

CAMDEN DISABILITY ACTION

England & Wales · Charity number 1162787

Details

Other names	CDA
Status	Registered
Legal form	CIO
Registered	2015-07-22
Register	View on the Charity Commission register

Contact

Address	Greenwood Centre 37 Greenwood Place London NW5 1LB
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Activities

Objects: TO RELIEVE THE NEEDS OF PEOPLE WITH DISABILITIES, INCLUDING THOSE WITH A PHYSICAL, SENSORY, COGNITIVE OR HIDDEN IMPAIRMENTS, IN THE LONDON BOROUGH OF CAMDEN AND ENVIRONS WITH A VIEW TO HELPING THEM IDENTIFY AND MEET THEIR OWN NEEDS AND MAINTAIN CHOICE, CONTROL AND INDEPENDENCE IN THEIR LIVES BY: A) PROVIDING ADVICE, ADVOCACY AND INFORMATION TO DISABLED PEOPLE TO HELP THEM ACCESS SERVICES, ENTITLEMENTS AND OPPORTUNITIES, INCLUDING INFORMATION AND ADVICE; B) PROVIDING TRAINING AND SUPPORT FOR DISABLED PEOPLE; C) EFFECTIVELY REPRESENTING THE VIEWS, NEEDS AND INTERESTS OF DISABLED PEOPLE.

Activities: facilitating involvement of deaf and disabled people, identifying needs and developing projects to meet these and raising awareness of disabled people's needs within statutory agencies and delivering training and building individual capacity of disabled people so that they are enabled to have choice and control over their lives and able to participate in their local communities.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Disability
- **Who:** People With Disabilities

Geography

- Camden

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£592,307	£599,100	£448,394	8
2024-03-31	£625,637	£529,798	£455,187	8
2023-03-31	£590,196	£471,117	£359,348	5
2022-03-31	£216,342	£316,017	-	-
2021-09-30	£735,641	£658,380	£339,944	8

Trustees

Name	Role	Appointed
Patrick Stack	Chair	2016-03-03
Anna Harris		2024-12-05
Anna Landre		2025-07-28
Joy Palmer		2021-07-20
Joyce Yankey		2024-12-05
Lorraine Revah		2024-12-05
MARY HYNES		2016-02-15
Priscilla Eyles		2021-07-20
Quillias Huntessmith		2024-12-05
Reza Reshad		2018-11-13
Stephen Bitti		2024-12-05

Accounts

Charity registration number 1162787

CAMDEN DISABILITY ACTION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

CAMDEN DISABILITY ACTION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Patrick Stack - Chair	(Re-elected on October 2025)
	Reza Reshad - Treasurer	(Re-elected on October 2025)
	Mary Hynes	(Re-elected on October 2025)
	Anna Harris	
	Stephen Bitti	
	Quillias Huntlesmith	
	Joyce Yankey	
	Lorraine Revah	
	Joy Palmer	(Re-elected on 17 July 2024)
	Priscilla Eyles	(Re-elected on 17 July 2024)
	Anna Landre	(Appointed on 28 July 2025)
	Ossie Stuart	(Resigned April 2025)
	Natalie Easington	(Resigned August 2025)

Charity number 1162787

Senior Management Colin Brummage - Chief Executive Officer
Melissa Shaw – Operations Manager

Registered office Greenwood Centre
37 Greenwood Place
Kentish Town
London
NW5 1LB

Independent examiner Samir Shah FCA, ATII
Ramon Lee Ltd
Chartered Accountants
93 Tabernacle Street
London
EC2A 4BA

Bankers Barclays Bank UK PLC
1 Churchill Place
Canary Wharf
London
E14 5HP

Website <https://camdendisabilityaction.org.uk/>

CAMDEN DISABILITY ACTION

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CAMDEN DISABILITY ACTION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

CHIEF EXECUTIVE'S CONTRIBUTION

It is a real honour to lead an organisation like Camden Disability Action. We are led and run by Disabled people for Disabled people. This is the most important aspect of our organisation. It is both logical and just, that those who have experienced the very social problems we are set up to solve, are the ones leading on the solutions. These are not just words for us. We have done a lot of deep thinking as an organisation around how we share power with our community. This is reflected within our approach to inclusion and equity and evident in the way we are building the CDA service ecosystem in our response to disability inequality in Camden.

Disabled people experience the greatest barriers to accessing power through leadership. However, we maintain that Disabled people do not need permission from anyone to take their leadership. Our service model seeks to disrupt the traditional pathways to power by redefining what it means to be a leader on our own terms as Disabled people.

As an organisation we operate in two distinct ways. We are here to support our community on the frontline with quality advice, advocacy and support. Our expertise in welfare benefits and independent living is a lifeline to our community, and we continue to grow our advice team to meet the increasing demand. However, we also exist to address the underlying root causes of disability inequality, extracting those themes from our frontline casework and using our lived experience to lead change.

These approaches to our work are inextricably linked. In most cases, Disabled people come to Camden Disability Action because they need support. When I see members of our community, in the first instance getting the help they need to obtain their rightful entitlements, and then move into a position of empowerment through our leadership pathways, we start to get a picture of the possible -that there is a way for barriers which have remained deeply entrenched for as long as we can remember, to finally start to shift. As our members, especially those who have experienced the greatest levels of exclusion, take a platform and work with us as partners to lead change, we get a step closer to achieving our bold vision of a radically inclusive world where people with differences are never disabled by the society in which they live.

This has been another good year for CDA's growth, and it needs to be. In Camden and beyond, Disabled people continue to face the greatest exclusion and marginalisation from contemporary life.

Our growing advice services are becoming more impactful with a year-on-year increase in the amount of welfare benefits and concessions we are securing for our community. During this period, our frontline team supported members of our community to receive a total of £621,490 in welfare benefit awards and grants – double last year's figure.

We are pushing ahead with our leadership work, growing our pathways to power with more members of our community experiencing the transformative impact of the social model of disability and opportunities to work alongside us to lead change. This year we began a dedicated leadership pathway for the blind and low vision community. Funding from Fight for Sight, enabled us to create a new paid role for a leadership coach with lived experience to lead their peers in a new initiative, establishing in phase one of the work, a monthly social group to address loneliness and isolation for people with visual impairments in Camden. Our partnership with Camden Giving is pivotal to our leadership programmes, with opportunities for our members to receive individual grant money for their leadership journey. It has been exciting to see how this has given rise to the Disabled Black women over 50s group, meeting weekly in the Greenwood Centre music studio, creating a supportive space to learn, practice, and make music together while building connection, wellbeing, and community.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Our community reporter programme has continued to grow this year, now with 147 first-hand accounts from Camden's disabled community on <https://camdendisabledvoices.org>. In just under 5 years, we have established this powerful part of the organisation which enables Disabled people to receive quality journalism training and the opportunity to take control of the 'disability' narrative so that we may push for change. This website, run by CDA is fast becoming one of the go to places to better understand how disability oppression plays out in the lives of our community.

We continue to set the standards for what it means to be a user-led organisation. As CEO and a wheelchair user, I lead a diverse team made up 90% Disabled people/with long term conditions and a senior management team which is made up entirely of lived experience. I am proud to say that CDA is using comprehensive in-work support to ensure we are a leader in employability and inclusion. We offer a vision of what the wider labour market could look like if others were to follow our lead.

In this period, we spent more than £40,000 on a range of support workers, assistive technology, and travel support to empower our disabled employees in their roles – all of which was claimable through the DWP Access to Work fund.

It is encouraging to see how we are strengthening our relationship with Camden Council, taking opportunities to lead our borough on a disability equality journey. A good example of this is our coproduced specialist personal assistant training to Camden Council's Adult Social Care staff. This training is social model and trauma informed and designed with our neurodivergent members to address the specific challenges many Disabled people experience in accessing good quality support. This is a really good example of partnership working with LB Camden, and we are excited about the impact this will have over the long-term, as more social -model informed training is rolled out. We have continued to position ourselves as thought leaders for Camden Council and one of their key strategic partners in addressing disability inequality in Camden. This period we have made great progress in formalising our partnership and our ambition by working on proposals for a year on year grant of £180,000 for 7 years, pending a decision later in the summer of 2025.

Our grant fundraising is matched by our ability to trade as we take great strides to generate income through room hire. This year we generated £197,029 from our growing customer base. It is advantageous for us to be able to trade in this way, not least so we can secure unrestricted income but also that a Disabled people's organisation like ours, can secure commercial relationships, aiding both our visibility and opportunities to connect and influence new audiences.

CDA is growing strongly in line with our strategic objectives, equipping us to support Disabled people with social welfare advice services, while at the same time keeping equivalent focus on delivering systemic change for our community. I would like to take this opportunity to thank our staff team, volunteers, the CDA Community Journalists, CDA Members, CDA Leaders, the Board of Trustees, and all our funders – especially the London Borough of Camden for their commitment to our vision for change.

DocuSigned by:


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Colin Brummage
Chief Executive Officer

Date: 26 January 2026

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

OUR PURPOSE AND ACTIVITIES

The purpose of Camden Disability Action is to relieve the needs of people with disabilities, including those with a physical, sensory, cognitive or hidden impairment, in the London Borough of Camden (LBC) and environs with a view to helping them identify and meet their own needs and maintain choice, control and independence in their lives by:

- Providing advice, advocacy and information to disabled people to help them access services, entitlements and opportunities, including information and advice;
- Providing training and support for disabled people;
- Effectively representing the views, needs and interest of disabled people.

Our Vision and Mission

We believe in a radically inclusive world where people with differences are never Disabled by the society in which they live.

We exist to enable the Disabled community and those most marginalised within it to lead the way in building a Camden that works for everyone.

Our Values

- Leading by Example
- Radical and Bold
- Power and user involvement
- Prepared to challenge
- Striving for real change

Objective 1

Providing information and support services to enable the diverse community of Disabled people in Camden to live the lives they want to live

Camden Disability Action provides an advice service – designed and delivered by Disabled people for D/deaf and Disabled people. Our unique offer ensures that Disabled people, no matter what their impairment, condition or access barriers, can get the advice and support they need. Our service is rooted in the community at the accessible Greenwood Centre providing a holistic service, with high quality advice and the necessary follow-through and advocacy to ensure a positive outcome.

As we uncover systemic themes through our advice work, and we use that information to fix broken systems. It is vital that all CDA services are vehicles for social change. We work closely with Camden Council and others to highlight these issues and seek ways for our community to be involved in designing the solutions.

We offer welfare benefits case work as well as support with housing complaints, support with the housing register applications and Housing Discretionary payments. We also offer Blue Badge and Freedom Passes and grants, including the Household Support Fund as part of Camden Council's cost of living response. In addition, as an organisation that is run by Disabled people for Disabled people, we have a large bank of lived-experience to support broader need across all areas of independent living.

Our service is small but we have plans to expand to meet growing need. This year we employed one Advice Manager who carries a caseload alongside one full time advisor. The team is further strengthened by a subcontracted part-time advisor, who is Deaf themselves, providing a dedicated generalist advice service to the full diversity of Camden's d/Deaf community.

We have two separate funding streams from London Borough of Camden:

1. Camden Advice Network funding £55,000 per year until 2027

This service, staffed by one Advice Manager and a Welfare Benefits Caseworker saw **285** unique individuals and raised **£347,853** in welfare benefits for clients and **£124,576** in backdated arrears and **£4,345** in one off grants.

2. Camden d/Deaf Advice Service funded £40,000 per year until March 2027

We believe our work must be run by the community we serve. We therefore contracted a d/Deaf-led organisation to provide an advisor, who is Deaf themselves, to staff the service 3 days a week. This vital lifeline means that d/Deaf residents can access an advisor in British Sign Language without the need for an interpreter. The service saw **99** unique individuals, securing **£144,716** in welfare benefit awards.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

It is widely documented that the advice sector has a workforce crisis which threatens to undermine the availability of free and independent quality advice across the UK. Our approach to this problem has been to 'grow our own'. We have built the infra-structure with our partners at <https://www.welfare-benefits-unit.org.uk/> to create a training pathway to support Disabled people to get support to become advisors. We trialled this approach this year and have successfully supported a Disabled person to gain the necessary skills and competencies to staff our front-line and deliver quality advice to Camden's disabled community. This is one of our key achievements this period and is ripe for upscaling.

Next steps

- To seek funding to grow our advice team. We have identified housing casework as a priority for our community
- To expand our 'grow your own pathway', offering employment and training for our disabled community to become advisors
- To begin developing volunteers to support the advice service
- To obtain the Advice Quality Mark
- To increase capacity to identify and collect evidence from casework of systemic failings and push for change

Objective 2

Amplifying voice and creating the conditions for Disabled people to be at the heart of decision making and to be leading on the issues that matter to them, whatever their cultural background, socio economic status or impairment type

Understanding the first-hand experience of Disability is fundamental to our work as a Disabled people's user-led organisation. CDA seeks to unmask the disadvantage Disabled people experience in their lives and to push for change.

For the past 5 years we have been developing different ways to capture lived experience. Through our full time Engagement Officer we have continued to develop our Community Reporter programme which offers our community the training and support to become one of CDA's journalists. The website we developed can be seen here <https://camdendisabledvoices.org/>, now with over **147** firsthand accounts from Disabled people in Camden. This website is fast becoming the go to place for stakeholders and interested parties to understand Disabled peoples' experiences in Camden across all areas of independent living.

We have supported a range of engagement work this period to enable Disabled people to be part of decision making. We partnered with Health Watch Camden to deliver a workshop and information session around cancer, covering early detection, screening and hearing from people talk about their experience of cancer.

We also delivered a piece of work with Camden's Concessionary Travel department . We ran two Concessionary Travel Workshops enabling the lived experience of our members to advise on the accessibility of the Blue Badge Council webpages and the letters sent out to residents.

We were funded by the Egyptian Exploration Society with the aim of supporting them to make their communications, building and exhibitions accessible to Disabled people. Dr Ed from the EES " I got some really great insights, things I wouldn't have thought of before. And I think the social model of disability is a really useful model that we will be taking on board and really thinking about as we go into developing the Egypt Exploration Society"

" Its important work. I've been to at least one museum that didn't get access right. Some of the exhibits were too high for me to see as a wheelchair user and the writing was too small. I thought the sessions with EES were very informative and they seemed receptive and keen to learn."

Anna CDA Member

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Objective 3

Being a catalyst, and a driver for change, at the forefront of Disability Equality

Camden Disability Action exists to bring change. We work towards this in a number of ways.

The Leadership Pathway – turning ideas into action.

Disability leadership is the central plank of our change work.

Our Leadership Model began in 2020/21 and has continued to grow through walking alongside Camden Disabled people, learning together, and building leadership through lived experience. It is grounded in the belief that leadership is strongest when it comes from Disabled people themselves and when we support one another as peers.

Through peer coaching, shared learning, and accessible opportunities rooted in the Greenwood Centre, we have built a model that empowers people to lead, create, and challenge barriers. It begins within our shared space but extends far beyond it, creating the foundations for Disabled leaders to influence change across Camden and wider communities. It is about more than individual progress. It is about creating trusted spaces where we can share power, learn, heal from trauma, and create change together.

From this foundation, the model has now expanded into The Leadership Pathway: *Seeing Ideas into Action*, which brings our approach to life through practical projects, peer-led groups, and collaborative spaces where Disabled people can turn ideas into action.

The Leadership Pathway is the practical expression of CDA's leadership approach. It provides a structured journey for Disabled people to develop their ideas, experiment with them, and turn them into real projects that matter to them and their communities.

Launched in 2020/21, what began as a single leadership programme has evolved into an entire pathway, offering multiple routes for Disabled people to lead projects and grow their ideas. The focus is on removing barriers, providing access and mentoring, and creating spaces where leadership can emerge naturally through doing.

At the heart of the Leadership Pathway is the principle of flipping the power, putting leadership and decision making into the hands of Disabled people themselves. Leadership here is about having your ideas heard, having space to test them, and having the support to make them real. Unlike traditional leadership programmes, the Pathway helps people turn ideas into action rather than leaving them to navigate the process alone.

Real leadership also means learning how to create safety and trust within peer groups. Many Disabled people bring experiences of exclusion and oppression into community spaces, so developing leadership involves not only project planning but also relational growth. It means learning how to listen, communicate, and build healthy peer environments. Through coaching and reflection, leaders are supported to recognise these dynamics and respond in ways that promote understanding, accountability, and care.

This approach shapes everything CDA does at the Greenwood Centre, guiding how we support groups, design projects, and nurture initiatives. Our goal is to see groups run by Disabled people, for Disabled people, thriving as part of a wider hub for social connection, creativity, and impact. Leadership happens on our terms, in our spaces, and with lasting results.

How the Leadership Pathway Supports Disabled Leaders

CDA Pathway for Peer-Led Project Leaders

For anyone with an idea for a project based at the Greenwood Centre that other Disabled people can attend, we offer workshops, peer coaching, and practical "change experiments." This model breaks down barriers, provides mentorship, and creates real opportunities for Disabled people to lead projects that reflect lived experience.

Leading to Connect – 12-Month Leadership Programme

Funded by Fight for Sight and the Vision Foundation and running from January 2025 to December 2025, this programme supports five Blind and Visually Impaired participants. It provides structured coaching, workshops, and mentoring, recognising that this community has been particularly excluded from leadership opportunities.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

All five participants are Blind or have low vision, and each also identifies as neurodivergent. This intersection of access needs has added real depth to the programme, as participants reflected that it allowed them to explore parts of their experience that had never previously been acknowledged or supported.

Participants have completed the first phase of workshops and are now developing their own projects, exploring themes such as accessible music, digital art, podcasting, and advocacy. Each participant receives regular coaching and peer mentoring to help translate ideas into practical action.

Early outcomes already show growth in leadership and participation, with several leaders pursuing new opportunities including paid artistic roles, community engagement, and employment applications for the first time in years.

The programme has also led to the creation of a Blind and Visually Impaired Social Group at the Greenwood Centre, offering a regular peer space to reduce isolation and build community connections. Engagement is growing steadily as confidence and trust increase within the group.

A key learning from this programme has been the difficulty in engaging Blind and Visually Impaired residents with activities at the Greenwood Centre. We believe this highlights the deep-rooted issue of isolation within this community, which we are eager to explore further. CDA is now seeking new funding to continue targeted support for Blind and Low Vision residents, recognising this as one of the harder to reach impairment communities.

Once the current programme concludes, the leaders will continue as part of CDA's wider Leadership Pathway, joining our growing network of CDA Leaders. CDA will continue to provide mentoring, access support, and development opportunities to help each leader progress their projects and embed their learning into ongoing community leadership.

Creating Space for Leadership

We have recently launched free use of CDA's accessible conference space at the Greenwood Centre for Disabled-led peer groups. This new initiative is part of our Leadership Pathway and reflects CDA's commitment to removing barriers and giving Disabled people the space and opportunity to connect, organise, and lead their own projects. This has become another way of sharing power, removing barriers, and supporting Disabled-led leadership in action. Importantly, this initiative extends beyond Camden. We now welcome Disabled-led peer groups from outside the borough who share CDA's values and commitment to the Social Model of Disability.

This marks an exciting step in our journey as we begin to share our model of leadership more widely, reaching new communities and creating stronger connections across the Disabled people's movement.

By removing financial and access barriers, CDA is continuing to give power back to Disabled people. This new offer shows our model in action, proving that when access and trust are built in from the start, leadership flourishes.

Fundholding and Development

CDA continues to support peer-led projects through its Fundholding and Development model, enabling Disabled people to access funding safely and independently. Fundholding removes the administrative and financial barriers that often prevent Disabled people from applying for or managing individual or participatory grants directly, while giving them full control over their projects and decisions.

Our ongoing partnership with Camden Giving remains a key part of this work. Camden Giving's participatory model aligns strongly with CDA's commitment to co-production and power sharing, ensuring that people most affected by inequality are part of decision making and resource allocation.

This year, one of our CDA Leaders continued to sit on the Camden Giving grant panel, bringing lived experience and insight from the Disabled community into funding decisions. Several Disabled residents have also connected with CDA through Camden Giving, either to develop their projects with our support or to hire space to run peer-led activities.

CDA has worked with Camden Giving to explore and challenge access barriers within their processes, helping shape future opportunities for training and improvement.

Our connection with Camden Giving continues to demonstrate shared goals to active citizenship and removing barriers to participatory funding.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Peer-Led Groups Supported by the Leadership Pathway

Art 2 Heart

Art 2 Heart is a peer-led collective of Disabled artists that meets weekly in the Greenwood Centre art studio, creating a safe, inclusive space where Disabled people can express themselves through art, storytelling, and collaboration.

The group is developing a user-led magazine, *Art 2 Heart – Our Camden, Our Voice*, which celebrates Disabled artists' stories and creativity, providing a platform for voices often excluded from mainstream arts spaces.

Four active Leaders currently guide its creative direction and development. Members have been learning how to create a peer-led magazine from concept to production and deepening how they work together as peers. This process has involved unlearning the effects of exclusion and building trust, communication, and shared responsibility.

The group has been supported to grow at a steady pace rather than expand quickly, ensuring time to build strong foundations of safety, collaboration, and shared leadership.

The group's goal and vision are to build two interconnected forms of community. Within the group, members continue to create a safe, peer-led space where they make art together and support one another as Disabled Leaders, with the aim of welcoming more Disabled people into this growing community. Beyond the group, the magazine will amplify Disabled voices and stories, reaching both Disabled and non-disabled readers.

Through this, Art 2 Heart hopes to build a wider creative community that connects people through art, strengthens understanding, and shows the value of Disabled leadership in shaping inclusive culture.

Amka Nzuri Melody

Amka Nzuri Melody, meaning *Arise Beautiful*, is a peer-led music group for Disabled Black women aged 50 and over. The group meets weekly in the Greenwood Centre music studio, creating a supportive space to learn, practise, and make music together while building connection, wellbeing, and community.

The group first connected with CDA through hiring space, when the leader was introduced while applying for a Camden Giving grant. CDA supported her to secure that funding and to find a music tutor for a ten-week pilot project that introduced participants to playing instruments.

Following the pilot, the group entered a new phase of growth. The leader is now seeking to expand her idea to reach the wider community, while CDA continues to provide in-kind support including free use of the music studio, access support, and ongoing coaching.

The group has become an important space for Disabled Black women over 50 to come together, learn, and create in safety. Some members initially did not identify as Disabled, reflecting wider cultural experiences and stigma, but the group has opened space for conversation and empowerment around those intersections.

Quote from Amka Nzuri Melody Leader:

"I have never called myself a leader. Verbal communication can feel exhausting, and when I am anxious, talking becomes more of a reflex than a choice. Creativity gives me another language where I can move, feel, and express freely through sound and emotion.

Through CDA's peer leadership support, I am learning that leadership can look like that too. It can be expressive, creative, and rooted in lived experience. As a Black Disabled woman over 50, I am discovering that leadership can come from instinct, emotion, and connection. It has helped me grow my music project, build confidence, and expand our group into the wider community while continuing to nurture the safe space we have created together at the Greenwood Centre.

Working with a CDA peer coach has been transformative. The coaching is grounded in the social model of disability and the peer leadership approach, which means I am seen first as a person with strengths, not as a set of limitations. Our conversations have helped me build confidence not only in my community work but also in self-advocating around my own health and wellbeing, something I have often found harder than speaking up for others. The coach creates a safe space that lets me unpack my anxieties and turn them into action. They once said that CDA is just a little seed, but I know their guidance and belief have helped that seed take root.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

What makes our relationship special is trust. The support reminds me that I am not on this journey alone. I am encouraged to take pride in my progress and to find joy in learning, even in something as simple and healing as protecting time for picking up a musical instrument. To me, CDA represents a powerful and unique collaboration and a genuinely supportive partner that makes growth possible. The joy and sense of fulfilment I am experiencing right now is phenomenal. It has been life changing."

Sound Collective Recordings

Sound Collective Recordings grew out of CDA's earlier Music Sanctuary project. Using part of the Awards for All funding, CDA provided six members with specialist training in music production. From this, the group created Sound Collective Recordings, a peer-led recording project run by Disabled producers in training.

The project offers four recording sessions of three hours each, providing opportunities for Disabled artists to record vocals, instruments, spoken word, or poetry in a fully accessible and supportive environment.

Sound Collective Recordings has become a powerful example of peer leadership in action. The producers are building their own skills while empowering other Disabled people to record, create, and share their voices without barriers.

Quote from a Sound Collective Recordings Leader:

"Through my journey with CDA, I've learned that leadership is not about control but about understanding, accountability, and shared growth. Coaching has given me space to explore challenges in my own terms, helping me recognise how my responses, access, and emotions all influence how we work together and support one another."

It has helped me see that leadership is about taking ownership, finding balance between my own experience and the wider picture, and realising that we grow best when we do it together. By reflecting in this way, I've learned to move from frustration to connection and to value the process of learning alongside my peers."

These insights have changed how I show up in every space I am part of. They have taught me that leadership is built through collaboration, patience, and trust, and that every challenge is an opportunity to learn together."

Deaf Vanguard Camden Social

Deaf Vanguard Camden Social is a peer-led space for Camden's Deaf community to connect, share experiences, and build collective confidence in shaping change. The group meets at the Greenwood Centre and provides opportunities for Deaf residents to come together socially while exploring issues that affect their community.

One of the group's Deaf leaders completed a year-long leadership programme with Inclusion London, focusing on developing leadership and advocacy skills. A key outcome from that programme was her progression into becoming a trustee, demonstrating the lasting impact of CDA's Leadership Pathway and how it can lead to new opportunities for influence and change.

Building on her learning, she is now developing workshops for the Deaf community focused on health and wellbeing. These will aim to address the lack of accessible information and ensure Deaf residents in Camden have the opportunity to learn, connect, and be empowered with knowledge that matters to them.

Leadership Team and Infrastructure

Our Leadership Team has grown to include one full-time manager and three part-time leadership staff. Two of the team first joined CDA through the Leadership Programme, developing their own projects into action and progressing into paid roles within CDA.

Each team member brings valuable lived experience while also navigating and challenging their own employment barriers. All three are using Access to Work for the first time, learning what effective workplace adjustments look like in practice, and gaining the opportunity to apply and develop their skills further.

The model continues to evolve through our staff, with our Assistant Coach, who is Blind, joining through the Leading to Connect programme. Her role shows our commitment to leading by example, breaking both systemic and internal barriers, and demonstrating how accessible employment enables Disabled people to thrive.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

This approach is also reflected in our newest Deaf staff member, who has been supported to use interpreters and communication support workers for the first time in the work place through Access to Work. By learning how to manage these adjustments and navigate access processes, he is developing new leadership and administrative skills while helping CDA continue to model inclusive employment in action.

We are showing our values in action and proving that they work. By creating environments that value lived experience, break down barriers, and ensure access and trust are built in from the start, Disabled people can flourish.

Their lived experience continues to shape how we design and deliver the Leadership Pathway, ensuring that change is real, lasting, and grounded in the everyday realities of Disabled people's lives.

Next steps

Since our last report, CDA's leadership work continues to be supported by funding from Fight for Sight (until December 2025), Trust for London, Community Partner Fund, and Camden Giving. These funders remain central to sustaining the Leadership Pathway and our ongoing peer-led projects.

We are focusing new funding applications on expanding CDA's capacity to provide long-term support for existing peer-led projects and creating more opportunities for Disabled people to develop as leaders through the Leadership Pathway.

CDA is now entering an important stage of growth with several funding priorities designed to sustain and strengthen our leadership model. These include:

- **The Peer-Led Projects Hub**, which will provide structured support, access, and development funding to help existing peer-led projects grow sustainably and become independent. The Hub focuses on sustainable Disabled leadership, offering both funding and developmental support to strengthen long-term impact.
- **A new annual leadership programme** for Disabled people who experience multiple or complex barriers to leadership, supporting those who have been most excluded from traditional opportunities.
- **Increased staffing capacity** within CDA's leadership team to ensure consistent mentoring, reflection, and practical support across all stages of the Leadership Pathway.

The Peer-Led Projects Hub builds directly on the success of CDA's Leadership Pathway. It will give peer-led groups the time, resources, and structure to strengthen their work, with tailored coaching, access support, and fundholding that allows leaders to focus on delivering their projects. The Hub will also deepen collaboration between groups, linking creative and advocacy projects to build shared learning and community impact.

