

CORNWALL ASSOCIATION FOR DEAF AND HARD OF HEARING PEOPLE

England & Wales · Charity number 218341

Details

| | |
|-------------|---|
| Other names | CORNWALL ASSOCIATION FOR THE DEAF AND HARD OF HEARING, COUNTY OF CORNWALL ASSOCIATION FOR THE DEAF AND DUMB AND HARD OF HEARING, CORNWALL DEAF ASSOCIATION, HEARING LOSS CORNWALL |
| Status | Registered |
| Legal form | Other |
| Registered | 1963-08-01 |
| Register | View on the Charity Commission register |

Contact

| | |
|---------|--|
| Address | Hearing Loss Cornwall 3 Walsingham Place Truro TR1 2RP |
| Phone | 01872225868 |
| Email | info@hearinglosscornwall.org |
| Website | www.hearinglosscornwall.org.uk |

Activities

Objects: TO PROMOTE THE WELFARE OF DEAF AND HARD OF HEARING PEOPLE LIVING IN CORNWALL AND THE ISLES OF SCILLY AND TO INCREASE AWARENESS OF THEIR PARTICULAR NEEDS AND DIFFICULTIES AMONGST THE COMMUNITY AT LARGE

Activities: The charity supports Deaf and hard of hearing people in Cornwall, the Isles of Scilly, and parts of Devon. We provide BSL interpreters, Deaf communication support, and expert information, advice and guidance on d/Deaf-related issues. Our services include Deaf Awareness training and advocacy in health, mental health and social care.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** COUNTY OF CORNWALL
- Cornwall
- Isles Of Scilly

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-12-31 | £211,919 | £215,149 | - | - |
| 2024-12-31 | £218,149 | £205,761 | - | - |
| 2023-12-31 | £142,441 | £173,659 | - | - |
| 2022-12-31 | £199,827 | £176,792 | - | - |
| 2021-12-31 | £185,064 | £176,792 | - | - |
| 2020-12-31 | £120,263 | £137,274 | - | - |

Trustees

| Name | Role | Appointed |
|----------------------------|------|------------|
| Dr RICHARD CRANAGE | | 2016-07-01 |
| Jane Ninnis | | 2020-10-23 |
| Rachel Fisher | | 2016-07-01 |
| Richard Glanville Margetts | | |
| SARAH WARDLE | | 2018-07-20 |
| Terence Spivey Fundraiser | | 2018-07-20 |

CORNWALL ASSOCIATION FOR DEAF AND HARD OF HEARING PEOPLE

England & Wales - Charity number 218341

Accounts

Cornwall Association for Deaf And Hard of Hearing People

**known as
Hearing Loss Cornwall**

**Annual Report and Financial Statements
Year Ended 31 December 2025**

Charity registration number: 218341

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

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Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Trustees' Report (continued)

EXECUTIVE OFFICER'S REPORT

Executive Report 2025

Kicking Off the New Year with Purpose

As we stepped into the New Year, my focus turned to building stronger connections with the NHS and Cornwall Council, championing Deaf concerns and making sure these voices are heard, loud and clear. Planning meetings were full of ideas as we explored formats and topics to make these engagements meaningful.

We hosted a well-attended event at the Deaf Centre focused on the NHS 10-Year Engagement Plan. Attendees shared valuable feedback on how best to support their care, making it a productive and insightful session.

Cornwall Council - Have Your Say

Our event brought Cornwall Council leader Linda Taylor and her colleagues to the Deaf Centre. While attendance was modest, those present shared honest feedback. Members had already highlighted challenges and unmet concerns, which Jackie and I presented ahead of the event.

Although there was debate about whether the Deaf community's message landed fully, Cornwall Council committed to revisiting these issues in 2026, hopefully offering a positive step forward.

Following our report back to Cornwall Council, the Care Quality Commission requested a meeting. This gave us a great opportunity to represent the Deaf community and highlight ongoing gaps in provision.

A cool reception

In February, I bundled up against the freezing cold to attend three events on behalf of the Fishermen's Mission, literally braving the elements to share our cause. Life at sea is tough, cold, wet and the winching gear all take a toll on hearing. Meanwhile, sadly, ear health often gets overlooked. These events, supported by RNID, offered fishermen free hearing tests and practical advice on protecting their ears. The goal was awareness and prevention, however, unfortunately, although there was a good turnout, I found the fishermen very stoic about their hearing challenges, namely, not really showing much concern for getting their problems sorted. I found this a bit demoralising as many of them had young children and it wasn't ideal to be able to project forward and perceive future communication challenges.

Bandages and banter

Next up was my mandatory first aid training with St John Ambulance. As the only female in attendance, I was surrounded by the Sita recycling team, learning to bandage and bin all in one go! It was an informative day, improved with plenty of laughs, and now I'm officially ready to tackle both emergencies and recycling. This year I remembered to wear leggings and not a summer skirt!

Benefits and advocacy

With the changes to Universal Credit, several people within the Deaf Community have experienced complicated and serious challenges in accessing the DWP and the service that is supporting the transition of old to new benefits. Noting the lack of concern and willingness to provide appropriate communication support, I made contact with all the Members of Parliament within Cornwall, and also took the challenge to the Cornwall Disability Alliance.

