

CORNWALL COMMUNITY FLOOD FORUM

England & Wales · Charity number 1166604

Details

Status Registered

Legal form CIO

Registered 2016-04-19

Register [View on the Charity Commission register](#)

Contact

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Acorn House
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Activities

Objects: FOR THE BENEFIT OF THE COMMUNITY, THE PRESERVATION OF HUMAN LIFE AND PROPERTY AND FOR THE BENEFIT OF THE ENVIRONMENT TO PROVIDE, PRESERVE, MAINTAIN, RESTORE AND/OR IMPROVE FLOOD DEFENCES AND FLOOD PROTECTION MEASURES AND FLOOD DAMAGE REMEDIATION IN PARTICULAR IN CORNWALL AND THE ISLES OF SCILLY

Activities: We relieve the effects of, and mitigate further flooding in the properties within Cornwall by associating the statutory authorities, voluntary organisations and inhabitants in a common effort to advance education and training, to assist the victims of natural disasters, to provide facilities in the interests of community regeneration, and the promotion of volunteering.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- Cornwall
- Isles Of Scilly

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-01	£113,512	£105,632	-	-
2024-09-01	£89,423	£65,713	-	-
2023-09-01	£34,442	£13,469	-	-
2022-09-01	£20,005	£17,636	-	-
2021-09-01	£52,505	£32,200	-	-

Trustees

Name	Role	Appointed
Gitty Ankers	Chair	2020-07-03
CLlr Dominic Churton Fairman		2021-06-21
CLlr Loveday Jenkin		2017-09-15
CLlr Martyn Alvey		2017-09-15
Dr Devi Isadora Ramayanti Whittle		2022-04-01
Dr Jennifer Watts		2024-12-10
JANET HAZEL LOCKYER		2024-12-10
Jude Brickhill		2022-04-01
Mark Gregory Allott		2022-04-01
Professor Michael Norman Moore		2020-07-03
Rory Patrick Gow		2025-12-09
Zach Eli David Griffiths		2024-12-10

Accounts

Cornwall Community Flood Forum Charitable Incorporated
Organisation (CIO)

Annual Report

2024-2025

Report from 1st of September 2024 to 31st of August 2025

Presented at the Cornwall Community Flood Forum Annual
General Meeting on Tuesday 9th December 2025



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Chair's Introduction



Gitty Ankers, CCFF Chair

I wish to sincerely thank all our Trustees, Members, advisers and the organisations that we work with, for their hard work and great support in moving Cornwall Community Flood Forum (CCFF) forward. I would also very much like to thank our communities. We are incredibly proud of the way they have come together to get prepared and become more resilient.

Thanks to funding from the South West Regional Flood and Coastal Committee (SWRFCC) and the Environment Agency, we have continued to meet our commitment to communities in Cornwall this past year. As always, this funding is very much appreciated and will help us through to the spring of 2027.

CCFF are continuing to deliver the community engagement aspect of the Making Space for Sand Project, which is led by Cornwall Council and funded by Defra. Since completing the Coastal Adaptation Engagements at Mawgan Porth, Polzeath, and Widemouth, CCFF have been engaging with Porthtowan and Praa Sands to develop Coastal Adaptation Plans. We have also engaged with a further 15 communities to develop a Community Resilience Action Brief (CRAB) or Flood Plan. These communities are leading the way to becoming more resilient to coastal change and flooding.

For the upcoming year, CCFF's focus will be to ensure that we deliver the agreed objectives clearly set out by both projects (SWRFCC and MS4S). The Trustees of CCFF will also continue to support our communities and note concerns and challenges to climate change so that action can be taken. We are delighted to announce that we have two new Trustees, Greg Borne and Cllr Rory Gow, who have recently joined our Forum.

The CCFF Team have been actively working throughout the year with a number of Town and Parish Councils on their Flood Plans. Big congratulations to St Mawes and Bude who have worked hard to finalise their Flood Plans. We have also started working with Redruth, Boscastle,

and Werrington. Bude received Flood Warden Training this year and we have run live exercises in Truro, Hayle and Bude.

I wish to sincerely thank our Coastal and Inland Cornish Communities for all their hard work and dedication in volunteering to help their communities to be better prepared. The Trustees and I are indebted to them for their help and support.

1. Weather and Flooding, A Year in Review 2024/25 (1/10/24 – 30/09/25)

2024 was the world's hottest year on record and the first year to exceed the 1.5⁰ C warming limit set by world leaders in Paris a decade ago. This meant that the last 10 years were the 10 warmest years on record. In 2025 the UK had its warmest and sunniest spring on record and England had its driest spring for 100 years. It was also the UK's warmest summer on record. UK waters also experienced a record breaking prolonged marine heatwave from March to May which may have influenced our weather patterns. Despite the warm dry conditions nationally, Cornwall and Devon were outliers for exceptionally high rainfall during the economically important Easter week in April. The UK was impacted by seven named storms during the period.

Between the start of October 2024 and the end of September 2025, Cornwall Council received **4173** reports of flooding or blocked drainage, with most of the flooding affecting highways. Of these reports, **1008** were for properties affected by flooding (access cut off, garden, land or garage flooded), and **232** were for internal property flooding. This is lower than the previous year.

The 24-25 water year started with significant property and highway flooding on the east side of Truro at New Bridge Street and the Trafalgar Square roundabout on Tregolls Road in October 2024.

The most significant flooding of the year was due to a rainfall event on the night of the 28th -29th of August 2025 during the August bank-holiday week. At least 132 properties flooded internally across Cornwall that night, with multi property flash flooding incidents reported in Kingsand, Looe, Mevagissey, Polperro, Polruan, St Austell and Truro. CCFF contacted

the communities affected and offered our support with developing Community Flood Plans and Groups.

2. Staff and Resources

Amy and Emma work with communities on both the SWRFCC and MS4S projects. The SWRFCC funding provides 0.5 Full Time Equivalent (FTE) and Making Space for Sand funds 1.5 FTE, meaning that both Amy and Emma spend three quarters of their time on Making Space for Sand and one quarter on the objectives set out by SWRFCC.

3. 'Day to Day'

Day to day, the Forum continues to support the work of the Environment Agency and Cornwall Council in developing community resilience and is a partner with the Cornwall Community Resilience Network (CCRN). It is often the independent work of the Forum that has enabled a community to generate local support to initiate community level emergency planning initiatives where statutory organisations have previously struggled to gain traction.

We are delighted to share that this year CCFF delivered Flood Warden Training to the Bude community. Truro, Hayle and Bude also all took part in live exercises to test their Flood Plans.

Bude and St Mawes successfully completed their Flood Plans this year. We also engaged with Boscastle, who now have a first draft of their Community Emergency Plan. Also Redruth, are currently working on their plan. In addition, we have also helped several other communities to progress their Flood Plans, including Lanner and St Ives, and helped new communities to start developing their Flood/Emergency Plans, including Werrington and Camborne. CCFF will continue to engage with all these communities to help them to become better prepared for the impacts of flooding.



Bude Flood Warden Training on the 11th of March 2025.

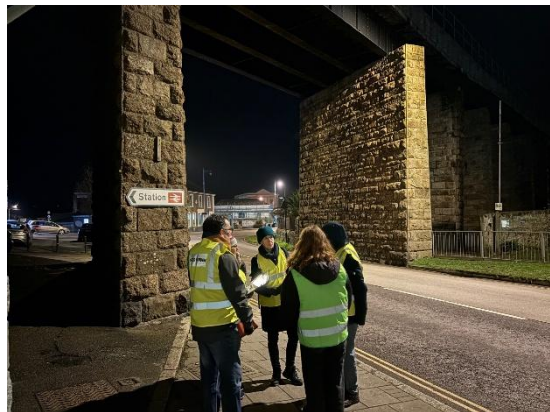


Bude Live Exercise on the 28th of May 2025.

CCFF also supported local community events to raise awareness about flooding and to promote the work of our Forum. For example, we attended an Eco Schools Day in Truro, two Q&A panels for Cornwall Climate Care Films (one in Wadebridge and the other in Portscatho), the Par-Tee, Falmouth Green Week, Looe Emergency Services Day, and Lanner Community Engagement Day.



Truro Live Exercise on the 29th of January 2025.



Hayle Live Exercise on the 5th of February 2025.



CCFF running a workshop at the Eco-Schools Day at Truro Cathedral on the 12th of March 2025.



CCFF engaging at Looe Emergency Services Day on the 2nd of August 2025.



CCFF engaging at Wadebridge 'Troubled Waters' Film Screening and Q&A event on the 10th of May 2025.

4. Annual Conference 2024

A significant achievement in 2024 was the successful delivery of our Annual Conference, held on Friday the 8th of November as a hybrid event based at the Royal Cornwall Showground. We achieved the highest attendance of any CCFF conference to date, with 172 delegates joining us for the event, with 129 in person and 43 online.

The theme of the conference focused on 'How communities can help themselves, building resilience to flooding and coastal change'. We were delighted to welcome speakers from a wide range of organisations. The morning was split into two sessions. The first session focused on community led building resilience to flooding. Our Keynote Speaker, Flood Mary, introduced the day. Mary spoke about what Property Flood Resilience really means, and the measures which homeowners can install to better protect their homes from flooding. We also heard from JBA Consulting, Chacewater Emergency Planning Group and Hampshire Young Persons Emergency Response network. For the second session, we focused on adaptation to coastal change. We were delighted to hear from the Environment Agency, the University of Plymouth, Polzeath Beach Ranger service and Cornwall Community Flood Forum.

For those who attended in person at the Showground, we offered the opportunity to take part in afternoon workshops. They heard from Building Resilience in Communities (BRIC) about how they empower local people; took part in a Coastal Simulation Exercise to understand different perspectives in coastal communities with Making Space for Sand, or they ran through a scenario with Volunteer Cornwall to consider what to do in various emergencies. The Volunteer Cornwall input was especially notable for operating through the Socratic approach which fully engaged and stimulated the participants.

We welcomed school children to our conference this year to participate in workshops again, after success in the previous two years. With thanks to the University of Exeter and Cornwall Council, the children learned

about reintroduction of beavers as nature-based solutions in combatting the effects of climate change. The students also took part in a flood modelling activity run by the Environment Agency, using premade Lego houses and ‘flood water’.

The speaker presentations on the day were recorded. Following the conference, the slides and recordings were all uploaded to CCFF’s website: <https://www.cornwallcommunityfloodforum.org.uk/2024-conference/>



Presentations at the 2024 Conference.



Attendees participating in the afternoon workshops at the 2024 Conference.



Attendees networking at the 2024 Conference.



School children interacting with the Coastal Change Time Machine at the 2024 Conference.

5. Project Overviews

5.1 Environment Agency and CCFF Partnership Agreement

This year was the first year of the new funding agreement with the EA-RFCC. This funding is much appreciated and will take us through to the Spring of 2027.

Thanks to the funds from SWRFCC and a partnership agreement between the EA and CCFF, we will continue working towards our aims by building capacities and resilience of communities at risk of flooding in Cornwall.

The partnership agreement enables our activities to expand and has the following objectives:

1. Raise awareness about current and future flood risks to communities, businesses and schools;
2. Prepare communities for the impact of flooding, reducing the impact of flooding and aiding recovery;
3. Lead Flood Warden training for communities at risk

Priority communities for CCFF targeted support are identified in collaboration with the Environment Agency and Cornwall Council, under the banner of Cornwall Community Resilience Network. However, we

continue to welcome approaches from all communities that, while not perhaps in the highest risk categories, still wish to better understand their flood risk and prepare to mitigate it.

5.2 Making Space for Sand Project

The Making Space for Sand (MS4S) project is led by Cornwall Council, funded through Defra, and managed through the Environment Agency Flood and Coastal Resilience Innovation Programme (FCRIP). The project objective is to help build community resilience through “Making Space for Sand” by adopting a more nature based approach to reduce community vulnerability to coastal flooding and erosion.

CCFF's part in the project focuses on supporting some coastal communities which are vulnerable to coastal erosion and flooding, towards developing their own unique Community Resilience Action Briefs (CRABs) and Coastal Adaptation Plans (CAPs).

CRABs aim to help communities to manage the risk of coastal flooding events. They identify steps which the community can take before, during and after a flood. The plans include flood risk maps, details of local volunteers, important phone numbers and information about where vulnerable residents are situated.

CAPs aim to reduce the risk of future coastal change in the community. For example, in some cases, coastal communities may want to adapt to the changing coastal environment such as by moving infrastructure, like car parks, or public amenities. The plan will look at options to protect these assets, who is responsible for the assets and possible sources of funding to support adaptive interventions.

Since completing the CAP engagement programme with Mawgan Porth, Polzeath and Widemouth last year, CCFF has started engaging with the Porthtowan and Praa Sands communities. CCFF ran four sessions with both communities starting in October 2024 and finishing in April 2025. CCFF also ran ‘reunion’ sessions with the Mawgan Porth and Widemouth

communities to maintain momentum with progressing their adaptation actions from their CAPs.

CCFF also worked this year on revising the Coastal Simulation Exercise. We condensed the exercise from three hours to 45 minutes. The aim was to make it as engaging as possible, while keeping its flexibility to suit a range of different communities. Since running the exercise with a number of communities and organisations, CCFF were recognised by the EA National Engagement Team who are keen to adopt this and work on creating a set of resources available to coastal practitioners across the country.

After delivering these sessions, we turned our attention to helping communities write and develop their CRABs. CCFF have supported Mawgan Porth, Polzeath and Widemouth to finalise their CRABs, helped Perranporth to refresh their plan, and Falmouth (Swanpool and Maenporth) to create a first draft of their CRAB. CCFF have also been helping many other communities across the county to start creating their CRABs.