Through this growth, we aim to strengthen both sides of leadership: supporting individuals to understand and manage their own access needs, while also giving them the structure and opportunity to lead change in response to the systemic barriers they face.

Together, these developments form CDA's plan to build sustainable Disabled leadership. By investing in people, access, and community infrastructure, we are creating a model that supports both individual and collective leadership and ensures Disabled people have the power, resources, and voice to lead change locally and beyond.

Autistic Peer Consultant and Personal Assistant Training

Building on the work developed through the Camden Autism Strategy, CDA completed the co production of a Personal Assistant training package designed to improve support for autistic and neurodivergent people. The training was created in partnership with our Autistic Peer Consultant and Hendra Consulting and is grounded in the Social Model of Disability and trauma informed practice. It focuses on improving how support workers understand autism, communication, and sensory needs, and how they can create safer and more empowering environments for autistic people.

Following this development, **CDA secured £25,380** to deliver the training in practice. We have been commissioned by Camden Council to provide training to staff teams at Charlie Ratchford Court and Bramhurst, both of which support autistic adults. As part of this work, CDA is also creating paid opportunities for two neurodivergent trainers to deliver the training, providing valuable experience and breaking down barriers to employment and representation within professional development spaces.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Delivery will begin in late 2025, with train the trainer sessions taking place first, followed by staff training in early 2026. Once in place, CDA will work alongside autistic residents to evaluate the impact of the training and ensure it leads to meaningful change in everyday support and practice.

This initiative forms part of CDA's wider commitment to creating change by ensuring neurodivergent people receive the right support, and by embedding lived experience leadership at the centre of system improvement.

Our leadership model is the central plank of movement building work as we seek to activate more members of our community to lead change. As a further next step we aim to continue building a large movement of active Disabled people as the key catalyst driving change.

Objective 4

Building a stronger, more resilient, well-governed organisation; better able to understand current and emerging need and developing appropriate responses for the whole Disabled community, including those most marginalised within it

We have made significant strides this year in strengthening CDA and laying more foundations for growth. The Greenwood Centre is a state-of-the-art accessible building based in Kentish Town. CDA is based here, along with a number of other voluntary sector organisations and Council services. CDA is funded by Camden Council to manage the reception for the whole building. A disabled-led reception sets an important tone for the building. Our small team help to manage the flow of building users and set and foster an inclusive feel and sense of belonging for Disabled people who come to the Centre.

CDA rents a large footprint in the building, including a conference room, four training rooms and an art and music studio. A key objective for CDA is to sell the spaces to generate unrestricted income, while at the same time, develop the conditions for Disabled people to have control over the rooms at Greenwood to run the activities they choose and to become a platform for coproduction, campaigning and social change.

This year we raised **£197,029** through our rental activities this year. The costs of managing the rentals are high, however we are now generating a surplus to support the wider work of the Charity. This is a significant increase on last year's figures and demonstrates the extent of our growth and the hard work of the team this year.

We are diversifying our income base, winning new funding from NCL ICB Primary Care Budget to launch a new digital inclusion service next year. This will create a paid job for a Disabled person to lead a digital drop-in at the Greenwood Centre and build ties with local health services as we support residents to access digital routes to their GP.

We were able to strengthen the CDA senior management team this period with an operations manager. Our senior management team is now made up two Disabled senior leaders, the CEO who is a wheelchair user and an operations manager who is deaf and neurodivergent.

We strengthened our board with 7 new trustees taking us to 12 in total with a great diversity of skills and diversity.

Next steps

- To take our new Board through an induction process with Inclusion London and set up board sub committees and working groups to utilise their considerable skills and experience across the organisation.
- Create a new paid role for a Disabled person to set up and lead a new digital drop in service
- Find new funding to grow our frontline services, leadership work and capacity to drive systemic change
- Embed more sophisticated monitoring and evaluation to better capture the difference we are making – both to individuals and the external disabling environment.
- Continue to grow our room hire revenue streams and develop an important balance between selling the spaces for the benefit of disabled people against the need to generate revenue.
- Secure the 7 year core grant from LB Camden to formalise our partnership for the medium term.

Public benefit statement

In shaping our objectives for the period and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PD2)'. The achievements and activities above demonstrate the public benefit arising through the charity's activities.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Volunteers

Camden Disability Action is grateful to all our volunteers over the years who have provided their support and services. During the period 3 volunteers contributed their time for volunteering to the organisation.

Financial review

The financial results for the period are set out in the Statements of Financial Activities. The charity recorded an overall deficit of £6,793 (2024 – Surplus £95,839). The financial position at the end of the period revealed by the Balance Sheet shows net current assets or working capital of £432,512 (2024 – £433,943). The net book value of fixed assets held, all of which are used directly for charitable purposes, amounted to £15,882 (2024 – £21,244).

The increase in legal and professional expenditure as a result of embedding good governance to support strong user-led and democratic processes with regard to trustee appointments and power sharing with CIO members.

Principal funding sources

The charity aims to develop a diverse funding base for its activities. The London Borough of Camden remains as its largest source of funding due to the number of contracts and service agreements, CDA continues to attract funding for its various projects through a range of charitable trusts and its own income generated through Greenwood Centre room hire.

Investment powers and policy

The trustees have considered the most appropriate policy for investing surplus funds and have found that bank deposit accounts provide the appropriate combination of security, accessibility and income growth.

Reserves policy

The trustees consider it prudent to maintain an adequate level of unrestricted reserves to cover the charity's contractual commitments and provide sufficient working capital and have set this at minimum of six months of operating expenditure, including staff costs, premises costs, and overheads. The current level of funding is adequate to support the continuation of the charity in the medium term.

The reserves held in unrestricted funds, which have not been designated or invested in fixed assets, at 31 March 2025 were £248,990 (2024 – £201,295).

Structure, governance and management

Governing document

The organisation is a registered Charitable Incorporated Organisation (CIO) and registered as a charity with the Charity Commission (Charity no. 1162787). The charity is established under a written constitution that established the objects and powers of the charity and is also governed under this constitution.

Recruitment and appointment of Trustees

The appointment of trustees is by a majority vote of the members of the Annual General Meeting.

Trustee induction and training

The trustees maintain a good working knowledge of charity law and best practice by regular reading of charity press articles and guidance produced by the Charity Commission and other Government and voluntary organisation advisory websites. New trustees are given copies of previous minutes and attend an induction session given by an experienced Trustee

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Organisational Structure

CDA is managed by a Board of Trustees which must not have less than three and no more than twelve members and has the power to co-opt people during the year. The Board of Trustees also appoints the Chair, Vice Chair, Treasurer and Secretary following elections at the Annual General Meeting.

At the first annual general meeting of the members of CDA all the charity trustees shall retire from office.

At every subsequent annual general meeting of the members of CDA, one third of the charity trustees shall retire from office. If the number of charity trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one charity trustee, he or she shall retire.

The charity trustees to retire by rotation shall be those who have been longest in office since their last appointment or reappointment. If any trustees were last appointed or reappointed on the same day those to retire shall (unless they otherwise agree among themselves) be determined by lot.

The vacancies so arising may be filled by the decision of the members at the annual general meeting. Any vacancies not filled at the annual general meeting may be filled as provided in the governing document.

The members of the charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or been removed or as an additional charity trustee, provided that the limit specified in the governing document on the number of charity trustees would not as a result be exceeded.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis, and believe that maintaining reserves at the current levels, combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse circumstances. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Related parties

The charity works collaboratively with several other voluntary and not-for-profit organisations in pursuing its charitable activities.

Pay policy for senior staff

The pay structure for senior staff is determined by the trustees in a benchmarking exercise against other organisations of similar size and complexity and data from <https://www.acevo.org.uk/>

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Statement of trustees' responsibilities

The trustees 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).

The law applicable to charities in England and Wales 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 of the charity for that year.

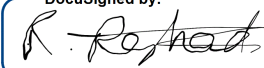
In preparing these financial statements, the trustees are required to:

- 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 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 sufficient 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the charity and the financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

The trustees' report was approved by the Board of Trustees and signed on its behalf by:

DocuSigned by:

.....DA63BD72E05A472..

Reza Reshad
Treasurer

26 January 2026

CAMDEN DISABILITY ACTION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CAMDEN DISABILITY ACTION

I report to the trustees on my examination of the financial statements of Camden Disability Action (the charity) for the year ended 31 March 2025.

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my Independent Examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed by:


BFA6442682BF4CE
Samir Shah FCA, ATII

Ramon Lee Ltd
Chartered Accountants
93 Tabernacle Street
London
EC2A 4BA
Dated: 26 January 2026

CAMDEN DISABILITY ACTION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2025 £	Total 2024 £
<u>Income from:</u>						
Donations and legacies	3	20	-	-	20	173,352
Charitable activities	4	111,655	-	270,500	382,155	321,889
Other trading activities	5	197,030	-	-	197,030	125,881
Investments	6	13,102	-	-	13,102	4,515
Total income		321,807	-	270,500	592,307	625,637
<u>Expenditure on:</u>						
Raising funds	7	125,154	-	14,682	139,836	81,190
Charitable activities	8	147,651	-	311,613	459,264	448,608
Total expenditure		272,805	-	326,295	599,100	529,798
Net income/(expenditure) for the year/ Net movement in funds		49,002	-	(55,795)	(6,793)	95,839
Fund balances at 1 April 2024		208,252	90,000	156,935	455,187	359,348
Fund balances at 31 March 2025		257,254	90,000	101,140	448,394	455,187

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 18 to 32 form part of these financial statements.

CAMDEN DISABILITY ACTION

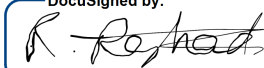
BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	12		15,882		21,244
Current assets					
Debtors	13	68,865		34,321	
Cash at bank and in hand		585,993		854,888	
		654,858		889,209	
Creditors: amounts falling due within one year	14	(222,346)		(455,266)	
Net current assets			432,512		433,943
Total assets less current liabilities			448,394		455,187
Income funds					
Restricted funds	16		101,140		156,935
<u>Unrestricted funds</u>					
Designated funds	17	90,000		90,000	
General unrestricted funds		257,254		208,252	
			347,254		298,252
			448,394		455,187

The notes on pages 18 to 32 form part of these financial statements.

The financial statements were approved by the Board of Trustees on 26 January 2026 and were signed on its behalf by:

DocuSigned by:

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Reza Reshad
Treasurer

CAMDEN DISABILITY ACTION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	20		(277,113)		395,513
Investing activities					
Purchase of tangible fixed assets		(4,884)		(22,185)	
Investment income received		13,102		4,515	
Net cash generated from/(used in) investing activities			8,218		(17,670)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(268,895)		377,843
Cash and cash equivalents at beginning of year			854,888		477,045
Cash and cash equivalents at end of year			585,993		854,888

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Camden Disability Action is a Charitable Incorporated Organisation (CIO). The registered office is Greenwood Centre, 37 Greenwood Place, Kentish Town, London, NW5 1LB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The charity's financial statements show net deficit of £6,793 (2024 - surplus £95,839) and free reserves of £248,990 (2024 - £201,295). The trustees are of the view that these results have secured the immediate future of the charity for the next 12 to 18 months and on this basis the charity is a going concern.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Designated funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

All income is included in the SOFA when the charity is legally entitled to it, receipt is probable and the amount can be measured with sufficient reliability.

Grant income

Grants are credited to the SOFA when the charity is entitled to the funds. Income is only deferred where there are time constraints imposed by the donor or if the funding is performance related.

Where entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Grants supporting the core activities of the charity and with no specific restrictions placed upon their use are included within donations and legacies. Grants that have specific restrictions placed upon their use are included within income from charitable activities.

Capital grants for the purchase of fixed assets are credited to restricted incoming resources on the earlier date of when they are received or receivable. Deprecation on the related fixed assets are charged against the restricted fund.

Donations and legacies

Donations are recognised in the period in which they are received. Legacy income is recognised when the charity's entitlement is judged to be probable and where the amount can be reliably measured.

Rental income

Room hire income are credited to income in the period in which they are receivable.

Investment income

Investment income is included when receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance and administration personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities on the basis of direct costs allocated to each activity.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

The cost of minor additions or those costing less than £500 are not capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Equipment	25% straight line basis
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1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.9 Taxation

The charity is a registered charity and, therefore, is not liable for Income Tax or Corporation Tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1.10 Creditors and provisions

Creditors and provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.11 Volunteers and donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised and refers to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt. No such donations were received during the period.

1.12 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

1.13 Pension

The charity operates a defined contribution pension scheme on behalf of its employees. Contributions are charged to the Statement of Financial Activities in the period in which they are payable.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

In the application of the charity’s accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds £	Total 2025 £	Total 2024 £
Donations and gifts			
L.B Camden - CIL Seed Funding	-	-	171,937
Other donations	20	20	1,415
	<u>20</u>	<u>20</u>	<u>173,352</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

	Disability Support services	Total 2025	Total 2024
	£	£	£
Awards for All	-	-	9,994
Camden Giving	5,150	5,150	-
Corporate contract income	-	-	7,990
Disability Action Haringey	-	-	7,302
Inclusion London	-	-	10,687
L.B Camden - Advice Project	55,000	55,000	55,000
L.B Camden - Camden Deaf Advice Service	40,000	40,000	40,000
L.B Camden - CIL Seed Funding	130,000	130,000	93,063
L.B Camden - Community Partner	15,000	15,000	-
L.B Camden - Reception Funding	56,005	56,005	54,374
Other contact income	10,500	10,500	7,511
Other income	-	-	5,481
Trust for London	52,500	52,500	-
Vision Fund	18,000	18,000	-
WAC Arts	-	-	30,487
	<u>382,155</u>	<u>382,155</u>	<u>321,889</u>
Analysis by fund			
Unrestricted funds	111,655	111,655	163,832
Restricted funds	270,500	270,500	158,057
	<u>382,155</u>	<u>382,155</u>	<u>321,889</u>
For the period ended 31 March 2024			
Unrestricted funds	163,832		163,832
Restricted funds	158,057		158,057
	<u>321,889</u>		<u>321,889</u>

5 Other trading activities

	Unrestricted funds	Total 2025	Total 2024
	£	£	£
Letting income	197,030	197,030	125,881
	<u>197,030</u>	<u>197,030</u>	<u>125,881</u>
For the period ended 31 March 2024	<u>125,881</u>		<u>125,881</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

6 Investments

	Unrestricted funds £	Total 2025 £	Total 2024 £
Bank deposit interest	13,102	13,102	4,515
	13,102	13,102	4,515
For the period ended 31 March 2024	4,515		4,515

7 Raising funds

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Staff costs	-	14,682	14,682	9,587
Fundraising costs	7,509	-	7,509	9,960
Premises and equipment costs	83,405	-	83,405	51,170
Depreciation	927	-	927	1,102
Support costs	22,268	-	22,268	7,453
Governance costs	11,045	-	11,045	1,918
	125,154	14,682	139,836	81,190
For the period ended 31 March 2024	81,190	-		81,190

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

8 Charitable activities

	Disability Support services	Total 2025	Total 2024
	£	£	£
Staff costs	241,589	241,589	260,142
Depreciation	7,880	7,880	9,362
Staff recruitment and training	4,292	4,292	4,525
Premises and equipment costs	15,986	15,986	10,299
Other direct expenditure	80,107	80,107	112,503
	<u>349,854</u>	<u>349,854</u>	<u>396,831</u>
Share of support costs (see note 9)	73,133	73,133	41,178
Share of governance costs (see note 9)	36,277	36,277	10,599
	<u>459,264</u>	<u>459,264</u>	<u>448,608</u>
Analysis by fund			
Unrestricted funds	147,651	147,651	82,397
Restricted funds	311,613	311,613	366,211
	<u>459,264</u>	<u>459,264</u>	<u>448,608</u>
For the period ended 31 March 2024			
Unrestricted funds	82,397		82,397
Restricted funds	366,211		366,211
	<u>448,608</u>		<u>448,608</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

9 Support costs

	Support costs £	Governance costs £	Total 2025 £	Total 2024 £
Staff costs	55,511	6,010	61,521	22,099
Depreciation	1,439	-	1,439	551
Premises and equipment costs	7,264	-	7,264	6,286
Communication and IT costs	2,736	-	2,736	2,883
Accountancy and bookkeeping fees	20,490	-	20,490	18,500
Legal and professional costs	3,830	36,311	40,141	6,068
Miscellaneous expenses	4,131	-	4,131	171
Independent examiner's fees	-	4,428	4,428	4,140
Trustees expenses	-	573	573	450
	<u>95,401</u>	<u>47,322</u>	<u>142,723</u>	<u>61,148</u>
Analysed between				
Fundraising	22,268	11,045	33,313	9,371
Charitable activities	73,133	36,277	109,410	51,777
	<u>95,401</u>	<u>47,322</u>	<u>142,723</u>	<u>61,148</u>

10 Net movement in funds

	2025 £	2024 £
Net movement in funds is stated after charging/(crediting)		
<u>Independent examiner's fees</u>		
Independent examination	3,100	2,900
Other Services	1,328	1,240
Depreciation of owned tangible fixed assets	8,821	11,015
Loss on disposal of tangible fixed assets	1,425	-
	<u>14,674</u>	<u>25,155</u>

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Direct charitable work	8.00	8.00
Total	<u>8.00</u>	<u>8.00</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

11	Employees	(Continued)	
	Employment costs	2025 £	2024 £
	Wages and salaries	283,537	265,051
	Social security costs	27,632	20,370
	Other pension costs	6,623	6,407
		<u>317,792</u>	<u>291,828</u>

There were no employees whose annual remuneration was more than £60,000.

During the year expenses totaling £460 (2024 - £450) were paid on behalf of Trustees or reimbursed to Trustees towards expenses. One (2024 - One) Trustee received such reimbursements. During the year two trustees were paid £350 in total towards user involvement vouchers.

The key management personnel of the charity comprise the trustees, the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £60,098 (2024 - £63,140).

12	Tangible fixed assets	Fixtures, fittings and equipment £	Total £
	Cost		
	At 1 April 2024	57,362	57,362
	Additions	4,884	4,884
	Disposals	(10,871)	(10,871)
	At 31 March 2025	<u>51,375</u>	<u>51,375</u>
	Depreciation and impairment		
	At 1 April 2024	36,118	36,118
	Depreciation charged in the year	8,821	8,821
	Eliminated in respect of disposals	(9,446)	(9,446)
	At 31 March 2025	<u>35,493</u>	<u>35,493</u>
	Carrying amount		
	At 31 March 2025	<u>15,882</u>	<u>15,882</u>
	At 31 March 2024	<u>21,244</u>	<u>21,244</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

13 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	6,517	25,416
Other debtors	58,409	7,366
Prepayments	3,939	1,539
	<u>68,865</u>	<u>34,321</u>

14 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Trade creditors		34,402	9,392
Taxation and social security		7,282	-
Deferred income	15	64,420	16,010
Other creditors		7,359	3,244
Accruals		108,883	426,620
		<u>222,346</u>	<u>455,266</u>

15 Deferred income

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Movements in the year:		
Deferred income at 1 April 2024	16,010	4,697
Released from previous periods	(16,010)	(4,697)
Resources deferred in the year	64,420	16,010
	<u>64,420</u>	<u>16,010</u>
Deferred income at 31 March 2025		

Deferred income comprises:

- Rental income of £13,736 relating to the lettings period commencing from April 2025
- Funding of £25,380 towards Adult Social Care Workforce PA training service to be held in 2025/26
- Funding of £20,000 from the NCL ICB Primary Care Budget to run a digital inclusion project in 2025/26
- Contract income of £5,304 from Camden Giving to support Disabled people to access We Make Camden Kits to be Held in 2025/26

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 31 March 2025
	£	£	£	£	£	£	£	£
L.B Camden - Advice Project	57,184	55,000	(91,715)	(1,116)	19,353	55,000	(64,115)	10,238
L.B Camden - Community Partner	-	-	-	-	-	15,000	(15,000)	-
Vision Fund	-	-	-	-	-	18,000	(3,994)	14,006
Awards for all	-	9,994	-	-	9,994	-	(9,994)	-
Trust for London	-	-	-	-	-	52,500	(28,485)	24,015
Equipment Capitalised	9,069	-	(9,365)	14,583	14,287	-	(6,669)	7,618
L.B Camden - CIL Seed Funding	48,496	265,000	(200,029)	(13,467)	100,000	130,000	(187,433)	42,567
SCOPE	46,225	-	(46,225)	-	-	-	-	-
L.B Camden - Autism Strategy	15,000	-	(12,479)	-	2,521	-	(2,521)	-
L.B Camden - Cost of Living Award	5,007	-	-	-	5,007	-	(2,311)	2,696
L.B Camden - CIL Employment Co Production	12,171	-	(6,398)	-	5,773	-	(5,773)	-
	<u>193,152</u>	<u>329,994</u>	<u>(366,211)</u>	<u>-</u>	<u>156,935</u>	<u>270,500</u>	<u>(326,295)</u>	<u>101,140</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

(Continued)

L.B. Camden - Advice Project - Funding to deliver Advice and Advocacy services to Disabled Camden residents.

L.B. Camden – CIL Seed Funding - Combination of core and project funding to capacity build Camden's Centre for Independent Living.

L.B. Camden - Cost of Living Award - Funding to run an evening warm space and drop in internet café. Funding was repurposed to deliver two cost of living workshops.

Equipment Capitalised – Funding received from L. B. Camden (Advice Project) £2,016, L. B. Camden (CIL Seed Funding) £13,467, Big Lottery Fund – Leadership Skills £918, The National Lottery Community Fund £17,024, City Bridge Trust (TNLCF Covid-19 Response Fund) £4,176 and RBS Social & Community Capital (Covid-19 Response) £1,168 to purchase equipment for digital transformation. The funds were utilized to purchase computer equipment amounting to £38,769. Depreciation thereon amounting to £31,151 allocated to these restricted funds. Balance of £7,618 represents undepreciated costs of computer equipment.

Vision Fund -Grant to support members of the blind and low vision community to run groups to overcome loneliness and isolation and lead change.

Trust for London- Funding towards salary costs for engagement officer and leadership manager and activities to build a disability justice movement.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Unrestricted Fund

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds				Movement in funds			
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 31 March 2025
	£	£	£	£	£	£	£	£
Designated funds								
Website development	20,000	-	-	-	20,000	-	-	20,000
Rent and service charges	20,000	-	-	50,000	70,000	-	-	70,000
	<u>40,000</u>	<u>-</u>	<u>-</u>	<u>50,000</u>	<u>90,000</u>	<u>-</u>	<u>-</u>	<u>90,000</u>
General restricted Funds	126,196	295,643	(163,587)	(50,000)	208,252	321,807	(272,805)	257,254
	<u>166,196</u>	<u>295,643</u>	<u>(163,587)</u>	<u>-</u>	<u>298,252</u>	<u>321,807</u>	<u>(272,805)</u>	<u>347,254</u>
Total Unrestricted Funds	<u>166,196</u>	<u>295,643</u>	<u>(163,587)</u>	<u>-</u>	<u>298,252</u>	<u>321,807</u>	<u>(272,805)</u>	<u>347,254</u>

Website development

In agreement with funders, to address an underspend, core costs were offset against a restricted grant on the condition that the surplus this would generate, would be used to deliver the purpose of the grant for a time when the organisation was ready. The money is designated to further develop the accessibility of the CDA website.

Rent and Service Charges

CDA rents a large area of the Greenwood Centre; a Camden Council building in Kentish Town. The rent and service charge is currently £105,000 per year. CDA rent a large conference suite, four training rooms and two activity rooms for music and art. CDA currently use approximately 10% of this space for own services and hires out the other 90%. This is a very high rent for a charity of this size, and because CDA cannot guarantee rental income, the trustees have agreed to designate these funds to support the objective of meeting and exceeding those costs in the event of a shortfall.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Analysis of net assets between funds

	General Restricted funds £	Designated funds £	Restricted funds £	Total 2025 £	General Restricted funds £	Designated funds £	Restricted funds £	Total 2024 £
Fund balances at 31 March 2025 are represented by:								
Tangible assets	8,264	-	7,618	15,882	6,957	-	14,287	21,244
Current assets/(liabilities)	248,990	90,000	93,522	432,512	201,295	90,000	142,648	433,943
	<u>257,254</u>	<u>90,000</u>	<u>101,140</u>	<u>448,394</u>	<u>208,252</u>	<u>90,000</u>	<u>156,935</u>	<u>455,187</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

19 Related party transactions

There were no disclosable related party transactions during the year except the transactions disclosed in Note 11.

20 Cash generated from operations	2025 £	2024 £
(Deficit)/surplus for the year	(6,793)	95,839
Adjustments for:		
Investment income recognised in statement of financial activities	(13,102)	(4,515)
Loss on disposal of tangible fixed assets	1,425	-
Depreciation and impairment of tangible fixed assets	8,821	11,015
Movements in working capital:		
(Increase)/decrease in debtors	(34,544)	238,331
(Decrease)/increase in creditors	(281,330)	43,530
Increase in deferred income	48,410	11,313
Cash (absorbed by)/generated from operations	(277,113)	395,513

Accounts

Charity registration number 1162787

CAMDEN DISABILITY ACTION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

CAMDEN DISABILITY ACTION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Patrick Stack - Chair Reza Reshad - Treasurer Mary Hynes Joy Palmer (Re-elected on 17 July 2024) Priscila Eyles (Re-elected on 17 July 2024) Anna Harris (Appointed on 05 December 2024) Stephen Bitti (Appointed on 05 December 2024) Quilliass Huntessmith (Appointed on 05 December 2024) Ossie Stuart (Appointed on 05 December 2024) Natalie Easington (Appointed on 05 December 2024) Joyce Yankey (Appointed on 05 December 2024) Lorraine Revah (Appointed on 05 December 2024)
Charity number	1162787
Senior Management	Colin Brummage - Chief Executive Officer Melissa Shaw – Operations Manager
Registered office	Greenwood Centre 37 Greenwood Place Kentish Town London NW5 1LB
Independent examiner	Samir Shah FCA, ATII Ramon Lee Ltd Chartered Accountants 93 Tabernacle Street London EC2A 4BA
Bankers	Barclays Bank UK PLC 208 West End Lane West Hampstead London NW6 1UY
Website	https://camdendisabilityaction.org.uk/

CAMDEN DISABILITY ACTION

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Statement of cash flows	14
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CAMDEN DISABILITY ACTION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

CHIEF EXECUTIVE'S CONTRIBUTION

It is a great honour to lead Camden's pan-disability, user-led organisation. Being disabled person-led has important meaning and it is something we take every opportunity to highlight. In a society where disabled people hold the least power, organisations like CDA, of which there are very few, can be a guide to the 'possible'. We use what we call the Social Model of Disability to construct our own understanding and narrative of what 'disability' really is. While we absolutely acknowledge that living with a condition or impairment can be challenging for many people, we define disability as something which is created unnecessarily by a society when it does not include us. This is why you will hear us talk about 'disabling barriers' like negative stigmatising attitudes, a legal system which permits discrimination against us and a built environment not designed with us in mind. The social model is a tool which shines a light on this structural oppression so we can call it out and push for change, reaching for what we believe is possible, expressed through our clear organisation vision:

"We believe in a radically inclusive world where people with differences are never disabled by the society in which they live."

Our staff team and Board of Trustees, who are almost all disabled people, have worked tirelessly through this year to continue to build the organisation as a provider of quality advice services and as a catalyst for disability justice and change. This has not been an easy time for disabled people. As we start to move clear from the global pandemic, we enter a cost-of-living crisis, where again disabled people have been hit the hardest. Despite this however, CDA has continued to thrive. We welcomed our new Advice Manager who drove the development of our specialist advice and welfare benefits services, establishing us as an important member of the Camden Advice Network and a key partner in the local authority's response to the cost-of-living crisis. We are proud that we have now established Camden Disability Action as a quality advice provider and have secured £287,577 in welfare benefit awards in this period for disabled people.

We continue to be successful in attracting funding to support our approach to disability leadership and movement building with our successful £159,464 bid to the Trust for London's Disability Justice Fund. Our application was based on four years of work, with CDA testing and piloting a wide range of movement building approaches, designed to connect with the most marginalised in our community to lead systemic change. This important funding is central to our strategy in shaping CDA to be a vehicle for social change. We are establishing a logical flow from our vision and mission into our services and activities, many of which clearly express how we are putting CDA on a disability justice footing. Our successful application for a 7-year grant with Camden Council is further testament to this with £15,000 per year for 7 years (total £105,000) awarded to further strengthen our movement building work for disabled people to lead change.