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Chairman's Report 2025

In reflection, my participation in the charity has been limited this year. Other than my role as Chairman of the trustees, I have only been involved in two events. The first was filming to explain to the Deaf Community the impact of diabetics with deaf BSL persons, Christopher plus Kristy Cooper who is also deaf. Clare Greenwood was involved as well as Tracey Rail and Jan Tillyard as our interpreters. Lucy Tucson with her team from Cornwall & Isle of Scilly ICB and the Diabetes UK team were there to do the filming. The film was shown at Regal Cinema in Redruth.

The second event was at Camborne Deaf Centre where we invited Linda Taylor and her colleagues from Cornwall Council to meet the Deaf Community in order to highlight their everyday problems to the council.

I would like to thank Clare, Paul and Helen from Hearing Loss Cornwall for all their hard work in 2025. Also, thanks to the Trustees of the Board for attending committee meetings and making valuable contributions at the meetings. Thanks also goes to all our hard-working BSL interpreters for their valuable work and support. Lastly, many thanks to Jackie Goldie for coming to our committee meetings to type up onto the whiteboard for those who are hard of hearing and cannot follow sign language plus good liaison between HLC and CDCC.

I hope to remain with Hearing Loss Cornwall for many years to come.

Terence Spivey - Chairman

December 2025

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Trustees' Report (continued)

We got a supportive response from Anna Gelderd MP for the South East and Jayne Kirkham MP, representing Truro and Falmouth. The reply about our concerns from the disability minister Stephen Timms, did not really address the issue and Jayne Kirkham MP is being supportive in trying to take this challenge forward to achieve an appropriate response.

Keeping Deaf Voices on the Agenda

While funds from the Integrated Care Board flow into the charitable sector through the Voluntary Sector Forum, I've attended several meetings to ensure the Deaf cause remains high on the agenda. Advocacy is key, and these conversations help keep our priorities visible. Additionally, following various reported concerns and complaints from deaf people about the NHS, I managed to have a meeting with Debbie Gilbert, the CEO of Healthwatch Cornwall and she agreed to support us with future challenges.

Strength in Collaboration

Our strong relationship with the Cornwall Disability Alliance continues to grow. This partnership is vital as we share common interests and concerns for vulnerable people in Cornwall, who struggle to have their needs met or their voices heard. Together, we aim to make a real difference and it is very useful to hear other stories and how their challenges are being met.

Building Bridges with Law Enforcement

Alongside Deaf representatives from Cornwall and Devon, I attended a session with Devon and Cornwall Constabulary at the China Fleet Club in Saltash. Their interest and concern were encouraging so, hopefully, we can look forward to seeing positive actions follow. However, it was notable that the police are dealing with many other vulnerabilities and deafness sits among them, not above them.

Hear Me, I'm Here sessions

I delivered a Deaf awareness training to various team members at Newquay airport and was delighted to note how much interest they have taken in trying to ensure hearing safety for staff.

Clare Greenwood Executive Officer

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Trustees' Report (continued)

Objectives and activities

Objects and aims

The objects of the charity are to promote the welfare of deaf and hard of hearing people living in Cornwall and the Isles of Scilly and to increase awareness of their particular needs and difficulties amongst the community at large.

It aims to assist the Deaf and deafened community to take control of their lives, break down barriers and help them to acknowledge their hearing loss and be able to take action. HLC offers frontline delivery services to the NHS and other health and welfare providers to ensure vital communication support, creating essential links for the hearing community.

Public benefit

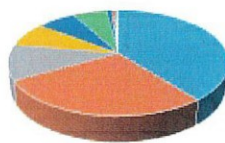
Hearing Loss Cornwall (HLC) is the face and voice of the Deaf and Hard of Hearing people of Cornwall and the Isles of Scilly. It is a unique, local Cornish charity set up in 1931, and remains at the forefront of helping people living with deafness, hearing loss and tinnitus to live fulfilling lives in a world geared to sound.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

We have provided a total of 756 BSL assignments to the deaf community in Cornwall, Plymouth and the surrounding locality. This is a 10% increase over 2024, however, the Speech to Text service was 75% lower than 2024.

Clients Served



- | | |
|--------------------------------------|---|
| ■ NHS Cornwall & Isles of Scilly ICB | ■ Royal Cornwall Hospital |
| ■ NHS Devon ICB | ■ Cornwall Council |
| ■ The Advocacy People | ■ Cornwall Partnership Foundation Trust |
| ■ TTC 2000 Ltd | ■ disAbility Cornwall & Isles of Scilly |
| ■ Torquay Deaf Church | ■ The Bridge Project |
| ■ Constituency Office | ■ Lovat Parks |

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Trustees' Report (continued)

Table below sets out our major clients and their associated income for the year.

| Major Clients | Year 2025 | Year 2024 |
|---------------------------------------|-----------|-----------|
| NHS Cornwall & Isle of Scilly ICB | £79,634 | £66,116 |
| NHS Devon ICB | £22,039 | £35,271 |
| Royal Cornwall Hospital Trust | £55,910 | £39,539 |
| Cornwall Partnership Foundation Trust | £12,103 | £6,398 |
| | | |

We have continued to engage with the ICB's and Cornwall Council to ensure that d/Deaf people's accessibility needs are taken care of and have worked hard with the business and voluntary sector to ensure that accessibility issues are addressed and needs met.

Liquidity

We experienced a significant liquidity problem in September/October this year. The NHS ICB's use a software product called Tradeshift. The software was subjected to upgrade and unfortunately it didn't go to plan and as a result we did not receive any payments for our services for a two-month period. As a result, we were forced to drawdown £5,000 from our CCLA deposit fund.