CCFF have also been working on the second MS4S film which is all about the project's engagement, focusing on CCFF's engagement and Cornwall Wildlife Trust's engagement with dune groups. It aims to showcase the incredible amount of hard work our communities have put into their Coastal Adaptation Plans and Community Resilience Action Briefs, as well as how the project has empowered them to have conversations about coastal change. We have interviewed and filmed community champions ourselves. The film will be ready to share before the end of the year.



Mawgan Porth meeting on the 21st of November 2024.



CCFF engaging with Praa Sands on the 30th of November 2024.



Praa Sands taking part in the Coastal Simulation Exercise on the 15th of January 2025.



CCFF engaging with Porthtowan on the 24th of January 2025.



CCFF engaging in Porthtowan on the 3rd of April 2025.



Widemouth's 'reunion' session on the 19th of May 2025.



CRAB meeting with the Crantock/Gannel community on the 23rd of May 2025.



CCFF filming Bude Dunes Group on the 21st of June 2025.

5.3 Partnership Working

Partnership Boards

CCFF sit on the Cornwall Catchment Partnership Board and continue to highlight the importance of measuring water quantity when measuring water quality. CCFF are also part of the Cornwall Groundwater Working Group and advise on the development of this group.

Working Groups

This year, CCFF have developed a new Communications Working Group to improve and analyse how we engage with our communities, both in person and online. Since forming, the group have developed a Stakeholder Engagement Plan for the Forum and have analysed the CCFF social media and website pages to identify key gaps and areas to improve upon. The CCFF officers have then implemented the advice discussed which has helped to improve engagement on social media and expand the overall platform of the Forum.

Universities

CCFF have continued to help and support undergraduate and postgraduate students. We have worked closely with the University of Exeter, the University of the West of England and the University of Portsmouth and shared potential topics that the students can research.

Media Interviews

This year, CCFF have been invited to a number of media interviews, including BBC Radio Cornwall, Chaos Radio, BBC Spotlight and Greatest Hits. CCFF have used this as an opportunity to raise awareness about flooding and the support that CCFF can offer as well as to showcase the projects we are working on, for example Making Space for Sand. These opportunities have helped build the profile of the Forum and have allowed us to engage with new communities that we haven't previously had contact with.

6. Finance

Income September 2024 - August 2025

EA/RFCC	£35,000.00
Cornwall Council/Defra	£78,511.83

Expenditure

EA/RFCC	£31,049.80
CC/Defra	£74,552.90

End of Year Balances (See Note 3)

EA/RFCC	£74,141.21
CC/Defra	£11,684.94
CCFF Reserve	£24,697.20
Groundworks UK	£2500.00

7. Independent Examiner's Report

Independent Examiner's Report to the trustees of Cornwall Community Flood Forum

I report to the charity trustees on my examination of the accounts of Cornwall Community Flood Forum for the year ended 31st August 2025 which comprise the Statement of Receipts and Payments, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the trustees of the charity (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 charity 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements under 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

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.



Andrew Harry
Chartered General Management Accountant
Cornwall Community Accountancy Service
The Elms, 61 Green Lane
Redruth, Cornwall
TR15 1LS

10th December 2025

1. Statement of Receipts and Payments

for the year ended 31 August 2025

	Note	Unrestricted funds 2025 £	Restricted income funds 2025 £	Total funds 2025 £	Prior year funds 2024 £
Income from:					
<i>Charitable activities</i>	1				
Grant Income:					
Environment Agency		-	35,000	35,000	37,500
Cornwall Council		-	78,512	78,512	51,923
Total Income and Endowments		-	113,512	113,512	89,423
Expenditure on:					
Charitable activities:					
Direct costs					
Events		-	4,150	4,150	3,338
		-	4,150	4,150	3,338
Support costs					
Wages and salaries		-	54,831	54,831	38,111
Staff NIC (Employers)		-	5,214	5,214	3,287
Pensions		-	1,543	1,543	1,151
Staff training		-	686	686	211
Rent and rates		-	861	861	330
Insurance	59		176	235	235
Equipment repairs and renewals		-	7,799	7,799	877
Telephone and fax		-	220	220	257
IT Services		-	13	13	-
Printing, postage and stationery		-	8	8	682
Subscriptions		-	396	396	-
General Administration Costs		-	2,145	2,145	-
Travel and subsistence		-	30	30	1,365
Advertising & Marketing		-	135	135	3,122

Consultancy fees	-	12,999	12,999	11,936
Legal and professional fees	-	13,692	13,692	-
Total Support Costs	59	100,748	100,807	61,564
Governance Costs				
Accountancy fees	-	-	-	326
The audit or independent examination of the charity's accounts	-	675	675	485
Total Governance Costs	-	675	675	811
Total Charitable Expenditure	59	105,573	105,632	65,713
Total	59	105,573	105,632	65,713
Net cash surplus / (deficit)	(59)	7,939	7,880	23,710
Net movement in funds	(59)	7,939	7,880	23,710
Reconciliation of funds:				
Total cash funds brought forward	25,746	80,387	106,133	82,423
Total cash funds carried forward	25,687	88,326	114,013	106,133

1. Balance Sheet

As at 31 August 2025

		2025		2024	
	Note	£	£	£	£
Current Assets					
Cash at bank and in hand		114,013		106,133	
		<u>114,013</u>		<u>106,133</u>	
Creditors: Amounts falling due within one year	2	(990)		(675)	
		<u></u>		<u></u>	
Net current assets			<u>113,023</u>		<u>105,458</u>
Total assets less current liabilities			113,023		105,458
			<u></u>		<u></u>
Net assets			<u>113,023</u>		<u>105,458</u>
The funds of the charity:					
Restricted funds	3		88,326		80,387
Unrestricted funds	3				
Other reserves		(315)		-	
Unrestricted income funds		<u>25,012</u>		<u>25,071</u>	
Total unrestricted funds			<u>24,697</u>		<u>25,071</u>
			<u></u>		<u></u>
Total charity funds			<u>113,023</u>		<u>105,458</u>

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 31 August 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the Board on 9th December 2025 and signed on its behalf by:



Gitty Ankers
Chair of Cornwall Community Flood Forum

1. Notes to the Accounts

for the year ended 31st August 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared on a receipts and payments basis as is permitted for charities with an income below £250,000 by the Charity Commission. This basis for preparing the accounts is not designed to show a true and fair view of the charity's financial activity and position.

Fund accounting

- Unrestricted funds These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
- Designated funds These are unrestricted funds earmarked by the trustees for Particular purposes.
- Revaluation funds These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
- Restricted funds These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

2 Creditors: Amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	990	675
	<u>990</u>	<u>675</u>

3 Analysis of funds

	As at 1 September 2024	Incoming Resources	Resources Expended	Transfers	As at 31 August 2025
	£	£	£	£	£
Restricted Funds					
RFCC (EA)	70,191	35,000	(31,050)	-	74,141
Groundworks UK	2,500	-	-	-	2,500
Cornwall Council/Defra	7,696	78,512	(74,523)	-	11,685
	<u>80,387</u>	<u>113,512</u>	<u>(105,573)</u>	<u>-</u>	<u>88,326</u>
General Funds					
Unrestricted funds	25,071	-	(59)	-	25,012
Designated funds					
Non Cash fund Movements	-	-	(315)	-	(315)
	<u>25,071</u>	<u>-</u>	<u>(374)</u>	<u>-</u>	<u>24,697</u>
Total Unrestricted funds	<u>25,071</u>	<u>-</u>	<u>(374)</u>	<u>-</u>	<u>24,697</u>
Total funds	<u>105,458</u>	<u>113,512</u>	<u>(105,947)</u>	<u>-</u>	<u>113,023</u>

Accounts

Cornwall Community Flood Forum Charitable Incorporated Organisation (CIO)

Annual Report 2023-2024

Report from September 2023 to September 2024

Presented at the Cornwall Community Flood Forum Annual General Meeting on Tuesday 10th
December 2024



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Chair's Introduction



Gitty Ankers, CCFF Chair

I wish to sincerely thank all our Trustees, Members, advisers and the organisations that we work with, for their hard work and great support in moving Cornwall Community Flood Forum (CCFF) forward. I would also very much like to thank our communities. We are so proud of the way they have come together to increase their resilience.

This year, we were fortunate enough to secure a further three years of funding from the South West Regional Flood and Coastal Committee (SWRFCC) and the Environment Agency, which will take us through to the end of March 2027. This funding is much appreciated and will allow us to continue to help our communities across Cornwall to be better prepared against flooding.

In 2022, we successfully bid for a project called Building Community Resilience on a Dynamic Coast by Making Space for Sand (MS4S). CCFF are delivering the community engagement aspects of this project. We started our engagement with five communities this year, Mawgan Porth, Polzeath, Widemouth, Porthtowan and Praa Sands. They are leading the way to becoming more resilient communities and are considering options on how best to adapt to coastal changes.

For the coming year, CCFF's focus will be on ensuring that we deliver the agreed objectives clearly set out by both projects (SWRFCC and MS4S). The Trustees of CCFF will also continue to take note of the concerns of our communities being impacted by the challenges of climate change and act accordingly. We have two new Trustees, Zach Griffiths and Jenny Watts, who have recently joined our Forum. Two of our Trustees are stepping down as one of them has completed the maximum of six years as a Trustee, allowed by our Constitution, and one needs to leave for personal reasons. They will remain as our members and continue to help us. We thank very much both Roy Taylor and Alan Bowers for their hard work, passion and dedication to our Forum.

On the 2nd of September, we welcomed Emma Newberry to the CCFF team as another Community Engagement Officer. She is working alongside Amy Richardson on both SWRFCC objectives and the Making Space for Sand project. Our Forum has been blessed by having Amy and Emma working for us with their enthusiasm, commitment and hard work. The Trustees and I are indebted to them for their help and support.

The CCFF Team have actively been working throughout the year with a number of Town and Parish Councils on their Flood Plans. St Ives, Gweek, Stithians, Bude, St Mawes and Penryn. Truro, Chacewater, Perranarworthal, and Hayle have all received Flood Warden training this year and Lostwithiel trained up their new volunteer Flood Wardens and completed a live exercise. We have also been helping Making Space for Sand communities, Mawgan Porth, Widemouth and Polzeath to start writing their Flood Plans in addition to their Adaptation Plans.

1. Weather and Flooding, A Year in Review 2023/24

The year was notable for being Cornwall and Devon's wettest year on record, including the area's wettest February. The World Weather Attribution Group reported that human caused climate change had made the UK's winter rainfall about 20% heavier. 2023 was the world's hottest year on record and the UK's second warmest year on record. The UK was impacted by 12 named storms during the period, many of which affected Cornwall.

From the start of October 2023 to the end of September 2024, Cornwall Council received **339** reports of internal property flooding. An additional **977** properties were affected by flooding (access cut off, garden, land or garage flooded). Overall, **5245** reports of flooding or blocked drains were received by Cornwall Council, with most of the reported flooding affecting highways. The prolonged period of wet stormy weather also impacted farmland, rail networks, power supplies, construction projects, holiday businesses and outdoor events.

The year's highest monthly total for the number of properties flooded internally was 127 in October 2023. Nearly 100 properties flooded during Spring high tides which combined with a large tidal surge on the 28th to the 30th of October. Of these, 65 properties were flooded in Looe, eight in Fowey and six in Mevagissey. Many coastal properties were successfully protected against flooding by Property Flood Resilience (PFR) at the time. There was further flooding of properties in Looe when the spring high tides in April 2024 coincided with Storm Pierrick.

There was an unnamed rainfall event on the 25th of March 2024 which resulted in at least 14 properties being flooded internally and multiple cars being flooded in an area between Newquay, Padstow and Penwithick. On that night, the River Menalhyl burst its banks and flooded eight properties in Mawgan Porth with muddy water, just as beachside businesses were preparing for the busy Easter holiday weekend. Follow up advice was given to the community by the Making Space for Sand and CCFF teams about establishing local flood wardens and a community Flood Plan.

2. Staff and Resources

At the end of November 2023, Ben Rowswell stepped down from his role as Community Engagement Project Lead for the Making Space for Sand project. We wish Ben every success with his new venture. While we only had one Officer in post from December 2023 to September 2024, Amy and the CCFF Trustees continued to carry on with community engagement activities with both our SWRFCC and MS4S communities.

Amy and Emma work with communities on both the SWRFCC and MS4S projects. The SWRFCC funding provides 0.5 Full-Time Equivalent (FTE) and Making Space for Sand funds 1.5 FTE, meaning both Amy and Emma spend three-quarters of their time on Making Space for Sand and one-quarter on the objectives set out by SWRFCC.

3. 'Day to Day'

Day to day, the Forum continues to support the work of the Environment Agency and Cornwall Council in developing community resilience and is a partner with the Cornwall Community Resilience Network (CCRN). It is often the independent work of the Forum that has enabled a community to generate local support to initiate community level emergency planning initiatives where statutory organisations have previously struggled to gain traction.

We are delighted to share that Truro, Chacewater and Perranarworthal all received volunteer Flood Warden Training this year, after all receiving approval of their Flood Plans. Lostwithiel also completed Flood Warden Training and a Live Exercise as a refresher for their existing wardens and as a chance for their new wardens to learn. These four communities have started preparing their grant forms to claim their Personal Protective Equipment (PPE). CCFF also helped to train Flood Wardens in Hayle.

