678</u>	<u>5,489</u>	<u>8,167</u>
At 31st December 2020	<u>53,326</u>	<u>32,935</u>	<u>232,397</u>	<u>318,658</u>
DEPRECIATION				
At 1st January 2020	53,326	29,823	211,239	294,388
Charge for year	<u>-</u>	<u>1,283</u>	<u>8,772</u>	<u>10,055</u>
At 31st December 2020	<u>53,326</u>	<u>31,106</u>	<u>220,011</u>	<u>304,443</u>
NET BOOK VALUE				
At 31st December 2020	<u>-</u>	<u>1,829</u>	<u>12,386</u>	<u>14,215</u>
At 31st December 2019	<u>-</u>	<u>434</u>	<u>15,669</u>	<u>16,103</u>

Independent Lives (Disability)

Notes to the Financial Statements - continued for the Year Ended 31st December 2020

13. FIXED ASSET INVESTMENT – CHARITY

	Unlisted Investments £
MARKET VALUE	
At 1st January 2020 and 31st December 2020	<u>5</u>
NET BOOK VALUE	
At 31st December 2020	<u>5</u>
At 31st December 2020	<u>5</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2020	2019	2020	2019
	£	£	£	£
Trade debtors	335,218	199,885	307,810	167,750
Other debtors	11,246	17,718	11,246	17,718
Prepayments and accrued income	<u>62,864</u>	<u>107,621</u>	<u>50,277</u>	<u>99,370</u>
	<u>409,328</u>	<u>325,224</u>	<u>369,333</u>	<u>284,838</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2020	2019	2020	2019
	£	£	£	£
Trade creditors	161,258	148,306	14,608	25,316
Amounts owed to group undertakings	-	-	38,065	52,215
Social security	44,586	35,047	44,586	35,047
VAT	90,601	50,584	76,438	36,321
Other creditors	72,714	39,621	12,619	1,981
Tax	-	-	-	-
Accruals and deferred income	<u>47,626</u>	<u>32,584</u>	<u>44,926</u>	<u>29,984</u>
	<u>416,785</u>	<u>306,142</u>	<u>231,242</u>	<u>180,864</u>

Included above is deferred income of £7,952 (2019: £nil).

Independent Lives (Disability)

Notes to the Financial Statements - continued for the Year Ended 31st December 2020

16. MOVEMENT IN FUNDS – GROUP AND CHARITY

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
Unrestricted funds				
General fund	374,514	125,940	19,136	519,590
Restricted funds				
DP Support - Hampshire County Council	19,136	-	(19,136)	-
Skills for Care - DPULO	19,034	8,354	-	27,388
Skills for Care - Mindfulness	3,719	-	-	3,719
Customer social and wellbeing events	<u>541</u>	<u>-</u>	<u>-</u>	<u>541</u>
	<u>42,430</u>	<u>8,354</u>	<u>(19,136)</u>	<u>31,648</u>
TOTAL FUNDS	<u><u>416,944</u></u>	<u><u>134,294</u></u>	<u><u>-</u></u>	<u><u>551,238</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,412,493	(2,286,553)	125,940
Restricted funds			
Direct Payment Support - Hampshire County Council	-	-	-
Skills for Care – Disabled People’s User Led Organisation	28,757	(20,403)	8,354
Customer social and wellbeing events	<u>-</u>	<u>-</u>	<u>-</u>
	<u>28,757</u>	<u>(20,403)</u>	<u>8,354</u>
TOTAL FUNDS	<u><u>2,441,250</u></u>	<u><u>(2,306,956)</u></u>	<u><u>134,294</u></u>

Independent Lives (Disability)

Notes to the Financial Statements - continued for the Year Ended 31st December 2020

16. MOVEMENT IN FUNDS – GROUP AND CHARITY - continued

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted Funds			
General fund	357,681	16,833	374,514
Restricted Funds			
DP Support - Hampshire County Council	13,216	5,920	19,136
Skills for Care - DPULO	12,976	6,058	19,034
Skills for Care - Mindfulness	3,719	-	3,719
Customer social and wellbeing events	<u>235</u>	<u>306</u>	<u>541</u>
	30,146	12,284	42,430
TOTAL FUNDS	<u>387,827</u>	<u>29,117</u>	<u>416,944</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	2,102,023	(2,085,190)	16,833
Restricted funds			
DP Support - Hampshire County Council	196,823	(190,903)	5,920
Skills for Care - DPULO	22,517	(16,459)	6,058
Customer social and wellbeing events	804	(498)	306
Halloween half day	<u>-</u>	<u>-</u>	<u>-</u>
	220,144	(207,860)	12,284
TOTAL FUNDS	<u>2,322,167</u>	<u>(2,293,050)</u>	<u>29,117</u>

Transfers Between Funds

£19,136 was transferred to the general fund from the DP Support - Hampshire County Council fund following termination of the contract.

17. COMMITMENTS UNDER OPERATING LEASES

At 31 December 2020 the group had commitments under non-cancellable operating leases as follows:

	2020 £	2019 £
Expiry date:		
Within one year	32,274	32,902
Between two and five years	<u>30,599</u>	<u>51,875</u>
	<u>62,873</u>	<u>84,777</u>

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2020.