

REGISTERED COMPANY NUMBER: CE04342 (England and Wales)
REGISTERED CHARITY NUMBER: 1163162

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2025
for
Disability First CIO

CCW Limited
Chartered Accountants
295/297 Church Street
Blackpool
Lancashire
FY1 3PJ

Disability First CIO

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for the Year Ended 31 March 2025

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Disability First CIO

Report of the Trustees **for the Year Ended 31 March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Disability First CIO is a Blackpool based charity that works across Lancashire and Cumbria. We offer information, advice and support services to anyone living with, or caring for someone with, a disability.

The aims of the charity are:

1. The relief of physically or mentally disabled people in the county of Lancashire and in particular but not exclusively by the provision of advice, information and support, which will directly relieve the needs of such people.
2. The promotion of equality and diversity for the public benefit by:
 - a) the elimination of discrimination on the grounds of race, gender, disability, sexual orientation or religion.
 - b) advancing education and raising awareness in equality and diversity.
 - c) promoting activities to foster understanding between people from diverse backgrounds.
 - d) conducting or commissioning research on equality and diversity issues and publishing the results to the public.
 - e) cultivating a sentiment in favour of equality and diversity.

Our key objectives are:

1. to strengthen our unrestricted funding base
2. to develop stronger connections with the NHS
3. seek opportunities to work in partnership
4. investment in and inclusion of our volunteers
5. increase awareness of what we do

Criteria or measures we use to assess success in the reporting period.

Our funders expect us to demonstrate our success. Funding comes in the form of both restricted and unrestricted income. Therefore we have different reporting models and key performance indicators. This means that in order to measure and demonstrate successful outcomes, we use a range of tools including databases, individual evaluation forms and specific funder reporting models. This enables us to both assess and demonstrate our success in the reporting period.

Disability First CIO

Report of the Trustees **for the Year Ended 31 March 2025**

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Disability First Charitable Incorporated Organisation (CIO) has been supporting people since 1992, through the specialist provision of services across Lancashire and Cumbria. Disability First empower individuals with disabilities to thrive and advocate for their needs, resulting in enhanced accessibility and inclusive living.

We are one of the few charities on the Fylde Coast that provide a comprehensive Welfare Benefit Service. At grass roots level we help people with disabilities and their families to complete disability benefit forms, on a one to one basis. We also give advice by phone and support clients through the benefits appeal process. Our volunteers support the clients emotionally at what can be a daunting and stressful experience, and express our client's difficulties in their forms, to ensure they receive the financial support they need. This is especially important for our clients with mental health problems, autism or learning difficulties.

From April 2023 to March 2024 our Welfare benefits project directly supported 430 clients with their benefits i
Charitable activities Disability First Charitable Incorporated Organisation (CIO) has been supporting people since 1992, through the specialist provision of services across Lancashire and Cumbria. We are one of the few charities on the Fylde Coast that provide a comprehensive Welfare Benefit Service. At grass roots level we help people with disabilities and their families to complete disability benefit forms, on a one-to-one basis. We also give advice by phone and support clients through the benefits appeal process. We also facilitate the Blackpool Disability Partnership.

In April 2024 to March 2025, we supported a total of 493 people with in person, one to one support to access the benefits that they are entitled to. This covered Blackpool, Fylde & Wyre.

Our Mesothelioma Advice service CLASAG supported people with Asbestos related conditions to access Industrial Injuries benefit, and other benefits they are entitled to as well as holding an in-person support group once a month in Lancaster. We helped 47 people between December 2023 to December 24.

We also work with business and government services to campaign and raise awareness of the disability issues in a bid to achieve greater accessibility and inclusion, whilst driving forward continued improvements in service provision. One of our crucial roles is promoting the views of disabled people, through representation and consultation. The organisation provides a portfolio of overlapping services that aim to promote health and wellbeing, enabling people with long term health conditions of all ages, to live independently.

For more details about Disability First and what we do, please visit:

www.disabilityfirst.org

<https://www.facebook.com/disabilityfirst/>

or call our office on 01253 477201/2

FINANCIAL REVIEW

Reserves policy

The trustees policy is to maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to a minimum level of six months of unrestricted expenditure.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Disability First CIO

Report of the Trustees
for the Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Key management remuneration

The terms and conditions of employment of all personnel are determined by the Trustees. This includes hours of work, salaries and any increases, for example because of cost-of-living increases, etc. The practice is to create appropriate job descriptions and personal specifications and we are fortunate to have some trustees with a breadth of relevant skills and experience. When necessary, trustees seek the advice of external consultants. We do not operate a financial performance management system at present. The day-to-day objectives of the CIO is devolved to the Chief Executive Officer who is responsible for recruitment of all staff & Volunteers to deliver projects.