We also reached out to a number of communities that we previously have struggled to engage with. We helped Bude, St Ives, and St Mawes with their Flood Plans, which are almost ready to go to Cornwall Council and the Environment Agency for approval. We have also helped Stithians and Gweek to progress their Flood Plans. This year, we had a number of new communities approach us that are keen to develop a Flood/Emergency Plan, including Saltash, Lanner and Launceston. CCFF will continue to engage with all these communities to help them to become better prepared for the impacts of flooding.

CCFF also supported local community events to raise awareness about flooding and climate change matters and to promote the work of our Forum. For example, we attended Bude Climate Festival, Chacewater Community Open Day, a Penryn Volunteer Recruitment event, and an Adaptation workshop in Par and St Blazey.



Lostwithiel Live Exercise on the 22nd August 2024.



Flood Warden Training for Truro, Chacewater and Perranarworthal on the 26th March 2024.



CCFF engaging at Bude Climate Festival on the 1st June 2024.



CCFF engaging at a Penryn Volunteer Flood Warden recruitment event on the 17th February 2024.



CCFF presenting to the St Ives community on developing a Flood Plan on the 21st May 2024.



CCFF engaging at a Chacewater Community Open Day on the 2nd March 2024.



Meeting with our CCRN partners to map our communities on the 4th September 2024.

4. Annual Conference 2023

A significant achievement in 2023 was the successful delivery of our Annual Conference, held on Friday the 3rd of November as a hybrid event based at the Royal Cornwall Showground. We achieved the highest attendance of any CCFF conference to date, with 127 delegates joining us for the event, with 94 in person and 33 online.

The theme of the conference focused on Natural Flood Management and Working with Natural Processes (Nature Based Solutions). We were delighted to offer speakers from a wide range of organisations. The first session focused on the impacts of land management on flooding, wherein we heard presentations from the Environment Agency, Riviera Produce, Tresemple Farm, Duchy College and Westcountry Rivers Trust. The second session marked the launch of the Making Space for Sand project. We were delighted to offer speakers from Making Space for Sand, South West Coastal Monitoring, Friends of Bar Beach and Bude Climate Partnership presenting on how coastal flooding and sea level rise may affect coastal communities in the future.

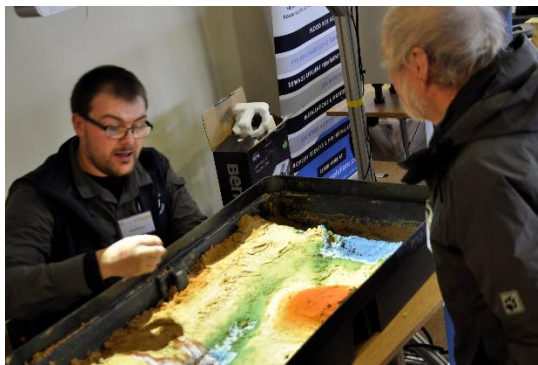
For those who attended in person at the Showground, we offered the opportunity to participate in afternoon workshops. They chose from Devon Community Resilience Forum on how they support communities to become more resilient to flood risk, or to discuss the importance of our sand dunes and the problems facing them with Cornwall Wildlife Trust or to hear about the Resilient Catchment Communities project run by Duchy College and Westcountry Rivers Trust.

For the first time, CCFF invited school children to our 2022 conference to participate in workshops. Based on positive feedback from all attendees including the schools, we decided to invite two classes from a local school again in 2023 to take part in workshops dedicated to their interests. With thanks to Cornwall Wildlife Trust and the University of Exeter, the children participated in a workshop focused upon why Nature based Solutions are important in combatting the effects of climate change, such as with flood mitigation, improving biodiversity, and other associated benefits for local communities. This included the reintroduction of beavers. With thanks to the Environment Agency, the students also took part in a flood modelling activity based around the area of their school, using pre-made Lego houses and 'flood water' AKA cold tea! The houses are 'flooded' and the students then have to plan what they would save and how, physically moving objects like cars and livestock to higher ground, and then designing flood barriers using materials provided to try to protect the properties.

For the first time, the speaker presentations on the day were recorded. Following the conference, the slides and recordings were all uploaded to CCFF's website: <https://www.cornwallcommunityfloodforum.org.uk/2023conference/>



Attendees listening to the presentation from the Environment Agency at the 2023 Conference.



The interactive Westcountry Rivers Trust stand at the 2023 Conference.



Attendees listening to Chair's Opening Speech at the 2023 Conference.



Discussions taking place in the afternoon workshops at the 2023 Conference.

5. Project Overviews

5.1 Environment Agency and CCFF Partnership Agreement

This year was the final year of the funding agreement with the EA-RFCC, which ran to March 2024. We have secured a further three years of funding from the South West Regional Flood and Coastal Committee (SWRFCC) and the Environment Agency. This funding is much appreciated and will take us through to the Spring of 2027. Thanks to the funds from SWRFCC and a partnership agreement between the EA and CCFF, we will continue working towards our aims by building capacities and resilience for communities at risk of flooding in Cornwall.

The partnership agreement enables our activities to expand and has the following objectives:

1. Raise awareness about current and future flood risks to communities, businesses and schools;
2. Prepare communities for the impact of flooding, reducing the impact of flooding and aiding recovery;
3. Lead Flood Warden training for communities at risk

Priority communities for CCFF targeted support are identified in collaboration with the Environment Agency and Cornwall Council, under the banner of Cornwall Community Resilience Network. However, we continue to welcome approaches from all communities that, while not perhaps in the highest risk categories, still wish to better understand their flood risk and prepare to mitigate it.

5.2 Making Space for Sand Project

The Making Space for Sand (MS4S) project is led by Cornwall Council, funded through Defra, and managed through the Environment Agency Flood and Coastal Resilience Innovation Programme (FCRIP). The project objective is to help build community resilience through “Making Space for Sand” by adopting a more nature-based approach to reduce community vulnerability to coastal flooding and erosion.

CCFF's part in the project focuses on supporting some coastal communities, vulnerable to coastal erosion and flooding, towards developing their own unique Community Resilience Action Briefs (CRABs) and Coastal Adaptation Plans (CAPs).

CRABs aim to help communities manage the risk of coastal flooding events. They identify steps which the community can take before, during and after a flood. The plans include flood risk maps, details of local volunteers, important phone numbers and information about where vulnerable residents are situated.

CAPs aim to reduce the risk of future coastal change in the community. For example, in some cases, coastal communities may want to adapt to the changing coastal environment such as by moving infrastructure, such as car parks, or public amenities. The plan will look at options

to protect these assets, who is responsible for the assets and possible sources of funding to support adaptation interventions.

This year, CCFF started engagement with our priority communities. A lot of time had to be spent preparing and learning about each community. We reached out to the key stakeholders in the communities and their community champions and asked them for advice on the best day and time for running the sessions, the best venue to hold them, who to invite and the best avenue for promoting the sessions. Once we had all this information, we could start running the events. The engagement is delivered across four sessions, with the aim of the community producing one or both plans at the end. CCFF have completed the engagement programme with Mawgan Porth, Polzeath and Widemouth. The sessions were well attended, and the participants represented a cross section of their community. The community champions helped to drive the engagement forward and provided us with invaluable advice and local knowledge. The focus of each of the four sessions is outlined here: [Community-Engagement-Events-Agenda.pdf](#)

All three communities have been working hard over the engagement sessions to discuss challenges and potential solutions to overcome them. This has all been collated into a Coastal Adaptation Plan for each community to champion. CCFF will continue to support all three communities in delivering the outputs outlined in the plans, such as helping the communities to write their CRABs.

After engaging with the first few communities and gathering their feedback, CCFF have been researching how to improve the workshop series to best engage with each community. CCFF are engaging with Porthtowan and Praa Sands next and work has started on organising the first sessions. In addition to running the community engagement workshops and organising the Annual Conference, CCFF have been working on the first film that will introduce the Making Space for Sand project. In September, the CCFF team took part in a filming day at Par Sands, where all the Making Space for Sand partners removed invasive plants from the dunes.



CCFF engaging with the Mawgan Porth community on the 15th June 2024.



CCFF engaging with the Widemouth community on the 25th June 2024.



CCFF engaging with Mawgan Porth on the 24th February 2024.



CCFF engaging with Polzeath on the 20th April 2024.



CCFF engaging with the Polzeath community on the 9th March 2024.



CCFF engaging with Mawgan Porth on the 13th April 2024.



The Making Space for Sand team removing invasive species from Par Beach Dunes on the 26th September 2024.

5.3 Partnership Boards

CCFF were invited once again as a project partner to input to the direction of the Communities Prepared (CP) programme, providing expertise and advice relating to the development of the Communities Prepared training and support offer and content. In Cornwall, CCFF will continue to identify opportunities for CP to be promoted locally (eg, through the CCFF annual conference and other regional connections and programmes).

CCFF also sit on the Cornwall Catchment Partnership Board and continue to highlight the importance of measuring water quantity when measuring water quality. CCFF are part of the Cornwall Groundwater Working Group and advise on the development of this group.

CCFF have been busy helping undergraduate and postgraduate students with their research and have been interviewed by students from the University of Exeter, the University of Portsmouth and the University of the West of England. For example, we have helped a student from Portsmouth researching the barriers to becoming a Flood Warden. The results of this research will be valuable for the Forum's work. CCFF have also been working with lecturers from the University of Bristol and the University of Reading.

6. Finance

Income September 2023 - August 2024

EA/RFCC	£37,500
Cornwall Council/Defra	£51,923

Expenditure

EA/RFCC	£17,205
CC/Defra	£46,617
CCFF Reserve	£ 1,891

End of Year Balances

EA/RFCC	£72,691
CC/Defra	£ 7,696
CCFF Reserve	£25,746

Reconciled at bank 31/08/2024 £106,133

7. Independent Examiners Report

Independent Examiner's Report to the trustees of Cornwall Community Flood Forum

I report to the charity trustees on my examination of the accounts of Cornwall Community Flood Forum for the year ended 1 September 2024 which comprise the Statement of Receipts and Payments, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the trustees of the charity (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 charity 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements under 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

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.

Debbie Risborough
Association of Chartered Certified Accountants
Cornwall Community Accountancy Service
The Elms, 61 Green Lane
Redruth, Cornwall
TR15 1LS

10th December 2024

8. Statement of Receipts and Payments

for the year ended 1 September 2024

	Unrestricted funds 2024 £	Restricted income funds 2024 £	Total funds 2024 £	Prior year funds 2023 £
Income and endowments from:				
<i>Donations and legacies:</i>				
Appeals and donations	-	-	-	17
	-	-	-	17
<i>Charitable activities</i>				
<i>Grant Income:</i>				
Environment Agency	-	37,500	37,500	20,000
Cornwall Council	-	51,923	51,923	9,425
South West Water	-	-	-	5,000
	-	89,423	89,423	34,425
<i>Total Income and Endowments</i>	-	89,423	89,423	34,442
Expenditure on:				
Charitable activities:				
Direct costs				
Events	-	3,338	3,338	-
	-	3,338	3,338	-
Support costs				
Wages and salaries	-	38,111	38,111	6,714
Staff NIC (Employers)	-	3,287	3,287	241
Pensions	-	1,151	1,151	201
Training	-	211	211	-
Rent and rates	-	330	330	894
Insurance	117	118	235	261
Equipment repairs and renewals	5	872	877	368
Telephone and fax	17	240	257	40
IT expenses	-	-	-	15
Printing, postage and stationery	625	57	682	5
Sundry expenses	-	-	-	146
Travel and subsistence	-	1,365	1,365	151
Advertising & Marketing	576	2,546	3,122	-

Statement of Receipts and Payments – continued

	Unrestricted funds 2024 £	Restricted income funds 2024 £	Total funds 2024 £	Prior year funds 2023 £
Consultancy	309	11,627	11,936	4,153
Total Support Costs	1,649	59,915	61,564	13,189
Governance Costs				
Accountancy fees	-	326	326	-
The independent examination of the charity's accounts	242	243	485	280
Total Governance Costs	242	569	811	280
Total Charitable Expenditure	1,891	63,822	65,713	13,469
Total	1,891	63,822	65,713	13,469
Net income/(expenditure)	(1,891)	25,601	23,710	20,973
Net gains/(losses) on investments	-	-	-	-
Net cash surplus / (deficit)	(1,891)	25,601	23,710	20,973
Net movement in funds	(1,891)	25,601	23,710	20,973
Reconciliation of funds:				
Total cash funds brought forward	27,637	54,786	82,423	61,450
Total cash funds carried forward	25,746	80,387	106,133	82,423

9. Balance Sheet

As at 1 September 2024

		2024		2023	
	Note	£	£	£	£
Current Assets					
Cash at bank and in hand		106,133		82,423	
		<u>106,133</u>		<u>82,423</u>	
Creditors: Amounts falling due within one year					
	3	(675)		(485)	
		<u></u>		<u></u>	
Net current assets			<u>105,458</u>		<u>81,938</u>
Total assets less current liabilities			105,458		81,938
			<u></u>		<u></u>
Net assets			<u>105,458</u>		<u>81,938</u>
The funds of the charity:					
Restricted funds	4		80,387		54,786
Unrestricted funds	4				
Non cash movements in funds		(190)		-	
Unrestricted income funds		<u>25,261</u>		<u>27,152</u>	
Total unrestricted funds			<u>25,071</u>		<u>27,152</u>
			<u></u>		<u></u>
Total charity funds			<u>105,458</u>		<u>81,938</u>

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 1 September 2024 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the Board on 10th December 2024 and signed on its behalf by:

Gitty Ankers

Chair of Cornwall Community Flood Forum



10. Notes to the Accounts

for the year ended 1 September 2023

1 Accounting policies

Basis of preparation

The financial statements have been prepared on a receipts and payments basis as is permitted for charities with an income below £250,000 by the Charity Commission. This basis for preparing the accounts is not designed to show a true and fair view of the charity's financial activity and position.