Our Team

The team remains the same at HLC and having worked together for a few years, they understand their separate roles but are encouraged to work in support of each other. There are regular team meetings with the Executive Officer who endeavours to ensure that the team are content and working effectively.

Whilst HLC only employ three part-time members of staff, Hearing Loss Cornwall recognises that there may be times that we have to draw on outside resources to run the organisation effectively.

We will continue to streamline all of our processes so that our time can be most effectively spent on the charitable "cause".

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Trustees' Report (continued)

Volunteers and Membership

Whilst we don't benefit from a large number of members, the Rotary and Lions Clubs also continue to be very supportive when we have needed assistance at events which are challenging for Deaf people to volunteer for. We have also enlisted the offer of support from several people who became aware of our charity through various outreach events. We hope to grow this voluntary team.

Cyber Risk

Our patient/client data is encrypted through our NHS email system and we generally address any user of our communication support service by their NHS number, not their name. This is a system adopted by our communication support workers for confidentiality reasons.

Data Protection

HLC abides by the Data Protection Act and shreds printed data and has its own Data Protection Policy to ensure the appropriate use of any data.

We will always respect our supporters and benefactors and never share their data with third parties. We only work with British Sign Language interpreters who operate under the strict terms of their professional bodies, (ASLI and NRCPD).

Confidentiality

We will continue to observe all measures in place to, only, share information when absolutely necessary, with the relevant parties, such as the interpreters and medical bodies. All emails to RCHT are sent through their secure system. We keep very little paperwork, shredding as much as possible as we go along.

Financial review

The charity has net expenditure for the year of £7,670.

This result together with the reserves brought forward gives a total year end reserves figure of £265,787 (2024: £273,457). Of this amount £166,546 (2024: £168,782) was unrestricted general funds, £80,000 (2024: £80,000) designated funds and £19,241 (2024: £24,675) restricted.

£166,092 relates to free reserves (not included within restricted or designated funds or tangible fixed assets, and included fixed asset investments which can be liquidated with reasonable notice) and this is in line with our reserves policy.

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Trustees' Report (continued)

Policy on reserves

The trustees believe that Hearing Loss Cornwall should hold financial reserves in order to ensure that the charity can operate and meet the needs of clients in the event of unforeseen and potentially financial damaging circumstances arising. It has taken into account the reliability and continuance of future funding, timing of cash flow and working capital requirements and potential liabilities relating to staff should there be closure of the charity.

The reserves policy has been developed based on the guidelines set out in the Charity Document CC19 and will be reviewed by the Trustee Board on annual basis.

The Charity reserves policy is to maintain a sufficient level of reserves to enable normal operating activities to continue over a period of six months should a shortfall in income occur and to take into account of any potential risks and contingencies that may arise from time to time. Therefore, have considered the amount equivalent to six months operating expenditure of £80,000.

Structure, governance and management

Nature of governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of trustees

Membership of the Executive committee shall be limited to those persons who have been members of the Association for no less than six months, elected at the Annual General Meeting with Trustee status, together with persons co-opted by the Executive Committee between Annual General Meetings and who are eligible and willing to serve as Trustees.

Organisational structure

Hearing Loss Cornwall has a small team which enables employees to work to their skills. Various new processes have been implemented over the previous years and these systems are now functioning well. Measures have been put in place to ensure that HLC follow guidance on GDPR.

Trustees are represented by Deaf, deafened, deaf, hard of hearing and hearing.

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Trustees' Report (continued)

Major risks and management of those risks

The charity sector is on the line - political, economic, social and technological challenge.

"Our findings indicate that clients reliant on public sector funding and/or fixed term contracts or grants, may be particularly vulnerable"

As noted in previous minutes and reports, we are now really noticing the significant changes in the voluntary sector, at Cornwall Council and throughout the NHS.

Whilst Trustees and staff continue to assess the major risks to which the charity is exposed, we are constantly trying to mitigate exposure to these risks, as a small organisation, we can only do so much to fight the new juggernaut of IT and removal of the "human touch" in the process.

If we lose contracts with the NHS and RCHT, then our ability to operate will be severely challenged. As such we will continue to keep a constant eye on what we can do to remain focussed on doing the best job we can in a very challenging climate of change and cuts in provision.

We shall continue to offer the services that we know are of benefit and are appreciated by our users, but we shall also look forward, in the world of modern technology, to addressing any future possibilities and look for opportunities that have not yet been explored. Innovation and creativity have opened up a whole new world to Deaf people, with technology, gadgets and apps in abundance. These are opportunities to explore, not ignore.

The Charity Commission require us to have a risk policy. Set out in the table are the major risks facing the charity.

| Risk Description | Impact | Mitigation | Owner |
|--|--|---|-------------------------|
| Income – HLC relies on four major clients for 80% of income. | Lack of income will have long term impact of the viability of the Charity. | Continue to monitor developments within the NHS. | Chief Executive Officer |
| Lack of Cashflow. | Lack of funds to meet the Charity's liabilities. | Micro-manage the debtor's ledger. | Finance Officer |
| Cyber attacked on the Charity's Information systems. | Disclosure of information leading to scams and possible fraud. | Anti-virus software and secure password management. | Finance Officer |

Cornwall Association for Deaf And Hard of Hearing People

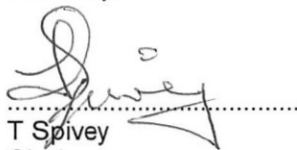
known as Hearing Loss Cornwall

Trustees' Report (continued)

