

Charity registration number 1162787

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

CAMDEN DISABILITY ACTION

LEGAL AND ADMINISTRATIVE INFORMATION

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

Charity number 1162787

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

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

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

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

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

CAMDEN DISABILITY ACTION

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CAMDEN DISABILITY ACTION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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

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

CHIEF EXECUTIVE'S CONTRIBUTION

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

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

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

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

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

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

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

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

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

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

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

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Colin Brummage
Chief Executive Officer

Date: 26 January 2026

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

OUR PURPOSE AND ACTIVITIES

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

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

Our Vision and Mission

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

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

Our Values

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

Objective 1

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

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

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

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

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

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

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

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

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

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

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

Next steps

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

Objective 2

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

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

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

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

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

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

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

Anna CDA Member

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Objective 3

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

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

The Leadership Pathway – turning ideas into action.

Disability leadership is the central plank of our change work.

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

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

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

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

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

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

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

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

How the Leadership Pathway Supports Disabled Leaders

CDA Pathway for Peer-Led Project Leaders

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

Leading to Connect – 12-Month Leadership Programme

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

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

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

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

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

Creating Space for Leadership

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

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

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

Fundholding and Development

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

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

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

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

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

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Peer-Led Groups Supported by the Leadership Pathway

Art 2 Heart

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

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

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

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

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

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

Amka Nzuri Melody

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

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

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

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

Quote from Amka Nzuri Melody Leader:

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

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

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

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

Sound Collective Recordings

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

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

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

Quote from a Sound Collective Recordings Leader:

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

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

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

Deaf Vanguard Camden Social

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

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

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

Leadership Team and Infrastructure

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

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

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

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

Next steps

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

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

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

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

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

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

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

Autistic Peer Consultant and Personal Assistant Training

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

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

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

Objective 4

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

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

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

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

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

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

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

Next steps

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

Public benefit statement

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

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Volunteers

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

Financial review

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

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

Principal funding sources

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

Investment powers and policy

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

Reserves policy

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

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

Structure, governance and management

Governing document

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

Recruitment and appointment of Trustees

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

Trustee induction and training

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

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Organisational Structure

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

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

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

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

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

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

Risk Management

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

Related parties

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

Pay policy for senior staff

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

CAMDEN DISABILITY ACTION

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

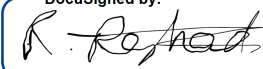
In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

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

DocuSigned by:

.....DA63BD72E05A472..

Reza Reshad

Treasurer

26 January 2026

CAMDEN DISABILITY ACTION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CAMDEN DISABILITY ACTION

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

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

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

Signed by:


BFA6442682BF4CE
Samir Shah FCA, ATII

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

CAMDEN DISABILITY ACTION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

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

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

All income and expenditure derive from continuing activities.

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

CAMDEN DISABILITY ACTION

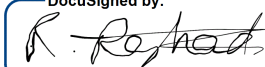
BALANCE SHEET

AS AT 31 MARCH 2025

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

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

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

DocuSigned by:

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Reza Reshad
Treasurer

CAMDEN DISABILITY ACTION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

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

1.1 Accounting convention

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

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

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

Grant income

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

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

CAMDEN DISABILITY ACTION

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

1 Accounting policies

(Continued)

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

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

Donations and legacies

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

Rental income

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

Investment income

Investment income is included when receivable.

1.5 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 2025

1 Accounting policies

(Continued)

1.8 Financial instruments

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

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

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

1.9 Taxation

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

1.10 Creditors and provisions

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

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

1.11 Volunteers and donated services and facilities

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

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

1.12 Debtors

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

1.13 Pension

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

CAMDEN DISABILITY ACTION

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

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

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

CAMDEN DISABILITY ACTION

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

4 Charitable activities

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

5 Other trading activities

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

CAMDEN DISABILITY ACTION

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

6 Investments

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

7 Raising funds

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

CAMDEN DISABILITY ACTION

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

8 Charitable activities

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

CAMDEN DISABILITY ACTION

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

9 Support costs

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

10 Net movement in funds

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

11 Employees

The average monthly number of employees during the year was:

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

CAMDEN DISABILITY ACTION

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

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

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

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

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

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

CAMDEN DISABILITY ACTION

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

13 Debtors

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

14 Creditors: amounts falling due within one year

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

15 Deferred income

Deferred income is included in the financial statements as follows:

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

Deferred income comprises:

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

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

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

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

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

(Continued)

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

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

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

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

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

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

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Unrestricted Fund

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

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

Website development

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

Rent and Service Charges

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

CAMDEN DISABILITY ACTION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Analysis of net assets between funds

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

CAMDEN DISABILITY ACTION

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

19 Related party transactions

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

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