Fund accounting

- Unrestricted funds These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
- Designated funds These are unrestricted funds earmarked by the trustees for Particular purposes.
- Revaluation funds These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
- Restricted funds These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

2 Creditors: Amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	675	485
	<u>675</u>	<u>485</u>

Salaries and oncosts for July and August 24 would have been due at the year end. They are not shown in the accounts as these form part of a September 24 invoice which was not due at the year end and could not be easily split.

3 Analysis of funds

	As at 2 September 2023	Incoming Resources	Resources Expended	As at 1 September 2024
	£	£	£	£
Restricted Funds				
Environment Agency	49,896	37,500	(17,205)	70,191
Groundworks UK	2,500	-	-	2,500
Making Space for Sand	2,390	51,923	(46,617)	7,696
	<u>54,786</u>	<u>89,423</u>	<u>(63,822)</u>	<u>80,387</u>
General Funds				
Unrestricted funds	27,152	-	(1,891)	25,261
Designated funds				
Non Cash fund movements	-	-	(190)	(190)
	<u>27,152</u>	<u>-</u>	<u>(2,081)</u>	<u>25,071</u>
Total Unrestricted funds	<u>27,152</u>	<u>-</u>	<u>(2,081)</u>	<u>25,071</u>
Total funds	<u>81,938</u>	<u>89,423</u>	<u>(65,903)</u>	<u>105,458</u>

Accounts

Cornwall Community Flood Forum Charitable Incorporated Organisation (CIO)

Annual Report 2022-2023

Presented at the Cornwall Community Flood Forum Annual General Meeting

Tuesday 12th December 2023





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Chair's Introduction



Gitty Ankers, CCFF Chair

First, I wish to warmly thank all our Trustees, Members, advisers and the organisations that we work with, for their immeasurable help and great support in moving CCFF forward.

Over the past year, we have continued to hold Quarterly Board Meetings either virtually or Hybrid. This has enabled more of our partners as well as our members to join us and to contribute towards the work of the Forum. Despite not having a community engagement officer in post between January and the end of June 2023, we have continued to carry on with our community engagement, either in person or virtually, and the team have done brilliant work in supporting our communities and

individuals.

Globally, there have been some very unusual weather events, such as serious flooding in the Philippines, Australia, and Nigeria, and more recently in September 2023 in Hong Kong, Taiwan, Southern China, Brazil, the USA, Derna in Libya (where sadly 11,000 were left dead and 10,000 still missing), Greece, Turkey and Spain. Also noteworthy, the Arctic Sea ice winter peak in February / March 2023 is the fifth lowest on record for the last 45 years and Antarctic Sea ice reached a new record low minimum in February 2023, setting the record for a second straight year.

The further three years of funding from the SWRFCC (South West Regional Flood and Coastal Committee) and the Environment Agency which we were fortunate enough to secure this year will continue to support the work of CCFF in meeting our commitments to communities in Cornwall. As always, this funding is much appreciated and will take us through to the Spring of 2027. We are hoping to receive further funding from South West Water, which would also be most welcome.

Last year, we successfully bid for a project called Making Space for Sand, to deliver the community engagement aspects of this project which is led by Cornwall Council and funded by Defra.

My main priority for the next year and beyond is to ensure that we deliver the agreed objectives clearly set out by our funders for both parts of projects SWRFCC and MS4S. The Trustees of CCFF will also endeavour to continue to listen to the concerns of our communities being impacted by the challenges of climate change and act accordingly. Three of our Trustees will be stepping down shortly as they have completed the maximum of six years' service allowed by our Constitution, they will remain as members and continue to help us. We are, therefore, looking for three new Trustees plus a Treasurer with the necessary skills to bring to our Forum. If you are interested or know any suitable person, please let me know.

As some of you are aware Molly Flynn, CCFF's only staff member left our Forum to devote herself to her PhD studies in January 2023. Molly played a key role in CCFF for which we are most grateful. We are pleased that she has been able to join us today online from Swansea where she is living now.

March and April were busy months for CCFF as we recruited two community engagement officers. Amy Richardson started on the 26th of June and spends half of her time working on CCFF objectives and the other half of her time she helps with the Community Engagement aspects of MS4S project. Ben Rowsell started with us on 3rd July and is full time on the Community Engagement aspects of MS4S project.

Amy, the CCFF trustees, and I have actively been working throughout the year with a number of Town and Parish Councils on their Flood Plans, including Wadebridge, St Ives, Truro, Gweek, Stithians, Chacewater, Perranarworthal, the Isles of Scilly, Falmouth and Penryn, and of course organising our Annual Conference. Well done to Truro City Council and Chacewater Parish Council for completing their Flood Plans and thanks are due to Par and St Blazey, Lostwithiel, Portreath, Perranporth and Port Isaac for sharing their experience with others on how to complete Flood Plans.

1. Weather and Flooding, A Year in Review 2022/23 (1/10/22 - 30/09/23)

The last year was notable for having some of the wettest, driest and warmest months on record. In Cornwall and Devon over the reporting year we had the seventh wettest 12 month period since 1891. March, June and July 2023 had exceptionally high rainfall, while January and April had notably high rainfall. We also had the driest February since 1998.

The hosepipe ban which started in parts of Cornwall in August 2022 was extended in April 2023 and was finally lifted on the 25th of September 2023. Nationally we had the seventh hottest May since 1884, the hottest June and joint hottest September since records began. In 2023, the world had its warmest January to September period on record.

While other parts of Europe and the world struggled with extreme heat, the peak summer holiday season in Cornwall was characterised by wet and windy weather which resulted in nuisance flooding, travel disruption and many outdoor events being cancelled. In the UK July had exceptionally high rainfall, April had Storm Noa, August had two named storms, Antoni and Betty and September had one named storm, Agnes. Although Storm Babet in October 2023 is outside our reporting window, I thought it is worth mentioning that this storm sadly left at least seven people dead in the UK, hundreds homeless and over 1200 properties in England flooded.

Between 1/10/22 and 30/09/23, there were **167** reports of internal property flooding in Cornwall. An additional **549** properties were affected by flooding (access cut off, garden, land or garage flooded). Overall, **3922** reports of flooding or blocked drains were received by Cornwall Council, with most of the flooding affecting highways.

The year's highest monthly total for the number of properties flooded internally was 40 in March 2023 and 39 in November 2022, which were scattered across multiple locations. During the high tide on the 23rd of March 2023, 17 properties flooded in Looe, eight in Fowey and one in Mevagissey, while on 20 June 2023, 12 properties flooded in different parts of Bodmin during an intense rainfall event. We must be mindful that every year properties are flooded that are not reported to the authorities and they, therefore, go unrecorded.

2. Staff and Resources

Molly Flynn stepped down from her role as Community Flood Resilience Coordinator in January 2023 to start her PhD. Molly played a key role in CCFF in recent years for which we are most grateful. We wish Molly every success with her new venture. Thank you very much Molly. We wish her the very best in her studies and thank her for all her hard work and commitment to the Forum over the years.

While, we did not have an Officer in post between January to end of June 2023, CCFF's Trustees continued to carry on with community engagement activities, either in person or virtually.

On the 26th of June 2023, Amy Richardson joined us full time as the new Community Engagement Officer for CCFF, taking over from Molly. As Molly did, Amy spends half her time meeting communities in Cornwall, helping them to draft their flood plans, providing flood warden training and organising CCFF's annual conference. The other half of her time is focused on the Making Space for Sand project, working with Ben Rowsell. On the 3rd of July 2023, Ben joined us full time as the Community Engagement Project Lead focused on the engagement aspects of the Making Space for Sand project. Ben and Amy will be working to engage with communities and help to create Community Resilience Action Briefs and Coastal Adaptation Plans.

3. 'Day to Day'

Day to day, the Forum continues to support the work of the Environment Agency and Cornwall Council in developing community resilience and is a partner of the Cornwall Community Resilience Network. It's often the independent work of the Forum that has enabled a community to gain the local support to initiate community level emergency planning initiatives where statutory organisations have previously struggled to gain traction.

We're delighted to share that Truro City Council's Emergency Flood Plan has received full approval from the Environment Agency, Cornwall Council and Truro City Council. Truro are now busy recruiting volunteers ready for planned flood warden training in the New Year. They have also completed their grant form for Personal Protective Equipment (PPE). Perranarworthal and Chacewater have recently completed their Flood Plans, which are ready to go to the Environment Agency and Cornwall Council soon for approval. We are working with the EA for a date in the New Year 2024 for Community Flood Warden Training for Truro, Chacewater and Perranarworthal. We have also supported numerous other communities to progress their Community Flood or Emergency Plans, including, Wadebridge, Stithians, Gweek, Falmouth, Isles of Scilly, and St Ives.

CCFF have also supported local community events to raise awareness about flooding and climate change matters and promote the work of our forum. For example, we attended Truro Cathedral Green Fair, Cornwall and Isles of Scilly Local Nature Partnership Ecological Summit, and the Friends of Par Beach all day event. CCFF also attended an event organised by Truro City Council's Emergency Committee to be on hand to answer any questions from the members of the public on local flooding. Two of our Trustees ran workshops for those who attended.

The 2022 annual conference on the 4th of November received our highest attendance to date with 99 delegates and excellent feedback. We also invited school children to participate in workshops at the 2022 conference for the first time, which was a success.



CCFF at Truro Cathedral Green Fair on 4th May 2023



CCFF at Friends of Par Beach all day event, the 'PAR-tee' on the 27th May 2023



Two of our Trustees running workshops at an event organised by Truro City Council Emergency Committee.

Partnership Boards that include CCFF Participation.

Board	CCFF board member/trustee	Reserve	Meeting times	Contact
Communities Prepared	Gitty Ankers, Amy Richardson	Loveday Jenkin	Quarterly	Hannah Baker hannah.baker@groundwork.org.uk
Cornwall Community Resilience Network	Gitty Ankers, Amy Richardson, Elizabeth Taylor		Quarterly	Jamie Whitford-Robson Jamie.Whitford-Robson@cornwall.gov.uk Elizabeth Taylor elizabeth.taylor@environment-agency.gov.uk
Strategic Resilience Board	Gitty Ankers		Quarterly	Paul Minshull Paul.Minshull@cornwall.gov.uk
Cornwall Catchment Partnership	Chris Jones and Mark Allott		Quarterly	Jade Neville jade.neville@cornwallwildlifetrust.org.uk

4. Annual Conference 2022

A significant achievement in 2022 was the successful delivery of our annual conference, held on Friday the 4th of November as a hybrid event based at Lostwithiel Community Centre. We achieved the highest attendance of any CCFF conference to date, with 99 delegates joining us for the event.

The overarching theme for the 2022 conference focused on development, planning, resilience, and adaptation. We were delighted to offer speakers from a wide range of organisations including the Environment Agency, Cornwall Council, South West Water, University of Exeter and Cornwall Wildlife Trust. Other stand out presentations came from two fantastic Community Flood Groups in Cornwall, one well established flood group (Portreath) and one newly developed group (Truro).

For those who attended in person at Lostwithiel Community Centre, we offered the opportunity to attend two workshops out of the following three: Virtual reality showcasing what flooding looks like in a property with and without a flood barrier (hosted by Louisa Inch), Home & Dry game (hosted by the Environment Agency), and Property Flood Resilience (hosted by Premier Water Solutions).

For the first time, we invited a group of primary and secondary school children to our conference. With thanks to the University of Exeter, the University of Portsmouth, Falmouth Harbour and Oxford Brookes University, a specially designed seagrass workshop was organised for the children to participate in. The children found out about the importance of seagrass as a means of reducing wave energy, flood probability and sediment increase. They

also learned about the vital role of seagrass as a major absorber of CO₂ (blue carbon sink drawdown) and as a protective habitat and promoter of biodiversity. The second part of their visit saw the children interacting with a range of displays and materials run by various organisations such as the Environment Agency, West Country Rivers Trust, and many others.

The speaker presentations were all uploaded to CCFF's website following the conference:
<https://www.cornwallcommunityfloodforum.org.uk/2022conference/>



Attendees listening to the presentation from Portreath Flood Group.



Attendees playing the Home & Dry Game in one of the afternoon workshops.



The local school children interacting with the Westcountry Rivers Trust table.



The local school children taking part in a workshop.



Attendees listening to the opening Chair Speech.



The local school children interacting with the Westcountry Rivers Trust Table.

5. Project Overviews

In order to operate at our current level CCFF needs to generate income. At present, to fund one part-time officer and meet our other commitments, the CCFF costs approximately **£30,000** a year.

5.1 Environment Agency and CCFF Partnership Agreement

This year has been the second year in the funding agreement with the EA-RFCC. Our funding runs to April 2024. We have secured a further three years of funding from the South West Regional Flood and Coastal Committee (SWRFCC) and the Environment Agency. This funding is much appreciated and will take us through to the Spring of 2027. Thanks to the funds from SWRFCC and a partnership agreement between the EA and CCFF, we will continue working towards our aims by building capacities and resilience for communities at risk of flooding in Cornwall.