We are forging ahead to successfully meet our objective in ensuring at least 50% of our staff are disabled people and/or have a long-term condition. As CEO and a wheelchair user, I lead a diverse team made up 80% disabled people/with long term conditions and a senior management team which is made up entirely of disabled people. I am proud to say that CDA is using comprehensive in-work support adjustments and arrangements to ensure we are a leader in employability and disability inclusion. We offer a vision of what the wider labour market could look like if others were to follow our lead. In this period, we spent £26,669 on a range of support workers, assistive technology and travel support to empower our disabled employees – all of which was claimable from the DWP Access to Work fund and therefore not a cost to CDA.

It is encouraging to see how we are strengthening our relationship with Camden Council, taking opportunities to lead our borough on a disability equality journey. Our work on the autism strategy for example has enabled us to do a lot of deep thinking and work around the effectiveness of support workers in meeting the access needs of autistic people. The support worker training programme we have developed has great potential to meet the access needs of autistic people as well as other members of the disability community.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

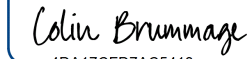
It was exciting to be part of a collaboration with four other user-led disability organisations to produce a toolkit for strategic communications. This healthy process helped us face up to the challenges of communicating what it means to be a user-led organisation and to overcome the barriers to getting support behind the social model of disability – even within the disability community itself. As a partnership we launched the Talking About Disability Toolkit which is now driving CDA's new strategic communications as a way to influence the wider external world and bring change. We believe that if we can communicate the social model more effectively then we can break the traditional and deeply rooted medical and individual framing of disability and instead highlight the casual link between disability disadvantage and disabling social and physical environments.

We are leading the way on what it means to build an organisation on the principles of power sharing through our leadership programmes. We are proud of the sophisticated coaching model we have developed and the transformative personal journey's our members report as they lead change through a social model lens. Our coaching techniques, cocreated with our members and partners at Inclusion London has become the standard for all our programmes and ensuring that we make power sharing and coproduction a reality within our entire service ecosystem.

The CDA community reporter programme continues to grow, now with 133 first-hand accounts from our members on the issues that matter to them. In just under 4 years, we have established this powerful part of the organisation which enables disabled people to receive quality journalism training and the opportunity to take control of the 'disability' narrative so that we may push for change.

Our grant fundraising is matched by our ability to trade as we make great strides to generate income through room hire. This year we exceeded our rent for the first time with an income of £125,881 from our growing customer base. It is very exciting for us to be able to trade in this way, not least that we can secure unrestricted income but also that a disabled people's organisation like ours, has control and agency within commercial relationships with the external world, aiding both our visibility and opportunities to influence new audiences.

CDA is growing strongly in line with our strategic objectives, equipping us to support disabled people with social welfare law advice services, while at the same time keeping equivalent focus on delivering systemic change for our community. I would like to take this opportunity to thank our staff team, volunteers, the CDA Community Journalists, CDA Members, CDA Leaders, the Board of Trustees, and all our funders – especially the London Borough of Camden for their commitment to our vision for change.


4DA17CFD7AC6413
Chief Executive Officer
1/22/2025

Date.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Objectives and activities

The purpose of Camden Disability Action is to relieve the needs of people with disabilities, including those with a physical, sensory, cognitive or hidden impairment, in the London Borough of Camden (LBC) and environs with a view to helping them identify and meet their own needs and maintain choice, control and independence in their lives by:

- Providing advice, advocacy and information to disabled people to help them access services, entitlements and opportunities, including information and advice;
- Providing training and support for disabled people;
- Effectively representing the views, needs and interest of disabled people.

Our Vision and Mission

We believe in a radically inclusive world where people with differences are never Disabled by the society in which they live.

We exist to enable the Disabled community and those most marginalised within it to lead the way in building a Camden that works for everyone.

Our Values

- Leading by Example
- Radical and Bold
- Power and user involvement
- Prepared to challenge
- Striving for real change

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Objective 1

Providing information and support services to enable the diverse community of disabled people in Camden to live the lives they want to live

Camden Disability Action provides an advice and advocacy service – designed and delivered by d/Deaf and disabled people for d/Deaf and disabled people. Our service is an end-to-end advice and advocacy service, informed by the lived experience of our members. Our unique offer ensures that Disabled people, no matter what their impairment, condition or access barriers, can get the advice and support they need.

Our service is rooted in the community at the fully accessible Greenwood Centre providing a holistic service, with high quality advice and the necessary follow-through and advocacy to ensure a positive outcome.

As we uncover systemic themes through our advice work, we use that information to fix broken systems. It is vital that all CDA services are vehicles for social change. We work closely with Camden Council to highlight these issues and seek ways for our members to be involved in designing the solutions.

We have two separate funded programmes from London Borough of Camden

1. Camden Advice Network funding £55,000 per year until 2027

This service, staffed by one Advice Manager and a Welfare Benefits Caseworker saw **362** unique individuals and raised **£271,938** in welfare benefits for clients and **£13,377** in backdated arrears and **£2,262** in one off grants.

2. Camden Deaf Advice Service £40,000 per year until 2025 (with possible extension to 2027).

Our dedicated Advice Service for the d/Deaf community is subcontracted to deafPLUS. We believe our work must be run by the community we serve. We therefore subcontracted a d/Deaf-led organisation to provide an advisor, who is Deaf themselves, to staff the service 3 days a week. This vital lifeline means that d/Deaf residents can access an advisor in British Sign Language without the need for an interpreter. The service saw **97** unique individuals, securing **£31,115** in welfare benefit awards and writing off **£2,453** in debt over this year.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Through this year, we have widened our advice offer beyond specialist level welfare benefits to include support with housing complaints, applications for Blue Badge and Freedom Passes and more one-off grants, including the Household Support Fund as part of Camden Council's cost of living response.

CDA won a subcontract from Disability Action Haringey to promote information to disabled people about the new legislation on the requirement for acceptable photo ID for local, national and London Assembly member elections. We delivered a talk to the Kilburn and West Hampstead Pensioners group and launched a large-scale promotion with fully accessible digital assets across all social media platforms to communicate the changes to disabled people.

Next steps

We will create an advice trainee post for a disabled person. It is our strategy to 'grow our own' advisors and to create paid jobs for disabled people.

With our Advice Service now well-established in the community we can develop a plan to go for the Advice Quality Standard quality mark for CDA next year.

A key challenge for CDA is finding the capacity for wider systems change. We will submit funding proposals to meet this gap. It is essential that CDA does not only provide advice and support in here and now but is always seeking to lead change on the underlying causes of inequality.

Objective 2

Amplifying voice and creating the conditions for disabled people to be at the heart of decision making and to be leading on the issues that matter to them, whatever their cultural background, socio economic status or impairment type

Understanding the first-hand experience of Disability is fundamental to our work as a disabled people's user-led organisation. CDA seeks to unmask the disadvantage Disabled people experience in their lives and to push for change. We are developing a strong portfolio of leadership, engagement and coproduction work to put power in into local Disabled peoples' hands to lead on the solutions.

Our Leadership Model

The CDA leadership and coaching model is central to how we enable our members to be at the heart of decision making and lead real change. This is something we have been co-creating with our members and with our partners, Inclusion London for the past four years. **This is not a traditional model of leadership but one that supports a disabled person to understand their circumstances through a social model of disability lens and lead on a project which challenges established ableist norms.** Our relationship with the Greenwood Centre enables us to share power and space, where through the use of the building's activity rooms and training rooms, disabled people can meet, connect and run their own groups and activities.

For the past 4 years we have built Camden Disability Action within a power sharing partnership with our members. Our members have been our guide, as we unlock their potential through this powerful approach to coaching and empowerment putting in place genuine user-led groups, and change making projects.

During the year we were able to build on our existing leadership initiatives as well as securing funding to expand the portfolio.

New funding for Leadership work

We were successful in securing a £30,000 grant from the Vision Foundation/Fight for Sight to run a new CDA Leadership Programme with members from the blind and partially sighted community. The project will see our members leading new initiatives to tackle loneliness and isolation. We also secured a National Lottery Awards for All England grant to extend our Music Sanctuary leadership group.

New leaders trained up to run new groups and activities

We started the Art to Heart and IT Hub leadership project this year

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Art to Heart

We supported 4 members, to take control of an evening slot in the Greenwood Centre art room to cocreate the purpose and direction of a new group called Art to Heart. The process follows our established model of taking our members on a journey, exploring the social model of disability and what it means for them and following their lead on the change journey.

"I have always just got by, but I have never had a conversation about how I can overcome my access barriers. That has really affected my mental health through the years, but now I can see hope."

"It all makes so much sense to me now. I've never heard of the social model of disability before, but now I already feel more empowered in myself and my access needs."

"Understanding the social model is allowing me to think about how we run groups that cater for all. I have always relied on other people to prompt me, but I am learning how to empower myself to put tools in place so that I can take part in activities more equally now; I'm excited to try this out more."

The group members report powerful outcomes of feelings of control and agency and hope, as they now run a weekly group 'craftivism' and seek to recruit more disabled people to the group.

The IT Hub

Our IT leader has been working alongside CDA staff to run a coffee morning drop-in for IT support since January 2024. They created this as a tool to find out what type of IT support people at the Greenwood Centre require.

Local residents are invited to bring their personal devices for tailored coaching and troubleshooting and offered support and signposting advice to specialists if required. Each week, the coffee morning is well attended and is showing to be an important access point to combat digital exclusion which disproportionately affects disabled people. It has become a regular touchpoint for some members whose needs would otherwise be left unmet.

Each week, the coffee morning becomes more used and is showing to be an important access point people have to barriers they are facing that they otherwise wouldn't have.

Continuing the running of our now established user-led groups

We continued to support our leaders to further develop the CDA Music Sanctuary and Deaf Vanguard Social Group.

Music Sanctuary

The CDA Leadership model has enabled 5 of our members to take control of the Greenwood Centre music studio and find routes to strong leadership through music.

"We are a group of musicians within the Greenwood Centre who have a goal to set up a brand-new music sanctuary using our lived experience of Mental Health.

Our goal is to create a safe space together to connect and heal through our experiences through expressing ourselves musically in creating original songs"

Currently, there are 5 CDA members in this group who have been developing their leadership skills in the music studio to lead on creating a peer-led group meeting weekly through the year.

We worked in partnership with the group to submit a successful National Lottery Awards for All England application to continue funding the Sanctuary this year and next.

The d/Deaf Vanguard Group

The Deaf Vanguard group has been taking place monthly and is now a regular part of the CDA's programme of activities in the Greenwood Centre. The group is run by d/Deaf leaders and attended by 5 d/Deaf residents.

"The Social group is a space to meet, connect and catch up. We also use the time to share concerns and aspirations for the community in Camden and use our collective power, ideas, skills, contacts and friends to make change. This is why we use the word Vanguard in our name, it means a group of people leading the way in new ideas".

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

One of our d/Deaf leaders from the social group was supported to apply to be part of a separate leadership programme with another DPO (Inclusion London), which is a dedicated year-long programme to strengthen their leadership skills further.

"I believe my lived experience of intersectionality makes me determined, focused and emphatic to leading more opportunities for others, especially the Deaf community and aware of the barriers that can exist for many. I believe it has also led me to have a gentle approach in my leadership where I understand the different styles of leading change. I believe this style of leadership will also help reach more people as it is often a different style to many expect. My lived experience helps me look forward and think about solutions."

Community Reporting

Our community reporting programme run by the CDA Engagement Officer, is in its 4th year of growth. This powerful social movement built on a platform of digital story telling ended the year with 125 stories – all first-hand accounts from disabled people living in Camden. Our programme offers community reporter training. We trained 4 new journalists this year.

General Engagement

As well as leading our own user-led initiatives, CDA is set up to respond to requests for engagement. However, CDA is more than a means for partners to access disabled residents. CDA ensures that any external engagement request is fully accessible and that our members' time and expertise is valued with user involvement payments. All of these engagement requests are used as opportunities to influence the external world on good practice in accessibility and a social model approach to the engagement. Through this year we supported engagement in the health arena working with the University of Southampton on a long COVID study and a working in partnership with Health Watch Camden to ensure disabled women's voices were captured in a project exploring the impact of endometriosis.

Next Steps

The d/Deaf vanguard group are actively working on reaching more local d/Deaf residents.

Our new Fight for Sight leadership project will put 5 members from the blind and partially sighted community at the heart of decision making in the Greenwood Centre to tackle loneliness and isolation. As well as developing the leadership skills of these members. We will recruit a new member of staff with lived experience of visual impairment to run the new programme.

Successful bids to further our leadership work, including Vision Foundation/Fight for Sight, Trust for London, London Borough of Camden and Awards for All means that we can further expand all areas of our leadership model, activating more disabled residents to lead change through these new projects.

Objective 3

Being a catalyst, and a driver for change, at the forefront of Disability Equality

Coproduction is a primary method for CDA to deliver on its vision and drive change. Coproduction presents valuable opportunities to get to the core of disabled people's disadvantage so we can rebuild our communities so that they are inclusive and just. We also adopt an approach of 'taking our members with us' through our commitment to power sharing by creating paid opportunities for our members to directly lead on important change-making work. We created an Autistic Peer Consultant role, for an Autistic CDA member to be the lead on how CDA works in partnership with Camden Council on the Autism Strategy. The direction taken with the work this year had a focus on improving the effectiveness of personal assistants who work with autistic people. A clear gap in the disability support ecosystem is the dearth of support workers who's approach is shaped by the social model of disability. We commissioned Hendra Consulting to coproduce with our Autistic Peer Consultant a training package to create empowering support workers. Our logic is that if we can improve the support worker ecosystems then more people with autism can have a barrier-free experience to participate in coproduction leading to better outcomes.

Three support workers participated in the coproduction as we tested different training content and delivery approaches. As an outcome we have produced the training package which is ready for CDA to use. The training package is informed by the following principles:

- Flipping the Power: Empowering Disabled people to lead and shape the changes that affect them.
- Strength-Based and Social Model Thinking: Focusing on strengths and rights while recognising trauma and supporting individuals to overcome societal barriers.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

- Getting the Support Right - Trauma-Informed Support: Providing support that acknowledges and addresses the trauma many disabled people face, ensuring safer environments where people can thrive.

Camden Giving

Camden Giving is a participatory funder and a key strategic partner for CDA. Hitherto, our partnership has been informal, yet very effective as we have supported 9 members to apply and run their own projects with funds secured from Camden Giving. This partnership is a key driver for change, and we are delighted to have now formalised this arrangement with Camden Giving with £10,000 for CDA for the next two years. CDA plays a vital role in ensuring disabled Camden residents (especially those most marginalized within the disability community), are fully empowered to become active citizens through these grants.

Strategic Communications

This year was the last year of our work on the Cornerstone funding partnership to produce effective strategic communications to change minds and influence the wider public around disability. This work cut to the heart of the long-established problem of communicating the social model of disability to the wider public. We participated in workshops through the year to cocreate with our partners a new toolkit for strategic communications.

Next steps

- We see our PA training as a means in which CDA can be a significant catalyst for change. We will be looking for ways we can upskill disabled people to deliver this training and improve outcomes for autistic members as well as adapting the training for all disabled people.
- We will support at least 10 more members to apply for Camden Giving grants to lead change in Camden. CDA will also support more disabled people to become part of the Camden Giving panel who judge and award the grant funding applications.
- We will test and pilot strategic communications to deliver on our change objectives. We will be focusing on disabled people who have not encountered the social model, encouraging them to think about disability as a social construction, in a bid to attract and grow the CDA membership and build a large social movement for change.

Objective 4

Building a stronger, more resilient, well-governed organisation; better able to understand current and emerging need and developing appropriate responses for the whole Disabled community, including those most marginalised within it

Leading by example

As a Disabled person-led organisation, the more we lead by example, the stronger we become as we maintain and demonstrate our authenticity and integrity against our values. We are strong in how we share power and make lived experience central to all that we do.

Throughout all our work already documented in this report it is possible to pick out themes around how we share power with our members. We take great care not to 'other' the social problem we are set up to solve. We are our members and our members are us. We increased the numbers of disabled people working at CDA this year which is a key indicator of power sharing. Moreover, we increased our expenditure on in-work support for our disabled staff. For this period, **we spent £23,669** on workplace adaptations including support workers, assistive technology and travel to work support. Please note we were able to claim almost all of this expenditure back from DWP Access to Work.

Shaping CDA to be a vehicle for change

The further expansion and development of our specialist disability leadership and empowerment models, demonstrates our credentials as an organisation set-up for social change. Our fundraising strategy and successful bids show a clear logical flow for our organisational vision and mission to how it is expressed through our activities. Securing a **7-year** change making grant from Camden Council for **£15,000** per year for **7 years** from 2025-2031 was a further endorsement of our approach. This was compounded by our award from the Trust for London's, Disability Justice funding.

Developing staffing capacity

We were able to strengthen a number of areas this year to position ourselves for growth. A full-time advice manager was a much-needed function to support our advice frontline and advice service growth plans. Also, we used our reserve to fund an executive assistant to the CEO and offered more hours to the reception team to get closer to having two receptionists on the Greenwood Centre reception desk at all times.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Room Hire

The Greenwood Centre is a state-of-the-art accessible building based in Kentish Town. It is our home, along with a number of other voluntary sector organisations and Council services. CDA is funded by Camden Council to manage the reception for the whole building. CDA rents a large footprint in the building, including a conference room, four training rooms and an art and music studio. A key objective for CDA is to sell the spaces to generate unrestricted income, while at the same time, develop the conditions for Disabled people to have control over the rooms at Greenwood to run the activities they choose and to become a platform for coproduction, campaigning and social change.

This year we generated **£125,881** of income, which has brought the organisation into the profit zone for the first time against the costs of renting this large space.

Next steps

We will further increase the numbers of disabled people working at CDA, including increasing lived experience, within the highest levels of the organisation, by creating a new role for an operations manager.

We continue to grow our room hire revenue streams and develop an important balance between selling the spaces for the benefit of disabled people against the need to generate revenue.

We will look to build the reception room hire operation as a learning and skills opportunity for disabled volunteers.

We will increase the number of trustees from 5 to 12, with a broad and diverse set of skills, ethnicity backgrounds and impairment types, including members of the d/Deaf, blind and partially sighted and neurodivergent community.

Public benefit statement

In shaping our objectives for the period and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PD2)'. The achievements and activities above demonstrate the public benefit arising through the charity's activities.

Volunteers

Camden Disability Action is grateful to all our volunteers over the years who have provided their support and services. During the period 10 volunteers contributed their time for volunteering to the organisation.

Financial review

The financial results for the period are set out in the Statements of Financial Activities. The charity recorded an overall surplus of £95,839 (2023 – £119,079). The financial position at the end of the period revealed by the Balance Sheet shows net current assets or working capital of £433,943 (2023 – £349,274). The net book value of fixed assets held, all of which are used directly for charitable purposes, amounted to £21,244 (2023 – £10,074).

Principal funding sources

The charity aims to develop a diverse funding base for its activities. The London Borough of Camden remains as its largest source of funding due to the number of contracts and service agreements, CDA continues to attract funding for its various projects through a range of charitable trusts and its own income generated through Greenwood Centre room hire.

Investment powers and policy

The trustees have considered the most appropriate policy for investing surplus funds and have found that bank deposit accounts provide the appropriate combination of security, accessibility and income growth.

Reserves policy

The trustees consider it prudent to maintain an adequate level of unrestricted reserves to cover the charity's contractual commitments and provide sufficient working capital and have set this at minimum of six months of operating expenditure, including staff costs, premises costs, and overheads. The current level of funding is adequate to support the continuation of the charity in the medium term.

The reserves held in unrestricted funds, which have not been designated or invested in fixed assets, at 31 March 2024 were £201,295 (2023 – £125,191).

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management

Governing document

The organisation is a registered Charitable Incorporated Organisation (CIO) and registered as a charity with the Charity Commission (Charity no. 1162787). The charity is established under a written constitution that established the objects and powers of the charity and is also governed under this constitution.

Recruitment and appointment of Trustees

The appointment of trustees is by a majority vote of the members of the Annual General Meeting.

Trustee induction and training

The trustees maintain a good working knowledge of charity law and best practice by regular reading of charity press articles and guidance produced by the Charity Commission and other Government and voluntary organisation advisory websites. New trustees are given copies of previous minutes and attend an induction session given by an experienced Trustee.

Organisational Structure

CDA is managed by a Board of Trustees which must not have less than three and no more than twelve members and has the power to co-opt people during the year. The Board of Trustees also appoints the Chair, Vice Chair, Treasurer and Secretary following elections at the Annual General Meeting.

At the first annual general meeting of the members of CDA all the charity trustees shall retire from office.

At every subsequent annual general meeting of the members of CDA, one third of the charity trustees shall retire from office. If the number of charity trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one charity trustee, he or she shall retire.

The charity trustees to retire by rotation shall be those who have been longest in office since their last appointment or reappointment. If any trustees were last appointed or reappointed on the same day those to retire shall (unless they otherwise agree among themselves) be determined by lot.

The vacancies so arising may be filled by the decision of the members at the annual general meeting. Any vacancies not filled at the annual general meeting may be filled as provided in the governing document.

The members of the charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or been removed or as an additional charity trustee, provided that the limit specified in the governing document on the number of charity trustees would not as a result be exceeded.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis, and believe that maintaining reserves at the current levels, combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse circumstances. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Related parties

During the period there were no related party transactions.

Pay policy for senior staff

The pay structure for senior staff is benchmarked by the NJC pay scale.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Statement of trustees' responsibilities

The trustees 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).

The law applicable to charities in England and Wales 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 of the charity for that year.

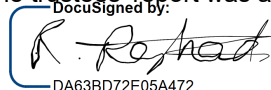
In preparing these financial statements, the trustees are required to:

- 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 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 sufficient 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the charity and the financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

The trustees' report was approved by the Board of Trustees and signed on its behalf by:

DocuSigned by:

DA63BD72E05A472...

Reza Reshad

Treasurer

22 January 2025

CAMDEN DISABILITY ACTION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CAMDEN DISABILITY ACTION

I report to the trustees on my examination of the financial statements of Camden Disability Action (the charity) for the year ended 31 March 2024.

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my Independent Examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Samir Shah FCA, ATII

Ramon Lee Ltd
Chartered Accountants
93 Tabernacle Street
London
EC2A 4BA
Dated: 22 January 2025

CAMDEN DISABILITY ACTION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2024 £	Total 2023 £
<u>Income and endowments from:</u>						
Donations and legacies	3	1,415	-	171,937	173,352	106,238
Charitable activities	4	163,832	-	158,057	321,889	397,538
Other trading activities	5	125,881	-	-	125,881	85,699
Investments	6	4,515	-	-	4,515	21
Other income	7	-	-	-	-	700
Total income		295,643	-	329,994	625,637	590,196
<u>Expenditure on:</u>						
Raising funds	8	81,190	-	-	81,190	115,114
Charitable activities	9	82,397	-	366,211	448,608	356,003
Total expenditure		163,587	-	366,211	529,798	471,117
Net incoming/(outgoing) resources before transfers		132,056	-	(36,217)	95,839	119,079
Gross transfers between funds		(50,000)	50,000	-	-	-
Net income/(expenditure) for the year/ Net movement in funds		82,056	50,000	(36,217)	95,839	119,079
Fund balances at 1 April 2023		126,196	40,000	193,152	359,348	240,269
Fund balances at 31 March 2024		208,252	90,000	156,935	455,187	359,348

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 15 to 29 form part of these financial statements.

CAMDEN DISABILITY ACTION

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	13		21,244		10,074
Current assets					
Debtors	14	34,321		272,652	
Cash at bank and in hand		854,888		477,045	
		889,209		749,697	
Creditors: amounts falling due within one year	15	(455,266)		(400,423)	
Net current assets			433,943		349,274
Total assets less current liabilities			455,187		359,348
Income funds					
Restricted funds	17		156,935		193,152
<u>Unrestricted funds</u>					
Designated funds	18	90,000		40,000	
General unrestricted funds		208,252		126,196	
			298,252		166,196
			455,187		359,348

The notes on pages 15 to 29 form part of these financial statements.

The financial statements were approved by the Board of Trustees on 22 January 2025 and were signed on its behalf by:

DocuSigned by:

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Reza Reshad
Treasurer

CAMDEN DISABILITY ACTION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash generated from operations	21		395,513		228,732
Investing activities					
Purchase of tangible fixed assets		(22,185)		-	
Investment income received		4,515		21	
Net cash (used in)/generated from investing activities			(17,670)		21
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			377,843		228,753
Cash and cash equivalents at beginning of year			477,045		248,292
Cash and cash equivalents at end of year			854,888		477,045

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Camden Disability Action is a Charitable Incorporated Organisation (CIO). The registered office is Greenwood Centre, 37 Greenwood Place, Kentish Town, London, NW5 1LB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The charity's financial statements show net surplus of £95,839 (2023 – £119,079) and free reserves of £201,295 (2023 - £125,191). The trustees are of the view that these results have secured the immediate future of the charity for the next 12 to 18 months and on this basis the charity is a going concern.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Designated funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

All income is included in the SOFA when the charity is legally entitled to it, receipt is probable and the amount can be measured with sufficient reliability.

Grant income

Grants are credited to the SOFA when the charity is entitled to the funds. Income is only deferred where there are time constraints imposed by the donor or if the funding is performance related.

Where entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Grants supporting the core activities of the charity and with no specific restrictions placed upon their use are included within donations and legacies. Grants that have specific restrictions placed upon their use are included within income from charitable activities.

Capital grants for the purchase of fixed assets are credited to restricted incoming resources on the earlier date of when they are received or receivable. Deprecation on the related fixed assets are charged against the restricted fund.

Donations and legacies

Donations are recognised in the period in which they are received. Legacy income is recognised when the charity's entitlement is judged to be probable and where the amount can be reliably measured.

Rental income

Room hire income are credited to income in the period in which they are receivable.

Investment income

Investment income is included when receivable.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance and administration personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities on the basis of direct costs allocated to each activity.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

The cost of minor additions or those costing less than £500 are not capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Equipment	25% straight line basis
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1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.9 Taxation

The charity is a registered charity and, therefore, is not liable for Income Tax or Corporation Tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1.10 Creditors and provisions

Creditors and provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.11 Volunteers and donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised and refers to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt. No such donations were received during the period.