Board meetings are a minimum of 4 times per year with an annual AGM. These are arranged in person and virtually to accommodate maximum attendance. Between meetings, decision making and ratification of documents is carried out by email.

Risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks. Controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

CE04342 (England and Wales)

Registered Charity number

1163162

Registered office

Blackpool Centre for Independent Living
259 Whitegate Drive
Blackpool
Lancashire
FY3 9JL

Trustees

V Balaguru
Z Sewart
B Carney (resigned 30.12.24)
D Ptolomey

Independent Examiner

Mr Paul Ronson FCA
CCW Limited
Chartered Accountants
295/297 Church Street
Blackpool
Lancashire
FY1 3PJ

05-Dec-25

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

Disability First CIO

Report of the Trustees
for the Year Ended 31 March 2025

Signed by:

Zoe Sewart

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.....
Z Sewart - Trustee

**Independent Examiner's Report to the Trustees of
Disability First CIO**

Independent examiner's report to the trustees of Disability First CIO ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

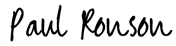
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts 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 accounts to be reached.

DocuSigned by:

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Mr Paul Ronson FCA
The Institute of Chartered Accountants in England and Wales

CCW Limited
Chartered Accountants
295/297 Church Street
Blackpool
Lancashire
FY1 3PJ

05-Dec-25

Date:

Disability First CIO**Statement of Financial Activities**
for the Year Ended 31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		80,837	-	80,837	84,491
Investment income	2	1,114	-	1,114	1,081
Total		<u>81,951</u>	<u>-</u>	<u>81,951</u>	<u>85,572</u>
EXPENDITURE ON					
Charitable activities					
Charitable activities		97,300	-	97,300	-
Other		90	-	90	86,274
Total		<u>97,390</u>	<u>-</u>	<u>97,390</u>	<u>86,274</u>
NET INCOME/(EXPENDITURE)		(15,439)	-	(15,439)	(702)
RECONCILIATION OF FUNDS					
Total funds brought forward		111,816	-	111,816	112,518
TOTAL FUNDS CARRIED FORWARD		<u><u>96,377</u></u>	<u><u>-</u></u>	<u><u>96,377</u></u>	<u><u>111,816</u></u>

The notes form part of these financial statements

Disability First CIO**Balance Sheet**
31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	7	-	-	-	90
CURRENT ASSETS					
Cash at bank		98,018	-	98,018	113,568
CREDITORS					
Amounts falling due within one year	8	(1,641)	-	(1,641)	(1,842)
NET CURRENT ASSETS		<u>96,377</u>	<u>-</u>	<u>96,377</u>	<u>111,726</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>96,377</u>	<u>-</u>	<u>96,377</u>	<u>111,816</u>
NET ASSETS		<u><u>96,377</u></u>	<u><u>-</u></u>	<u><u>96,377</u></u>	<u><u>111,816</u></u>
FUNDS	9				
Unrestricted funds				<u>96,377</u>	<u>111,816</u>
TOTAL FUNDS				<u><u>96,377</u></u>	<u><u>111,816</u></u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.


The notes form part of these financial statements

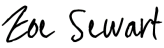
Disability First CIO

Balance Sheet - continued
31 March 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 05-Dec-25
and were signed on its behalf by:

Signed by:

4D1318EC725C47A...
.....
V Balaguru - Trustee

Signed by:

4EGA7F4944724D3...
.....
Z Sewart - Trustee

Disability First CIO

Notes to the Financial Statements **for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Fixtures and fittings	- 25% on cost
Computer equipment	- 20% on cost

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Disability First CIO**Notes to the Financial Statements - continued**
for the Year Ended 31 March 2025**2. INVESTMENT INCOME**

	31.3.25	31.3.24
	£	£
Deposit account interest	1,114	1,081
	<u> </u>	<u> </u>

3. NET INCOME/(EXPENDITURE)

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

	31.3.25	31.3.24
	£	£
Depreciation - owned assets	90	452
	<u> </u>	<u> </u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