Reference and Administrative Details

| | |
|------------------------------------|--|
| Chairman | T Spivey |
| Other Trustees | R A Fitzsimmons P Cale R Margetts R Cranage R Fisher S Wardle J Ninnis J Hocking (resigned 24 October 2025) |
| Charity Registration Number | 218341 |
| Principal Office | Hearing Loss Cornwall 3 Walsingham Place Truro Cornwall TR1 2RP |
| Independent Examiner | Francis Clark LLP Lowin House Tregolls Road Truro Cornwall TR1 2NA |

The annual report was approved by the trustees of the charity on 7/5/26 and signed on its behalf by:


.....
T Spivey
Chairman

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Statement of Trustees' Responsibilities

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

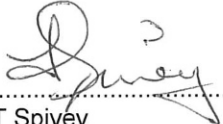
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charities website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 7/5/20 and signed on its behalf by:


.....
T Spivey
Chairman

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Independent Examiner's Report to the trustees of Cornwall Association for Deaf And Hard of Hearing People

I report to the trustees on my examination of the accounts of Cornwall Association for Deaf And Hard of Hearing People for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of Cornwall Association for Deaf And Hard of Hearing People you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Cornwall Association for Deaf And Hard of Hearing People's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of Cornwall Association for Deaf And Hard of Hearing People as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.



.....
Darren Perry BA (Hons) ACA DchA
Francis Clark LLP

Lowin House
Tregolls Road
Truro
Cornwall
TR1 2NA

Date: 12 May 2026

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Statement of Financial Activities

Year Ended 31 December 2025

(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

| | Note | Unrestricted funds £ | Restricted funds £ | Total 2025 £ |
|------------------------------------|------|-------------------------|-----------------------|-----------------------|
| Income and Endowments from: | | | | |
| Donations and legacies | 2 | 14,319 | - | 14,319 |
| Charitable activities | 3 | 187,649 | - | 187,649 |
| Investment income | 4 | 9,951 | - | 9,951 |
| Total income | | <u>211,919</u> | <u>-</u> | <u>211,919</u> |
| Expenditure on: | | | | |
| Charitable activities | 5 | <u>(209,715)</u> | <u>(5,434)</u> | <u>(215,149)</u> |
| Total expenditure | | (209,715) | (5,434) | (215,149) |
| Gains/losses on investment assets | | <u>(4,440)</u> | <u>-</u> | <u>(4,440)</u> |
| Net expenditure | | <u>(2,236)</u> | <u>(5,434)</u> | <u>(7,670)</u> |
| Net movement in funds | | (2,236) | (5,434) | (7,670) |
| Reconciliation of funds | | | | |
| Total funds brought forward | | <u>248,782</u> | <u>24,675</u> | <u>273,457</u> |
| Total funds carried forward | 18 | <u><u>246,546</u></u> | <u><u>19,241</u></u> | <u><u>265,787</u></u> |

The notes on pages 15 to 27 form an integral part of these financial statements.

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Statement of Financial Activities

Year Ended 31 December 2025 (continued)

(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

| | Note | Unrestricted funds £ | Restricted funds £ | Total 2024 £ |
|------------------------------------|------|-------------------------|-----------------------|--------------------|
| Income and Endowments from: | | | | |
| Donations and legacies | 2 | 17,253 | 20,000 | 37,253 |
| Charitable activities | 3 | 171,202 | - | 171,202 |
| Investment income | 4 | 9,694 | - | 9,694 |
| Total income | | <u>198,149</u> | <u>20,000</u> | <u>218,149</u> |
| Expenditure on: | | | | |
| Charitable activities | 5 | <u>(197,962)</u> | <u>(7,799)</u> | <u>(205,761)</u> |
| Total expenditure | | <u>(197,962)</u> | <u>(7,799)</u> | <u>(205,761)</u> |
| Gains/losses on investment assets | | <u>4,237</u> | <u>-</u> | <u>4,237</u> |
| Net income | | 4,424 | 12,201 | 16,625 |
| Gross transfers between funds | | <u>(3,282)</u> | <u>3,282</u> | <u>-</u> |
| Net movement in funds | | 1,142 | 15,483 | 16,625 |
| Reconciliation of funds | | | | |
| Total funds brought forward | | <u>247,640</u> | <u>9,192</u> | <u>256,832</u> |
| Total funds carried forward | 18 | <u>248,782</u> | <u>24,675</u> | <u>273,457</u> |

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 18.

Cornwall Association for Deaf And Hard of Hearing People

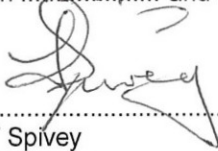
known as Hearing Loss Cornwall

Balance Sheet

31 December 2025

| | Note | 2025 £ | 2024 £ |
|---|------|----------------|----------------|
| Fixed assets | | | |
| Tangible assets | 11 | 454 | 1,138 |
| Investments | 12 | <u>219,474</u> | <u>223,914</u> |
| | | <u>219,928</u> | <u>225,052</u> |
| Current assets | | | |
| Debtors | 13 | 19,118 | 22,146 |
| Cash at bank and in hand | 14 | <u>35,460</u> | <u>33,595</u> |
| | | 54,578 | 55,741 |
| Creditors: Amounts falling due within one year | 15 | <u>(8,719)</u> | <u>(7,336)</u> |
| Net current assets | | <u>45,859</u> | <u>48,405</u> |
| Net assets | | <u>265,787</u> | <u>273,457</u> |
| Funds of the charity: | | | |
| Restricted income funds | | | |
| Restricted funds | 18 | 19,241 | 24,675 |
| Unrestricted income funds | | | |
| Unrestricted funds | | <u>246,546</u> | <u>248,782</u> |
| Total funds | 18 | <u>265,787</u> | <u>273,457</u> |