1.12 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

1.13 Pension

The charity operates a defined contribution pension scheme on behalf of its employees. Contributions are charged to the Statement of Financial Activities in the period in which they are payable.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

2 Critical accounting estimates and judgements

In the application of the charity’s accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and gifts				
L.B Camden - Camden Resilience Project	-	-	-	15,000
L.B Camden - CIL Seed Funding	-	171,937	171,937	91,138
Other donations	1,415	-	1,415	100
	<u>1,415</u>	<u>171,937</u>	<u>173,352</u>	<u>106,238</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

4 Charitable activities

	Disability Support services	Total 2024	Total 2023
	£	£	£
Awards for All	9,994	9,994	-
Corporate contract income	7,990	7,990	16,849
Disability Action Haringey	7,302	7,302	-
Inclusion London	10,687	10,687	21,841
L.B Camden	-	-	9,185
L.B Camden - Advice Project	55,000	55,000	55,000
L.B Camden - Autism Strategy	-	-	15,000
L.B Camden - Camden Deaf Advice Service	40,000	40,000	20,000
L.B Camden - CIL Seed Funding	93,063	93,063	139,862
L.B Camden - Cost of Living Award	-	-	5,008
L.B Camden - Reception Funding	54,374	54,374	54,374
NHS	-	-	5,000
Other contact income	7,511	7,511	5,467
Other income	5,481	5,481	2,851
SCOPE	-	-	46,225
WAC Arts	30,487	30,487	876
	<u>321,889</u>	<u>321,889</u>	<u>397,538</u>
Analysis by fund			
Unrestricted funds	163,832	163,832	217,444
Restricted funds	158,057	158,057	180,094
	<u>321,889</u>	<u>321,889</u>	<u>397,538</u>
For the period ended 31 March 2023			
Unrestricted funds	217,444		217,444
Restricted funds	180,094		180,094
	<u>397,538</u>		<u>397,538</u>

5 Other trading activities

	Unrestricted funds	Total 2024	Total 2023
	£	£	£
Letting income	125,881	125,881	85,699
	<u>125,881</u>	<u>125,881</u>	<u>85,699</u>
For the period ended 31 March 2023	<u>85,699</u>		<u>85,699</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

6 Investments

	Unrestricted funds £	Total 2024 £	Total 2023 £
Bank deposit interest	4,515	4,515	21
	<u>4,515</u>	<u>4,515</u>	<u>21</u>
For the period ended 31 March 2023	<u>21</u>		<u>21</u>

7 Other income

	Unrestricted funds £	Total 2024 £	Total 2023 £
Alleged misappropriated funds recovered	-	-	700
	<u>-</u>	<u>-</u>	<u>700</u>
For the period ended 31 March 2023	<u>700</u>		<u>700</u>

8 Raising funds

	Unrestricted funds £	Total 2024 £	Total 2023 £
Staff costs	9,587	9,587	9,056
Fundraising costs	9,960	9,960	1,965
Premises and equipment costs	51,170	51,170	82,277
Depreciation	1,102	1,102	810
Support costs	7,453	7,453	17,168
Governance costs	1,918	1,918	3,838
	<u>81,190</u>	<u>81,190</u>	<u>115,114</u>
For the period ended 31 March 2023			
Fundraising and publicity	115,114		115,114
	<u>115,114</u>		<u>115,114</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

9 Charitable activities

	Disability Support services	Total 2024	Total 2023
	£	£	£
Staff costs	260,142	260,142	174,103
Depreciation	9,362	9,362	6,889
Staff recruitment and training	4,525	4,525	3,992
Premises and equipment costs	10,299	10,299	15,427
Other direct expenditure	112,503	112,503	83,922
Fundraising costs	-	-	6,709
	<u>396,831</u>	<u>396,831</u>	<u>291,042</u>
Share of support costs (see note 10)	41,178	41,178	53,091
Share of governance costs (see note 10)	10,599	10,599	11,870
	<u>448,608</u>	<u>448,608</u>	<u>356,003</u>
Analysis by fund			
Unrestricted funds	82,397	82,397	164,878
Restricted funds	366,211	366,211	191,125
	<u>448,608</u>	<u>448,608</u>	<u>356,003</u>
For the period ended 31 March 2023			
Unrestricted funds	164,878		164,878
Restricted funds	191,125		191,125
	<u>356,003</u>		<u>356,003</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

10 Support costs

	Support costs £	Governance costs £	Total 2024 £	Total 2023 £
Staff costs	15,785	6,314	22,099	22,078
Depreciation	551	-	551	405
Premises and equipment costs	6,286	-	6,286	7,141
Communication and IT costs	2,883	-	2,883	1,750
Accountancy and bookkeeping fees	18,500	-	18,500	17,400
Legal and professional costs	4,553	1,515	6,068	32,124
Miscellaneous expenses	73	98	171	1,229
Independent examiner's fees	-	4,140	4,140	3,840
Trustees expenses	-	450	450	-
	<u>48,631</u>	<u>12,517</u>	<u>61,148</u>	<u>85,967</u>
Analysed between				
Fundraising	7,453	1,918	9,371	21,006
Charitable activities	41,178	10,599	51,777	64,961
	<u>48,631</u>	<u>12,517</u>	<u>61,148</u>	<u>85,967</u>

11 Net movement in funds

	2024 £	2023 £
Net movement in funds is stated after charging/(crediting)		
<u>Independent examiner's fees</u>		
Independent examination	2,900	2,700
Other Services	1,240	1,140
Depreciation of owned tangible fixed assets	<u>11,015</u>	<u>8,104</u>

12 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Direct charitable work	<u>8.00</u>	<u>5.00</u>
Total	<u>8.00</u>	<u>5.00</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

12	Employees	(Continued)	
	Employment costs	2024 £	2023 £
	Wages and salaries	265,051	184,408
	Social security costs	20,370	13,728
	Other pension costs	6,407	3,985
	Redundancies	-	3,116
		<u>291,828</u>	<u>205,237</u>

There were no employees whose annual remuneration was more than £60,000.

During the year £450 (2023 - £nil) was reimbursed to Trustees for expenses. One (2023 - None) Trustee received such reimbursements.

The key management personnel of the charity comprise the trustees, the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £63,140 (2023 - £63,080).

13	Tangible fixed assets	Fixtures, fittings and equipment £	Total £
	Cost		
	At 1 April 2023	35,177	35,177
	Additions	22,185	22,185
	At 31 March 2024	<u>57,362</u>	<u>57,362</u>
	Depreciation and impairment		
	At 1 April 2023	25,103	25,103
	Depreciation charged in the year	11,015	11,015
	At 31 March 2024	<u>36,118</u>	<u>36,118</u>
	Carrying amount		
	At 31 March 2024	<u>21,244</u>	<u>21,244</u>
	At 31 March 2023	<u>10,074</u>	<u>10,074</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

14 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	25,416	243,694
Accrued income	-	603
Other debtors	7,366	10,828
Prepayments	1,539	17,527
	<u>34,321</u>	<u>272,652</u>

15 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Trade creditors		9,392	16,326
Taxation and social security		-	3,600
Deferred income	16	16,010	4,697
Other creditors		3,244	5,843
Accruals		426,620	369,957
		<u>455,266</u>	<u>400,423</u>

16 Deferred income

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Movements in the year:		
Deferred income at 1 April 2023	4,697	6,433
Released from previous periods	(4,697)	(6,433)
Resources deferred in the year	16,010	4,697
	<u>16,010</u>	<u>4,697</u>
Deferred income at 31 March 2024	<u>16,010</u>	<u>4,697</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds				
	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 31 March 2024
	£	£	£	£	£	£	£	£
L.B Camden - Advice Project	38,553	55,000	(36,369)	57,184	55,000	(91,715)	(1,116)	19,353
Big Lottery Fund - Leadership Skills	23,654	-	(23,654)	-	-	-	-	-
Awards for all	-	-	-	-	9,994	-	-	9,994
Trust for London	7,088	-	(7,088)	-	-	-	-	-
Equipment Capitalised	15,116	-	(6,047)	9,069	-	(9,365)	14,583	14,287
L.B Camden - CIL Seed Funding	-	150,000	(101,504)	48,496	265,000	(200,029)	(13,467)	100,000
L.B Camden - Camden Resilience Project	-	15,000	(15,000)	-	-	-	-	-
SCOPE	-	46,225	-	46,225	-	(46,225)	-	-
L.B Camden - Autism Strategy	-	15,000	-	15,000	-	(12,479)	-	2,521
L.B Camden - Cost of Living Award	-	5,007	-	5,007	-	-	-	5,007
L.B Camden - CIL Employment Co Production	13,634	-	(1,463)	12,171	-	(6,398)	-	5,773
	98,045	286,232	(191,125)	193,152	329,994	(366,211)	-	156,935

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

17 Restricted funds

(Continued)

L.B. Camden - Advice Project - Funding to deliver Advice and Advocacy services to Disabled Camden residents.

L.B. Camden – CIL Seed Funding - Combination of core and project funding to capacity build Camden's Centre for Independent Living.

L.B. Camden - Autism Strategy - Funding to empower Autistic residents to play a lead role in coproducing the LB Camden Autism Strategy.

L.B. Camden - Cost of Living Award - Funding to run an evening warm space and drop in internet café. Funding was repurposed to deliver two cost of living workshops.

L.B. Camden - CIL Employment - Funding to empower Disabled residents to cocreate new employment services for Camden.

Equipment Capitalised – Funding received from L. B. Camden (Advice Project) £2,016, L. B. Camden (CIL Seed Funding) £13,467, Big Lottery Fund – Leadership Skills £918, The National Lottery Community Fund £17,024, City Bridge Trust (TNLCF Covid-19 Response Fund) £4,176 and RBS Social & Community Capital (Covid-19 Response) £1,168 to purchase equipment for digital transformation. The funds were utilized to purchase computer equipment amounting to £38,769. Depreciation thereon amounting to £24,482 allocated to these restricted funds. Balance of £14,287 represents undepreciated costs of computer equipment.

Awards for all - Funding to provide training in confidence building, Garage Band and music recording equipment so to empower disabled people to lead and run the CDA Music Sanctuary group.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds					
	Balance at 1 April 2022	Incoming resources	Transfers	Balance at 1 April 2023	Transfers	Balance at 31 March 2024
	£	£	£	£	£	£
Website development	-	-	20,000	20,000	-	20,000
Rent and service charges	-	-	20,000	20,000	50,000	70,000
	<u>-</u>	<u>-</u>	<u>40,000</u>	<u>40,000</u>	<u>50,000</u>	<u>90,000</u>
	<u>-</u>	<u>-</u>	<u>40,000</u>	<u>40,000</u>	<u>50,000</u>	<u>90,000</u>

Website development

In agreement with funders, to address an underspend, core costs were offset against a restricted grant on the condition that the surplus this would generate, would be used to deliver the purpose of the grant for a time when the organisation was ready. The money is designated to further develop the accessibility of the CDA website.

Rent and Service Charges

CDA rents a large area of the Greenwood Centre; a Camden Council building in Kentish Town. The rent and service charge is currently £105,000 per year. CDA rent a large conference suite, four training rooms and two activity rooms for music and art. CDA currently use approximately 10% of this space for own services and hires out the other 90%. This is a very high rent for a charity of this size, and because CDA cannot guarantee rental income, the trustees have agreed to designate these funds to support the objective of meeting and exceeding those costs in the event of a shortfall.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

19 Analysis of net assets between funds

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2024 £	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2023 £
Fund balances at 31 March 2024 are represented by:								
Tangible assets	6,957	-	14,287	21,244	1,005	-	9,069	10,074
Current assets/(liabilities)	201,295	90,000	142,648	433,943	125,191	40,000	184,083	349,274
	<u>208,252</u>	<u>90,000</u>	<u>156,935</u>	<u>455,187</u>	<u>126,196</u>	<u>40,000</u>	<u>193,152</u>	<u>359,348</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

20 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

21 Cash generated from operations	2024 £	2023 £
Surplus for the year	95,839	119,079
Adjustments for:		
Investment income recognised in statement of financial activities	(4,515)	(21)
Depreciation and impairment of tangible fixed assets	11,015	8,104
Movements in working capital:		
Decrease/(increase) in debtors	238,331	(171)
Increase in creditors	43,530	103,477
Increase/(decrease) in deferred income	11,313	(1,736)
Cash generated from operations	395,513	228,732

Accounts

Charlty registration number 1162787

CAMDEN DISABILITY ACTION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

CAMDEN DISABILITY ACTION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Patrick Stack - Chair Reza Reshad - Treasurer Mary Hynes Joy Palmer Priscilla Eyles
Charity number	1162787
Senlor Management	Colin Brummage - Chief Executive Officer
Registered office	Greenwood Centre 37 Greenwood Place Kentish Town London NW5 1LB
Independent examiner	Samir Shah FCA, ATII Ramon Lee Ltd Chartered Accountants 93 Tabernacle Street London EC2A 4BA
Bankers	Barclays Bank UK PLC 208 West End Lane West Hampstead London NW6 1UY
Website	https://camdendisabilityaction.org.uk/

CAMDEN DISABILITY ACTION

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CAMDEN DISABILITY ACTION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

CHIEF EXECUTIVE'S CONTRIBUTION

It is an honour to be the CEO of an organisation like Camden Disability Action (CDA). Our focus is on getting support to Disabled people in the here and now, while at the same time we do not accept a world where people with impairments, long term conditions or differences are Disabled by the society in which they live. It is not inevitable that anyone with an impairment or difference should experience social disadvantage. We question the way our communities have been designed and throw light on how people are unnecessarily Disabled by attitudes, culture, institutions and the built environment.

We are proud of the fact that we are a user-led organisation, run and controlled by Disabled people. I am a Disabled person myself, as are 60% of our staff, 75% of the Board of Trustees and all our volunteers. The user-led integrity of CDA is fundamental to everything we do, ensuring that the lived-experience of Disability informs our strategy, approach, values and actions. We recognise that Disabled people are underrepresented in positions of power in our society. At CDA, Disabled people have control over every level of the organisation, and we lead by example in how we restore equity by transferring power to those who are usually (and unnecessarily) prevented from having a seat at the table.

This has been a good year for Camden Disability Action as we continue to develop the organisation in line with our strategic objectives. It is essential that CDA is providing good quality advice and advocacy services and now with the recruitment of our new Advice Manager we are able to put in place a stronger service offer for Camden's Disabled community. Winning the tender for the Camden Deaf Advice Service has strengthened it further, offering a dedicated support service to Camden's D/deaf community. This is also a recognition of CDA's intent to reach out to groups most marginalised within the Disability community. Moreover, this has enabled us to develop a new partnership with deafPLUS who are subcontracted to provide a D/deaf advisor based at the Greenwood Centre for 3 days per week. We have also created new partnership arrangements with the Mary Ward Legal Centre to deliver housing and specialist welfare benefits for all Camden residents here at the Greenwood Centre.

Ensuring that at least 50% of our staff are Disabled people is a key objective for CDA and I am delighted that we have been able to create two paid roles for our members this year. I am proud to say that a large proportion of our staff have complex in-work support arrangements, made up of support workers, assistive technology and travel assistance. The significance of this cannot be overstated. We are a living, breathing example of employment inclusion and offer a vision of the what the wider labour market could look like if others were to follow our lead. To help realise this vision CDA is beginning some work to develop the personal assistant marketplace, addressing the lack of good quality support workers available to Disabled people. We are really excited by this opportunity to make a real impact on disabled people's employment prospects.

We are becoming more adept in our ability to trade as we develop and market our consultancy and disability services. We have been paid by HS2 for our engagement expertise and have won contracts with Sustrans for performing street access audits as well as providing Easy Read translation services for the NHS. Our approach to coproduction is being increasingly valued, and we have been awarded an exciting contract with Camden to coproduce the new Autism Strategy. Our approach to coproduction is being further refined, to produce a style and approach which is trauma informed and comes from a social justice perspective.

The CDA team is growing our income generation through room hire, with our best year yet with a turnover of £85,699.

As an organisation we are developing our capacity and resilience so we can sustainably grow. A large body of work took place this year, funded in part by the Camden Resilience Fund and with some CDA reserve. A business development consultant, Hendra consultancy was commissioned to lead this work, some of which was launching our new website, setting up our CRM and getting us ready for improved monitoring and evaluation.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

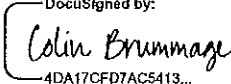
The Leadership programme continues to develop and we have secured £46,225 from Scope to further develop this work and turn the Greenwood Centre into a hub of community connectiveness. The Leadership programme is one of the ways we hand power over to local Disabled people so that they lead the change they want to see in their community. We now have a strong, active cohort of Leaders who are taking charge of the Greenwood Centre, filling the spaces with empowering projects such as our deaf-led social group, the Music Sanctuary the new pod casting and art groups launching this year.

The CDA, Community Reporting Project, continues to grow with now over 100 stories posted on our website and a growing number of local Disabled people trained as journalists.

Our expertise in user-led service design is developing apace. This essentially means that all our services regardless of purpose, are all intrinsic vehicles of social change. For our advice services we are developing models which can be described as being on 'disabled people's side'. This is more than just offering advice and information, but a service that goes further to acknowledge injustices where they exist and engineer opportunities to push for change.

We look forward to more rapid growth as we develop our service offer, income generation and have increasing greater impact in line with our bold vision and mission.

I would like to take this opportunity to thank our staff team, volunteers, the CDA Community Journalists, CDA Members, CDA Leaders, the Board of Trustees, and our funders – especially the London Borough of Camden for supporting our vision for change.

DocuSigned by:

4DA17CFD7AC5413...
Chief Executive Officer

31 January 2024

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Objectives and activities

The purpose of Camden Disability Action is to relieve the needs of people with disabilities, including those with a physical, sensory, cognitive or hidden impairment, in the London Borough of Camden (LBC) and environs with a view to helping them identify and meet their own needs and maintain choice, control and independence in their lives by:

- Providing advice, advocacy and information to disabled people to help them access services, entitlements and opportunities, including information and advice;
- Providing training and support for disabled people;
- Effectively representing the views, needs and interest of disabled people.

Our Vision and Mission

We believe in a radically inclusive world where people with differences are never Disabled by the society in which they live.

We exist to enable the Disabled community and those most marginalised within it to lead the way in building a Camden that works for everyone.

Our Values

- Leading by Example
- Radical and Bold
- Power and user involvement
- Prepared to challenge
- Striving for real change

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Objective 1

Providing information and support services to enable the diverse community of Disabled people in Camden to live the lives they want to live.

Disability Advice, Welfare Benefits and Information Service

Camden Disability Action provides an advice and advocacy service – designed and delivered by disabled people for Disabled people. Our service is an end-to-end advice and advocacy service, informed by the lived experience of Disability and the Social Model of Disability. Our unique offer ensures that Disabled people, no matter what their impairment or access barriers, can get the advice and support they need. The service is funded by the London Borough of Camden.

Our service is rooted in the community at the Greenwood Centre providing a holistic service, with high quality advice and the necessary follow-through to ensure a positive outcome. Our service closes the gaps so that Disabled people do not drop out of the system and goes further to empower and put together the right support to ensure Disabled residents can thrive.

CDA's Advice and Information service provides the help Disabled people need to resolve their issues and live independently. The service can support people to navigate Camden's advice and social care services, help with, benefits, concessions and community care and independent living while also advocating for clients across statutory services and community organisations.

This period we saw 140 clients raising £156, 678 in benefits income for Disabled people.

Next steps

CDA has restructured the service and brought in an Advice Manager to drive advice service development. The service is now staffed by a fulltime welfare benefits specialist and fulltime Advice Manager who also carries a generalist advice caseload. The plan is to develop the service across all areas of social welfare law, designed in line with our approach to user-led services. This means building a service that is both active in supporting individuals with their issues, while also addressing the systemic barriers from which those issues arise.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Objective 2

Amplifying voice and creating the conditions for Disabled people to be at the heart of decision making and to be leading on the issues that matter to them, whatever their cultural background, socio economic status or Impairment type

Understanding the first-hand experience of Disability is fundamental to our work as a Disabled People's User-Led Organisation. CDA seeks to unmask the disadvantage Disabled people experience in their lives and to push for change. We are developing a strong portfolio of leadership, engagement and coproduction work to put power into local Disabled peoples' hands to lead on the solutions.

CDA Leadership Programme

The CDA Leadership Programme is central to our aims to grow the disability movement in Camden, activating Disabled people to find their own routes to strong Leadership – a chance to lead real change based on an area of passion or interest – with coaching, accessibility support and a strong peer network. The programme sits firmly within our mission to enable Disabled people to lead change. This work is led by the fulltime Leadership Project Manager and centres around a diverse range of leadership projects set out here:

d/Deaf Access Group

We have supported 6 d/Deaf residents to lead an access group, meeting regularly at the Greenwood Centre to advocate for the Camden BSL community. The group has begun meeting with Camden Council managers to coproduce new solutions to system barriers in the housing repairs department.

d/Deaf Social Group

Our d/Deaf access leader has now trained two new d/Deaf leaders. They are now running the Camden d/Deaf Vanguard Social group. The group meet monthly on the first Friday evening of the month for peer support, exchange ideas for change and to have fun.

Music Sanctuary

In January 2023, two CDA members started developing a project to allow more freedom for Greenwood members to use the music studio. The leaders wanted to create an opportunity to use the Greenwood music studio, which mentors Disabled people in learning music performance, producing skills, and creating a virtuous loop where we bring people on, empowering others by example. This developed into six members joining in a 10-week project training up to six leaders with support from the Leadership project coach and a freelance music tutor. They have learnt how to set up the music studio and some basic production work. All members of this group have reported the positive impact this group has had in handing over power back to them as well as exploring brand new access awareness of their own, which 5 of the 6 members stated they had never had a chance to explore before, allowing them to really develop their confidence as leaders.

"When I have shared frustrations and feelings in conversation, I was able to think of solutions and how I can put these ideas into action. I feel CDA are on our side and being helpful and what re our ideas can be developed into. I feel like the sky is the limit. Our voice is important, and we are part of the process, empowering us with support to grow our voice more"

"I can come in with my stress and express my feelings in music that I can't express verbally. I'm really getting to control / contact / connect emotionally and people going on the same journey as me. Allowing it to still be my story. Being pleased with making an inclusive space enhances me, being in a group stops me from internalising it. I've had the opportunity to get an idea, and grow in developing it in a way that helps the needs of CDA members including myself."

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Disability Employment Leaders

We created a new role for a CDA member to lead this work, running employment coproduction groups. The work from these groups has informed our Making it Work report We submitted to Inclusion London and the City Bridge Trust in July 2022, documenting 6 months of Disabled-led 'change' experiments with employers. Our report sets out recommendations for service models and approaches to tackle disability employment disadvantage.

We have created a paid role for a Disabled resident which has been an important outcome of this work.

The Greenwood Steering Group

We are working towards making Greenwood a centre for social change, led by Disabled people. Our approach is to develop the building 'from the inside out', and to take a cohort of residents with us on a journey of action leadership. Historically, there are cohorts of residents who have a stake in the building and gained a sense of ownership through the mental health and LD services. This sense of belonging has been preserved as a foundation for this work. The inside-out approach, is empowering our Leaders to take charge of the building in a real and meaningful way. When we talk about the inside, we also refer to the internalised frustration and trauma which is likely to be more present than not. The Leadership approach is trauma aware, in that it supports people to be more reflective and think about what positive action they can take to move things forward in a positive way. This is what leadership means. It is not a straightforward exercise of creating volunteer roles and filling them with people. We are starting from the person and building from there. This is a pure expression of the social model of disability.

A group of 10 residents have regularly attended the steering group to share their hopes and aspirations for the how the building will develop and formalised a mission and vision for the building so that it becomes a powerful Centre for social change. The group meets quarterly with a focus on real action around 3 sub projects:

- The group wants to improve the **welcome reception space** so people feel more welcome and provide more information about what goes on within the Greenwood Centre to help create more of a community.
- **An Easy Read accessibility group** who are making sure all information within the Greenwood Centre is accessible.
- **An event planning** for two yearly events to bring the different services within Greenwood Centre together, creating more community between the different services and service users.

"Learning about team building, working through frustrations, learning to take constructive feedback from our peers, and being empathetic to each other's worries. All part of our learning, and not all comments come from a bad place. Helping each other and learning what works and what connects us all. I didn't think we would get to a positive place due to my anxiety but now very happy with where we are. I gained so much."

Community Reporting - Camden Disabled Peoples' Voices

Our Community Reporting programme is now in its 3rd year of growth. Our growing social movement through digital story telling now has 110 first-hand accounts from Disabled people, throwing light on discrimination and oppression. We have trained three more disabled people to join the reporting team with 13 reporters now in total. Our reporters are now developing new skills to go beyond first person story telling to conducting interviews of other Disabled people.

These powerful stories can be see on our separate website here <https://camdendisabledvoices.org/>

"Then I went to the Community Reporters course at Camden Disability Action and my eyes were opened with an introduction to the social model of disability, which sits in contrast to the medical model. It was my light bulb moment. Now at last I have a conceptual framework to underpin and reinforce those thoughts swirling around in my head".

Next Steps

Our d/Deaf-led work is growing and we are currently working with Camden to begin new coproduction piece to coproduce a new Council communication service for the d/Deaf community . We are creating a volunteer d/Deaf engagement role, filled by one of our deaf leaders, who has become an integral member of the team to drive our d/Deaf-led work.

We are applying to the Trust for London Disability Justice fund to further develop our social movement leadership work.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Our Leadership programme design will inform all of our movement building and empowerment work. We are producing a strategy to work towards producing 1000 leaders in Camden by 2030.

We continue to train more community reporters, developing their skills and confidence and developing this important approach to uncovering oppression.

Objective 3

Being a catalyst, and a driver for change, at the forefront of Disability Equality

Coproduction work

Coproduction is a primary method for CDA to deliver on its vision and drive change. Coproduction presents valuable opportunities to get to the core of disabled people's disadvantage so we can rebuild our communities so that they are inclusive and just.

Securing the £15,000 to work with Camden to coproduce the new Autism Strategy is an exciting opportunity to improve the lives of Autistic people in Camden. CDA is commissioned to empower Autistic residents, with their access needs met in full to bring their lived experience and skills to the working groups across the strategy work. We will be responsible for developing skilled personal assistants, trained in the social model of disability to empower the Autistic coproducers.

We have been further refining our coproduction models and creating new models from a disabled persons perspective.

Our approach to coproduction recognises that Disabled people often come from a place of exclusion, marginalization with limited access to power. The associated trauma of this situation can present a solid barrier to participation. Taking people on a journey to be ready to 'sit at the table' is a vital part of the coproduction process. This situation is often poorly framed as engaging with 'hard to reach' clients, a metaphor mistakenly framing the problem as an individual one. It is not a new idea to state that Disabled people may not automatically become effective coproducers, but little work has been done around the how. Moreover, there is less said about the preparation required on the non-disabled side of the table and the journey both parties need to undertake before good coproduction can begin.

CDA is interested in working with partners to refine the preparation work, to set the scene and to manage the power dynamics through the process. It is the areas of pre coproduction preparation that we are testing and learning, developing an expertise in scene setting and managing the power dynamics through the process. We are developing practical tools that sit within the following framework:

Pre work

Ensure a process is in place to undertake immersion into disability equality and the context in which disabled people's disadvantage sits. The pre work would cover all the elements listed here.

Social Model of Disability

Disability must be understood and there must be full agreement to work through a social constructionist paradigm.

The Reality Gap

While coproduction will take place within a practical framework and with resource limitations and other seemingly intractable barriers which may present boundaries to 'the possible', it is vitally important to acknowledge the injustice of any such limitations. To not do so will limit the possible and risk collusion with ableist norms. The door must always be left open for the possible and the reality of what could and should be.

Human Centred Design

The principles of human centre design must be integral to the process, with particular attention given to the reality of a disabled persons life. The shape of the design must fit the intended user, but it is not a straight forward exercise to identify the correct need. We tend to think in terms of traditional service shapes and standard customer journeys. The service must begin from the disabled person and not the 'lobby'.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Trauma Informed

Disabled participants are more likely than not to have a history of trauma. The experience of living in a world that is not designed for you is itself, intrinsically traumatic. Practitioners need to recognise the signs of trauma and have systems to manage it through the exercise.

Managing the non-disabled divide

It is likely that non-disabled people will feel anxious themselves which could impact on the effectiveness of the work. A safe space must be created by a disabled facilitator with pre work done on both sides of the table.

Understanding the context

Participants should not assume that disabled people are necessarily 'excited' to have the opportunity to be involved in coproduction. Participants should be mindful that all things being equal, the coproduction exercise would not be necessary and that we would be living in an inclusive world. It is also important to pay attention to the fact that a disabled person may just be briefly 'coming up for air' to speak, before often returning to the disabling circumstances which are a reality in their daily lives.

The Cornerstone Fund

We are now in the last phase of the Cornerstone Fund project where we are working with our user-led counterparts across London. Our goal is to develop strategic communications which will be effective in explaining the social model, so that we can build a stronger social movement, better demonstrate our relevance and build bridges for allyship.

Next Steps

We will be testing the new tool kit of strategic communications developed through the Cornerstone Fund. This will strengthen our ability to drive change and lead on disability equality in Camden.

To deliver on coproducing the Autism strategy and the new Interpreting Service for Camden's d/Deaf community.

To continue to test and learn new coproduction models and seek more opportunities to coproduce.

Further develop our model for coproduction and share good practice.

To work with Camden Council and ensure CDA is positioned to coproduce and influence all commissioning.

Objective 4

Building a stronger, more resilient, well-governed organisation; better able to understand current and emerging need and developing appropriate responses for the whole Disabled community, including those most marginalised within it

Building a stronger more resilient organisation

We appointed Hendra Consulting to lead a programme of work to build CDA's systems and governance

- Set up new CRM for CDA
- Developed new membership system with GDPR compliant data capture
- Introduced new digital project management and collaboration tools
- Organised a new file tree system with CDA's SharePoint, organised around CDA's strategic objectives
- Developed a theory of change for CDA
- Designed the logic for CDA's website layout and content
- Produced content to launch website
- Developed a procedure manual for the organisation.

Selling Coproduction Expertise.