The partnership agreement enables our activities to expand and has the following objectives:

1. Raise awareness about current and future flood risk to communities, businesses and schools;
2. Prepare communities for the impact of flooding, reducing the impact of flooding and aiding recovery;
3. Lead Flood Warden training for communities at risk

Priority communities for CCFF targeted support are identified in collaboration the Environment Agency and Cornwall Council, under the banner of Cornwall Community Resilience Network. However, we continue to welcome approaches from all communities that, whilst not perhaps in the highest risk categories, still wish to better understand their flood risk and prepare to mitigate it.

5.2 Making Space for Sand Project

The Making Space for Sand (MS4S) project is led by Cornwall Council, funded through Defra, and managed through the Environment Agency Flood and Coastal Resilience Innovation Programme (FCRIP). The project objective is to help build community resilience through “Making Space for Sand” by adopting a more ecosystem approach to reduce community vulnerability to some of the impacts associated with rising sea levels. CCFF is a partner in the project, along with South West Coastal Monitoring, the University of Plymouth and Cornwall Wildlife Trust. We signed the contract for the project in June 2023.

CCFF's part in the project will focus on supporting some coastal communities, vulnerable to coastal erosion and flooding, towards developing their own unique Community Resilience

Action Briefs (CRABs) and Coastal Adaptation Plans (CAPs). We will support the development of CRABs to help communities respond to coastal flooding events and CAPs to reduce future flooding and coastal erosion risks. This process will involve guiding vulnerable coastal communities to understand, and articulate, local impacts of coastal change. We will work to develop community champions, to ensure the voice of the community is at the heart of local decision making. As part of our contribution to the project, CCFF will create a short film that will capture the journey of MS4S, from introducing the project and exploring what work the partners are doing, to the impact and innovations resulting from the project.

Now that Ben and Amy are in post, they have been working on preparing engagement resources to engage with communities to create CRABs and CAPs at some of the locations. They have been researching, deciding which communities to target first, and creating a series of community engagement workshops. They have also been creating a brief for the short film. They plan to start going out to communities and engaging in February 2023.

In September, the CCFF team got the train to Plymouth for one of our partner meetings at the University. We heard about how the University of Plymouth will investigate and model coastal processes and sediment movement to help us to better understand what coastal change will look like in the future. It was also a great opportunity for CCFF to meet and chat to the University of Plymouth team and the Cornwall Council leads, as well as our other partners from South West Coastal Monitoring and Cornwall Wildlife Trust.



Presentation given by the University of Plymouth at the Partner Meeting.

5.3 Communities Prepared

The Communities Prepared project phase one was a collaboration between CCFF, Groundwork South, Cornwall College, and the Environment Agency, with support from a number of local authorities and other emergency services stakeholders. After a highly successful Phase II running until May 2022, the Communities Prepared team successfully applied for a final two years of funding from The National Lottery Reaching Communities England fund, to enable them to continue to deliver and develop Communities Prepared until May 2024 ('CP Phase III'). Cornwall Community Flood Forum (CCFF) were invited once again as a project partner to input to the direction of the programme, providing expertise and advice relating to the development of the Communities Prepared training and support offer and content. In Cornwall, CCFF will also continue to deliver CP content to communities, looking to align this with updated CP resources where possible (with input from the core CP team), and will continue to identify opportunities for CP to be promoted locally (e.g., through the CCFF annual conference and other regional connections and programmes).

The Communities Prepared website can be accessed via this link:
<https://www.communitiesprepared.org.uk/>

6. Finance

Income September 2022-August 2023

EA/RFCC £20,000
South West Water £5,000
Cornwall Council/Defra £9,425

Expenditure

EA/RFCC £6,334
CC/Defra £7,035
CCFF Reserve £100

End of Year Balances

EA/RFCC/GW £52,396
CC/Defra £2,390
CCFF Reserve £27,637

Reconciled to bank 1/9/2023 £82,423

Yours sincerely,

Gitty Ankers
Chair of Cornwall Community Flood Forum



7. Independent Examiners Report

Independent Examiner's Report to the trustees of Cornwall Community Flood Forum

I report to the charity trustees on my examination of the accounts of Cornwall Community Flood Forum for the year ended 1 September 2023 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the trustees of the charity (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 charity 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements under 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

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.

Debbie Risborough
Association of Chartered Certified Accountants
Cornwall Community Accountancy Service
The Elms, 61 Green Lane
Redruth
Cornwall
TR15 1LS
12 December 2023

8. Statement of Receipts and Payments

for the year ended 1 September 2023

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:				
Donations and legacies				
Donations	17	-	17	5
	<u>17</u>	<u>-</u>	<u>17</u>	<u>5</u>
Charitable activities				
Grants:				
Environment Agency	-	20,000	20,000	20,000
Cornwall Council	-	9,425	9,425	-
South West Water	5,000	-	5,000	-
	<u>5,000</u>	<u>29,425</u>	<u>34,425</u>	<u>20,000</u>
Total income and endowments	5,017	29,425	34,442	20,005
Expenditure on:				
Support costs				
Wages	-	6,714	6,714	15,824
Staff NIC (Employers)	-	241	241	-
Pensions	-	201	201	-
Travel and subsistence	-	151	151	-
Rent & rates	-	894	894	-
Insurance	-	261	261	261
Repairs & renewals	-	368	368	529
Telephone and fax	-	40	40	-
IT expenses	-	15	15	-
Printing, postage and stationary	-	5	5	312
sundry expenses	100	46	146	-
Marketing and promotion	-	-	-	460
Consultancy fees	-	4,153	4,153	-
Legal and professional fees	-	-	-	100
Sub total support costs	<u>100</u>	<u>13,089</u>	<u>13,189</u>	<u>17,486</u>
Governance costs				
Independent examination of the charity's accounts	-	280	280	150
	<u>-</u>	<u>280</u>	<u>280</u>	<u>150</u>
Total of expenditure on charitable activities	100	13,369	13,469	17,636
Total expenditure	100	13,369	13,469	17,636

Statement of Receipts and Payments
– continued

Net income	4,917	16,056	20,973	2,369
Cash funds brought forward	22,720	38,730	61,450	-
Cash Funds carried forward	27,637	54,786	82,423	2,369
Non Cash Movements	(485)	-	(485)	-
Funds carried forward	27,152	54,786	81,938	2,369

9. Balance Sheet

At end of the year 1 September 2023

Company No. CE006412	2023 £	2022 £
Current assets		
Cash at bank and in hand	82,423	61,450
	<u>82,423</u>	<u>61,450</u>
Creditors: Amount falling due within one year	(485)	(3,295)
Net current assets	<u>81,938</u>	<u>58,155</u>
Total assets less current liabilities	<u>81,938</u>	<u>58,155</u>
Net assets excluding pension asset or liability	<u>81,938</u>	<u>58,155</u>
Total net assets	<u><u>81,938</u></u>	<u><u>58,155</u></u>
The funds of the charity		
Restricted funds		
Restricted income funds	54,786	38,730
	<u>54,786</u>	<u>38,730</u>
Unrestricted funds		
General funds	27,152	22,720
Non cash fund movements	-	(3,295)
	<u>27,152</u>	<u>19,425</u>
Total funds	<u><u>81,938</u></u>	<u><u>58,155</u></u>

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 1 September 2023 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the board on 12 September 2023

And signed on its behalf by:

Gitty Ankers,
Chair of Trustees

12 September 2023

10. Notes to the Accounts

for the year ended 1 September 2023

1 Accounting policies

Basis of preparation

The financial statements have been prepared on a receipts and payments basis as is permitted for charities with an income below £250,000 by the Charity Commission. This basis for preparing the accounts is not designed to show a true and fair view of the charity's financial activity and position.

Fund accounting

Unrestricted funds These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.

Designated funds These are unrestricted funds earmarked by the trustees for particular purposes.

Revaluation funds These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.

Restricted funds These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

2 Creditors:

amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	485	3,295
	<u>485</u>	<u>3,295</u>

Salaries and oncosts for July and August 23 would have been due at the year end. They are not shown in the accounts as these form part of a September 23 invoice which was not due at the year end and could not be easily split.

3 Movement in funds

	At 2 September 2022	Incoming resources (including other gains/losses) £	Resources expended £	Non cash movements £	At 1 September 2023 £
Restricted funds:					
Restricted income funds:					
Environment Agency	36,230	20,000	(6,334)	-	49,896
Groundworks Uk	2,500	-	-	-	2,500
Making Space for Sand	-	9,425	(7,035)	-	2,390
<i>Total</i>	<u>38,730</u>	<u>29,425</u>	<u>(13,369)</u>	<u>-</u>	<u>54,786</u>
Unrestricted funds:					
General funds	22,720	5,017	(100)	(485)	27,152
Total funds	<u>61,450</u>	<u>34,442</u>	<u>(13,369)</u>	<u>(485)</u>	<u>81,938</u>

Accounts

Annual Report 2021-2022

Cornwall Community Flood Forum Charitable Incorporated Organisation (CIO)

Presented at the Cornwall Community Flood Forum's Annual General Meeting

Monday 28th November 2022





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1. Chair's Introduction



Gitty Ankers, CCFF Chair

Before I review some of the highlights of the past year October 2021 to October 2022, I wish to very much thank all our Trustees, Members and the organisations that we work with, for their immeasurable help and great support in moving CCFF forward in achieving our objectives. Over the past year we have continued to hold our Quarterly Board Meetings either virtually or hybrid. This has enabled more of our partners as well as our members to join us and contribute towards the work of the Forum. We have continued to carry on with our community engagement and training, either in person or virtually, and the team have done brilliant work in supporting our communities and individuals.

Globally there have been some very unusual weather events, such as the serious flooding in Pakistan, Australia and recently Nigeria and melting of ice caps in Greenland and the Arctic regions. With the weather challenges that our climate is throwing at us and the impact we are having on our climate we owe it to our young generation to help them to be kinder to nature than this generation and the one before. This year for the first time we will be inviting pupils from local primary and secondary schools to join our Annual Conference to learn about the importance of marine biodiversity to reduce the impact of CO2 and climate change, as well as learning more about how to be prepared and more resilient in case of future flooding.

We are delighted to share the good news that the South West PFR Pathfinder Project, which CCFF were a delivery partner in, won an award at the Environment Agency Flood and Coast Excellence Awards ceremony in Telford on 8th June 2022. The SW PFR Pathfinder Project won the award for Climate Resilient Places. Congratulations to all those who were involved with the delivery of such a successful project! Well done everyone involved. The further three years of funding from the SWRFCC (South West Regional Flood and Coastal Committee) and the Environment Agency which we were fortunate enough to secure last year maintains the work of CCFF in meeting our commitment to communities in Cornwall. As always, this funding is much appreciated and will take us through to the Spring of 2024. We are hoping to receive further funding from South West Water in the near future, which would be most welcome. This year we have also successfully bid on a project called Making Space for Sand, to deliver the community engagement aspects of this project which is led by Cornwall Council and funded by Defra. My main priority for the next year and beyond is to ensure that we deliver the agreed objectives clearly set out by our funders for both parts of projects SWRFCC and MS4S. I also intend to continue to listen to the concerns of our communities being impacted by the challenges from climate change and act accordingly.

During the last year we have had a change in Trustees as four Trustees, Janet Lockyer, Jenny Moore, Lindsay Southcombe and Luci Isaacson stepped down at the end of last year as they had given service for the maximum allowable six years, as stated in our constitution. We are

enormously grateful and indebted to all four of them for their huge contributions to CCFF and our communities. All of them continue to support CCFF in many valuable ways. Thank you very much Janet, Jenny, Luci and Lindsay. Consequently, we recruited four new Trustees, and I am delighted to welcome Mark Allott, Alan Bowers, Jude Brickhill and Devi Whittle who joined us early this year. Mark Allott is the Programme Manager for the St. Austell Bay Resilient Regeneration (StARR) Project. He has extensive experience in civil and environmental engineering and conservation project management. Alan Bowers is the CCFF representative for Perranporth Community and played a major role in developing their flood plan. Jude Brickhill is a journalist with great affinity for yachting and travelling, a member of Gweek Parish Council, and is committed to developing the flood plan for Gweek. Dr Devi Whittle is a consultant at the South West Centre of Excellence in Satellite Applications, University of Exeter at Penryn. She is our education champion, building awareness amongst the next generation. Devi and her fellow scientists organised the afternoon workshops for the pupils of Lanlivery primary school and Fowey secondary school. Welcome Mark, Alan, Jude and Devi.

Our fantastic Honorary Treasurer, Cathryn Marcus is stepping down at the end of this year after many years of sterling performance in keeping our accounts in order. She will be a hard act to follow. We must not forget that Cathryn has a long association with the CCFF, working as the Project Manager for 'Communities Prepared' and was then Molly's predecessor as our 'Officer'. Thank you very much to Cathryn. I wish to welcome Dominic Fairman to the role of Honorary Secretary, and thank him for all the help he is giving us, as there is much work to do before each CCFF Quarterly Board meeting and the AGM.

Molly Flynn, our permanent staff member went part-time in April to start her PhD at Swansea University and will be leaving us early in the New Year to devote herself to her studies. Molly has played a key role in CCFF in recent years for which we are most grateful and will be very much missed. We wish Molly every success with her new venture. Thank you very much Molly.

Molly and Trustees have actively been working throughout the year with a number of Town and Parish Councils on their Flood Plans, including Wadebridge, St Ives, Stoke Climsland, Truro, Gweek, Stithians, Falmouth and Penryn and of course organising our Annual Conference. Well done to Perranporth and Perranaworthal communities for completing their Flood Plans and thanks are due to Par and St Blazey, Lostwithiel, Portreath, and Port Isaac for sharing their experience with others of how to complete their Flood Plans. Successful outdoor exercises were held by Perranporth in February and Lostwithiel in May 2022.

