

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

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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)
	Quillias Huntlesmith	(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	<a href="https://camdendisabilityaction.org.uk/">https://camdendisabilityaction.org.uk/</a>	

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# CAMDEN DISABILITY ACTION

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# CAMDEN DISABILITY ACTION

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 MARCH 2024

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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.

*Colin Brummage*

Chief Executive Officer  
1/22/2025

Date. ....

# CAMDEN DISABILITY ACTION

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2024

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#### 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

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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

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#### 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

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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

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- 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

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#### 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***

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#### **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

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#### 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.

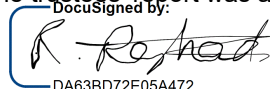
In preparing these financial statements, the trustees are required to:

- 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**

**22 January 2025**

# **CAMDEN DISABILITY ACTION**

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE TRUSTEES OF CAMDEN DISABILITY ACTION**

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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 £
<b><u>Income and endowments from:</u></b>						
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
<b>Total income</b>		<b>295,643</b>	<b>-</b>	<b>329,994</b>	<b>625,637</b>	<b>590,196</b>
<b><u>Expenditure on:</u></b>						
Raising funds	8	81,190	-	-	81,190	115,114
Charitable activities	9	82,397	-	366,211	448,608	356,003
<b>Total expenditure</b>		<b>163,587</b>	<b>-</b>	<b>366,211</b>	<b>529,798</b>	<b>471,117</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>132,056</b>	<b>-</b>	<b>(36,217)</b>	<b>95,839</b>	<b>119,079</b>
Gross transfers between funds		(50,000)	50,000	-	-	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<b>82,056</b>	<b>50,000</b>	<b>(36,217)</b>	<b>95,839</b>	<b>119,079</b>
Fund balances at 1 April 2023		126,196	40,000	193,152	359,348	240,269
<b>Fund balances at 31 March 2024</b>		<b>208,252</b>	<b>90,000</b>	<b>156,935</b>	<b>455,187</b>	<b>359,348</b>

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

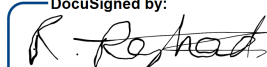
## BALANCE SHEET

**AS AT 31 MARCH 2024**

	Notes	2024 £	£	2023 £	£
<b>Fixed assets</b>					
Tangible assets	13		21,244		10,074
<b>Current assets</b>					
Debtors	14	34,321		272,652	
Cash at bank and in hand		854,888		477,045	
		889,209		749,697	
<b>Creditors: amounts falling due within one year</b>	15	(455,266)		(400,423)	
Net current assets			433,943		349,274
<b>Total assets less current liabilities</b>			455,187		359,348
<b>Income funds</b>					
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:  
  
 ....DA63BD72E05A472...  
**Reza Reshad**  
**Treasurer**



# CAMDEN DISABILITY ACTION

## STATEMENT OF CASH FLOWS

**FOR THE YEAR ENDED 31 MARCH 2024**

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

# CAMDEN DISABILITY ACTION

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2024

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#### 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
-----------	-------------------------

### 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>
<b>Analysis by fund</b>			
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>
<b>For the period ended 31 March 2023</b>			
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>
<b>For the period ended 31 March 2023</b>	<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>
<b>For the period ended 31 March 2023</b>	<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>
<b>For the period ended 31 March 2023</b>	<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>
<b>For the period ended 31 March 2023</b>			
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>
<b>Analysis by fund</b>			
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>
<b>For the period ended 31 March 2023</b>			
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)		
<b><u>Independent examiner's fees</u></b>		
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 £
	<b>Cost</b>		
	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>
	<b>Depreciation and impairment</b>		
	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>
	<b>Carrying amount</b>		
	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 £
<b>Amounts falling due within one year:</b>		
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
	<u>98,045</u>	<u>286,232</u>	<u>(191,125)</u>	<u>193,152</u>	<u>329,994</u>	<u>(366,211)</u>	<u>-</u>	<u>156,935</u>

# 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)
<b>Cash generated from operations</b>	<b>395,513</b>	<b>228,732</b>