The financial statements on pages 12 to 27 were approved by the trustees, and authorised for issue on 7/5/26 and signed on their behalf by:


.....
T Spivey
Chairman

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Cornwall Association for Deaf And Hard of Hearing People meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

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

Legacies

Legacies are recognised on a case by case basis where the receipt of the legacy is considered probable and the amount can be measured reliably. A receipt will be probable if there has been a grant of probate; the executors have established that there are sufficient assets in the estate to pay the legacy after settling any liabilities; and any conditions attached to the legacy are either within the control of the charity or have been met. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources.

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings - 10% on cost

Computer equipment - 25% on cost

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

Pensions and other post retirement obligations

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

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

The Charity only has Basic Financial Instruments.

Recognition and measurement

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Income from donations and legacies

| | Unrestricted funds | Restricted funds | Total funds |
|----------------------------|-------------------------------|-----------------------------|------------------------|
| | General | funds | funds |
| | £ | £ | £ |
| Donations and legacies; | | | |
| Donations from individuals | 14,319 | - | 14,319 |
| Total for 2025 | <u>14,319</u> | <u>-</u> | <u>14,319</u> |
| Total for 2024 | <u>17,253</u> | <u>20,000</u> | <u>37,253</u> |

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

3 Income from charitable activities

| | Unrestricted funds General £ | Total funds £ |
|-------------------------|---------------------------------------|---------------------|
| Communications Support | 185,166 | 185,166 |
| Deaf Awareness Training | 520 | 520 |
| Speech to Text | 1,963 | 1,963 |
| Total for 2025 | <u>187,649</u> | <u>187,649</u> |
| Total for 2024 | <u>171,202</u> | <u>171,202</u> |

4 Investment income

| | Unrestricted funds General £ | Total funds £ |
|---|---------------------------------------|---------------------|
| Other income from fixed asset investments | 9,951 | 9,951 |
| Total for 2025 | <u>9,951</u> | <u>9,951</u> |
| Total for 2024 | <u>9,694</u> | <u>9,694</u> |

5 Expenditure on charitable activities

| | Unrestricted funds General £ | Restricted funds £ | Total 2025 £ | Total 2024 £ |
|-------------------------|---------------------------------------|--------------------------|--------------------|--------------------|
| Interpreters costs | 99,259 | - | 99,259 | 100,765 |
| Speech to Text | 1,594 | 3,300 | 4,894 | 4,905 |
| Advocacy Support | 7,477 | 1,969 | 9,446 | 6,207 |
| Basic BSL Course | - | - | - | 1,017 |
| Allocated support costs | 101,385 | 165 | 101,550 | 92,867 |
| 6 | <u>209,715</u> | <u>5,434</u> | <u>215,149</u> | <u>205,761</u> |

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

6 Analysis of support costs

Support costs allocated to charitable activities

| | Governance costs £ | Information technology £ | Staff costs £ | Admin costs £ | Premises costs including depreciation £ | Other support costs £ | Total 2025 £ |
|-----------------------|-----------------------|-----------------------------|------------------|------------------|--|--------------------------|-----------------|
| Welfare and education | <u>4,336</u> | <u>436</u> | <u>68,848</u> | <u>3,197</u> | <u>22,537</u> | <u>2,196</u> | <u>101,550</u> |
| | Governance costs £ | Information technology £ | Staff costs £ | Admin costs £ | Premises costs including depreciation £ | Other support costs £ | Total 2024 £ |
| Welfare and education | <u>1,549</u> | <u>354</u> | <u>66,713</u> | <u>3,388</u> | <u>18,940</u> | <u>1,923</u> | <u>92,867</u> |

7 Net incoming/outgoing resources

Net outgoing/(incoming) resources for the year include:

| | 2025 £ | 2024 £ |
|---------------------------------|--------------|--------------|
| Operating leases - other assets | 10,000 | 10,000 |
| Depreciation of fixed assets | 684 | 895 |
| Independent Examiner's fee | <u>4,185</u> | <u>1,422</u> |

8 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year. (2024: £25)

Cornwall Association for Deaf And Hard of Hearing People
known as Hearing Loss Cornwall

Notes to the Financial Statements
Year Ended 31 December 2025 (continued)

9 Staff costs

The aggregate payroll costs were as follows:

| | 2025 | 2024 |
|--|----------------------|----------------------|
| | £ | £ |
| Staff costs during the year were: | | |
| Wages and salaries | 67,693 | 65,493 |
| Pension costs | <u>1,155</u> | <u>972</u> |
| | <u><u>68,848</u></u> | <u><u>66,465</u></u> |

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

| | 2025 | 2024 |
|----------------|-------------|-------------|
| | No | No |
| Administration | <u>3</u> | <u>3</u> |

No employee received emoluments of more than £60,000 during the year

The key management personnel of the charity are deemed to be the trustees. None of the trustees are remunerated and therefore total employee benefits of the key management personnel of the charity were £Nil (2024 - £Nil).

