

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



Table of Contents

<u>Chair's Introduction</u>	3
1. <u>Weather and Flooding, A Year in Review 2024/25</u>	4
2. <u>Staff and Resources</u>	4
3. <u>'Day to Day'</u>	5
4. <u>Annual Conference 2024</u>	7
5. <u>Project Overviews</u>	9
5.1 <u>Environment Agency and CCFF Partnership Agreement</u>	9
5.2 <u>Making Space for Sand Project</u>	9
5.3 <u>Partnership Working</u>	12
6. <u>Finance</u>	15
7. <u>Independent Examiner's Report</u>	16
8. <u>Statement of Receipts and Payments</u>	17
9. <u>Balance Sheet</u>	19
10. <u>Notes to the Accounts</u>	20

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>