We continue to improve our ability to trade through an increasingly diverse set of sellable services. We were funded by Sustrans to deliver 7 accessibility street audits this year and received in excess of £11,000 for supporting the Euston Station Accessibility Advisory Group. We were paid £5,000 by NHS North Central London CCG.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

CDA service models attracting funding

The development of the CDA Leadership models is bringing in more funding to CDA where we have secured £46,225 to continue this work. The Leadership model is progressive and innovative and a pure expression of the Social Model of Disability. We see it as a very attractive to funders who share our vision for change.

The Greenwood Centre

The Greenwood Centre is a state of the art accessible building based in Kentish Town. It is our home, along with a number of other voluntary sector organisations. CDA is funded by Camden Council to manage the Reception. The contract pays for three Reception staff across the week. CDA rents a large footprint in the building, including a conference room, four training rooms and an art and music studio. A key objective for CDA is to sell the spaces to generate income, while at the same time, develop the conditions for Disabled people to have control over the rooms at Greenwood to run the activities they choose and to become a platform for coproduction, campaigning and social change.

In this period we generated £85,699. We also invested in new hybrid technology to deliver a high quality experience for remote meetings. We have been increasing the diversity of our customer base through TAG venue and have secured a number of long term bookings with Camden Council. We are increasingly able to offer evening and weekend bookings.

CDA moved into the Greenwood Centre in January 2019 but to date LB Camden has not invoiced CDA for the rent and service charge. There is willing on both sides to make the payment but due to an administrative issue Camden has been unable to arrange an invoicing process. We have been assured by Camden Council that this will be resolved in 2024 so we can make the £362,616 payment. This accounts for the inflated cash at bank figure and the accruals figure.

Next steps

We are building capacity in our room hire function by recruiting a new Reception Supervisor.

Continue to grow our membership and recruit the full set of 12 trustees as allowed by our constitution.

Better 'package' our sellable services and to identify new markets.

To develop more accessible features for the CDA website, including BSL videos for all content.

Public benefit statement

In shaping our objectives for the period and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PD2). The achievements and activities above demonstrate the public benefit arising through the charity's activities.

Volunteers

Camden Disability Action is grateful to all our volunteers over the years who have provided their support and services. During the period 52 volunteers contributed their time for volunteering to the organisation.

Financial review

The financial results for the period are set out in the Statements of Financial Activities. The charity recorded an overall surplus of £119,079 (2022 – net deficit £99,675). The financial position at the end of the period revealed by the Balance Sheet shows net current assets or working capital of £349,274 (2022 – £222,091). The net book value of fixed assets held, all of which are used directly for charitable purposes, amounted to £10,074 (2022 – £18,178).

Principal funding sources

The charity aims to develop a diverse funding base for its activities. The London Borough of Camden remains as its largest source of funding due to the number of contracts and service agreements, CDA continues to attract funding for its various projects through a range of charitable trusts and its own income generated through Greenwood Centre room hire.

Investment powers and policy

The trustees have considered the most appropriate policy for investing surplus funds and have found that bank deposit accounts provide the appropriate combination of security, accessibility and income growth.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Reserves policy

The trustees consider it prudent to maintain an adequate level of unrestricted reserves to cover the charity's contractual commitments and provide sufficient working capital and have set this at minimum of three months expenditure. The current level of funding is adequate to support the continuation of the charity in the medium term.

The reserves held in unrestricted funds, which have not been designated or invested in fixed assets, at 31 March 2023 were £125,192 (2022 – £139,162).

Structure, governance and management

Governing document

The organisation is a registered Charitable Incorporated Organisation (CIO) and registered as a charity with the Charity Commission (Charity no. 1162787). The charity is established under a written constitution that established the objects and powers of the charity and is also governed under this constitution.

Recruitment and appointment of Trustees

The appointment of trustees is by a majority vote of the members of the Annual General Meeting.

Trustee Induction and training

The trustees maintain a good working knowledge of charity law and best practice by regular reading of charity press articles and guidance produced by the Charity Commission and other Government and voluntary organisation advisory websites. New trustees are given copies of previous minutes and attend an induction session given by an experienced Trustee.

Organisational Structure

CDA is managed by a Board of Trustees which must not have less than three and no more than twelve members and has the power to co-opt people during the year. The Board of Trustees also appoints the Chair, Vice Chair, Treasurer and Secretary following elections at the Annual General Meeting.

At the first annual general meeting of the members of CDA all the charity trustees shall retire from office.

At every subsequent annual general meeting of the members of CDA, one third of the charity trustees shall retire from office. If the number of charity trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one charity trustee, he or she shall retire.

The charity trustees to retire by rotation shall be those who have been longest in office since their last appointment or reappointment. If any trustees were last appointed or reappointed on the same day those to retire shall (unless they otherwise agree among themselves) be determined by lot.

The vacancies so arising may be filled by the decision of the members at the annual general meeting. Any vacancies not filled at the annual general meeting may be filled as provided in the governing document.

The members of the charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or been removed or as an additional charity trustee, provided that the limit specified in the governing document on the number of charity trustees would not as a result be exceeded.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis, and believe that maintaining reserves at the current levels, combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse circumstances. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Related parties

During the period there were no related party transactions.

Pay policy for senior staff

The pay structure for senior staff is benchmarked by the NJC pay scale.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Statement of trustees' responsibilities

The trustees 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).

The law applicable to charities in England and Wales 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 of the charity for that year.

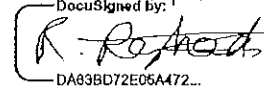
In preparing these financial statements, the trustees are required to:

- 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 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 sufficient 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the charity and the financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

The trustees' report was approved by the Board of Trustees and signed on its behalf by:

DocuSigned by:

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Reza Reshad
Treasurer

31 January 2024

CAMDEN DISABILITY ACTION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CAMDEN DISABILITY ACTION

I report to the trustees on my examination of the financial statements of Camden Disability Action (the charity) for the year ended 31 March 2023.

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my Independent Examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

DocuSigned by:

BFAB442682BF4CE
Samir Shah FCA, ATII

Ramon Lee Ltd
Chartered Accountants
93 Tabernacle Street
London
EC2A 4BA
Dated: 31 January 2024

CAMDEN DISABILITY ACTION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds	Designated funds	Restricted funds	Total 01/04/2022 to 31/03/2023	Total 01/10/2021 to 31/03/2022
	Notes	£	£	£	£	£
<u>Income and endowments from:</u>						
Donations and legacies	3	100	-	106,138	106,238	-
Charitable activities	4	217,444	-	180,094	397,538	189,542
Other trading activities	5	85,699	-	-	85,699	25,797
Investments	6	21	-	-	21	3
Other Income	7	700	-	-	700	1,000
Total Income		303,964	-	286,232	590,196	216,342
<u>Expenditure on:</u>						
Raising funds	8	115,114	-	-	115,114	49,814
Charitable activities	9	164,878	-	191,125	356,003	266,203
Total expenditure		279,992	-	191,125	471,117	316,017
Net Incoming/(outgoing) resources before transfers		23,972	-	95,107	119,079	(99,675)
Gross transfers between funds		(40,000)	40,000	-	-	-
Net (expenditure)/income for the year/ Net movement in funds		(16,028)	40,000	95,107	119,079	(99,675)
Fund balances at 1 April 2022		142,224	-	98,045	240,269	339,944
Fund balances at 31 March 2023		126,196	40,000	193,152	359,348	240,269

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 15 to 29 form part of these financial statements.

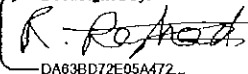
CAMDEN DISABILITY ACTION**BALANCE SHEET****AS AT 31 MARCH 2023**

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	13		10,074		18,178
Current assets					
Debtors	14	272,652		272,481	
Cash at bank and in hand		477,045		248,292	
		<u>749,697</u>		<u>520,773</u>	
Creditors: amounts falling due within one year	15	<u>(400,423)</u>		<u>(298,682)</u>	
Net current assets			349,274		222,091
Total assets less current liabilities			<u>359,348</u>		<u>240,269</u>
Income funds					
Restricted funds	17		193,152		98,045
<u>Unrestricted funds</u>					
Designated funds	18	40,000		-	
General unrestricted funds		<u>126,196</u>		<u>142,224</u>	
			166,196		142,224
			<u>359,348</u>		<u>240,269</u>

The notes on pages 15 to 29 form part of these financial statements.

The financial statements were approved by the Board of Trustees on 31 January 2024 and were signed on its behalf

by: DocuSigned by:


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Reza Reshad
Treasurer

CAMDEN DISABILITY ACTION**STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash generated from operations	21		228,732		78,186
Investing activities					
Purchase of tangible fixed assets		-		(1,019)	
Investment income received		21		3	
Net cash generated from/(used in)					
Investing activities			21		(1,016)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			228,753		77,170
Cash and cash equivalents at beginning of year			248,292		171,122
Cash and cash equivalents at end of year			477,045		248,292

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity Information

Camden Disability Action is a Charitable Incorporated Organisation (CIO). The registered office is Greenwood Centre, 37 Greenwood Place, Kentish Town, London, NW5 1LB.

1.1 Reporting period

The previous financial statements were prepared for a shortened period starting from 1 October 2021 to 31 March 2022 and that this year's financial statements (including the related notes) are not comparable to prior period ended 31 March 2022.

The accounting period was shortened to align better with grant funding and operation of charity's activities.

1.2 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.3 Going concern

The charity's financial statements show net surplus of £119,079 (2022 – net deficit £99,675) and free reserves of £125,192 (2022 – £139,162). The trustees are of the view that these results have secured the immediate future of the charity for the next 12 to 18 months and on this basis the charity is a going concern.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Designated funds are subject to specific conditions by donors that the capital must be maintained by the charity.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Income

All income is included in the SOFA when the charity is legally entitled to it, receipt is probable and the amount can be measured with sufficient reliability.

Grant income

Grants are credited to the SOFA when the charity is entitled to the funds. Income is only deferred where there are time constraints imposed by the donor or if the funding is performance related.

Where entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met.

Grants supporting the core activities of the charity and with no specific restrictions placed upon their use are included within donations and legacies. Grants that have specific restrictions placed upon their use are included within income from charitable activities.

Capital grants for the purchase of fixed assets are credited to restricted incoming resources on the earlier date of when they are received or receivable. Depreciation on the related fixed assets are charged against the restricted fund.

Donations and legacies

Donations are recognised in the period in which they are received. Legacy income is recognised when the charity's entitlement is judged to be probable and where the amount can be reliably measured.

Rental income

Room hire income are credited to income in the period in which they are receivable.

Investment income

Investment income is included when receivable.

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance and administration personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated on the basis of direct costs allocated to each activity.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (Continued)

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

The cost of minor additions or those costing less than £500 are not capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Equipment	25% straight line basis
-----------	-------------------------

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.10 Taxation

The charity is a registered charity and, therefore, is not liable for Income Tax or Corporation Tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1.11 Creditors and provisions

Creditors and provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.12 Volunteers and donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised and refers to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt. No such donations were received during the period.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total 01/04/2022 to 31/03/2023	Total 01/10/2021 to 31/03/2022
	£	£	£	£
Donations and gifts				
L.B Camden - CIL Seed Funding	-	91,138	91,138	-
L.B Camden - Camden Resilience Project	-	15,000	15,000	-
Other donations	100	-	100	-
	<u>100</u>	<u>106,138</u>	<u>106,238</u>	<u>-</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

4 Charitable activities

	Disability Support services £	Total 01/04/2022 to 31/03/2023 £	Total 01/10/2021 to 31/03/2022 £
L.B Camden - CIL Seed Funding	139,862	139,862	12,500
L.B Camden - Advice Project	55,000	55,000	27,500
L.B Camden - Reception Funding	54,374	54,374	27,187
SCOPE	46,225	46,225	-
Inclusion London	21,841	21,841	6,325
L.B Camden - Camden Deaf Advice Service	20,000	20,000	-
Corporate contract income	16,849	16,849	-
L.B Camden - Autism Strategy	15,000	15,000	-
L.B Camden	9,185	9,185	-
Other contact income	5,467	5,467	3,338
L.B Camden - Cost of Living Award	5,008	5,008	-
NHS	5,000	5,000	-
Other income	2,852	2,852	-
Wac Arts	876	876	-
L.B Camden - Additional CIL Seed Funding	-	-	75,000
L.B Camden - CIL Employment Co Production	-	-	19,509
L.B Camden - Community Inclusion Project	-	-	10,683
Trust for London	-	-	7,500
	<u>397,538</u>	<u>397,538</u>	<u>189,542</u>
Analysis by fund			
Unrestricted funds	217,444	217,444	135,033
Restricted funds	180,094	180,094	54,509
	<u>397,538</u>	<u>397,538</u>	<u>189,542</u>
For the period ended 31 March 2022			
Unrestricted funds	135,033		135,033
Restricted funds	54,509		54,509
	<u>189,542</u>		<u>189,542</u>

5 Other trading activities

	Unrestricted funds £	Total 01/04/2022 to 31/03/2023 £	Total 01/10/2021 to 31/03/2022 £
Letting income	85,699	85,699	25,797
	<u>85,699</u>	<u>85,699</u>	<u>25,797</u>
For the period ended 31 March 2022	<u>25,797</u>		<u>25,797</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

6 Investments

	Unrestricted funds	Total 01/04/2022 to 31/03/2023	Total 01/10/2021 to 31/03/2022
	£	£	£
Bank deposit interest	21	21	3
	<u>21</u>	<u>21</u>	<u>3</u>
For the period ended 31 March 2022	<u>3</u>		<u>3</u>

7 Other income

	Unrestricted funds	Total 01/04/2022 to 31/03/2023	Total 01/10/2021 to 31/03/2022
	£	£	£
Alleged misappropriated funds recovered	700	700	1,000
	<u>700</u>	<u>700</u>	<u>1,000</u>
For the period ended 31 March 2022	<u>1,000</u>		<u>1,000</u>

8 Raising funds

	Unrestricted funds	Total 01/04/2022 to 31/03/2023	Total 01/10/2021 to 31/03/2022
	£	£	£
Staff costs	9,056	9,056	3,688
Fundraising costs	1,965	1,965	3,966
Premises and equipment costs	82,277	82,277	36,059
Depreciation	810	810	440
Support costs	17,168	17,168	4,491
Governance costs	3,838	3,838	1,170
	<u>115,114</u>	<u>115,114</u>	<u>49,814</u>
For the period ended 31 March 2022			
Fundraising and publicity	<u>49,814</u>		<u>49,814</u>
	<u>49,814</u>		<u>49,814</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

9 Charitable activities

	Disability Support services £	Total 01/04/2022 to 31/03/2023 £	Total 01/10/2021 to 31/03/2022 £
Staff costs	174,103	174,103	128,270
Depreciation	6,889	6,889	3,737
Staff recruitment and training	3,992	3,992	908
Premises and equipment costs	15,427	15,427	6,761
Other direct expenditure	83,922	83,922	96,272
Fundraising costs	6,709	6,709	-
	<u>291,042</u>	<u>291,042</u>	<u>235,948</u>
Share of support costs (see note 10)	53,091	53,091	24,002
Share of governance costs (see note 10)	11,870	11,870	6,253
	<u>356,003</u>	<u>356,003</u>	<u>266,203</u>
Analysis by fund			
Unrestricted funds	164,878	164,878	137,689
Restricted funds	191,125	191,125	128,514
	<u>356,003</u>	<u>356,003</u>	<u>266,203</u>
For the period ended 31 March 2022			
Unrestricted funds	137,689		137,689
Restricted funds	128,514		128,514
	<u>266,203</u>		<u>266,203</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

10 Support costs

	Support costs	Governance costs	Total 01/04/2022 to 31/03/2023	Total 01/10/2021 to 31/03/2022
	£	£	£	£
Staff costs	15,770	6,308	22,078	9,811
Depreciation	405	-	405	220
Premises and equipment costs	7,141	-	7,141	2,901
Communication and IT costs	1,750	-	1,750	3,797
Accountancy and bookkeeping fees	17,400	-	17,400	8,790
Legal and professional costs	27,397	4,727	32,124	5,640
Miscellaneous expenses	396	833	1,229	1,757
Independent examiner's fees	-	3,840	3,840	3,000
	<u>70,259</u>	<u>15,708</u>	<u>85,967</u>	<u>35,916</u>
Analysed between				
Fundraising	17,168	3,838	21,006	5,661
Charitable activities	53,091	11,870	64,961	30,255
	<u>70,259</u>	<u>15,708</u>	<u>85,967</u>	<u>35,916</u>

11 Net movement in funds

	01/04/2022 to 31/03/2023	01/10/2021 to 31/03/2022
	£	£
Net movement in funds is stated after charging/(crediting)		
<u>Independent examiner's fees</u>		
Independent examination	2,700	2,100
Other Services	1,140	900
Depreciation of owned tangible fixed assets	<u>8,104</u>	<u>4,397</u>

12 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Direct charitable work	5.00	7.00
Total	<u>5.00</u>	<u>7.00</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

12 Employees (Continued)

Employment costs	01/04/2022 to 31/03/2023 £	01/10/2021 to 31/03/2022 £
Wages and salaries	184,408	122,868
Social security costs	13,728	10,982
Other pension costs	3,985	2,801
Redundancies	3,116	5,118
	<u>205,237</u>	<u>141,769</u>

There were no employees whose annual remuneration was more than £60,000.

During the year expenses totalling £Nil (2022 - £Nil) were paid on behalf of Trustees or reimbursed to Trustees relating to the repayment of motor, travel, subsistence and telephone expenses. No (2022 - Nil) Trustees received such reimbursements.

The key management personnel of the charity comprise the trustees, the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £63,080 (2022 - £28,301).

13 Tangible fixed assets

	Fixtures, fittings and equipment £	Total £
Cost		
At 1 April 2022	35,177	35,177
At 31 March 2023	<u>35,177</u>	<u>35,177</u>
Depreciation and Impairment		
At 1 April 2022	16,998	16,998
Depreciation charged in the year	8,105	8,105
At 31 March 2023	<u>25,103</u>	<u>25,103</u>
Carrying amount		
At 31 March 2023	<u>10,074</u>	<u>10,074</u>
At 31 March 2022	<u>18,178</u>	<u>18,178</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

14 Debtors

	01/04/2022 to 31/03/2023	01/10/2021 to 31/03/2022
	£	£
Amounts falling due within one year:		
Trade debtors	243,694	248,293
Accrued income	603	7,218
Other debtors	10,828	1,144
Prepayments	17,527	15,826
	<u>272,652</u>	<u>272,481</u>

15 Creditors: amounts falling due within one year

	Notes	01/04/2022 to 31/03/2023	01/10/2021 to 31/03/2022
		£	£
Trade creditors		16,326	16,562
Taxation and social security		3,600	4,908
Deferred income	16	4,697	6,433
Other creditors		5,843	979
Accruals		369,957	269,800
		<u>400,423</u>	<u>298,682</u>

16 Deferred income

Deferred income is included in the financial statements as follows:

	01/04/2022 to 31/03/2023	01/10/2021 to 31/03/2022
	£	£
Deferred income is included within:		
Movements in the year:		
Deferred income at 1 April 2022	6,433	53,840
Released from previous periods	(6,433)	(53,840)
Resources deferred in the year	4,697	6,433
Deferred income at 31 March 2023	<u>4,697</u>	<u>6,433</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds		Movement in funds		Movement in funds		Balance at
	Incoming resources	Resources expended	Balance at 1 April 2022	Incoming resources	Resources expended	Balance at 31 March 2023	1 April 2021
	£	£	£	£	£	£	£
L.B Camden - Advice Project	27,500	(24,219)	38,553	55,000	(36,369)	57,184	35,272
Big Lottery Fund - Leadership Skills	-	(79,886)	23,654	-	(23,654)	-	103,540
UnLtd (Social Enterprise Support Fund)	-	(606)	-	-	-	-	606
RBS Social & Community Capital (COVID-19 Response)	-	(952)	-	-	-	-	952
Trust for London	7,500	(1,015)	7,088	-	(7,088)	-	603
Equipment Capitalised	-	(3,023)	15,116	-	(6,047)	9,069	18,139
L.B Camden - CIL Seed Funding	19,509	(18,813)	-	150,000	(101,504)	48,496	12,938
L.B Camden - Camden Resilience Project	-	-	-	15,000	(15,000)	-	-
SCOPE	-	-	-	46,225	-	46,225	-
L.B Camden - Autism Strategy	-	-	-	15,000	-	15,000	-
L.B Camden - Cost of Living Award	-	-	-	5,007	-	5,007	-
L.B Camden - CIL Employment Co Production	-	-	13,634	-	(1,463)	12,171	-
	54,509	(128,514)	98,045	286,232	(191,125)	193,152	172,050

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

17	Restricted funds	(Continued)
	L.B. Camden - Advice Project - Funding to deliver Advice and Advocacy services to Disabled Camden residents.	
	L.B. Camden – CIL Seed Funding - Combination of core and project funding to capacity build Camden's Centre for Independent Living.	
	SCOPE - Funding to empower Disabled leaders to run their own projects at the Greenwood Centre to lead change and create community connectiveness.	
	L.B. Camden - Autism Strategy - Funding to empower Autistic residents to play a lead role in coproducing the LB Camden Autism Strategy.	
	L.B. Camden - Cost of Living Award - Funding to run an evening warm space and drop in internet café.	
	L.B. Camden - CIL Employment - Funding to empower Disabled residents to cocreate new employment services for Camden.	
	Equipment Capitalised – Funding received from L. B. Camden (Advice Project) £900, Big Lottery Fund – Leadership Skills £918, The National Lottery Community Fund £17,024, City Bridge Trust (TNLCF Covid-19 Response Fund) £4,176 and RBS Social & Community Capital (Covid-19 Response) £1,168 to purchase equipment for digital transformation. The funds were utilized to purchase computer equipment amounting to £24,186. During the period depreciation thereon amounting to £6,047 allocated to these restricted funds. Balance of £9,069 represents undepreciated costs of computer equipment.	

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2022 £	Transfers £	Balance at 31 March 2023 £
Website development	-	20,000	20,000
Rent and service charges	-	20,000	20,000
	-	40,000	40,000

Website development

In agreement with funders, to address an underspend, core costs were offset against a restricted grant on the condition that the surplus this would generate, would be used to deliver the purpose of the grant for a time when the organisation was ready. The money is designated to further develop the accessibility of the CDA website.

Rent and Service Charges

CDA rents a large space for income generation through room hire. The full cost of the service charge and rent in 2024 will be rising to £104,000. The trustees have agreed to designate these funds to support our objective of meeting those costs, should there be a shortfall in rental income.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

19	Analysis of net assets between funds	Unrestricted funds	Designated funds	Restricted funds	Total 01/04/2022 to 31/03/2023	Unrestricted funds	Restricted funds	Total 01/10/2021 to 31/03/2022
		£	£	£	£	£	£	£
	Fund balances at 31 March 2023 are represented by:							
	Tangible assets	1,004	-	9,070	10,074	3,062	15,116	18,178
	Current assets/(liabilities)	125,192	40,000	184,082	349,274	139,162	82,929	222,091
		<u>126,196</u>	<u>40,000</u>	<u>193,152</u>	<u>359,348</u>	<u>142,224</u>	<u>98,045</u>	<u>240,269</u>

CAMDEN DISABILITY ACTION**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**
FOR THE YEAR ENDED 31 MARCH 2023**20 Related party transactions**

There were no disclosable related party transactions during the year (2022 - none).

21 Cash generated from operations	2023	2022
	£	£
Surplus/(deficit) for the year	119,079	(99,675)
Adjustments for:		
Investment income recognised in statement of financial activities	(21)	(3)
Depreciation and impairment of tangible fixed assets	8,104	4,397
Movements in working capital:		
(Increase)/decrease in debtors	(171)	184,614
Increase in creditors	103,477	36,260
(Decrease) in deferred income	(1,736)	(47,407)
Cash generated from operations	228,732	78,186

Accounts

**CAMDEN DISABILITY ACTION
(A Charitable Incorporated Organisation)**

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2022

Charity No: 1162787

CAMDEN DISABILITY ACTION

TRUSTEES’ REPORT AND FINANCIAL STATEMENTS

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CAMDEN DISABILITY ACTION

TRUSTEES' REPORT

FOR THE PERIOD ENDED 31 MARCH 2022

The trustees present their annual report and financial statements of the charity for the period ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Governing Document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102, effective 1 January 2019).

CHIEF EXECUTIVE'S CONTRIBUTION

Summary of the six month period

It is an honour to be the CEO of an organisation like Camden Disability Action (CDA). Our focus is on getting support to Disabled people in the here and now, while at the same time we do not accept a world where people with impairments, long term conditions or differences are Disabled by the society in which they live. It is not inevitable that anyone with an impairment or difference should experience social disadvantage. We question the way our communities have been designed and throw light on how people are unnecessarily Disabled by attitudes, culture, institutions and the built environment.

We are proud of the fact that we are a user-led organisation, run and controlled by Disabled people. I am a Disabled person myself, as are 60% of our staff, 75% of the Board of Trustees and all our volunteers. The user-led integrity of CDA is fundamental to everything we do, ensuring that the lived-experience of Disability informs our strategy, approach, values and actions. We recognise that Disabled people are underrepresented in positions of power in our society. At CDA, Disabled people have control over every level of the organisation, and we lead by example in how we restore equity by transferring power to those who are usually (and unnecessarily) prevented from having a seat at the table.

Although most of the COVID restrictions on movement and social contact had been lifted, prior to the start of this reporting period, the spread of the new Omicron variant, from December 2021, had a significant impact on our work. Most of our meetings and client support sessions continued to be delivered through remote methods, with some face-to-face activity gradually returning towards the end of the period.

Despite these challenges, the team has continued to position itself within the borough a leader in coproduction, social change and Disability equity and equality.

We have continued to develop our thought leadership around Disabled peoples' labour market exclusion as we led Camden Council through a process of coproduction for a new vision for an employment service for Camden's Disabled residents. Moreover, we were able to build on this work; pulling in funding from Inclusion London to test and pilot 'change experiments' with local Disabled people and employers. We use the term 'change experiment' a lot at CDA as all our work challenges the status quo. We are really excited about where our employment change experiments are heading and feel we are poised to 'shake up' some of the concrete ruling ideas which govern conventional supported employment services.

The CDA Leadership programme, piloted at the beginning of the pandemic has matured into an organisational-defining service model. It is a clear demonstration of our intent to enable the Disabled community, and those most marginalised within it, to lead the way in building a Camden that works for everyone. Our twelve Leaders all report experiencing transformational positive change as they unleashed their leadership qualities and took action in their community. Set out in more detail in the body of this report, our Leadership model really demonstrates how Disabled people can become strong leaders, with the power of peer support, funding to meet all accessibility costs in full and peer mentors with both lived-experience of Disability and the skills to support a Disabled person to navigate through an inaccessible world to take back power. One example sees CDA member, Jeremy Yankey, leading on building empathy and D/deaf awareness with Camden Council to improve the customer experience for D/deaf residents across Camden's frontline services.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

Following our training and upskilling last year from tech savvy global journalists, On Our Radar, we are now fully independent in growing our own Community Reporting programme. Our Camden Disabled People's Voices website now has over 60 first-hand accounts from Disabled people, throwing light on discrimination and oppression and shared on our digital platform, www.disabledcamdenvoices.org.uk. This innovative project not only provides the means to gain insight into disabling barriers so that we can press for change, but also provides skills training and personal development for Disabled people to become CDA volunteer journalists.

Our Disability Advice and Benefits service is now an established member of the Camden Advice Network, with our skilled team offering complex welfare benefits casework to local Disabled people. It is so important that a user-led organisation like CDA can offer this specialist social welfare service. People come to us with their urgent issues but the Advice service is also a gateway into CDA and chance to get connected to the organisation in other ways, such as becoming interested in campaigning and leadership, being a community reporter or joining one of our growing list of engagement groups.

While we are delivering important services, a significant portion of our time has been devoted to growth. CDA is currently a small organisation, but we have big plans. We have been working hard to build back better and to put Camden Disability Action onto a firm sustainable financial footing. As part of our growth planning, we used some of our reserves this period to fund Hendra Consultancy to perform a wide ranging internal organisational audit to identify key priorities for organisation development, including strategic direction, financial management, performance and impact, leadership and governance and people management. Furthermore, we were able to secure £15,000 through the Camden Resilience Fund this year which we have used to fund a significant portion of this development work.