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

11 Tangible fixed assets

| | Furniture and equipment £ | Computer equipment £ | Total £ |
|-----------------------|---------------------------------|----------------------------|---------------|
| Cost | | | |
| At 1 January 2025 | <u>2,829</u> | <u>10,316</u> | <u>13,145</u> |
| At 31 December 2025 | <u>2,829</u> | <u>10,316</u> | <u>13,145</u> |
| Depreciation | | | |
| At 1 January 2025 | 2,199 | 9,808 | 12,007 |
| Charge for the year | <u>176</u> | <u>508</u> | <u>684</u> |
| At 31 December 2025 | <u>2,375</u> | <u>10,316</u> | <u>12,691</u> |
| Net book value | | | |
| At 31 December 2025 | <u>454</u> | <u>-</u> | <u>454</u> |
| At 31 December 2024 | <u>630</u> | <u>508</u> | <u>1,138</u> |

12 Fixed asset investments

| | 2025 £ | 2024 £ |
|-------------------|----------------|----------------|
| Other investments | <u>219,474</u> | <u>223,914</u> |

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

Other investments

| | Listed investments £ | Total £ |
|--------------------------|----------------------------|----------------|
| Cost or Valuation | | |
| At 1 January 2025 | 223,914 | 223,914 |
| Revaluation | <u>(4,440)</u> | <u>(4,440)</u> |
| At 31 December 2025 | <u>219,474</u> | <u>219,474</u> |
| Net book value | | |
| At 31 December 2025 | <u>219,474</u> | <u>219,474</u> |
| At 31 December 2024 | <u>223,914</u> | <u>223,914</u> |

13 Debtors

| | 2025 £ | 2024 £ |
|---------------|---------------|---------------|
| Trade debtors | 10,111 | 13,159 |
| Prepayments | 4,007 | 3,987 |
| Other debtors | <u>5,000</u> | <u>5,000</u> |
| | <u>19,118</u> | <u>22,146</u> |

14 Cash and cash equivalents

| | 2025 £ | 2024 £ |
|---------------------|---------------|---------------|
| Cash on hand | 21 | 48 |
| Cash at bank | 29,765 | 23,291 |
| Short-term deposits | <u>5,674</u> | <u>10,256</u> |
| | <u>35,460</u> | <u>33,595</u> |

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

15 Creditors: amounts falling due within one year

| | 2025 £ | 2024 £ |
|------------------------------------|--------------|--------------|
| Trade creditors | 4,420 | 4,571 |
| Other taxation and social security | 187 | 286 |
| Other creditors | 264 | 179 |
| Accruals | 3,848 | 2,300 |
| | <u>8,719</u> | <u>7,336</u> |

16 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

| | 2025 £ | 2024 £ |
|----------------------------|---------------|--------------|
| Land and buildings | | |
| Within one year | 10,000 | 3,333 |
| Between one and five years | 40,000 | - |
| After five years | 3,333 | - |
| | <u>53,333</u> | <u>3,333</u> |

17 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £1,155 (2024 - £972).

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

18 Funds

| | Balance at 1 January 2025 £ | Incoming resources £ | Resources expended £ | Other recognised gains/(losses) £ | Balance at 31 December 2025 £ |
|-------------------------------------|-----------------------------------|----------------------------|----------------------------|--|--|
| Unrestricted funds | | | | | |
| <i>General</i> | | | | | |
| General | 168,782 | 211,919 | (209,715) | (4,440) | 166,546 |
| <i>Designated</i> | | | | | |
| Contingency reserve | 80,000 | - | - | - | 80,000 |
| Total unrestricted funds | 248,782 | 211,919 | (209,715) | (4,440) | 246,546 |
| Restricted funds | | | | | |
| General project costs | 308 | - | (78) | - | 230 |
| Clare Milne | 6,269 | - | (116) | - | 6,153 |
| National Lottery | 18,098 | - | (5,240) | - | 12,858 |
| Total restricted funds | 24,675 | - | (5,434) | - | 19,241 |
| Total funds | 273,457 | 211,919 | (215,149) | (4,440) | 265,787 |

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

| | Balance at 1 January 2024 £ | Incoming resources £ | Resources expended £ | Transfers £ | Other recognised gains/(losses) £ | Balance at 31 December 2024 £ |
|-------------------------------------|--------------------------------------|----------------------------|----------------------------|----------------|--|---|
| Unrestricted funds | | | | | | |
| <i>General</i> | | | | | | |
| General | 167,640 | 198,149 | (197,962) | (3,282) | 4,237 | 168,782 |
| <i>Designated</i> | | | | | | |
| Contingency reserve | 80,000 | - | - | - | - | 80,000 |
| Total unrestricted funds | 247,640 | 198,149 | (197,962) | (3,282) | 4,237 | 248,782 |
| Restricted | | | | | | |
| General project costs | 328 | - | (20) | - | - | 308 |
| Clare Milne | 8,864 | - | (5,875) | 3,282 | - | 6,271 |
| National Lottery | - | 20,000 | (1,902) | - | - | 18,098 |
| Total restricted funds | 9,192 | 20,000 | (7,797) | 3,282 | - | 24,677 |
| Total funds | 256,832 | 218,149 | (205,759) | - | 4,237 | 273,459 |

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

The specific purposes for which the funds are to be applied are as follows:

Contingency reserve - The contingency reserve represents six months of running costs set aside to enable normal operating activities to continue in the event of a shortfall in income or other potential risks and contingencies that may arise from time to time.