2. Weather and Flooding, A Year in Review 2021/22 (1/10/21-13/09/22)

The 2021-22 year saw one of the UK's mildest winters on record¹ and one of its driest and hottest summers on record². Only October 2021 was wetter than average over the period. It was the driest January to June period since 1976. In August a drought was declared in Cornwall resulting in the county's first hosepipe ban for 26 years³. There were seven named storms during the year, including three in February. This is the first time this has happened since storm naming was introduced in 2015⁴.

Between 1/10/21 and 13/09/22⁵, there were 120 reports of internal property flooding in Cornwall. An additional 427 properties were affected by flooding (access cut off, garden, land or garage flooded). Overall, 2 593 reports of flooding or blocked drains were received by Cornwall Council, with most of the flooding affecting highways.

There were no significant property flooding events during the period. The year's highest monthly total for the number of properties flooded internally was 54 in October 2021, which were scattered across multiple locations. After the heatwave broke and, on the 15th, and 16th of August 2022, the anniversary of the infamous Boscastle flood, there was a rainfall event which resulted in internal flooding of nine properties in multiple locations. Over the year there were widespread reports of mud and water flowing from farmland onto roads, blocking drainage systems and affecting properties, especially in October, February, March, and September. The named storms in February mainly caused wind damage, fallen trees and travel disruption in Cornwall.

¹ A mild winter blows out at the end! | Official blog of the Met Office news team

² Guest post: A Met Office review of the UK's record-breaking summer in 2022 - Carbon Brief

³ Reducing Water Usage - Temporary Use Ban for Cornwall & Upper Tamar Region (southwestwater.co.uk)

⁴ Storms Arwen (26-27/11/21), Barra (7-8/12), Malik (29/1/22), Corrie (31-31/1/22), Dudley (16-17/2/2), Eunice (18/2/22) and Franklin (20-21/2/2) MET Office.

⁵ Records are available up to 13 September 2022.

3. Staff and Resources

As of 1st April 2022, Molly Flynn returned to the original 80 hour/month hours due to starting her PhD. However, with increased support from CCFF Trustees and Members, we have continued to provide support to all those Cornwall Communities we have previously engaged with. We also maintained our commitment to supporting the development of Community Flood Plans, training Community Volunteer Flood Wardens, and communicating key messages. Molly Flynn has informed the Board that she will be stepping down in her role as Community Flood Resilience Coordinator as of January 2023. Molly has played a key role in CCFF in recent years for which we are most grateful and will be very much missed. We wish Molly every success with her new venture. Thank you very much Molly. The Officer, Chair and Trustees will try to ensure that the transition to the new incoming Officer will be as smooth as possible, with a detailed handover. We wish her the very best in her studies and thank her for all her hard work and commitment to the Forum over the years. We will be recruiting 1 full time or 2 part-time Officer/s in the New Year to continue to work towards our goals set out in the EA-RFCC and Making Space for Sand agreements.

During the last year we have had a change in Trustees as four Trustees, Janet Lockyer, Jenny Moore, Lindsay Southcombe and Luci Isaacson stepped down at the end of last year as they had given service for the maximum allowable six years, as stated in our constitution. We are enormously grateful and indebted to all four of them for their huge contributions to CCFF and our communities. All of them continue to support CCFF in many valuable ways. Consequently, we recruited four new Trustees: Mark Allott, Alan Bowers, Jude Brickhill and Devi Whittle who joined us early this year. Dominic Fairman has also taken over the role of Honorary Secretary and has been supporting the Chair with day-to-day activities. Our treasurer, Cathryn Marcus, will be stepping down from her role at the end of 2022.

‘Day to Day’

Day-to-day, the Forum continues to support the work of the Environment Agency and Cornwall Council in developing community resilience and is a partner of the Cornwall Community Resilience Network. It’s often the independent support of the Forum that has enabled a community to gain the local support to initiate community level emergency planning initiatives where statutory organisations have previously struggled to gain traction.

By the end of 2021 we had successfully changed hosting organisations from Cornwall Rural Community Charity to Volunteer Cornwall. We’re delighted to share that Perranporth’s Community Flood Plan has now been published, and the Flood Group have received their Personal Protective Equipment (PPE). We delivered a live outdoor exercise with the Flood Group in February 2022 which was extremely successful. We’re supporting Lostwithiel Flood Group with their Community Flood Plan review, following its activation in December 2020. We ran a live outdoor exercise with newly recruited volunteers in May 2022.

We have been working with Truro City Council’s Emergency Committee to develop a Community Emergency Plan. As well as attending multiple meetings with the sub-committee,

we have supported community events to recruit volunteers and hosted the 'Home & Dry' game. We have also supported numerous other communities, including Perranarworthal, Stithians, Stoke Climsland, Falmouth, Penryn, and Wadebridge in preparing Community Flood or Emergency Plans and supporting local community events.

The 2021 annual conference on the 5th of November received our highest attendance to date with 96 delegates and excellent feedback all round from our first hybrid event. We continued to adapt our working practices during the COVID-19 restrictions, but as these are slowly lifted, we have gradually returned to maximum community engagement.

In February 2022, we hosted our first ever virtual 'taster training' session with our Cornwall Community Resilience Network (CCRN) partners, which was extremely well received and led to approaches from several communities to explore developing flood and emergency plans.

We received the outstanding news that the South West Property Flood Resilience (PFR) Pathfinder Project, which CCFF helped to deliver, won the award for Climate Resilient Places at Flood and Coast 2022. CCFF played a key role in writing and delivering the well-attended virtual 'Introduction to PFR' workshops held in the summer of 2021, in addition to supporting the wider work packages which made up the project.



Perranporth Live Outdoor Exercise: Debrief



Perranporth Live Outdoor Exercise



Penryn Fair Day



Perranarworthal Community Event



Truro Community Event: Recruiting Volunteers

Board	CCFF board member/trustee	Reserve	Meeting times	Contact
Communities Prepared	Gitty Ankers, Molly Flynn	Loveday Jenkin	Quarterly	Hannah Baker hannah.baker@groundwork.org.uk
Cornwall Community Resilience Network	Gitty Ankers, Molly Flynn, Elizabeth Taylor	John Paton	Quarterly	Arthur Roberts Arthur.Roberts@cornwall.gov.uk Elizabeth Taylor elizabeth.taylor@environment-agency.gov.uk
South West Regional Flood and Coastal Community (SWRFCC)	Martyn Alvey, Gitty Ankers, Dominic Fairman	Mike Moore	Quarterly	Kate Morton Kate.morton@environment-agency.gov.uk
Strategic Resilience Board	Gitty Ankers	Devi Whittle, James Biscoe	Quarterly	Paul Minshull Paul.Minshull@cornwall.gov.uk
Cornwall Catchment Partnership	Mark Allott and Chris Jones	Alan Bower and Jude Brickhill	Quarterly	Jade Neville jade.neville@cornwallwildlifetrust.org.uk

4. Annual Conference 2021

Our greatest achievement in 2021 was the successful delivery of our annual conference, held on Friday 5th November as a hybrid event based at Heartlands Visitor attraction. We achieved our highest attendance of any conference to date, with 96 delegates joining us for our annual event. Speakers represented several agencies and communities, including Cornwall Council, Jurassic Coast Trust, Plymouth Coastal Observatory, What3words, Perranporth Community Flood Group, the Met Office and Tevi.

For those who attended in person at Heartlands, we offered the opportunity to attend two workshops out of the 3 following topics: Community Resilience (hosted by Communities Prepared), Property Flood Resilience (hosted by Louisa Inch) and Climate Change (hosted by Cornwall Climate Care). The venue also offered delegates with the fantastic opportunity to explore the recently opened South West Climate Change Centre developed as part of the South West Property Flood Resilience (PFR) Pathfinder Project which CCFF have been a project delivery partner in.

For those attending online, we offered a virtual conference webpage which including activities and materials to download relating to the afternoon workshop topics.

More details of the conference and the speaker's presentations can be found here, <https://www.cornwallcommunityfloodforum.org.uk/previous-conferences/>



Photos of the CCFF Annual Conference 2021, held at Heartlands centre



5. Projects Overview

In order to operate at our current level CCFF needs to generate income. At present, to fund one part-time officer and meet our other commitments, the CCFF costs approximately £20,000 a year to remain viable.

Environment Agency and CCFF Partnership Agreement

This year has been the first in the recently renewed funding agreement with the EA-RFCC. Our funding will run to April 2024. Thanks to funds from the South West Regional Flood and Coastal Committee (SWRFCC) and a partnership agreement between the EA and CCFF, we can now continue working towards our aims by building capacities and resilience for communities at flood risk. Due to COVID-19, our ability to carry out engagement activities has been heavily restricted throughout 2021. However, CCFF have actively coordinated with partners from the Environment Agency and Cornwall Council to plan and deliver virtual events. In February 2021, we delivered our first virtual volunteer flood warden taster training event. This was a highly successful event with over 40 attendees. This approach has allowed us to create materials which will have a lasting legacy.

There is a clear need for this project as many communities in Cornwall are either not aware of the risk or do not have sufficient knowledge on how to reduce impacts of floods to their homes and surrounding landscapes. Hence it is vital to strengthen efforts in risk awareness-raising as well as capacity building for all phases of the disaster risk management cycle in order to increase the resilience of communities at risk.

The partnership agreement enables our activities to expand and has the following objectives:

1. Raise awareness about current and future flood risk to communities, businesses and schools;
2. Prepare communities for the impact of flooding, reducing the impact of flooding and aiding recovery;
3. Lead Flood Warden training for communities at risk

Priority communities for CCFF targeted support are identified in collaboration with Cornwall Council and the Environment Agency, under the banner of Cornwall Community Resilience Network. But we also continue to welcome approaches from all communities that, whilst not perhaps in the highest risk categories, still wish to better understand their flood risk and prepare to mitigate it.

Communities Prepared

The Communities Prepared project phase one was a collaboration between CCFF, Groundwork South, Cornwall College and the Environment Agency, with support from a number of local authorities and other emergency services stakeholders. Phase one ran for two years until February 2018 and focussed on 34 communities across the South West, including several in Devon and Cornwall. The Project reached the top 14 in the Big Lottery's national project award for 2017-18 from many hundreds of entrants.

After a highly successful Phase II running until May 2022, the Communities Prepared team have successfully applied for a final two years of funding from The National Lottery Reaching Communities England fund, to enable them to continue to deliver and develop Communities Prepared until May 2024 ('CP Phase III'). Cornwall Community Flood Forum (CCFF) have been invited once again as a project partner to input to the direction of the programme, providing expertise and advice relating to the development of the Communities Prepared training and support offer and content. In Cornwall, CCFF will also continue to deliver CP content to communities, looking to align this with updated CP resources where possible (with input from the core CP team), and will continue to identify opportunities for CP to be promoted locally (e.g., through the CCFF annual conference and other regional connections / programmes).

The Communities Prepared website can be accessed via this link:

<https://www.communitiesprepared.org.uk/>

Making Space for Sand Project

In September the Cabinet of Cornwall Council formally accepted £6.4M of funding from the Environment Agency Flood & Coastal Resilience Innovation Programme to support the delivery of the Making Space for Sand project. This is exciting news for CCFF who will be partners in delivering the community engagement phase of the 6-year project. The aim of the 'Making Space for Sand' project is to enable the creation of sustainable and resilient coastal communities that can capitalise on their natural resource to increase economic and resilience opportunities. The project objectives are to;

- Encourage the sustainable use and development of the coastline in ways that consider the longer term social, economic and environmental implications of coastal change;
- Have a better understanding of coastal change in response to rising sea levels and storm events;
- Maintain and restore healthy, biodiverse coastal dune systems, that are less vulnerable to sea level rise and coastal change;
- Stimulate more informed, empowered, prepared and resilient coastal communities in relation to the impacts of sea level rise and coastal flooding.

6. Bank Account and Finance

Income September 2020-August

2021

EA/RFCC £20,000

Other £5

Expenditure

EA/RFCC/SWW £13,612

CC/Defra £ 2,514

CCFF Reserve £ 1,500

End of Year Balances

EA/RFCC/SWW £36,230

Other £ 2,500

CCFF Reserve £22,720

Reconciled at bank //2022 £61,450

Yours sincerely,

Gitty Ankers

Cornwall Council Appointed Trustee and Chairperson



Independent Examiner's Report to the trustee of Cornwall Community Flood Forum

I report to the charity trustees on my examination of the accounts of Cornwall Community Flood Forum for the year ended 1 September 2022 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the trustee (and also a director 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 charity 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements under 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
- the accounts have not been prepared in accordance with the Charities SORP (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.