In addition, we have worked closely with the London Borough of Camden and submitted ambitious funding proposals to turbo-charge Camden Disability Action with a grant for £622,000 to run over the next three years. We are delighted to announce that this has successfully passed all scrutiny and was awarded to CDA in October 2022.

CDA has also been very active in the contract tendering space this period, putting together a strong tender submission for the Direct Payments Independent Living Support Service. Unfortunately, we were not successful in our application, but nonetheless, we are proud to get CDA onto a strong competitive footing for large local authority contracts; stamped with our vision of Disabled-led design. We look forward to putting the partnerships we built, and the lessons learned through this process to good use in the future.

It has been a good year too for our entrepreneurial approach to selling expertise in coproduction and engagement. We have been winning subcontracts to perform street access audits with our partners Sustrans and have also agreed a contract with HS2 to involve Disabled people in the design and build of the new Euston Station.

Our digital transformation continues at pace and we can announce that the new CDA website is live. We are now working through the second phase of accessibility testing and preparing BSL videos and Easy Read content to ensure our site is an exemplar in digital inclusion. We have also begun sharing our new digital marketing assets across social media to promote the Greenwood Centre and are now seeing signs of life back in the room hire market as restrictions are lifted.

We look forward to an improved climate next year, taking our room hire operation beyond pre pandemic levels and building a sustainable financial future as well as significantly growing the organisation and delivering outcomes and impact in line with our bold vision and mission.

I would like to take this opportunity to thank our staff team, volunteers, the CDA Community Journalists, CDA Leaders, members of the DAG, Employment Group, Greenwood Steering Group, the Street Access Group, the Board of Trustees, and our funders – especially the London Borough of Camden for supporting us through the pandemic and helping us build for the future.


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Colin Brummage
Chief Executive Officer

27 January 2023

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

OUR PURPOSE AND ACTIVITIES

The purpose of Camden Disability Action is to relieve the needs of people with disabilities, including those with a physical, sensory, cognitive or hidden impairment, in the London Borough of Camden (LBC) and environs with a view to helping them identify and meet their own needs and maintain choice, control and independence in their lives by:

- a) Providing advice, advocacy and information to disabled people to help them access services, entitlements and opportunities, including information and advice;
- b) Providing training and support for disabled people;
- c) Effectively representing the views, needs and interest of disabled people.

Our Vision and Mission

We believe in a radically inclusive world where people with differences are never Disabled by the society in which they live.

We exist to enable the Disabled community and those most marginalised within it to lead the way in building a Camden that works for everyone.

Our Values

- Leading by Example
- Radical and Bold
- Power and user involvement
- Prepared to challenge
- Striving for real change

Key highlights for the period

- Coproducing a new vision for disability employment services with some recommendations taken forward by Camden Council.
- Securing a further £25,000 from Inclusion London to further develop our Disabled people-led designs for addressing employment disadvantage
- Submitting a competitive tender in application to be the provider of choice for the new Camden Direct Payments Service
- Undergoing a full organisational audit to identify development priorities
- Working with Camden Council officers to submit a £622,000 proposal to put CDA on a platform of sustainability for the future
- Securing £25,000 of earned income through room hire, taking us back to pre-pandemic levels
- Begin Deaf-led approaches to making Camden Council more inclusive for the D/deaf community.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

Objective 1

Providing information and support services to enable the diverse community of Disabled people in Camden to live the lives they want to live

Disability Advice, Welfare Benefits and Information Service

Camden Disability Action provides an advice and advocacy service – designed and delivered by disabled people for Disabled people. Our service is an end-to-end advice and advocacy service, informed by the lived experience of Disability and the Social Model of Disability. Our unique offer ensures that disabled people, no matter what their impairment or access barriers, they can get the advice and support they need.

Our service is rooted in the community at the Greenwood Centre providing a comprehensive advice service for people with all impairments, with high quality advice and the necessary follow-through to ensure a positive outcome. Rather than dropping out of the system, our service closes the gaps that Disabled people fall through and goes further to empower and put together the right support to ensure Disabled residents can thrive.

CDA's Advice and Information service provides the help Disabled people need to resolve their issues and live independently. The service can support people to navigate Camden's advice and social care services, helping with, benefits, concessions and community care and independent living while also advocating for clients across statutory services and community organisations.

The service is currently staffed with one fulltime Welfare Benefits Advisor and one part time Information Officer.

Between October 2021 and March 2022, we saw 93 clients over the six month period with 64 of those receiving complex case work support. The majority of referrals are for Personal Independence Payment work, mostly cases being for renewal of existing awards. Our case work around the Work Capability Assessment is steadily increasing and we have begun administering Household Support Fund payments. Over this six month period we secured £17,806 in benefits for CDA clients in total.

Our Information and Advice Officer supported 20 clients this period to navigate to the information they needed for independent living as well as providing hands on support with 3 Hate Crime advocacy cases and two Freedom Pass applications.

Community Inclusion

The CDA Community Inclusion project is a Camden-funded pilot, to increase the opportunities for learning disabled people to be part of their local community. The work is built on strength-based approaches with an emphasis of working with the community to create inclusive mainstream opportunities.

Eighteen people were supported this period in a range of community settings, including but not limited to, sports centres, pottery classes, cycling clubs, London Zoo and art groups. In total CDA engaged with 20 organisations to embed inclusion principles and facilitate eighteen people in total to have access to a community activity.

Our full time Community Inclusion Worker also worked with Camden Council Learning Disability Services and Camden-funded LD providers to share the learning and the Community Inclusion principles.

Next steps

It is our ambition to continue to develop the CDA Advice offer. We want to build a service that can support across all areas of social welfare law as well as enabling Disabled people to access information and support to live the lives they want to live and thrive. We have officer support for a submission to Camden Council to fund a service development manager with a remit to develop the service, which will include the recruitment and training of volunteers to offer advice, advocacy, peer support, sign posting and form filling.

CDA has been successful in its bid to deliver the Camden D/deaf Advice contract in partnership with DeafPLUS. Our service has just started in October 2022 and user-control will be an important feature of our delivery model, ensuring the D/deaf community (and those most marginalised within it) have control over how the service operates.

The Community Inclusion project has now ended. Our exit strategy focussed on sharing the learning with Camden's learning disability providers.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

Objective 2

Amplifying voice and creating the conditions for Disabled people to be at the heart of decision making and to be leading on the issues that matter to them, whatever their cultural background, socio economic status or impairment type

Understanding the first-hand experience of Disability is fundamental to our work as a Disabled People's User-Led Organisation. It is only by throwing light on the social injustice that plays out in many Disabled people's lives that we can effectively respond through quality services and press for change. As well as using our engagement services to unmask the disadvantage Disabled people experience, we also use the principles of coproduction to put power into local Disabled peoples' hands to lead on the solutions.

CDA Leadership Programme

The CDA Leadership programme is funded through the Lottery Community Fund, Trust for London, London Borough of Camden, Hampstead Wells and Camden Trust, The London Community Foundation. The programme is run by two freelancers with lived experience. It is a pilot service model to enable Disabled people to find their own routes to strong Leadership – a chance to lead real change based on an area of passion or interest – with coaching, accessibility support and a strong peer network. The programme sits firmly within our mission to enable Disabled people to lead change. Six distinct projects are being led by Disabled leaders

- Anna Alston's "Go Campaign" is improving the accessibility of Camden's pubs and venues
- Fatima Begum's training is getting adults with learning difficulties online
- Jeremy Yankey's D/deaf access group is bringing Deaf residents and council staff together to codesign solutions to local access barriers for BSL users
- Miisstii West is using her music videos to raise awareness and tolerance of LGBTQ+ diversity
- Oliver Chan's "Engages All Ages" events are bringing people together across generations in fun ways
- Quilliass Huntessmith, Rosanna Garau, Tayo Bradshaw and Thomas Marston are educating schools and employers to improve employment chances for Disabled people.

From 2020 to 2022 twelve Disabled Camden residents took part in the programme. The programme delivered strong outcomes for both the Leaders themselves as well as having impact in the wider world with their projects.

Outcome - Increased pride and awareness of own value and potential....

"I have lived as a Disabled leader. I have used my lived experience to show the world that Disabled people can be great leaders. I am an important role model"

"I learned that I was capable of a lot more if I am given the opportunity"

Outcome - Better awareness of how lived experience contributes to strong leadership

"Contributing ideas from real lived experience is valuable when developing new services"

Outcome - Increased assertiveness in challenging societal barriers and speaking up....

"I knew something needed to change, but in my head, it was always feelings of anger and waiting to take revenge. I didn't know what to do with that. I still feel that a bit, but now I have more than a rough idea of what to do"

"I have the chance to have a voice and give my opinion. I am much more confident"

Outcome - Greater skills....

"I honestly feel proud of myself that I was able to learn to do something new during the first lockdown"

Outcome - Greater employability....

"My communication and presentation skills have improved significantly since I started this course. Before, I was nervous communicating with other people. Working on my presentation during the course means I am much more confident speaking in public"

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

"I got my first paid job. Someone saw me make a presentation and they offered me a job!"

Outcome - More active in the community

"I have experienced different things and learned what else is out there such as LGBT+ support groups

Outcome - Positive self-identify and pride

"I have also lost the taboo about talking about myself. Before I would not talk about myself or my disability. I would others and never understood that I needed help myself. I think we have to accept that. When we accept that we can deal with it. I was covering up my feelings and now I decide to face it"

Outcome - Hope and raised ambitions

"It's been a great experience. We get treated like adults and are understood. It has helped me to think in positive ways and have hope"

Community Reporting - Camden Disabled Peoples' Voices

CDA now has the expertise and digital infrastructure to build a large social movement through digital storytelling to help us identify themes and trends so that we can press for change. Following our training and upskilling from tech savvy global journalists, On Our Radar, we are now fully independent in running our own Community Reporting programme. Our Camden Disabled People Voices website now has over 60 first-hand accounts from Disabled people, throwing light on discrimination and oppression. This innovative digital project not only provides the means to gain insight into need, but it also provides training for Disabled people to become journalists and leaders in amplifying voice.

We trained three new journalists in this period

Jill lives in Camden with her husband and children. She has a learning disability and hearing impairment. She was one of our first reporters

"The training taught me a lot of things I didn't know before. It gives you the confidence to speak-up. Also, because I have a learning disability, I'm not good at writing so being able to send in reports via a phone is really great. It's been fantastic. I've reported on people leaving rubbish out, a lack of Disabled parking bays at some supermarkets, the cycle lane in Haverstock Hill and Chalk Farm and Swain's lane low traffic neighbourhoods"

Street Access Group

The CDA Street Access Group has continued to meet enabling local Disabled residents to identify barriers and coproduce solutions in Camden's streets

Nine Disabled people are part of the group, meeting 5 times with the Council this period to raise issues and identify solutions together.

We have increased our capacity to sell street audit expertise with more subtracted street audit work from Sustrans; the national sustainable transport charity. We were commissioned to perform access audits of areas in Camden having undergone streetscape changes in response to the COVID-19 pandemic and suggest solutions. We facilitate street checks with nine Disabled people in St Pancras Way and Grays Inn Road

We have been working in partnership with Camden Council and Sustrans where our members have been using their lived-experience and expertise as a part of Camden street accessibility audits. The team have worked across Arlington Road, Kentish Town Road, St Pancras Way and Queen's Crescent.

Building on our focus of streetscapes we partnered with local residents affected by the HS2 building work and produced a piece of community journalism, highlighting the blight on local disabled people by the maze of boarded up areas, construction works, dust noise and blocked pavements. As a result, we have made connections with HS2 and have been commissioned to work with them to support disability engagement around the new proposed station development at Euston

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

Employment Coproduction Meeting

Building on our coproduction work with Camden Council our £25,000 subcontract with Inclusion London has enabled us to continue our work for a further six months. We started this contract in January 2022 and have quickly begun to test our new ideas for employment services with a cohort of 10 Disabled people. We ran nine Employment Group meetings to plan 15 'change experiments' to challenge the barriers responsible for Disabled people's employment disadvantage:

- Employer conversation meetings
- Employer interviews
- Putting stories about Disabled people's employment and educational experiences on the internet
- An employer engagement event

Disability Advisory Group

Our Disability Advisory Group engages in consultations, but its main role is to oversee the implementation of Camden Disability Action's engagement projects with service providers, including Camden Council. The DAG group is made up of seven Disabled people and met twice this period feeding back on:

- The 3 million Greening Phoenix Road project which seeks to create a green corridor between Euston and St Pancras
- To Transport for London on the expansion of the ULEZ and plans to have more step-free tube stations and two new Toucan crossings at Cantelowes Gardens and Rochester Square
- To The Community Vision document for Gospel Oak and Haverstock with principles for any potential developer to adhere to.

The Greenwood Steering Group

CDA has a lead role to play in the running of the Greenwood Centre so that it can achieve its vision. This exemplar, fully accessible new-build will be a powerful asset to transform the lives of Disabled people. A group of 10 residents have regularly attended the group to share their hopes and aspirations for the how the building will develop and formalised a mission and vision for the Building so that it becomes a powerful Centre for social change. Two local residents have agreed to chair the group and take the group forward.

Next Steps

The CDA Leadership programme will continue for a further six months with underspend from the Trust for London and the National Lottery Community Fund grants. Within our main funding proposal to Camden Council we have included some flexible money to keep the Leadership model running in a smaller form into 2023, however finding a sustainable funding source is a priority. Similarly, we plan to use the funding from our £622,000 grant from Camden Council to enable us to continue developing the Community Journalism work, to give us time to find alternative funding.

The Inclusion London employment work ran until June 2022, culminating in a report for the City Bridge Trust with recommendations for employment services for Disabled people.

We will use the Leadership style delivery model with the Greenwood Steering Group to turn aspirations in to action - supporting members of the group with their own 'change plans' to take the lead on developing activities at the Greenwood Centre.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

Objective 3

Being a catalyst, and a driver for change, at the forefront of Disability Equality

Disability Employment in Camden

CDA has been taking a Leadership role with Camden Council, pressing for effective employability support for Disabled residents. Our work from the £58,000 Camden Council grant completed in December 2021. The work produced a final report with recommendations and design ideas for a new service, designed and run by Disabled people. The service design was also presented pictorially by a commissioned graphic illustrator. Camden have taken this work forward and as a result included the following in their commissioning plans:

- To recruit an additional advisor with lived-experience of disability to their Good Work Camden employability team
- To commission an organisation to deliver a training programme to local employers and providers, and for the trainers to have lived experience
- To put together a 'Disability Governance Board' to oversee, steer and evaluate Camden's services and progress towards reducing disability employment disadvantage in Camden.

Deaf Advice Specification

Our innovative coproduction and leadership models has informed the design thinking for the new Camden D/deaf Advice service. CDA has worked with Adult Social Care to support the design of a new D/deaf Advice service. Through working with CDA the new service design will include:

- A service where clients have control over the service
- Coproduction being an important aspect of the service initial design and continuous improvement
- Coproduction to gather insights, not just to improve the service but also to make Camden services in the main, more accessible for the D/deaf community.

The Cornerstone Fund

CDA is part of a consortium winning a grant to work on creating effective strategies to overcome the communication challenges of Disabled people's organisations. Namely, communicating the importance of user-led organisations and building bridges and allyship around the Social Model of Disability.

Next Steps

To work with Camden Council and ensure CDA is positioned to coproduce and influence all commissioning

To seek more funding to grow the employment coproduction activities

To become a provider of employment support and to turn codesign into reality

To establish CDA as thought leaders for disability employment

To fully participate in the Corner Stone project and develop effective strategic comes to drive social change.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

Objective 4

Building a stronger, more resilient, well-governed organisation; better able to understand current and emerging need and developing appropriate responses for the whole Disabled community, including those most marginalised within it

Long-term funding

We have submitted a long-term funding proposal for Camden Council sign off which has now been approved. The grant comes with the following objectives:

- Significantly increasing the Greenwood Centre room usage by local Disabled people
- Significantly increase income through room hire and events at the Greenwood Centre
- Further develop our information, advice and advocacy services
- Build on our new model of engagement, and expand our Leadership, Engagement and Coproduction Work
- Increase our earned income through coproduction and engagement services

We plan to do this through

- Recruiting an Advice Services Manager to develop CDAs advice, guidance and advocacy offer
- Business development resources to develop our activity rooms, so that Disabled people can run their own activities in the Greenwood Centre, especially getting use out of our music studio and art room
- Increasing management capacity to oversee the Greenwood Reception and room hire operation
- Funding our engagement and leadership posts to continue to build on the innovative work they have been spearheading.

Building a stronger more resilient organisation

We have also been successful in securing £15,000 from the Camden Resilience Fund. The funding will

- Embed monitoring evaluation across CDA services
- Champion evidence gathering to secure Advice and Trusted Charity Mark quality marks.
- Set up data management and embed new CRM system for case management tool and outcome and impact measurement.
- Develop new service models for funders.
- Develop a theory of change and evaluation frame work for CDA

The Greenwood Centre

The Greenwood Centre is a state of the art accessible building based in Kentish Town. It is our home, along with a number of other voluntary sector organisations. CDA is funded by Camden Council to manage the Reception. The contract pays for two Reception staff across the week. CDA rents a large footprint in the building, including a conference room, four training rooms and an art and music studio. A key objective for CDA is to sell the spaces to generate income, while at the same time, develop the conditions for Disabled people to have control over the rooms at Greenwood to run the activities they choose and to become a platform for coproduction, campaigning and social change.

In this six-month period we generated £25,667 which is close to pre-pandemic levels from room and desk hire. We also invested in a large speaker and microphone and have begun offering a hybrid experience for customers.

The CDA Leadership model has helped create a sense of ownership between a small group of Disabled people and the Greenwood spaces as they use the Building for their Leadership projects. It is this delivery mechanism we intend to use to develop more user control over the building moving forward.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

Next steps

The Board have agreed to commission Hendra Consulting to undertake the key priorities identified in the CDA organisation audit and the work stated in our Camden Resilience grant application.

We will further develop the website with more accessibility features.

To develop the success of the CDA Leadership programme and make it central to how we deliver on our strategic objectives as an organisation around amplifying voice and empowering Disabled people to lead change. The same service model will be expanded to empower local Disabled people to take control of the Greenwood spaces and use them to drive change.

We will continue to experiment with hybrid tech, to further scope out the market and consider upgrading our technology for a better customer experience.

Public benefit statement

In shaping our objectives for the period and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PD2)'. The achievements and activities above demonstrate the public benefit arising through the charity's activities.

Volunteers

Camden Disability Action is grateful to all our volunteers over the years who have provided their support and services. During the period 32 volunteers contributed their time for volunteering to the organisation.

FINANCIAL REVIEW

The financial results for the period are set out in the Statements of Financial Activities. The charity recorded an overall deficit of £99,675 (2021 – net surplus £77,261). The financial position at the end of the period revealed by the Balance Sheet shows net current assets or working capital of £222,091 (2021 – £318,388). The net book value of fixed assets held, all of which are used directly for charitable purposes, amounted to £18,178 (2021 – £21,556).

Principal funding sources

The charity aims to develop a diverse funding base for its activities. The London Borough of Camden remains as its largest source of funding due to the number of contracts and service agreements, CDA continues to attract funding for its various projects through a range of charitable trusts and its own income generated through Greenwood Centre room hire.

Investment powers and policy

The trustees have considered the most appropriate policy for investing surplus funds and have found that bank deposit accounts provide the appropriate combination of security, accessibility and income growth.

Reserves policy

The trustees consider it prudent to maintain an adequate level of unrestricted reserves to cover the charity's contractual commitments and provide sufficient working capital and have set this at minimum of three months expenditure. The current level of funding is adequate to support the continuation of the charity in the medium term.

The reserves held in unrestricted funds, which have not been designated or invested in fixed assets, at 31 March 2022 were £139,162 (2021 – £164,477).

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a registered Charitable Incorporated Organisation (CIO) and registered as a charity with the Charity Commission (Charity no. 1162787). The charity is established under a written constitution that established the objects and powers of the charity and is also governed under this constitution.

Recruitment and appointment of Trustees

The appointment of trustees is by a majority vote of the members of the Annual General Meeting.

Trustee induction and training

The trustees maintain a good working knowledge of charity law and best practice by regular reading of charity press articles and guidance produced by the Charity Commission and other Government and voluntary organisation advisory websites. New trustees are given copies of previous minutes and attend an induction session given by an experienced Trustee.

Organisational Structure

CDA is managed by a Board of Trustees which must not have less than three and no more than twelve members and has the power to co-opt people during the year. The Board of Trustees also appoints the Chair, Vice Chair, Treasurer and Secretary following elections at the Annual General Meeting.

At the first annual general meeting of the members of CDA all the charity trustees shall retire from office.

At every subsequent annual general meeting of the members of CDA, one third of the charity trustees shall retire from office. If the number of charity trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one charity trustee, he or she shall retire.

The charity trustees to retire by rotation shall be those who have been longest in office since their last appointment or reappointment. If any trustees were last appointed or reappointed on the same day those to retire shall (unless they otherwise agree among themselves) be determined by lot.

The vacancies so arising may be filled by the decision of the members at the annual general meeting. Any vacancies not filled at the annual general meeting may be filled as provided in the governing document.

The members of the charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or been removed or as an additional charity trustee, provided that the limit specified in the governing document on the number of charity trustees would not as a result be exceeded.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis, and believe that maintaining reserves at the current levels, combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse circumstances. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Related parties

During the period there were no related party transactions.

Pay policy for senior staff

The pay structure for senior staff is benchmarked by the NJC pay scale.

CAMDEN DISABILITY ACTION**TRUSTEES' REPORT (Cont/d)****FOR THE PERIOD ENDED 31 MARCH 2022****REFERENCE AND ADMINISTRATIVE DETAILS****Charity Number:** 1162787

Trustees:	Patrick Stack	(Chair)
	Reza Reshad	(Treasurer)
	Mary Hynes	
	Joy Palmer	
	Priscila Eyles	
	Mathew Crowfoot	Retired 9 th December 2021
	Tim Bidey	Retired 9 th December 2021
	Mick Scarlet	Retired 9 th December 2021
	Myrian Panayi	Retired 14 th January 2022

Senior Management: Colin Brummage - Chief Executive Officer**Registered Office:** Greenwood Centre, 37 Greenwood Place, Kentish Town, London NW5 1LB**Independent Examiner:** Samir Shah, Ramon Lee Ltd, 93 Tabernacle Street, London EC2A 4BA**Bankers:** Barclays Bank UK PLC, 208, West End Lane, West Hampstead, London NW6 1UY**TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS**

The trustees 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).

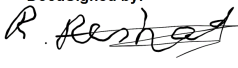
The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the charity and the financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

This report was approved by the Trustees on 27 January 2023 and signed on its behalf:

DocuSigned by:

 DA63BD72E05A472...

Reza Reshad
Treasurer

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF CAMDEN DISABILITY ACTION

I report on the financial statements of the charitable incorporated organisation for the period ended 31 March 2022.

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my Independent Examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the financial statements did not accord with the accounting records; or
- the financial statements did not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

DocuSigned by:

BFA6442682BF4CE...

SAMIR SHAH – Chartered Accountant
RAMON LEE LTD
93 TABERNACLE STREET
LONDON EC2A 4BA

27 January 2023

CAMDEN DISABILITY ACTION

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD ENDED 31 MARCH 2022

	Notes	Unrestricted Funds	Restricted Funds	Total 01/10/2021 to 31/03/2022	Total 01/10/2020 to 30/09/2021
		£	£	£	£
Income					
Income from charitable activities	2	135,033	54,509	189,542	710,101
Income from trading activities	3	25,797	-	25,797	17,121
Investment income		3	-	3	14
Other income	4	1,000	-	1,000	8,405
Total income		<u>161,833</u>	<u>54,509</u>	<u>216,342</u>	<u>735,641</u>
Expenditure					
Cost of raising funds	5	49,814	-	49,814	87,194
Expenditure on charitable activities	5	137,689	128,514	266,203	571,186
Total expenditure		<u>187,503</u>	<u>128,514</u>	<u>316,017</u>	<u>658,380</u>
Net income/(expenditure) and net movement in funds for the year		(25,670)	(74,005)	(99,675)	77,261
<i>Reconciliation of funds</i>					
Total funds, brought forward		167,894	172,050	339,944	262,683
Total funds, carried forward		<u>142,224</u>	<u>98,045</u>	<u>240,269</u>	<u>339,944</u>

CONTINUING OPERATIONS

None of the charity's activities were acquired or discontinued during the above two financial periods.

TOTAL RECOGNISED GAINS AND LOSSES

The charity has no recognised gains or losses other than the above movement in funds for the above two financial periods.

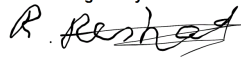
The notes on pages 19 to 30 form part of these financial statements

CAMDEN DISABILITY ACTION

BALANCE SHEET AS AT 31 MARCH 2022

	Notes	31/03/2022	30/09/2021
		£	£
Fixed assets			
Tangible fixed assets	10	18,178	21,556
Current assets			
Debtors	11	272,481	457,095
Cash at bank and in hand		248,292	171,122
		<u>520,773</u>	<u>628,217</u>
Liabilities			
Creditors falling due with in one year	12	(298,682)	(309,829)
		<u></u>	<u></u>
Net current assets		222,091	318,388
Net assets		<u>240,269</u>	<u>339,944</u>
The funds of the charity			
Unrestricted funds	13	142,224	167,894
Restricted funds	13	98,045	172,050
Total charity funds		<u>240,269</u>	<u>339,944</u>

Approved by the Trustees on 27 January 2023 and were signed on its behalf by:

DocuSigned by:

 DA63BD72E05A472...

Reza Reshad - Treasurer

The notes on pages 19 to 30 form part of these financial statements

CAMDEN DISABILITY ACTION
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 31 MARCH 2022

	31/03/2022	30/09/2021
	£	£
Net cash inflow / (outflow) from operating activities	<u>78,186</u>	<u>(114,062)</u>
Cash flows from investing activities		
Additions to fixed assets	(1,019)	(25,086)
Interest received	3	14
Net cash inflow / (outflow) from investing activities	<u>(1,016)</u>	<u>(25,072)</u>
 Increase / (Decrease) in cash & cash equivalents during the year	<u>77,170</u>	<u>(139,134)</u>
 Cash & cash equivalents at the beginning of the year	171,122	310,256
Total cash & cash equivalents at the end of the year	<u><u>248,292</u></u>	<u><u>171,122</u></u>

Reconciliation of net movement in funds to net cashflow from operating activities:

	31/03/2022	30/09/2021
	£	£
Net income / (expenditure)	(99,675)	77,261
Adjustments for:		
Depreciation charge	4,397	8,539
Investment income	(3)	(14)
(Increase) / decrease in debtors	184,614	(257,965)
Increase / (decrease) in creditors	(11,147)	58,117
Net cash inflow / (outflow) from operating activities	<u><u>78,186</u></u>	<u><u>(114,062)</u></u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these financial statements.

1.2 Reporting period

The financial statements are prepared for a shortened period starting from 1 October 2021 to 31 March 2022 and that this period's financial statements (including the related notes) are not comparable to prior year ended 30 September 2021.

The accounting period was shortened to align better with grant funding and operation of charity's activities.

1.3 Preparation of financial statements on a going concern basis

The charity's financial statements show net deficit of £99,675 (2021 – net surplus £77,261) for the period 01/10/2021 to 31/03/2022 and free reserves of £139,162 (2021 - £164,477). The trustees are of the view that these results have secured the immediate future of the charity for the next 12 to 18 months and on this basis the charity is a going concern.

1.4 Income

All income is included in the SOFA when the charity is legally entitled to it, receipt is probable and the amount can be measured with sufficient reliability.

Grant income

Grants are credited to the SOFA when the charity is entitled to the funds. Income is only deferred where there are time constraints imposed by the donor or if the funding is performance related.

Where entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met.

Grants supporting the core activities of the charity and with no specific restrictions placed upon their use are included within donations and legacies. Grants that have specific restrictions placed upon their use are included within income from charitable activities.

Capital grants for the purchase of fixed assets are credited to restricted incoming resources on the earlier date of when they are received or receivable. Depreciation on the related fixed assets are charged against the restricted fund.

Donations and legacies

Donations are recognised in the period in which they are received. Legacy income is recognised when the charity's entitlement is judged to be probable and where the amount can be reliably measured.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

Rental income

Room hire income are credited to income in the period in which they are receivable.