General project costs - The General Restricted Project Costs Fund represent income received for specific projects and purposes where use is restricted by funders. These funds may only be applied to the direct and indirect costs of delivering the relevant projects and cannot be used for the general purposes of the charity. The restricted funds support activities aimed at improving the health and mental wellbeing of deaf people, including the provision of a technology platform for the profoundly deaf, as well as counselling and advocacy costs. Any unspent balance at the year end is carried forward and applied in future periods in accordance with funder requirements.

Clare Milne & National Lottery - Both the Clare Milne and the National Lottery Grant have been awarded to provide assistance and help with activities that are deemed appropriate to the profoundly Deaf Community and which are outside the scope of any medical appointments. Any unspent balance at the year end is carried forward to be applied in future period in accordance with the funders requirements.

Cornwall Association for Deaf And Hard of Hearing People

known as Hearing Loss Cornwall

Notes to the Financial Statements

Year Ended 31 December 2025 (continued)

19 Analysis of net assets between funds

| | Unrestricted funds | | Restricted funds | Total funds at 31 December 2025 |
|-------------------------|--------------------|---------------|------------------|---------------------------------|
| | General | Designated | | |
| | £ | £ | £ | £ |
| Tangible fixed assets | 454 | - | - | 454 |
| Fixed asset investments | 219,474 | - | - | 219,474 |
| Current assets | (44,663) | 80,000 | 19,241 | 54,578 |
| Current liabilities | (8,719) | - | - | (8,719) |
| Total net assets | <u>166,546</u> | <u>80,000</u> | <u>19,241</u> | <u>265,787</u> |

| | Unrestricted funds | | Restricted funds | Total funds at 31 December 2024 |
|-------------------------|--------------------|---------------|------------------|---------------------------------|
| | General | Designated | | |
| | £ | £ | £ | £ |
| Tangible fixed assets | 1,138 | - | - | 1,138 |
| Fixed asset investments | 223,914 | - | - | 223,914 |
| Current assets | (48,934) | 80,000 | 24,675 | 55,741 |
| Current liabilities | (7,336) | - | - | (7,336) |
| Total net assets | <u>168,782</u> | <u>80,000</u> | <u>24,675</u> | <u>273,457</u> |

20 Related party transactions

There were no related party transactions in the year.

CORNWALL ASSOCIATION FOR DEAF AND HARD OF HEARING PEOPLE

England & Wales - Charity number 218341

Accounts

REGISTERED CHARITY NUMBER: 218341

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL

TC Group
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

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FOR THE YEAR ENDED 31 DECEMBER 2024**

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| Statement of Financial Activities | 10 |
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**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
218341

Principal address
3 Walsingham Place
TRURO
Cornwall
TR1 2RP

Trustees
T Spivey Chairman
R A Fitzsimmons
P Cale
R Margetts
R Cranage
R Fisher
S Wardle
J Ninnis

Independent Examiner
TC Group
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2024

CHAIRMAN'S FOREWARD

Chairman's Report 2024

I am now in my second year as Chairman of Hearing Loss Cornwall and proud to lead the team of Trustees and the administration team.

I should like to thank Clare Greenwood, our CEO, for her sterling work for HLC attending so many meetings over the past year, including regular meetings with ICB. We have a contract with the NHS for a minimum of 5 years which is excellent. An event was organised by NHS and HLC last January at Cornwall Deaf Community Centre which was well attended.

Thanks also go to Paul Charlesworth for this work on the financial side. Also, thanks go to a new member of the administration team, Helen Rule. She has worked hard in supporting both Clare and Paul.

I have attended an EDI fair at Penwith College with a fellow Trustee, Jane Ninnis.

I have taken part in filming with Disability Cornwall in order to produce videos for ICB and other voluntary sectors.

We need to keep pushing the NHS for better understanding of how much problems the deaf people can have while visiting the hospital as an in-patient as this is the biggest issue, of not booking a BSL interpreter.

And finally, I would like to thank the Trustees for their support at the attendance at meetings and events.

I hope to remain with Hearing Loss Cornwall for many years to come.

Terence Spivey – Chairman

December 2024

CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2024

EXECUTIVE OFFICER'S REPORT

January began with a successful NHS event at the Deaf Centre. The turnout was impressive, and attendees were pleased to hear positive news from the NHS and share their thoughts and concerns. Several initiatives were discussed, and the audience felt their opinions were valued. It was agreed that regular NHS visits to the Deaf Centre would be beneficial for maintaining contact and addressing concerns and ideas.

Following this Health Hub conversation, I recorded a film with Lucy Tucson from the ICB communications team to present at a board meeting. This brief showcase highlighted the importance of our services and reminded NHS teams of the needs of the d/Deaf community.

Terry Spivey, Chairman, participated in filming with Disability Cornwall to create videos for the ICB and voluntary sector, showcasing the support provided by Hearing Loss Cornwall as a charity. I then attended a Health Symposium with Cornwall health providers, where I shared concerns on behalf of the d/Deaf population. The ICA in Falmouth then invited me to their GP briefing forum, providing an opportunity to hear discussions and feedback from our perspective.

Hearing Loss Cornwall remains actively involved with the Disability Alliance, maintaining a positive relationship. We received additional funding to support individuals struggling with household bills and continue to work as a strong alliance of disability organisations. While this support is likely to continue, it is not guaranteed long-term.

Jane Ninnis, a trustee, continues her involvement with the RCHT Accessibility Forum, discussing the new build at RCHT. Despite several developments, parking challenges remain a hot topic, indicating the forum will continue for some time to come.

Trustees and I attended Equality and Diversity days at Truro and Penwith colleges, resulting in an invitation to give a training session to lecturers at Penwith. Although the event was low-key due to time constraints, it was a valuable opportunity.