Debbie Risborough
Association of Chartered Certified Accountants
Cornwall Community Accountancy Service
The Elms, 61 Green Lane
Redruth
Cornwall
TR15 1LS
30 November 2022

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 1 September 2022

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:				
Donations and legacies	5	-	5	5
	<u>5</u>	<u>-</u>	<u>5</u>	<u>5</u>
Charitable activities				
Grants:				
Environment Agency	-	20,000	20,000	25,000
Groundworks UK (Tesco)	-	-	-	2,500
DEFRA	-	-	-	20,000
South West Water	-	-	-	5,000
	<u>-</u>	<u>20,000</u>	<u>20,000</u>	<u>52,500</u>
Total income and endowments	5	20,000	20,005	52,505
Expenditure on:				
Support costs				
Wages	-	15,824	15,824	31,393
Insurance	261	-	261	-
Repairs & renewals	529	-	529	-
Printing, postage and stationary	-	312	312	325
sundry expenses	-	-	-	332
Marketing and promotion	460	-	460	-
Legal and professional fees	100	-	100	-

Sub total support costs	1,350	16,136	17,486	32,050
Governance costs				
Independent examination of the charity's accounts	150	-	150	150
	150	-	150	150
Total of expenditure on charitable activities	1,500	16,136	17,636	32,200
Total expenditure	1,500	16,136	17,636	32,200
Net gains on investments	-	-	-	-
Net income	(1,495)	3,864	2,369	20,305
Cash funds brought forward	24,215	34,866	59,081	38,776
Cash funds carried forward	22,720	38,730	61,450	59,081

Balance Sheet as at 1 September 2022

Company No. CE006412	2022 £	2021 £
Current assets		
Cash at bank and in hand	61,450	59,081
	61,450	59,081
Creditors: Amount falling due within one year	(3,295)	(150)
	(3,295)	(150)
Net current assets	58,155	58,931
Total assets less current liabilities	58,155	58,931
	58,155	58,931
Net assets excluding pension asset or liability	58,155	58,931
	58,155	58,931
Total net assets	58,155	58,931
	58,155	58,931
The funds of the charity		
Restricted funds		
Restricted income funds	38,730	34,866
	38,730	34,866
Unrestricted funds		
General funds	22,720	24,215
	22,720	24,215
Non cash fund movements	(3,295)	(150)
	(3,295)	(150)
Total funds	58,155	58,931
	58,155	58,931

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 1 September 2022 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the board on 28 November 2022

And signed on its behalf by:



Gitty Ankers

Chair of Trustees

Accounts

Annual Report 2020-2021

Cornwall Community Flood Forum Charitable Incorporated Organisation (CIO)

Presented at the Cornwall Community Flood Forum's Annual General Meeting

Friday 1st October 2021





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Chair's Introduction

Gitty Ankers, CCFF Chairperson



A warm welcome to the Cornwall Community Flood Forums Fifth Annual General Meeting since it became a CIO and my first year as Chairperson. I am honoured and delighted to have been appointed as the Chair of our Forum and will endeavour with your help and support to continue the excellent work of Martyn Alvey, Luci Isaacson and Roy Taylor who have been a real credit to the Forum over the past years and continue to support us. Luci was recognised for her work as the previous Chair of the Flood Forum (2014 - 2018) with the award of the British Empire Medal, presented by The Lord-Lieutenant of Cornwall in September 2021, a well-deserved honour. I wish to thank very much all our Trustees, Members and the organisations that we work with for their immeasurable help in my new role which continues to put us all on a firm footing.

As you are all well aware this year has continued to be an exceptional and challenging year due to the COVID-19 pandemic, and as a result we have had to continue to explore and adapt to new ways of working. Consequently, like last year we have been obliged to host virtually all of our Quarterly Board Meetings, and now our AGM, and this has enabled our partners as well as our members to join us, and still meet their specific Covid requirements. We have still been able to carry on with our community engagement and training in a safe manner, either in person or virtually, and the team have been doing brilliant work in supporting our communities and individuals.

The recent flooding in Germany is a reminder that our climate is changing and we need to be prepared for what nature has in store for us. It is refreshing to see that globally countries are coming together to work collectively to address climate warming. Our forthcoming conference on 5 November 2021 at Heartlands will discuss some of the challenges and opportunities we face with climate change and we have a distinguished panel of speakers to ensure a stimulating day.

As you are aware, our deliverance of the Property Flood Resilience (PFR) Pathfinder Project, led by Cornwall Council and funded by Defra, draws to a conclusion at the end of September 2021. CCFF played a significant role in this project which has proven to be invaluable in supporting those individuals, communities and businesses at risk of flooding in Cornwall, with Heartlands being a hub for demonstrating the huge benefits arising from the Project.

CRCC (Cornwall Rural Community Charity) has kindly been hosting Molly Flynn and her predecessors over the past few years within their organisation, and offering a first class service for which we are extremely grateful. CRCC will host Molly until 10 November 2021 when the hosting will pass to Volunteer Cornwall. We look forward to working closely with Volunteer Cornwall and very much appreciate their goodwill.

We have been fortunate enough to have secured a further 3 years of funding from the SWRFCC (SouthWest Regional Flood and Coastal Committee) and the Environment Agency to continue to support CCFF in meeting our commitment to communities in Cornwall. This funding is much appreciated and will take us through to the spring of 2024.

During the last year we have had a change in Trustees. Councillor Stephen Rushworth of Cornwall Council stepped down as a Trustee and was replaced by Councillor Dominic Fairman. I wish to thank Councillor Rushworth very much for his contributions to our Forum over the years and extend a warm welcome to Councillor Fairman. Councillor Martyn Alvey and Councillor Dr Loveday Jenkins were welcomed back as Trustees after their re-election. We are still looking for new and engaged trustees wishing to join the CCFF Governance team to help us to make our communities in Cornwall more resilient. This is important as we have a number of Trustees stepping down by the end of 2021 as they will have already served their maximum of six-years as required by our constitution.

Finally, I owe a very big thank you to Molly Flynn, our permanent staff member and Ruth Rockley who has worked with us part-time on secondment from Cornwall Council until February 2021. Their commitment to the Forum has been admirable and has helped the Forum to be an example of good practice nationally, and I am personally indebted to them for their first class support, enthusiasm and adaptability. In addition to her daily tasks, Molly has actively been working throughout the year with a number of Town and Parish Councils on their Flood Plans, helping Cornwall Council to successfully deliver the Pathfinder Project, as well as organising our Annual Conference in November.

1. Weather and Flooding, A Year in Review 2020/21 (01/10/20-01/09/2021)

The 2020-21 year saw the wettest May on record followed by the 5th driest April since records began in 1891. October, December, May and July were all wetter than average, while March, April and November were drier than average. The 3rd of October was the wettest day on record since records began in 1891. There were eight named storms^[1] during the last year which caused some flooding, but as before, impacts from unnamed weather events had a greater impact.

Between 1/10/20 and 01/09/21, there were **162** reports of internal property flooding in Cornwall. An additional **560** properties were *affected* by flooding (access cut off, garden, land or garage flooded). Overall, **3245** reports of flooding were received by Cornwall Council, the majority related to highways flooding.

The most notable event of the year was from 18-19th December 2020 when at least 53 properties flooded in 21 locations. This included Notter Bridge, near Saltash, where the River Lynher broke its banks and flooded a static caravan park, holiday park and pub, forcing 18 occupants to be evacuated. At nearby Notter Mill Country Park 23 holiday bungalows were flooded to 1.2m after a flood bund was overtopped by the river. The Pillaton gauge on the River Lynher recorded the highest water level since the station opened in 1961. At Lostwithiel the River Fowey flooded 2 properties and several people had to spend the night at a community hall.

^[1] Storm Alex (2-4 Oct), Storm Barbara (21 Oct), ex Hurricane Epsilon (28 Oct), Storm Aiden (31 Oct), Storm Bella (26-27 Dec), Storm Christoph (10-22 Jan), Storm Darcy (6-8 Feb), Storm Evert (30 Jul). [MET Office.](#)

^[1] [MET Office: Mid October statistics](#)

2. Staff and Resources

Due to the Property Flood Resilience (PFR) Pathfinder Project, our Community Flood Resilience Coordinator, Molly Flynn, has been enabled to move from part-time to working full-time for CCFF. The Pathfinder Project funds one full time position and, therefore, CCFF had recruited Ruth Rockley of Cornwall Council's Emergency and Resilience Management team on secondment until March 2021 to support the delivery of the project. However, due to operational demand associated with responding to COVID-19, our secondment with Cornwall Council's Emergency and Resilience Management team was forced to end early in February 2021. As a result of COVID-19, the PFR Pathfinder Project was granted a 6-month extension and has a new finish date of September 2021. The overall underspend from the project has meant that our one full-time officer can remain full-time until March 2022.

We are fortunate to have once again secured three Cornwall Council nominated Trustees. Councillor Martyn Alvey and Councillor Loveday Jenkin were re-elected, to which we are delighted to continue to receive their input into the Forum. Stephen Rushworth stepped down from his Cornwall Council nominated Trustee role, and we would like to formally thank Stephen for his contributions over the years. We are delighted to announce that Stephen's replacement has been filled by Councillor Dominic Fairman. Dominic is an organic beef and sheep farmer on Bodmin Moor, with three generations living and working on the family farm. At various times has been a school governor, parish councillor and is currently the Cornwall Councillor representing six rural parishes in North Cornwall. He is passionate about the environment and ever since entering local politics has worked hard to secure affordable housing for this very rural area. Having spent several years as a young man serving as an Army musician, he retains his musical interest by singing in a local choir.

As of October 2021, we will be losing 3 elected Cornwall Community Flood Forum Trustees as their terms come to an end. Luci Isaacson, Jenny Moore and Janet Lockyer have all served their six-year terms and have contributed significantly to Cornwall Community Flood Forum. All have played vital roles within the forum; for example, Janet has served as our Honorary Secretary, Jenny has assisted with the Par & St Blazey Community Flood Plan and Luci was once formal Chair of the Trustees (2014-18) and sits on a number of Boards representing CCFF. We would like to formally thank all 3 Trustees for their hard work, insightful inputs and dedication to support the vital work we carry out within Cornwall. We hope they will remain very active in CCFF as full members. If you are interested in becoming a CCFF Trustee, or would like some further information about what is involved, please email either myself gittyankers7@gmail.com or our Officer Molly Flynn molly.flynn@cornwallrcc.org.uk

We are incredibly lucky to be supported by some fantastic advisors who attend our Quarterly Board Meetings and events. We would like to formally thank Mark Summers of Cornwall Catchment Partnership for his input and time spent with the Forum. Mark has since moved on to a new role working for the Net Zero Carbon Team in Plymouth. We would like to warmly welcome Jade Neville who has taken over Mark's role as the Catchment Partnership Officer at Cornwall Wildlife Trust. We would also like to thank Dr. Dave Watkins of Cornwall Council. Dave retired in June 2021 after 46 years in continuous employment. Dave has contributed

significantly to the forum, with most recently leading on the successful bid of the South West Property Flood Resilience (PFR) Pathfinder Project which CCFF are delivery project partner in. Over the years Dave has given amazing presentations at our annual conferences that he made enjoyable for all types of audience and he will be a huge loss. We wish him a very happy retirement!

We would like to take this opportunity to congratulate Luci Isaacson on her Medallist of the Order of the British Empire (BEM) for services to Flood Risk Management in Cornwall. On Sunday September 5th 2021, Luci was presented her medal by Colonel Edward Bolitho, Lord-Lieutenant of Cornwall at Christchurch Lanner in front of many, including CCFF Trustees and Members. Luci's flood work began by developing a pilot project to prevent flooding in Lostwithiel, which enrolled offenders on community payback. They were trained by highways to work in the road, to collect and compost leaf litter, and to understand why the climate is changing and, therefore, the importance of flood management. In just one year, the project resulted in a team of offenders clearing over 3 tonnes of autumn leaf fall from drain covers and hot spots which she carefully selected, effectively preventing flooding. This work led to the creation of a national tool-kit for DEFRA in addition to a training programme for offenders in prison to prepare them for the green-economy on the outside. Subsequent work includes undertaking the public consultation for the Neighbourhood Plan for Truro City Council and Kenwyn Parish Council. Additionally, the Diocese of Truro contracted Luci to write an Environment strategy and take on a role as Diocesan Environment Officer. This role involves working locally and with the national Church of England Environment working group. Luci would like to invite anyone to start and share the 10 pledges, created after 6 years of climate science and focussing on our behaviour and how we can cut emissions that make flooding worse and get a bit more ready for climate change. You can view the 10 pledges by scrolling to the bottom of the page provided in the following link.

<https://climatevision.co.uk>

3. 'Day to Day'

Day-to-day, the Forum continues to support the work of the Environment Agency and Cornwall Council in developing community resilience and is a partner of the Cornwall Community Resilience Network. It's often the independent support of the Forum that has enabled a community to gain the local support to initiate community level emergency planning initiatives where statutory organisations have previously struggled to gain traction.

CCFF recognises that its strength lies in collaborating with its partners and by filling gaps particularly in community awareness raising and capacity building for communities at risk in Cornwall. The Flood Forum continues to hold regular Board Meetings every three months attended by the Environment Agency, Cornwall Council, South West Water and other relevant stakeholders, where local issues on resilience, climate change adaptation and risk management are discussed. These meetings are open to all CCFF Members and in order to make the Forum more accessible to our members, in pre-COVID times they are held in community and partner venues across the Duchy, combining the meeting with an appropriate site visit. During the pandemic, we have been forced to host our meeting virtually via Zoom

following Government's guidelines. We hope to resume face-to-face Board meetings from January 2022, but recognise that moving forward we should be aware of our carbon footprint and, therefore, balance our Board meetings as a mixture of virtual and face-to-face events.

If any members or partner organisations who would be happy to provide us with meeting facilities for approximately 30 people, please contact our Officer Molly Flynn: Molly.Flynn@cornwallrcc.org.uk. Clearly, if the meeting can be followed by a visit of relevance to the Forum's work, all the better!

I am proud to say that CCFF and our trustees are continuing to be involved with relevant stakeholders and groups working towards resilience in Cornwall. CCFF is currently represented on four boards, ranging from strengthening community efforts towards mitigating the impacts of flooding, to catchment-based approaches.