5. STAFF COSTS

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

	31.3.25	31.3.24
Trustees	3	6
Staff	3	3
	<u> </u>	<u> </u>
	6	9
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	84,491	-	84,491
Investment income	1,081	-	1,081
	<u> </u>	<u> </u>	<u> </u>
Total	85,572	-	85,572
	<u> </u>	<u> </u>	<u> </u>
EXPENDITURE ON			
Other	86,274	-	86,274

Disability First CIO**Notes to the Financial Statements - continued**
for the Year Ended 31 March 2025**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME/(EXPENDITURE)	(702)	-	(702)
RECONCILIATION OF FUNDS			
Total funds brought forward	112,518	-	112,518
TOTAL FUNDS CARRIED FORWARD	111,816	-	111,816

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024 and 31 March 2025	3,384	5,044	8,428
DEPRECIATION			
At 1 April 2024	3,384	4,954	8,338
Charge for year	-	90	90
At 31 March 2025	3,384	5,044	8,428
NET BOOK VALUE			
At 31 March 2025	-	-	-
At 31 March 2024	-	90	90

Disability First CIO**Notes to the Financial Statements - continued**
for the Year Ended 31 March 2025**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.25	31.3.24
	£	£
Trade creditors	91	290
Social security and other taxes	605	611
Accrued expenses	945	941
	<u>1,641</u>	<u>1,842</u>

9. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	111,816	(15,439)	96,377
	<u>111,816</u>	<u>(15,439)</u>	<u>96,377</u>
TOTAL FUNDS	<u>111,816</u>	<u>(15,439)</u>	<u>96,377</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	81,951	(97,390)	(15,439)
	<u>81,951</u>	<u>(97,390)</u>	<u>(15,439)</u>
TOTAL FUNDS	<u>81,951</u>	<u>(97,390)</u>	<u>(15,439)</u>

Comparatives for movement in funds

	At 1.4.23	Net movement in funds	At 31.3.24
	£	£	£
Unrestricted funds			
General fund	112,518	(702)	111,816
	<u>112,518</u>	<u>(702)</u>	<u>111,816</u>
TOTAL FUNDS	<u>112,518</u>	<u>(702)</u>	<u>111,816</u>

Disability First CIO**Notes to the Financial Statements - continued**
for the Year Ended 31 March 2025**9. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	85,572	(86,274)	(702)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>85,572</u>	<u>(86,274)</u>	<u>(702)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	112,518	(16,141)	96,377
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>112,518</u>	<u>(16,141)</u>	<u>96,377</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	167,523	(183,664)	(16,141)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>167,523</u>	<u>(183,664)</u>	<u>(16,141)</u>

Disability First CIO

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

Disability First CIO**Detailed Statement of Financial Activities**
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	23,837	69,491
Grants	57,000	15,000
	<hr/>	<hr/>
	80,837	84,491
Investment income		
Deposit account interest	1,114	1,081
	<hr/>	<hr/>
Total incoming resources	81,951	85,572
EXPENDITURE		
Other		
Computer equipment	90	452
Support costs		
Finance		
Bank charges	152	150
Information technology		
computer software and support	631	1,281
Human resources		
Wages	59,608	57,294
Pensions	1,029	972
	<hr/>	<hr/>
	60,637	58,266
Other		
Rent and utility costs	3,802	3,898
Insurance	1,363	1,240
Telephone and internet	2,927	2,857
Sundries	897	188
Training costs and materials	4,854	-
Travelling expenses	1,139	1,169
Volunteer expenses	4,642	2,017
Postage and stationery	1,932	922
Advertising	-	105
Repairs and renewals	437	-
Carried forward	21,993	12,396

This page does not form part of the statutory financial statements

Disability First CIO**Detailed Statement of Financial Activities**
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
Other		
Brought forward	21,993	12,396
Sub-contractors	8,716	12,469
	<u>30,709</u>	<u>24,865</u>
Governance costs		
Independent examiner fee	912	900
Professional fees	4,259	360
	<u>5,171</u>	<u>1,260</u>
Total resources expended	<u>97,390</u>	<u>86,274</u>
Net expenditure	<u><u>(15,439)</u></u>	<u><u>(702)</u></u>

This page does not form part of the statutory financial statements