Investment income

Investment income is included when receivable.

1.5 Volunteers and donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised and refers to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt. No such donations were received during the period.

1.6 Expenditure recognition and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- (a) Cost of raising funds includes staff time used to raise grants and donations and their associated support costs.
- (b) Expenditure on charitable activities include expenditure associated with the main objectives of the charity and include both direct costs and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1.7 Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance and administration personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 8.

1.8 Funds structure

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

1.9 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. The cost of minor additions or those costing less than £500 are not capitalised. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Equipment - 25% straight line basis

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

1.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term cash deposits.

1.11 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.12 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.13 Taxation

The charity is a registered charity and, therefore, is not liable for Income Tax or Corporation Tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1.14 Judgement and key sources of estimation uncertainty

In the application of the company's accounting policies, the charity is required to make judgments, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

CAMDEN DISABILITY ACTION**NOTES TO THE FINANCIAL STATEMENTS (Cont/d)****FOR THE PERIOD ENDED 31 MARCH 2022****2. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Total 01/10/2021 to 31/03/2022	Total 01/10/2020 to 30/09/2021
	£	£	£	£
Grants and contract income				
L.B Camden - CIL LD Experts by Experience	-	-	-	37,500
L.B Camden - CIL Seed Funding	12,500	-	12,500	37,500
L.B Camden - Additional CIL Seed Funding	75,000	-	75,000	143,567
L.B Camden - Advice Project	-	27,500	27,500	55,000
L.B Camden - Community Inclusion Project	10,683	-	10,683	32,048
L.B Camden - Reception Funding	27,187	-	27,187	53,717
L.B Camden - CIL Employment Co Production	-	19,509	19,509	39,020
Big Lottery Fund - Leadership Skills	-	-	-	39,051
The National Lottery Community Fund	-	-	-	100,000
City Bridge Trust (TNLCF COVID-19 Response Fund)	-	-	-	49,924
UnLtd (Social Enterprise Support Fund)	-	-	-	43,000
RBS Social & Community Capital (COVID- 19 Response)	-	-	-	28,422
Good Things Foundation	-	-	-	2,000
Hamstead Wells fund	-	-	-	10,000
Trust for London	-	7,500	7,500	15,000
Inclusion London	6,325	-	6,325	-
Other contact income	3,338	-	3,338	24,352
	<u>135,033</u>	<u>54,509</u>	<u>189,542</u>	<u>710,101</u>

Income from charitable activities in 2021 totalling £710,101 was attributed £328,684 to unrestricted funds and £381,417 to restricted funds.

3. OTHER TRADING INCOME

	Unrestricted Funds	Restricted Funds	Total 01/10/2021 to 31/03/2022	Total 01/10/2020 to 30/09/2021
	£	£	£	£
Letting income	25,797	-	25,797	17,121
	<u>25,797</u>	<u>-</u>	<u>25,797</u>	<u>17,121</u>

Other trading income in 2021 totalling £17,121 was attributed to unrestricted funds.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

4. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Total 01/10/2021 to 31/03/2022	Total 01/10/2020 to 30/09/2021
	£	£	£	£
Alleged misappropriated funds recovered	1,000	-	1,000	8,405
	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>8,405</u>

Other income in 2021 totalling £8,405 was attributed to unrestricted funds.

5. ANALYSIS OF EXPENDITURE

	Raising Funds	Disability Support Services	Total 01/10/2021 to 31/03/2022	Total 01/10/2020 to 30/09/2021
	£	£	£	£
Staff costs	3,688	128,270	131,958	281,891
Staff recruitment and training	-	908	908	4,777
Premises and equipment costs	36,059	6,761	42,820	82,233
Other direct expenditure	-	96,272	96,272	222,548
Depreciation	440	3,737	4,177	8,112
Fundraising costs	3,966	-	3,966	254
Support costs (Note 6)	4,491	24,002	28,493	45,154
Governance costs (Note 6)	1,170	6,253	7,423	13,411
	<u>49,814</u>	<u>266,203</u>	<u>316,017</u>	<u>658,380</u>

Of the £316,017 expenditure in the period ended 31 March 2022 (2021 - £658,380), £187,503 was charged to unrestricted funds (2021 - £266,962) and £128,514 to restricted funds (2021 - £391,418).

CAMDEN DISABILITY ACTION**NOTES TO THE FINANCIAL STATEMENTS (Cont/d)****FOR THE PERIOD ENDED 31 MARCH 2022****6. ANALYSIS OF SUPPORT AND GOVERNANCE COSTS**

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Governance costs and other support costs are apportioned separately between charity's key activity undertaken (see note 5) in the period. All the general support and governance costs have been apportioned to the various charitable activities on the basis of direct costs allocated to each activity.

	Support Cost	Governance Cost	Total 01/10/2021 to 31/03/2022	Total 01/10/2020 to 30/09/2021
	£	£	£	£
Staff costs	7,008	2,803	9,811	14,220
Premises and equipment costs	2,901	-	2,901	6,131
Communication and IT costs	3,797	-	3,797	2,406
Accountancy and bookkeeping fees	8,790	-	8,790	20,050
Legal and professional costs	4,740	900	5,640	7,982
Miscellaneous expenses	1,037	720	1,757	779
Depreciation	220	-	220	427
Trustees expenses	-	-	-	990
Independent examiner's fees	-	3,000	3,000	5,580
	<u>28,493</u>	<u>7,423</u>	<u>35,916</u>	<u>58,565</u>

7. NET INCOME/(EXPENDITURE) FOR THE PERIOD

	01/10/2021 to 31/03/2022 £	01/10/2020 to 30/09/2021 £
Net movement in funds is shown after charging:		
Independent examiner's fees	3,000	5,580
Depreciation on tangible fixed assets	<u>4,397</u>	<u>8,539</u>

CAMDEN DISABILITY ACTION**NOTES TO THE FINANCIAL STATEMENTS (Cont/d)****FOR THE PERIOD ENDED 31 MARCH 2022****8. ANALYSIS OF STAFF COSTS, TRUSTEES REMUNERATION AND EXPENSES, AND COST OF KEY MANAGEMENT PERSONNEL**

	01/10/2021 to 31/03/2022 £	01/10/2020 to 30/09/2021 £
STAFF COSTS		
Salaries	122,868	270,362
National Insurance	10,982	21,205
Pension	2,801	4,544
Redundancies	5,118	-
	<u>141,769</u>	<u>296,111</u>

No employee received remuneration in excess of £60,000 during the period (2021 – £NIL).

During the period expenses totalling £Nil (2021 - £990) were paid on behalf of trustees or reimbursed to trustees relating to the repayment of motor, travel, subsistence and telephone expenses. No (2021 - One) trustee received such reimbursements.

The key management personnel of the charity comprise the trustees, the Chief Executive Officer. The total employee benefits of the key management personnel of the charity during the period were £28,301 (2021 - £59,607).

9. STAFF NUMBERS

The average monthly number of full-time staff employed by the charity during the period was as follows:

	01/10/2021 to 31/03/2022	01/10/2020 to 30/09/2021
Direct charitable work	7	8

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

10. FIXED ASSETS

			31/03/2022	30/09/2021
			£	£
Net book value:				
Fixtures, fittings and equipment			18,178	21,556
			<u>18,178</u>	<u>21,556</u>
Movements in the period:				
Cost:	Opening Balance	Additions	Disposals	Closing Balance
	£	£	£	£
Fixtures, fittings and equipment	34,157	1,019	-	35,176
	<u>34,157</u>	<u>1,019</u>	<u>-</u>	<u>35,176</u>
Depreciation:	Opening Balance	Charge For Period	Disposals	Closing Balance
	£	£	£	£
Fixtures, fittings and equipment	12,601	4,397	-	16,998
	<u>12,601</u>	<u>4,397</u>	<u>-</u>	<u>16,998</u>

11. DEBTORS

	31/03/2022	30/09/2021
	£	£
Debtors	248,293	438,865
Prepayment	15,826	18,164
Other Debtors	1,144	66
Accrued income	7,218	-
	<u>272,481</u>	<u>457,095</u>

CAMDEN DISABILITY ACTION**NOTES TO THE FINANCIAL STATEMENTS (Cont/d)****FOR THE PERIOD ENDED 31 MARCH 2022****12. CREDITORS: amounts falling due within one year**

	31/03/2022	30/09/2021
	£	£
Trade Creditors	16,562	14,181
Taxation and social security	4,908	6,819
Other Creditors	979	1,687
Accruals	269,800	233,302
Deferred Income (Note 15)	6,433	53,840
	<u>298,682</u>	<u>309,829</u>

13. NET MOVEMENTS IN FUNDS

	Balance at 01/10/2021	Income	Expenditure	Transfer	Balance at 31/03/2022
	£	£	£	£	£
Restricted funds:					
L.B Camden - Advice Project	35,272	27,500	24,219	-	38,553
L.B Camden - CIL Employment Co Production	12,938	19,509	18,813	-	13,634
Big Lottery Fund - Leadership Skills	103,540	-	79,886	-	23,654
UnLtd (Social Enterprise Support Fund)	606	-	606	-	-
RBS Social & Community Capital (COVID-19 Response)	952	-	952	-	-
Trust for London	603	7,500	1,015	-	7,088
Equipment Capitalised	18,139	-	3,023	-	15,116
	<u>172,050</u>	<u>54,509</u>	<u>128,514</u>	<u>-</u>	<u>98,045</u>
Unrestricted funds					
General funds	167,894	161,833	187,503	-	142,224
Total funds	<u>339,944</u>	<u>216,342</u>	<u>316,017</u>	<u>-</u>	<u>240,269</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

13. NET MOVEMENTS IN FUNDS – Cont/d

Net movement in funds – previous period

	Balance at 01/10/2020	Income	Expenditure	Transfer	Balance at 30/09/2021
	£	£	£	£	£
Restricted funds:					
L.B Camden - Advice Project	21,674	55,000	40,502	(900)	35,272
L.B Camden - CIL Employment Co Production	-	39,020	26,082	-	12,938
Big Lottery Fund - Leadership Skills	131,943	39,051	66,536	(918)	103,540
The National Lottery Community Fund	-	100,000	82,976	(17,024)	-
City Bridge Trust (TNLCF COVID-19 Response Fund)	-	49,924	45,748	(4,176)	-
UnLtd (Social Enterprise Support Fund)	-	43,000	42,394	-	606
RBS Social & Community Capital (COVID-19 Response)	-	28,422	26,302	(1,168)	952
Good Things Foundation	-	2,000	2,000	-	-
Hamstead Wells fund	-	10,000	10,000	-	-
Awards for all	10,000	-	10,000	-	-
North London Philanthropic Trust	3,149	-	3,149	-	-
The National Development Team for Inclusion	9,982	-	9,982	-	-
Trust for London	5,303	15,000	19,700	-	603
Equipment Capitalised	-	-	6,047	24,186	18,139
Total restricted funds	<u>182,051</u>	<u>381,417</u>	<u>391,418</u>	<u>-</u>	<u>172,050</u>
Unrestricted funds					
General funds	80,632	354,224	266,962	-	167,894
Total funds	<u>262,683</u>	<u>735,641</u>	<u>658,380</u>	<u>-</u>	<u>339,944</u>

Description, nature and purpose of restricted funds:

L.B. Camden - Advice Project - Funding to deliver a specialist welfare benefits support service.

L.B. Camden Inclusive Economy grant – Funding to lead a coproduction process to inform better employability support for Disabled Camden residents.

Big Lottery and Trust for London – Funding to run the CDA Leadership Programme, where Disabled Camden residents are supported to lead change on the issues that matter to them.

UnLtd (Social Enterprise Support Fund) – Funding towards Business Development and Health and Safety consultancy to get CDA room hire working again and recover a sustainable income model for the future and Technological transformation of our engagement work. Building on our pilot using community journalism techniques to use tech solutions to engage digitally. This includes building an interactive micro site and training 20 Disabled volunteers to be community journalists, followed by 6 months supported and mentored engagement in the community to collect urgent and needed data on impact of COVID 19 on Disabled people. Data will be held and displayed in micro site to press for change.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE PERIOD ENDED 31 MARCH 2022

13. NET MOVEMENTS IN FUNDS – Cont/d

RBS Social & Community Capital (Covid-19 Response) – 6 months funding for a fulltime Operations Manager post to support the CDA digital transformation and a range of COVID response measures.

The National Lottery Community Fund – Funding towards a 6-month transformation programme to ensure CDA can survive the COVID-19 emergency and adapt current services to work in the new normal.

City Bridge Trust (TNLCF Covid-19 Response Fund) – Funding towards building a fully accessible website with BSL videos for the deaf community and Easy Read for people with learning difficulties.

Good Things Foundation – Funding towards Setup, distribution, and support given to individuals for devices and data connectivity.

Hamstead Wells Fund – Funding towards volunteer coordination.

Awards for all - Funding to engage local disabled people to co design Greenwood Building purpose.

North London Philanthropic Trust - Funding towards coordinating volunteer activity at CDA

The National Development Team for Inclusion – Funding towards Community Inclusion Post.

Equipment Capitalised – Funding received from L. B. Camden (Advice Project) £900, Big Lottery Fund – Leadership Skills £918, The National Lottery Community Fund £17,024, City Bridge Trust (TNLCF Covid-19 Response Fund) £4,176 and RBS Social & Community Capital (Covid-19 Response) £1,168 to purchase equipment for digital transformation. The funds were utilized to purchase computer equipment amounting to £24,186. During the period depreciation thereon amounting to £3,023 (2021 - £6,047) allocated to these restricted funds. Balance of £15,116 represents undepreciated costs of computer equipment.

Description, nature and purpose of unrestricted funds:

General funds: General fund represents funds available to spend at the discretion of the trustees.

CAMDEN DISABILITY ACTION**NOTES TO THE FINANCIAL STATEMENTS (Cont/d)****FOR THE PERIOD ENDED 31 MARCH 2022****14. ANALYSIS OF FUND BALANCES BETWEEN NET ASSETS**

	Unrestricted Funds	Restricted Funds	Total 31/03/2022
	£	£	£
Tangible fixed assets	3,062	15,116	18,178
Net Current assets	139,162	82,929	222,091
	<u>142,224</u>	<u>98,045</u>	<u>240,269</u>

Analysis of fund balances between net assets – previous period

	Unrestricted Funds	Restricted Funds	Total 30/09/2021
	£	£	£
Tangible fixed assets	3,417	18,139	21,556
Net Current assets	164,477	153,911	318,388
	<u>167,894</u>	<u>172,050</u>	<u>339,944</u>

15. DEFERRED INCOME

	31/03/2022	30/09/2021
	£	£
Opening balance	53,840	105,500
Amount released to income in the year	(53,840)	(105,500)
Amount deferred in the year	6,433	53,840
Closing balance	<u>6,433</u>	<u>53,840</u>

The deferred income represents rental income of £6,433 for 2022/23.

16. RELATED PARTY TRANSACTIONS

Details of transactions with trustees and senior management are in note 8. There were no other related party transactions during the period.

Accounts

CAMDEN DISABILITY ACTION
(A Charitable Incorporated Organisation)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2021

Charity No: 1162787

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

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CAMDEN DISABILITY ACTION

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 SEPTEMBER 2021

The trustees present their annual report and financial statements of the charity for the year ended 30 September 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Governing Document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102, effective 1 January 2019).

CHIEF EXECUTIVE'S CONTRIBUTION

Summary of the year

It is an honour to be the CEO of an organisation like Camden Disability Action (CDA). Our focus is on getting support to Disabled people in the here and now, while at the same time we do not accept a world where people with impairments, long term conditions or differences are Disabled by the society in which they live. It is not inevitable that anyone with an impairment or difference should experience social disadvantage. We question the way our communities have been designed and throw light on how people are unnecessarily Disabled by attitudes and culture, our institutions, and the built environment.

We are proud of the fact that we are a user-led organisation, run and controlled by Disabled people. I am a Disabled person myself, as are 60% of our staff, 75% of the Board of Trustees and all our volunteers. The user-led integrity of Camden Disability Action, is fundamental to everything we do, ensuring that the lived-experience of Disability is informing our strategy, approach, values and actions. We recognise that Disabled people are underrepresented in positions of power in our society. At CDA, Disabled people have control over every level of the organisation, and we lead by example in how we restore equity by transferring power to those who are usually (and unnecessarily) prevented from having a seat at the table.

It is with regret I must report that this was a year of great sadness with the passing of long-standing Trustee, Andrew Readman. Andrew was part of CDA since 2018 and was a fearless and dedicated advocate for the British Sign Language community. Because of Andrew, we have made some important progress ensuring that the D/deaf community can participate fully within CDA at every level. We want to place on record our gratitude for his immense contribution to CDA. Andrews' legacy will not be forgotten.

This year was marked by the continuation of global events as the world-wide pandemic endured with a disproportional and devastating impact on Disabled people, both directly from the disease itself and from the impact resulting from successive lockdowns. The effects on us as an organisation have been profoundly serious and wide ranging. One such impact was the late submission of these accounts due to long term COVID absences to key staff during the accounting examination period. It has been an extraordinary challenge to deliver our services this year against a backdrop of restrictions and COVID infections. Furthermore, with a finance model heavily reliant on income from room hire, we have been particularly exposed to risk as the marketplace almost vanished.

The work to secure many COVID emergency grants towards the end of last year was instrumental in getting the organisation through this period, along with additional finance support from Camden Council to compensate for the dramatic drop in rental income.

Despite these challenges, however the team has continued to provide a range of quality services and opportunities to local Disabled people while the organisation continues to shape itself as a thought leader in coproduction, social change and Disability equity and equality. Moreover, we have been able to 'jump -start' a digital transformation on the back of the COVID emergency grant success. We are particularly proud of our Community Journalism programme that we started this year, which offers a new and exciting way for Disabled people to get their voices heard. We achieved this through the power of partnerships, by teaming up with tech savvy global reporting agency On Our Radar, to offer journalism training to Disabled people and the opportunity to write for our new reporting website www.camdendisabledvoices.org.uk. We are delighted with the quality of the journalism training we can now offer and the look and feel of the digital platform where our members' stories are shared. This was an extra ordinary achievement from the team to get this service up and running and is now a central part of what we call our 'new model of engagement'.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

We are really excited about the progress of our new CDA website, which is also funded from the COVID grants. We devoted a lot of time and energy to selecting the right web developer against an ambitious brief and the demanding work has really paid off. We are delighted with the work of our chosen web developer, Surface Impression. After a year of workshops and coproduction with our members the key design decisions have now been made. Furthermore, Surface Impression have refreshed our logo and set our new brand guidelines. We now cannot wait to launch the new website site next year and proudly share our new digital identity.

Further improvements were also made to our telecoms, with COVID grants funding VOIP internet telephones – a must in the new hybrid working world and a leased broadband line, drilled into the Greenwood Centre, future proofing us with the necessary Wi-Fi capability to offer a strong and reliable digital experience to our members and clients and room hire customers.

More digital advances have been made through our COVID-grant-funded work with Outlandish, our appointed business development specialists. We have developed a range of digital assets which showcase the Greenwood Centre across our social media platforms. Outlandish have also put together a marketing and income generation handbook to enable CDA to develop more commercial acumen. Part of these plans is to develop the hybrid meeting experience as a commercially viable product. We have purchased some basic equipment to run Hybrid meetings and it is something we plan to develop further.

As well as our digital infrastructure, our service portfolio has continued to flourish. It was a great achievement to appoint our full-time welfare benefits caseworker this year and go from a standing start, to becoming an established member of Camden's Advice Network with eleven other voluntary sector partners, on the front-line of Camden's COVID response. It is vitally important that an organisation like CDA can offer specialist welfare benefits support for Camden Disabled residents.

The CDA Leadership programme, started last year, also continues to shine as we put in place mentoring and accessibility support for local Disabled people to lead on an issue or campaign that matters to them. This progressive model of support works with our members, not as 'service-users' but as partners. It untaps their strengths and enables them to take risks, experiment with their ideas and take a leading role to bring change, and often involves new and creative ways to influence decision makers through empathy building across social divides.

This year we were able to secure funding to provide coproduction services for a specific piece of Camden Council commissioning. This again was a real milestone for CDA and is part of the long-term plan to be able to offer spot-purchased coproduction expertise. We were awarded a grant from LB Camden for £58,000 to coproduce a new employment service design for Camden to commission. It is vital that user-led organisations are reshaping service design in this way. We are excited to be amplifying Disabled people's voices to codesign much needed, excellent quality and effective employment support. Employment support, on a national level has followed a pattern of failure for the past 60 years and the time for change is long overdue.

On a more disappointing note, CDA did not win the Experts by Experience contract in a competitive re-tender which took place in the Spring. This was a central plank of our engagement and speaking-up work for Camden's learning-Disabled residents; a contract we have held since 2018. On a more positive note, however CDA has developed a rich portfolio of engagement and coproduction work and I am proud of the clear lines we are building to enable more residents with a learning disability to speak truth directly to power.

This has also been an important year for developing our governance. We are proud of our new CDA mission, vision, values, and strategic objectives to take the organisation forward. This important work has hard-wired CDA to be the place where Disabled people can get the practical support they need in the here and now, while also focussing on long-term systemic change using our lived experienced of discrimination, prejudice, and oppression.

I would like to take this opportunity to thank our staff team, volunteers, the CDA Community Journalists, CDA Leaders, all who engages in our many forums, the Board of Trustees, and our funders – especially the London Borough of Camden for sharing and supporting our ambition.



Colin Brummage
Chief Executive Officer

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

OUR PURPOSE AND ACTIVITIES

The purpose of Camden Disability Action is to relieve the needs of people with disabilities, including those with a physical, sensory, cognitive or hidden impairment, in the London Borough of Camden (LBC) and environs with a view to helping them identify and meet their own needs and maintain choice, control and independence in their lives by:

- a) Providing advice, advocacy and information to disabled people to help them access services, entitlements and opportunities, including information and advice;
- b) Providing training and support for disabled people;
- c) Effectively representing the views, needs and interest of disabled people.

Our Vision and Mission

We believe in a radically inclusive world where people with differences are never Disabled by the society in which they live.

We exist to enable the Disabled community and those most marginalised within it to lead the way in building a Camden that works for everyone.

Our Values

- Leading by Example
- Radical and Bold
- Power and user involvement
- Prepared to challenge
- Striving for real change

Key highlights for the year

- Starting and building a high-quality social welfare law service, offering specialist welfare benefits advice and support.
- The Camden Disabled Voices website going live and training up Disabled people to become community reporters
- Being awarded £58,000 to lead a coproduction process to develop a new employment service for Camden's Disabled residents.
- Appointing the web developer Surface Impression and building a new digital identity and strategy for CDA
- Developing new digital assets and a tailor-made marketing and income generation handbook to drive our Greenwood room hire operation.
- Coproducing with Camden Disabled residents a new vision and mission, values, and strategic objectives for Camden Disability Action.
- Seeing the CDA Leaders develop through the CDA Leadership Programme; our new service that enables Camden Disabled residents to lead change

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

Objective 1

Providing information and support services to enable the diverse community of Disabled people in Camden to live the lives they want to live

CDA's Information, Advice and Advocacy service, funded by LB Camden, has been at the forefront of Camden's community response to Covid-19 since the first lockdown was announced by the Government in March 2020. Together with partner organisations and the Council we have focused our energies into ensuring people shielding and at risk of contracting the virus were reached and supported to access online supermarket slots, food parcels, emergency repairs, telephone befriending services, and more.

Camden Disability Action provides an advice and advocacy service – designed and delivered by disabled people for Disabled people. Our service is an end-to-end advice and advocacy service, informed by the lived experience of Disability and the Social Model of Disability. Our unique offer ensures that disabled people, no matter what their impairment or access barriers, they can get the advice and support they need.

Our service is rooted in the community at the Greenwood Centre providing a comprehensive advice service for people with all impairments, with high quality advice and the necessary follow-through to ensure a positive outcome. Rather than dropping out of the system, our service closes the gaps that Disabled people fall through and go further to empower and put together the right support to ensure Disabled residents can thrive.

CDA's Advice and Information service provides the help Disabled people need to resolve their issues and live independently. The service can support people to navigate Camden's advice and social care services, helping with, benefits, concessions and community care and independent living while also advocating for clients across statutory services and community organisations.

We recruited a fulltime welfare benefits caseworker in December 2020 and worked through January to March 2021 to put the necessary procedural infrastructure in place to deliver high-quality social welfare benefits advice and guidance to local Disabled people. Gradually we built our presence and reach in the borough through the year supporting 114 individual Disabled people with welfare benefits advice from April 2021 to September 2021.

Category of support	Unique individuals supported
Universal Credit	9
Housing Benefit	4
Council Tax Support	3
PIP new claim	25
PIP Review	32
PIP appeal	17
ESA	8
Other	11
Benefit check	6
Attendance Allowance	4
Travel/Parking Concessions	4
Better Off Calculation 2	2
Hate Crime reporting and Advocacy	6

Furthermore, we supported over 120 additional residents to be sign posted to get the help and support they need from other agencies.

Camden continued its commitment to our Community Inclusion project with funding to run until May 2022. During the year the project worked with six people with a learning disability, using strength based approaches to enable independence in the community.

Next steps

It is our ambition to continue to develop the CDA Advice offer. We want to build a service that can support across all areas of social welfare law as well as enabling Disabled people to access information and support to live the lives they want to live and thrive. We will seek funding for a service manager and also train up volunteers to broaden the service offer.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

Objective 2

Amplifying voice and creating the conditions for Disabled people to be at the heart of decision making and to be leading on the issues that matter to them, whatever their cultural background, socio economic status or impairment type

Understanding the first-hand experience of Disability is fundamental to our work as a Disabled People's User-Led Organisation. It is only by throwing light on the social injustice that plays out in many Disabled people's lives that we can effectively respond through quality services and press for change. As well as using our engagement services to unmask the disadvantage Disabled people experience, we also use the principles of coproduction to put power into local Disabled peoples' hands to lead on the solutions.

CDA Leadership Programme

We repurposed several of our grants to pilot a new service model which allows Disabled people to find their own routes to strong Leadership – a chance to lead real change based on an area of passion or interest – with coaching, access support and a strong peer network. The programme sits firmly within our mission to enable Disabled people to lead change. Six distinct projects are being led by Disabled leaders:

- Anna Alston's "Go Campaign" is improving the accessibility of Camden's pubs and venues
- Fatima Begum's training is getting adults with learning difficulties online
- Jeremy Yankey's D/deaf access group is bringing Deaf residents and council staff together to codesign solutions to local access barriers for BSL users
- Miisstii West is using her music videos to raise awareness and tolerance of LGBTQ+ diversity
- Oliver Chan's "Engages All Ages" events are bringing people together across generations in fun ways
- Quilliass Hunt-Smith, Rosanna Garau, Tayo Bradshaw and Thomas Marston are educating schools and employers to improve employment chances for Disabled people.

Community Reporting

We launched an exciting new initiative to develop community reporting at Camden Disability Action. We worked in partnership with tech savvy global journalists, On Our Radar to upskill our staff team and build a dedicated website to tell our stories of real insights into our discrimination, prejudice, and the oppression. The website camdendisabledvoices.org.uk went live in April 2021. CDA now has the expertise and digital infrastructure to build a large social movement through digital storytelling to help us identify themes and trends so that we can press for change. We trained eight Community Journalists this year who between them produced over 40 news stories on the issues that matter to them.

Jill lives in Camden with her husband and children. She has a learning disability and hearing impairment. She was one of our first reporters:

"The training taught me a lot of things I didn't know before. It gives you the confidence to speak-up. Also, because I have a learning disability, I'm not good at writing so being able to send in reports via a phone is really great. It's been fantastic. I've reported on people leaving rubbish out, a lack of Disabled parking bays at some supermarkets, the cycle lane in Haverstock Hill and Chalk Farm and Swain's lane low traffic neighbourhoods"

Street Access Group

The CDA Street Access Group has continued to meet enabling local Disabled residents to identify barriers and coproduce solutions in Camden's streets.

