

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.

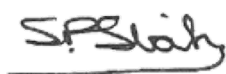
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting 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 | <u>8,539</u> | <u>2,268</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.