Board	CCFF Board Member/Trustee	Reserve	Meeting times	Contact
Communities Prepared	Gitty Ankers, Molly Flynn	Loveday Jenkin	Quarterly	Hannah Baker hannah.baker@groundwork.org.uk
Cornwall Community Resilience Network	Gitty Ankers, Molly Flynn, Elizabeth Taylor		Quarterly	Ruth Rockley ruth.rockley@cornwall.gov.uk
Strategic Resilience Board	Tbc	Tbc	Quarterly	Paul Minshull Paul.Minshull@cornwall.gov.uk
Cornwall Catchment Partnership	Tbc	Chris Jones	Quarterly	Jade Neville Jade.Neville@cornwallwildlifetrust.org.uk

4. Annual Conference 2020

For the first time, due to COVID-19, our annual Conference took place online. On Friday 6th November 2020 we had over 75 attendees join us virtually to celebrate 10-years of Cornwall Community Flood Forum.

We hosted our virtual conference in November which feedback indicated was a resounding success. The conference opened with a reflection of our ten-year journey with guest appearances from the founding members. This was followed by Dr Dave Watkins' who shared an annual flood risk overview for Cornwall which included the threat from tsunamis. We were joined by Lostwithiel Flood Group who shared their experience of developing their preparedness and their reflections on recent flood events. Cornwall Catchment Partnership

also presented as well as Mary Dhonau, with the second half of the conference celebrating the benefits of Property Flood Resilience.

We had in excess of 70 participants join us on the day, with good online engagement through our social media platforms on the day and in the following weeks. In particular the participants enjoyed the Property Flood Resilience demonstration led by Premier Water Solutions.

We would like to thank all our speakers and workshop hosts for their time and interesting talks and time taken to support our conference. More details of the conference and the speaker's presentations can be found here:

<https://www.cornwallcommunityfloodforum.org.uk/annual-conference/2020-conference/>

Our 2021 Conference will take place on Friday 5th November 2021. Participants will be able to join us in person at Heartlands Visitor Attraction or online via zoom. The theme this year will be: Managing the Flood aspects of Climate Change in Cornwall.

5. Projects Overview

In order to operate at our current level CCFF needs to generate income. At present, to fund one part-time officer and meet our other commitments, the CCFF costs approximately £20,000 a year to remain viable.

5.1 Environment Agency and CCFF Partnership Agreement

We have successfully entered a new funding period, which runs from March 2021- March 2024. We receive £25,000 annually. The generous increase of £5,000 from the previous funding period is specifically for supporting Community Flood Groups to purchase the vital Personal Protective Equipment they need in order to keep themselves safe when responding to flooding. We are delighted to have received our first request for this grant from Perranarworthal Community Flood Group!

Thanks to funds from the South West Regional Flood and Coastal Committee (SWRFCC) and a partnership agreement between the EA and CCFF, we can now continue working towards our aims by building capacities and resilience for communities at flood risk. Despite the continued restrictions and postponed face-to-face engagement, we continue to offer remote support to community Flood Groups across Cornwall and proactively seek alternative methods of supporting them. Our continuous adaption to support communities has presented us with the opportunity to reflect on our working practices and find new ways to maximise officer capacity in the future. Together with our Cornwall Community Resilience Network (CCRN) partners, we will be holding 2 virtual training events in October 2021. The first is for our existing Community Flood Groups who require refresher training for their volunteer Flood Wardens. The second event will be a 'taster training' workshop, aimed at those just starting out on the journey to developing a Community Flood Plan and Group or those who simply wish to better understand their flood risk and prepare to mitigate it.

There is a clear need for this project as many communities in Cornwall are either not aware of the risk or do not have sufficient knowledge on how to reduce impacts of floods to their homes and surrounding landscapes. Hence it is vital to strengthen efforts in risk awareness-raising as well as capacity building for all phases of the disaster risk management cycle in order to increase the resilience of communities at risk.

The partnership agreement enables our activities to expand and has the following objectives:

1. Raise awareness about current and future flood risk to communities, businesses and schools;
2. Prepare communities for the impact of flooding, reducing the impact of flooding and aiding recovery;
3. Lead Flood Warden training for communities at risk

5.2 Communities Prepared

The Communities Prepared project phase one was a collaboration between CCFF, Groundwork South, Cornwall College and the Environment Agency, with support from a number of local authorities and other emergency services stakeholders. Phase one ran for two years until February 2018 and focussed on 34 communities across the South West, including several in Devon and Cornwall. The Project reached the top 14 in the Big Lottery's national project award for 2017-18 from many hundreds of entrants.

The second phase began in is now well underway to scale out the successful work towards flood resilience in the rest of the country. Cornwall, CCFF have continued to contribute to the project with technical advice and ensure that learning and good practice from the rest of the country can be applied in Cornwall and vice versa. For our contribution CCFF will receive a payment of £2,500 per year. Due to COVID-19, it has been agreed that their current underspend could be used to extend beyond the previously agreed 7th October end date for the programme. With that in mind, they are currently looking at a revised programme 'end' date of 31st December 2021. However, many other possibilities should mean that the programme will continue beyond this date.

Through our partnership with Communities Prepared Phase two and the South West Property Flood Resilience (PFR) Pathfinder Project, we have developed a new handbook, which follows a similar design to the original A5 booklets developed in the first phase of the Communities Prepared Project. The handbook introduces readers to PFR, provides examples of various PFR products and explains how it can be used to manage flood risk in your home or business. You can view this booklet by clicking on the following link: [BeFloodReady: Understanding Property Flood Resilience](#)

5.3 Property Flood Resilience (PFR) Pathfinder

Since September 2019, CCFF have been supporting the delivery of the South West Property Flood Resilience (PFR) Pathfinder Project. This is a Defra funded Pathfinder Project to increase the awareness and uptake of PFR measures in both residential and commercial settings across Devon, Cornwall and the Isles of Scilly. Led by Cornwall Council on behalf of all 5 Lead Local Flood Authorities (LLFA's) in the South West Regional Flood and Coastal Committee (SWRFCC), the project is being supported by numerous strategic and delivery partners such as JBA Consulting, Devon Communities Together, the Environment Agency and many more. The project was due to conclude in March 2021 however, due to COVID-19, the project was granted a 6-month extension with a new finish date of September 2021. Following mutual agreement, Molly Flynn has now been working full-time since the start of the project and for its duration.

The BeFloodReady (BFR) brand was created throughout the duration of the project and was designed to have a long-lasting impact on residents, businesses and communities at flood risk beyond September 2021. The BFR website is constantly refreshed and updated to help users navigate their way through PFR with content covering PFR products, interactive tools, information on grant funding and much more. You can access the BFR website by clicking on the following link.

<https://www.befloodready.uk/>

In summer 2021, the SW PFR Pathfinder launched a specially commissioned Aardman Animations short film: 'BeFloodReady – Missy's Tale'. Aardman Animations are the world famous, four times Academy Award winning animation studio, creators of Wallace & Gromit, Shaun the Sheep, Creature Comforts and Chicken Run, to name but a few. This excellent short film promotes the BeFloodReady brand for PFR. The film was officially launched at Flood and Coast 2021, and received 3,200 views on Aardman's Twitter page alone in just the first 5 hours post release. You can view 'BeFloodReady – Missy's Tale' by clicking on the following link.

[BeFloodReady: Missy's Tale by Aardman Animations - YouTube](#)

Opening in September 2021, the South West Climate Change Centre will be hosted at Heartlands World Heritage Site between Redruth and Camborne, Cornwall. The demonstration centre will combine PFR and Climate Change in partnership with Carbon Neutral Cornwall (CNC). The partnership provides us with a significant opportunity to mainstream PFR in line with the high levels of public awareness achieved by our Climate Change colleagues. This demonstration centre will feature live demonstrations of PFR measures in action during a flood,; example products which you can handle and find out how they work, as well as interactive displays on how we can manage and prepare for flooding.

Our final point on the SW PFR Pathfinder Project is the virtual 'Introduction to PFR workshops' which were run by Cornwall Community Flood Forum and Devon Communities Together alongside other project partners. In Cornwall, CCFF hosted two virtual events which were attended by over 45 individuals representing 33 different Cornwall communities. The workshops were intended for our audience to understand PFR's application in managing flood

risk, the impact of Climate Change on future flood risk in Cornwall and the chance to view PFR measures with a live demonstration from a local flood risk consultant. The feedback received from those who attended was outstanding, with 100% agreeing that the content of the workshops was relevant to them and their communities and even better many went on to say they would now consider installing PFR in and around their homes. The slide deck and accompanying materials have been future-proofed, and will continue to be ran as individual and joint events for many years to come. You can view the slide deck for this virtual workshop by clicking on the following link.

<https://www.befloodready.uk/resources>

Overall, the project has produced a number of fantastic tools, resources and information to raise awareness of PFR and encourage future uptake across the South West. CCFF have been delighted to have been part of such an important project and will continue to work with project partners to ensure its legacy within Cornwall.

6. Bank Account and Finance

In the 2020-21 financial year CCFF continued, despite Covid, to work on both the Regional Flood & Coastal Committee/Environment Agency and Cornwall Council/Defra contracts with funding from both providing a full time salary for the Forum's Co-ordinator. Innovative means of providing both the Conference and training online resulted in significant financial savings and permission was given from both public bodies to carry over the underspend into the new financial year. This will enable the Forum to continue to employ the Co-ordinator on a full time basis until 1 April 2022.

The new three year RFCC/EA contract began in April 2021 with the addition of a £5k capital grant to assist new flood warden groups to purchase the equipment called for within their plans. An audit trail for the purchasing of this equipment has been agreed and the funding has been paid to CCFF in advance.

The Cornwall Council/Defra contract ended on 30 September 2021 but CCFF will continue to work with the team through the use of the underspend (see figures below). Whereas previously the CC/Defra contract claimed the majority of the Officer's time, the relative amounts of underspend will now mean that the Officer will spend more time on the RFCC/EA contract until the end of March 2022.

During the financial year, a second gift of £5k from South West Water was received as a contribution to the work in supporting Cornish communities with flood resilience measures.

Again this financial year saw the award of £2500 from Groundwork for IP (intellectual property) support in their UK-wide flood warden training programme. Although this is the final year in the three year contract, we understand a further application has been made to extend the programme in future years

Finally, a very small contribution to CCFF's unrestricted reserve came via the Amazon Smile scheme whereby members make Amazon purchases via a charity page and a contribution is made to the named charity. This only raised £5 this year but hopefully will yield more funds as more members make use of it.

The following summary figures have been audited by CCFF's appointed accountant, Chris Dennis of Cornwall Community Accounting, and will be reported to the CCFF Board of Trustees at the AGM and submitted to the Charity Commission.

Income September 2020-August 2021

RFCC/EA	25,000
RFCC/EA underspend b/f	11,478
Cornwall Council/Defra	20,000
CC/Defra underspend b/f	2,606
South West Water	5,000
Groundwork	2,500
Amazon Smile	<u>5</u>
	91,281

Expenditure

RFCC/EA/SWW	11,626
CC/Defra	20,092
CCFF Reserve	<u>482</u>
	32,200

End of Year Balances

EA/RFCC/SWW	29,852
CC/Defra	2,514
CCFF Reserve	<u>26,714</u>

Reconciled at bank 31/8/2021 £59,081.63

Yours sincerely,

Gitty Ankers
Cornwall Community Flood Forum Chairperson



**Independent examiner's report to the trustees of
Cornwall Flood Forum CIO – Registered Charity No 1166604**

I report on the accounts of the Trust for the year ended 31st August 2021, which are set out on the attached pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

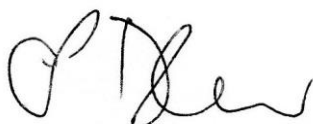
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 24th September, 2021

Name: Chris Dennis

Relevant professional qualification or body:

Pg Cert CIPFA Charity Finance and Accounting



Cornwall Community Flood Forum CIO		1166604		CC16a
Receipts and payments accounts				
For the period from	01/09/2020	To	31/08/2021	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
EA Grants		25,000	-	25,000	20,000
Groundwork		2,500	-	2,500	2,500
DEFRA Grant		20,000	-	20,000	30,000
SWW Grant		5,000	-	5,000	5,000
Other		5	-	5	-
Sub total (Gross income for AR)	-	52,505	-	52,505	57,500
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	52,505	-	52,505	57,500
A3 Payments					
Wages and On Costs		31,393	-	31,393	36,005
Accounting	150		-	150	150
Events			-	-	208
Printing & Publicity		325		325	-
Training & Conference			-	-	1,980
Other Expenses	332		-	332	261
			-	-	-
Sub total	482	31,718	-	32,200	38,605
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	482	31,718	-	32,200	38,605
Net of receipts/(payments)	- 482	20,787	-	20,305	18,895
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	24,692	14,084	-	38,776	19,881
Cash funds this year end	24,210	34,871	-	59,081	38,776

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	24,210	34,871	-
		-	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	24,210	34,871	-
		OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Independent Examination		150	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval

**Independent examiner's report to the trustees of
Cornwall Flood Forum CIO – Registered Charity No 1166604**

I report on the accounts of the Trust for the year ended 31st August 2021, which are set out on the attached pages.

Respective responsibilities of trustees and examiner

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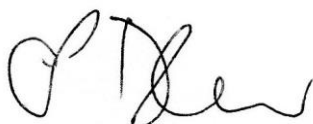
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Signed:



Date: 24th September, 2021

Name: Chris Dennis

Relevant professional qualification or body:

Pg Cert CIPFA Charity Finance and Accounting



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	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
	Independent Examination		150	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees				
Signature		Print Name		Date of approval