We have been working in partnership with Camden Council and Sustrans where our members have been using their lived-experience and expertise as a part of Camden Street accessibility audits. The team have worked across Arlington Road, Kentish Town Road, St Pancras Way and Queen's Crescent.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

Mary lives in Camden and is registered blind and has epilepsy:

"It's about how we can play an active role in local decisions about street access. In the group I am able to speak about how parts of my local neighbourhood are completely inaccessible, which makes my daily living including shopping and travelling highly problematic. Having access to councillors and officers in the group means I can iron out and discuss in depth and get answers to these problems and hopefully reverse them by being part of a group that tries to make better choices for Disabled people in the borough"

Disability Advisory Group

Our Disability Advisory Group engages in consultations, but its main role is to oversee the implementation of Camden Disability Action's engagement projects with service providers, including Camden Council. This year the group have met to provide feedback on a pavement closure in Kilburn High Road and the planned canal bridge in Camden Town. The group also raised access issues on Kentish Town Road and fed back on a council survey about the Community Equipment Service.

The Greenwood Steering Group

CDA has a lead role to play in the running of the Greenwood Centre so that it can achieve its vision. This exemplar, fully accessible new-build will be a powerful asset to transform the lives of Disabled people. From a funding perspective, it provides the potential for CDA to generate a sizeable proportion of its income through room hire while also enabling local disabled people to use the spaces to lead change and run the activities they choose. We commissioned Shaping Our Lives to run three user involvement meetings to include local Disabled people in the development of the Greenwood Centre for Independent Living. A group of 10 residents have regularly attended the group to share their hopes and aspirations for the how the building will develop.

Jeremy Yankey, Cochair of Greenwood Steering Group

"I have learned so many new skills for leading change"

Experts by Experience

Our Experts by Experience contract, another important strand of CDA's engagement work, empowers people with learning disabilities to speak up and influence decision makers and the way services are designed and run. We worked to get our Experts operational during the pandemic, providing support and equipment to enable the team to use online video conferencing software.

Our group of experts called Synergy, made up of 6 people with a learning disability (LD), have met over 20 times to plan and coordinate their work to ensure the voices and views of people with LD are considered in decisions that affect the lives of people with LD. This work has enabled over 50 people with mild to moderate LD to speak up. Their voices have been heard by 20 decision makers from LB Camden and voluntary sector organisations.

Next Steps

Codesign and disability leadership are fundamental to the CDA offer. The funding for the Leadership programme will end next year, so we will be seeking ways to continue this important and impactful work. Similarly, the community journalism work is ripe for expansion, and we want to see this innovative engagement model as a central part of our local offer.

The Experts by Experience programme will end in November 2021 when the contract moves to another provider.

CDA is seeking to identify more ways to generate income by selling coproduction and engagement work, building on the work with Camden Council and Sustrans this year.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

Objective 3

Being a catalyst, and a driver for change, at the forefront of Disability Equality

CDA has been taking a Leadership role with Camden Council, pressing for effective employability support for Disabled residents. One of our proposals was accepted and we received a grant from Camden for £58,000 to provide leadership and support on this critical issue and facilitating a process of engagement and coproduction running from April 2021 to December 2022. The first stage of the project which took place this year focussed on gathering voice on labour market exclusion in Camden. We worked in partnership with People Voices Media to compile a short film with 14 interviews of local Disabled people. The film was shared at a Conversation of Change Event, which we ran in September 2021 which 30 organisations attended including Camden commissioners, national funders and other stakeholders. The findings, stories, feedback and insights were taken and fed into our coproduction ideas group, consisting of ten local Disabled people beginning the process of exploring ideas and preparing for the planned coproduction work with Camden Council later this year. CDA are pushing for a employability support that is run by Disabled people for Disabled people.

Next Steps

To complete phase two the employment work where a new employment service design will be coproduced between council officers and local disabled people:

To seek more funding to grow the employment coproduction activities

To become a provider of employment support and to turn codesign into reality

To establish CDA as thought leaders for disability employment

Objective 4

Building a stronger, more resilient, well-governed organisation; better able to understand current and emerging need and developing appropriate responses for the whole Disabled community, including those most marginalised within it

We were successful in securing four COVID grants to enable CDA to adapt to the impact of the pandemic. A focus of the grants was a digital transformation for CDA as well as operational support for the organisation to mobilise quickly to better support Disabled people during the successive lockdowns. Part of the COVID grants was also to drive business development and improve our income generation against a backdrop of COVID restrictions.

Through November and December 2020, we ran a competitive tender to find the right web developer to match our ambition for a fully accessible website with a look and feel that captured our mission and vision. We appointed Surface Impression in January 2021 from a strong field of applications. Surface Impression have led us on a journey to develop a new digital strategy, rigorously tested at each stage by Disabled people for accessibility and ease of use. By the end of this period, we had agreed most of the important design decisions and were ready to start populating content. This process also included a re-fresh of the CDA logo with comprehensive brand guidance for the organisation.

We also ran a tender process for a business development consultant selecting the organisation Outlandish to improve our ability to generate more income. The key outputs developed through this work were a range of digital assets to promote the Greenwood Centre and the meeting rooms as well as a Marketing and Income Generation Handbook, providing ideas and steps to take to rapidly increase earned revenue.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

Next Steps

Populate website with content and aim to launch in 2022.

Apply for the Camden Resilience Grant in November 2021 to support the CEO with building robust governance and progress work towards the Trusted Charity Quality Mark.

Promote the Greenwood Centre room hire using our new digital assets and implement recommendations from the Outlandish Marketing Handbook.

To develop the hybrid marketplace.

To secure funding and resources to develop the Greenwood Centre as a place where Camden Disabled residents can use the spaces to run the activities they choose and to use the spaces for powerful social change.

To embed a new CRM for CDA.

Public benefit statement

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PD2)'. The achievements and activities above demonstrate the public benefit arising through the charity's activities.

FINANCIAL REVIEW

The financial results for the year are set out in the Statements of Financial Activities. The charity recorded an overall surplus of £77,261 (2020 – £74,190). The financial position at the end of the year revealed by the Balance Sheet shows net current assets or working capital of £318,388 (2020 – £257,674). The net book value of fixed assets held, all of which are used directly for charitable purposes, amounted to £21,556 (2020 – £5,009).

Principal funding sources

The charity aims to develop a diverse funding base for its activities. The London Borough of Camden remains as its largest source of funding due to the number of contracts and service agreements, CDA continues to attract funding for its various projects through a range of charitable trusts and its own income generated through Greenwood Centre room hire.

Investment powers and policy

The trustees have considered the most appropriate policy for investing surplus funds and have found that bank deposit accounts provide the appropriate combination of security, accessibility and income growth.

Reserves policy

The trustees consider it prudent to maintain an adequate level of unrestricted reserves to cover the charity's contractual commitments and provide sufficient working capital and have set this at minimum of three months expenditure. The current level of funding is adequate to support the continuation of the charity in the medium term.

The reserves held in unrestricted funds, which have not been designated or invested in fixed assets, at the 30 September 2021 were £164,477 (2020 – £75,623).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a registered Charitable Incorporated Organisation (CIO) and registered as a charity with the Charity Commission (Charity no. 1162787). The charity is established under a written constitution that established the objects and powers of the charity and is also governed under this constitution.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

Recruitment and appointment of Trustees

The appointment of trustees is by a majority vote of the members of the Annual General Meeting.

Trustee induction and training

The trustees maintain a good working knowledge of charity and company law and best practice by regular reading of charity press articles and scrutiny of Companies House, Charity Commission and other Government and voluntary organisation advisory websites. New trustees are given copies of the Memorandum and Articles of Association and copies of previous minutes and attend an induction session given by an experienced Trustee.

Organisational Structure

CDA is managed by a Board of Trustees which must not have less than three and no more than twelve members and has the power to co-opt people during the year. The Board of Trustees also appoints the Chair, Vice Chair, Treasurer and Secretary following elections at the Annual General Meeting.

At the first annual general meeting of the members of CDA all the charity trustees shall retire from office.

At every subsequent annual general meeting of the members of CDA, one third of the charity trustees shall retire from office. If the number of charity trustees is not three or a multiple of three, then the number nearest to one-third shall retire from office, but if there is only one charity trustee, he or she shall retire.

The charity trustees to retire by rotation shall be those who have been longest in office since their last appointment or reappointment. If any trustees were last appointed or reappointed on the same day those to retire shall (unless they otherwise agree among themselves) be determined by lot.

The vacancies so arising may be filled by the decision of the members at the annual general meeting. Any vacancies not filled at the annual general meeting may be filled as provided in the governing document.

The members of the charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or been removed or as an additional charity trustee, provided that the limit specified in the governing document on the number of charity trustees would not as a result be exceeded.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis, and believe that maintaining reserves at the current levels, combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse circumstances. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Related parties

During the year there were no related party transactions.

Pay policy for senior staff

The pay structure for senior staff is benchmarked by the NJC pay scale.

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Number:	1162787
Trustees:	Mathew Crowfoot (Chair) Reza Reshad (Treasurer) Tim Bidey Mary Hynes Patrick Stack Mick Scarlet Co-opted October 2020 Myrian Panayi Co-opted July 2021 Joy Palmer Co-opted July 2021 Priscila Eyles Co-opted July 2021 Andrew Readman Retired November 2020
Senior Management:	Colin Brummage - Chief Executive Officer
Registered Office:	Greenwood Centre, 37 Greenwood Place, Kentish Town, London NW5 1LB
Independent Examiner:	Samir Shah, Ramon Lee Ltd, 93 Tabernacle Street, London EC2A 4BA
Bankers:	Barclays Bank UK PLC, 208, West End Lane, West Hampstead, London NW6 1UY

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The trustees 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).

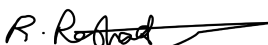
The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure for that year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The trustees are responsible for the maintenance and integrity of the charity and the financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

This report was approved by the Trustees on 13 December 2022 and signed on its behalf:



.....
Reza Reshad
Treasurer

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF CAMDEN DISABILITY ACTION

I report on the financial statements of the charitable incorporated organisation for the year ended 30 September 2021.

This report is made solely to the charity's trustees, as a body, in accordance with the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my Independent Examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants of England and Wales.

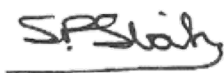
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the financial statements did not accord with the accounting records; or
- the financial statements did not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



SAMIR SHAH – Chartered Accountant
RAMON LEE LTD
93 TABERNACLE STREET
LONDON EC2A 4BA

13 December 2022

CAMDEN DISABILITY ACTION

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 30 SEPTEMBER 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income					
Donations	2	-	-	-	575
Income from charitable activities	3	328,684	381,417	710,101	467,311
Income from trading activities	4	17,121	-	17,121	33,036
Investment income	5	14	-	14	279
Other income	6	8,405	-	8,405	10,629
Total income		<u>354,224</u>	<u>381,417</u>	<u>735,641</u>	<u>511,830</u>
Expenditure					
Cost of raising funds	7	87,194	-	87,194	90,388
Expenditure on charitable activities	7	179,768	391,418	571,186	347,252
Total expenditure		<u>266,962</u>	<u>391,418</u>	<u>658,380</u>	<u>437,640</u>
Net income/(expenditure) and net movement in funds for the year		87,262	(10,001)	77,261	74,190
<i>Reconciliation of funds</i>					
Total funds, brought forward		80,632	182,051	262,683	188,493
Total funds, carried forward		<u>167,894</u>	<u>172,050</u>	<u>339,944</u>	<u>262,683</u>

CONTINUING OPERATIONS

None of the charity's activities were acquired or discontinued during the above two financial periods.

TOTAL RECOGNISED GAINS AND LOSSES

The charity has no recognised gains or losses other than the above movement in funds for the above two financial periods.

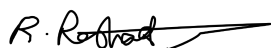
The notes on pages 17 to 28 form part of these financial statements

CAMDEN DISABILITY ACTION

BALANCE SHEET AS AT 30 SEPTEMBER 2021

	Notes	£	2021 £	£	2020 £
Fixed assets					
Tangible fixed assets	12		21,556		5,009
Current assets					
Debtors	13	457,095		199,130	
Cash at bank and in hand		171,122		310,256	
		<u>628,217</u>		<u>509,386</u>	
Liabilities					
Creditors falling due with in one year	14	(309,829)		(251,712)	
		<u></u>		<u></u>	
Net current assets			318,388		257,674
Net assets			<u>339,944</u>		<u>262,683</u>
The funds of the charity					
Unrestricted funds	15		167,894		80,632
Restricted funds	15		172,050		182,051
Total charity funds			<u>339,944</u>		<u>262,683</u>

Approved by the Trustees on 13 December 2022 and were signed on its behalf by:



Reza Reshad - Treasurer

The notes on pages 17 to 28 form part of these financial statements

CAMDEN DISABILITY ACTION
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 SEPTEMBER 2021

	2021	2020
	£	£
Net cash inflow / (outflow) from operating activities	<u>(114,062)</u>	<u>25,841</u>
Cash flows from investing activities		
Additions to fixed assets	(25,086)	-
Interest received	14	279
Net cash inflow / (outflow) from investing activities	<u>(25,072)</u>	<u>279</u>
 Increase / (Decrease) in cash & cash equivalents during the year	 <u>(139,134)</u>	 <u>26,120</u>
 Cash & cash equivalents at the beginning of the year	 310,256	 284,136
Total cash & cash equivalents at the end of the year	<u><u>171,122</u></u>	<u><u>310,256</u></u>

Reconciliation of net movement in funds to net cashflow from operating activities:

	2021	2020
	£	£
Net income / (expenditure)	77,261	74,190
Adjustments for:		
Depreciation charge	8,539	2,268
Investment income	(14)	(279)
(Increase) / decrease in debtors	(257,965)	(126,488)
Increase / (decrease) in creditors	58,117	76,150
Net cash inflow / (outflow) from operating activities	<u><u>(114,062)</u></u>	<u><u>25,841</u></u>

The notes on pages 17 to 28 form part of these financial statements

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2021

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these financial statements.

1.2 Preparation of financial statements on a going concern basis

The charity's financial statements show net surplus of £77,261 (2020 – net surplus £74,190) for the year and free reserves of £164,477 (2020 - £75,623). The trustees are of the view that these results have secured the immediate future of the charity for the next 12 to 18 months and on this basis the charity is a going concern.

1.3 Income

All income is included in the SOFA when the charity is legally entitled to it, receipt is probable and the amount can be measured with sufficient reliability.

Grant income

Grants are credited to the SOFA when the charity is entitled to the funds. Income is only deferred where there are time constraints imposed by the donor or if the funding is performance related.

Where entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met.

Grants supporting the core activities of the charity and with no specific restrictions placed upon their use are included within donations and legacies. Grants that have specific restrictions placed upon their use are included within income from charitable activities.

Capital grants for the purchase of fixed assets are credited to restricted incoming resources on the earlier date of when they are received or receivable. Deprecation on the related fixed assets are charged against the restricted fund.

Donations and legacies

Donations are recognised in the year in which they are received. Legacy income is recognised when the charity's entitlement is judged to be probable and where the amount can be reliably measured.

Rental income

Room hire income are credited to income in the year in which they are receivable.

Investment income

Investment income is included when receivable.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

1.4 Volunteers and donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised and refers to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the year of receipt. No such donations were received during the year.

1.5 Expenditure recognition and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- (a) Cost of raising funds includes staff time used to raise grants and donations and their associated support costs.
- (b) Expenditure on charitable activities include expenditure associated with the main objectives of the charity and include both direct costs and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1.6 Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance and administration personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 8.

1.7 Funds structure

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

1.8 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. The cost of minor additions or those costing less than £500 are not capitalised. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Equipment - 25% straight line basis

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

1.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term cash deposits.

1.10 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.11 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.12 Taxation

The charity is a registered charity and, therefore, is not liable for Income Tax or Corporation Tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1.13 Judgement and key sources of estimation uncertainty

In the application of the company's accounting policies, the charity is required to make judgments, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the year in which the estimate is revised where the revision affects only that year, or in the year of the revision and future years where the revision affects both current and future years.

2. GRANTS AND DONATIONS

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£		£	£
Donation	-	-	-	575
	<u>-</u>	<u>-</u>	<u>-</u>	<u>575</u>

Grants and donations income in 2020 totalling £575 was attributed to unrestricted funds.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Grants and contract income				
L.B Camden - CIL LD Experts by Experience	37,500	-	37,500	50,000
L.B Camden - CIL Seed Funding	37,500	-	37,500	77,500
L.B Camden - Additional CIL Seed Funding	143,567	-	143,567	107,062
L.B Camden - Advice Project	-	55,000	55,000	27,500
L.B Camden - Community Inclusion Project	32,048	-	32,048	33,195
L.B Camden - Reception Funding	53,717	-	53,717	52,417
LB Camden Inclusive Economy grant	-	39,020	39,020	-
Big Lottery Fund - Leadership Skills	-	39,051	39,051	95,343
Awards for all	-	-	-	10,000
North London Philanthropic Trust	-	-	-	10,000
Camden Giving	-	-	-	2,500
The National Lottery Community Fund	-	100,000	100,000	-
City Bridge Trust (TNLCF COVID-19 Response Fund)	-	49,924	49,924	-
UnLtd (Social Enterprise Support Fund)	-	43,000	43,000	-
RBS Social & Community Capital (COVID-19 Response)	-	28,422	28,422	-
Good Things Foundation	-	2,000	2,000	-
Hamstead Wells fund	-	10,000	10,000	-
Trust for London	-	15,000	15,000	-
Other contact income	24,352	-	24,352	1,794
	<u>328,684</u>	<u>381,417</u>	<u>710,101</u>	<u>467,311</u>

Income from charitable activities in 2020 totalling £467,311 was attributed £324,468 to unrestricted funds and £142,843 to restricted funds.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

4. OTHER TRADING INCOME

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Letting income	17,121	-	17,121	33,036
	<u>17,121</u>	<u>-</u>	<u>17,121</u>	<u>33,036</u>

Other trading income in 2020 totalling £33,036 was attributed to unrestricted funds.

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Bank deposit interest	14	-	14	279
	<u>14</u>	<u>-</u>	<u>14</u>	<u>279</u>

Investment income in 2020 totalling £279 was attributed to unrestricted funds.

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Alleged misappropriated funds recovered	8,405	-	8,405	10,629
	<u>8,405</u>	<u>-</u>	<u>8,405</u>	<u>10,629</u>

Other income in 2020 totalling £10,629 was attributed to unrestricted funds.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

7. ANALYSIS OF EXPENDITURE

	Raising Funds	Disability Support Services	Total 2021	Total 2020
	£	£	£	£
Staff costs	7,697	274,194	281,891	237,269
Staff recruitment and training	-	4,777	4,777	3,014
Staff travel	-	-	-	326
Premises and equipment costs	69,249	12,984	82,233	75,534
Other direct expenditure	1,384	221,164	222,548	40,878
Depreciation	854	7,258	8,112	-
Fundraising costs	254	-	254	250
Support costs (Note 8)	5,980	39,174	45,154	66,420
Governance costs (Note 8)	1,776	11,635	13,411	13,949
	<u>87,194</u>	<u>571,186</u>	<u>658,380</u>	<u>437,640</u>

Of the £658,380 expenditure in 2021 (2020 - £437,640), £266,962 was charged to unrestricted funds (2020 - £377,420) and £391,418 to restricted funds (2020 - £60,220).

8. ANALYSIS OF SUPPORT AND GOVERNANCE COSTS

The charity initially identifies the costs of its support functions. It then identifies those costs which relate to the governance function. Governance costs and other support costs are apportioned separately between charity's key activity undertaken (see note 7) in the year. All the general support and governance costs have been apportioned to the various charitable activities on the basis of direct costs allocated to each activity.

	Support Cost	Governance Cost	Total 2021	Total 2020
	£	£	£	£
Staff costs	8,259	5,961	14,220	12,984
Premises and equipment costs	6,131	-	6,131	2,704
Communication and IT costs	2,406	-	2,406	2,722
Accountancy and bookkeeping fees	20,050	-	20,050	24,550
Legal and professional costs	7,262	720	7,982	20,492
Miscellaneous expenses	619	160	779	6,419
Depreciation	427	-	427	2,268
Trustees expenses	-	990	990	3,286
Independent examiner's fees	-	5,580	5,580	4,944
	<u>45,154</u>	<u>13,411</u>	<u>58,565</u>	<u>80,369</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

9. NET INCOME/(EXPENDITURE) FOR THE YEAR

	2021	2020
	£	£
Net movement in funds is shown after charging:		
Independent examiner's fees	5,580	4,944
Depreciation on tangible fixed assets	8,539	2,268
	<u>14,119</u>	<u>7,212</u>

10. ANALYSIS OF STAFF COSTS, TRUSTEES REMUNERATION AND EXPENSES, AND COST OF KEY MANAGEMENT PERSONNEL

	2021	2020
	£	£
STAFF COSTS		
Salaries	270,362	229,303
National Insurance	21,205	16,577
Pension	4,544	4,373
	<u>296,111</u>	<u>250,253</u>

No employee received remuneration in excess of £60,000 during the year (2020 – £NIL).

During the year expenses totalling £990 (2020 - £3,286) were paid on behalf of trustees or reimbursed to trustees relating to the repayment of motor, travel, subsistence and telephone expenses. One (2020 - three) trustee received such reimbursements.

The key management personnel of the charity comprise the trustees, the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £59,607 (2020 - £55,587).

11. STAFF NUMBERS

The average monthly number of full-time staff employed by the charity during the year was as follows:

	2021	2020
Direct charitable work	8	9

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

12. FIXED ASSETS

	2021	2020
	£	£
Net book value:		
Fixtures, fittings and equipment	21,556	5,009
	<u>21,556</u>	<u>5,009</u>

Movements in the period:

Cost:	Opening Balance	Additions	Disposals	Closing Balance
	£	£	£	£
Fixtures, fittings and equipment	9,071	25,086	-	34,157
	<u>9,071</u>	<u>25,086</u>	<u>-</u>	<u>34,157</u>

Depreciation:	Opening Balance	Charge For Period	Disposals	Closing Balance
	£	£	£	£
Fixtures, fittings and equipment	4,062	8,539	-	12,601
	<u>4,062</u>	<u>8,539</u>	<u>-</u>	<u>12,601</u>

13. DEBTORS

	2021	2020
	£	£
Debtors	438,865	197,358
Prepayment	18,164	-
Other Debtors	66	1,772
	<u>457,095</u>	<u>199,130</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

14. CREDITORS: amounts falling due within one year

	2021	2020
	£	£
Trade Creditors	14,181	1,935
Taxation and social security	6,819	5,185
Other Creditors	1,687	764
Accruals	233,302	138,328
Deferred Income (Note 17)	53,840	105,500
	<u>309,829</u>	<u>251,712</u>

15. NET MOVEMENTS IN FUNDS

	Balance at 01.10.2020	Income	Expenditure	Transfer	Balance at 30.09.2021
	£	£	£	£	£
Restricted funds:					
LB Camden - Advice Project	21,674	55,000	40,502	(900)	35,272
LB Camden Inclusive Economy grant	-	39,020	26,082	-	12,938
Big Lottery Fund - Leadership Skills	131,943	39,051	66,536	(918)	103,540
The National Lottery Community Fund	-	100,000	82,976	(17,024)	-
City Bridge Trust (TNLCF COVID-19 Response Fund)	-	49,924	45,748	(4,176)	-
UnLtd (Social Enterprise Support Fund)	-	43,000	42,394	-	606
RBS Social & Community Capital (COVID-19 Response)	-	28,422	26,302	(1,168)	952
Good Things Foundation	-	2,000	2,000	-	-
Hamstead Wells fund	-	10,000	10,000	-	-
Awards for all	10,000	-	10,000	-	-
North London Philanthropic Trust	3,149	-	3,149	-	-
The National Development Team for Inclusion	9,982	-	9,982	-	-
Trust for London	5,303	15,000	19,700	-	603
Equipment Capitalised	-	-	6,047	24,186	18,139
	<u>182,051</u>	<u>381,417</u>	<u>391,418</u>	<u>-</u>	<u>172,050</u>
Unrestricted funds					
General funds	80,632	354,224	266,962	-	167,894
Total funds	<u>262,683</u>	<u>735,641</u>	<u>658,380</u>	<u>-</u>	<u>339,944</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

15. NET MOVEMENTS IN FUNDS – Cont/d

Net movement in funds – previous year

	Balance at 01.10.2019	Income	Expenditure	Transfer	Balance at 30.09.2020
	£	£	£	£	£
Restricted funds:					
L.B Camden - Advice Project	-	27,500	5,826	-	21,674
Big Lottery Fund - Leadership Skills	82,964	95,343	46,364	-	131,943
Awards for all	-	10,000	-	-	10,000
North London Philanthropic Trust	-	10,000	6,851	-	3,149
The National Development Team for Inclusion	9,982	-	-	-	9,982
Trust for London	6,482	-	1,179	-	5,303
Total restricted funds	99,428	142,843	60,220	-	182,051
Unrestricted funds					
General funds	89,065	368,987	377,420	-	80,632
Total funds	188,493	511,830	437,640	-	262,683

Description, nature and purpose of restricted funds:

L.B. Camden - Advice Project - Funding to deliver a specialist welfare benefits support service.

L.B. Camden Inclusive Economy grant – Funding to lead a coproduction process to inform better employability support for Disabled Camden residents.

Big Lottery and Trust for London – Funding to run the CDA Leadership Programme, where Disabled Camden residents are supported to lead change on the issues that matter to them.

The National Lottery Community Fund – Funding towards a 6-month transformation programme to ensure CDA can survive the COVID-19 emergency and adapt current services to work in the new normal.

City Bridge Trust (TNLCF Covid-19 Response Fund) – Funding towards building a fully accessible website with BSL videos for the deaf community and Easy Read for people with learning difficulties.

UnLtd (Social Enterprise Support Fund) – Funding towards Business Development and Health and Safety consultancy to get CDA room hire working again and recover a sustainable income model for the future and Technological transformation of our engagement work. Building on our pilot using community journalism techniques to use tech solutions to engage digitally. This includes building an interactive micro site and training 20 Disabled volunteers to be community journalists, followed by 6 months supported and mentored engagement in the community to collect urgent and needed data on impact of COVID 19 on Disabled people. Data will be held and displayed in micro site to press for change.

RBS Social & Community Capital (Covid-19 Response) – 6 months funding for a fulltime Operations Manager post to support the CDA digital transformation and a range of COVID response measures.

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

15. NET MOVEMENTS IN FUNDS – Cont/d

Good Things Foundation – Funding towards Setup, distribution, and support given to individuals for devices and data connectivity.

Hamstead Wells Fund – Funding towards volunteer coordination.

Awards for all - Funding to engage local disabled people to co design Greenwood Building purpose.

North London Philanthropic Trust - Funding towards coordinating volunteer activity at CDA

The National Development Team for Inclusion – Funding towards Community Inclusion Post.

Equipment Capitalised – Funding received from L. B. Camden (Advice Project) £900, Big Lottery Fund – Leadership Skills £918, The National Lottery Community Fund £17,024, City Bridge Trust (TNLCF Covid-19 Response Fund) £4,176 and RBS Social & Community Capital (Covid-19 Response) £1,168 to purchase equipment for digital transformation. During the year, the funds were utilized to purchase computer equipment amounting to £24,186. Depreciation thereon amounting to £6,047 allocated to these restricted funds. Balance of £18,139 represents undepreciated costs of computer equipment.

Description, nature and purpose of unrestricted funds:

General funds: General fund represents funds available to spend at the discretion of the trustees.

16. ANALYSIS OF FUND BALANCES BETWEEN NET ASSETS

	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Tangible fixed assets	3,417	18,139	21,556
Net Current assets	164,477	153,911	318,388
	<u>167,894</u>	<u>172,050</u>	<u>339,944</u>

Analysis of fund balances between net assets – previous year

	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Tangible fixed assets	5,009	-	5,009
Net Current assets	75,623	182,051	257,674
	<u>80,632</u>	<u>182,051</u>	<u>262,683</u>

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (Cont/d)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

17. DEFERRED INCOME

	2021	2020
	£	£
Balance as on 1st October	105,500	100,000
Amount released to income in the year	(105,500)	(100,000)
Amount deferred in the year	53,840	105,500
Balance as at 30th September	<u>53,840</u>	<u>105,500</u>

The deferred income represents:

- L.B Camden (LD CIL Contract) – Contract income of £12,500 for 2021/2022.
- L.B Camden (Advice Project) – Grant income of £27,500 for 2021/2022.
- L.B Camden (Community Inclusion Project) – Restricted grant of £10,683 for 2021/22.
- Rental income – Income of £3,157 for 2021/22.

18. RELATED PARTY TRANSACTIONS

Details of transactions with trustees and senior management are in note 11.