I also travelled to Bude in North Cornwall for a Disability Outreach event. Despite the local deaf population accessing NHS Devon hospital services, they live in Cornwall and use local health services. I aimed to understand their support needs but found limited knowledge in the area, raising concerns about unaddressed needs.

Hearing Loss Cornwall participated in various events, including sessions with Adult Services (Cornwall Council) at Eden Project, Meet the Funders at Liskeard, the Older People's Steering Group meetings (Cornwall Council), Accessible Comms meetings (NHS), a Super clinic (NHS), and Tinnitus Group meetings (HLC).

We were invited to the quarterly Equality and Diversity (EDI) meetings of Devon and Cornwall Constabulary to report concerns and understand police efforts to address them. SignLive has been introduced in all Cornwall police stations, and officers have been trained to access this service via their phones. Through regular contact with them we will aim to ensure ongoing efforts to address highlighted concerns.

Hearing Loss Cornwall also hosted an event with Sign Health on domestic abuse at the Deaf Centre. Despite low turnout, attendees suggested organising future events to build on this informative session. Richard Cranage and I attended a community event at Falmouth Art Gallery. Initially, it seemed unproductive, but midway through the day, a queue of people asking questions and gathering information made it worthwhile.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2024**

I also attended WI's and social group talks, mainly with older populations. These talks focused on listening to concerns and sharing signposting, information, and guidance rather than deaf awareness training.

We ran a short series of British Sign Language lessons, which were well-received. The Deaf Centre plans to offer more training sessions, which we will help to promote.

Advocacy services gained momentum this year, with numerous complaints about the lack of BSL interpreters, ambulance service concerns, and disregard for deaf needs. Continuous patient complaints led to discussions with the patient engagement team to ensure that booking teams understand the importance of communication support. Although complaints decreased towards the year's end, I remain cautious about the teams' awareness of booking support.

Following these concerning issues, I wrote a detailed report which Kim O'Keefe, the Chief Nursing Officer at RCHT and Deputy Head at RCHT, agreed to review. However, the only response received was regarding a specific case, leaving me uncertain if the main issues have been addressed. I continue to raise these concerns at various forums, hoping for a more comprehensive response.

Meanwhile, discussions are ongoing about creating a deaf awareness training programme for NHS staff. Although this is still a work in progress, we have managed to deliver ad-hoc sessions, primarily focused on sharing information online, about the challenges rather than providing fully structured training. In the autumn, I delivered a Deaf Awareness session to Healthy Cornwall with volunteer Chris Gould. The session was very successful and well-attended, leading to future collaboration opportunities with Cornwall Council. We started with an introductory session at Cornwall Deaf Community Centre on diabetes, identifying it as a top priority for health workers to address with Deaf people.

We have already scheduled a couple of workshops for 2025, and the momentum is building. The diabetes topic is seen as a step towards addressing other health conditions that d/Deaf people may not be well-informed about, providing vital opportunities for feedback and involvement.

Following a successful bid to "Awards for All" and receiving £20,000, we have used this "Outreach" grant to increase our activities and cover interpreter costs. This has enabled us to support more Deaf people who have been isolated and unaware of available support. We have also covered interpreter costs when providers have refused to ensure accessibility, highlighting the many needs of Deaf BSL users. I am very grateful to our communication team and interpreters for their essential support.

At the end of the year, I completed my degree-level course in Dual Sensory Needs Assessments. While HLC does not offer needs assessments, we provide advocacy services to support people with sensory loss in accessing services. This training has already helped me secure action from Cornwall Council and better understand the rights of the people we support.

I continue to advocate for more access to Cornwall Council services. Upon discovering a questionnaire about "Having Your Say," I realised that most people in Cornwall had not seen or responded to it. I contacted a Council Lead member, and we now have an agreement from Linda Taylor, Leader of Cornwall Council, to visit the Deaf Club and actively listen to the d/Deaf community in Cornwall. It has been a busy year, and my thanks extend to Jackie Goldie, who tirelessly supports the Deaf community and recently won the "Inclusion Cornwall" award, as well as our communications team and Paul and Helen for their outstanding efforts and our trustees and volunteers who give their time freely

Clare Greenwood – Executive Officer

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2024**

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

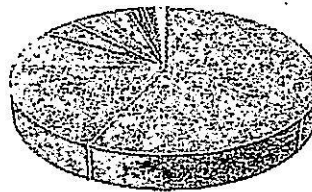
Hearing Loss Cornwall (HLC) is the face and voice of the Deaf and Hard of Hearing people of Cornwall and the Isles of Scilly. It is a unique, local Cornish charity set up in 1931, and remains at the forefront of helping people living with deafness, hearing loss and tinnitus to live fulfilling lives in a world geared to sound.

It aims to assist the Deaf and deafened community to take control of their lives, break down barriers and help them to acknowledge their hearing loss and be able to take action. HLC offer frontline delivery services to NHS and other health and welfare providers to ensure vital communication support, creating essential links for the hearing community.

Communication Support

There has been 25% increase in the number of Communication Support bookings for 2024 and this reflected in an increase in our communications support income. We have recruited two new Interpreters during the year which has enable us to meet the demands of the deaf community. We have serviced a total of sixteen different clients during the year.

Clients Served



- | | |
|---|---|
| ▣ NHS Cornwall & Isles of Scilly ICB | ▣ Royal Cornwall Hospital |
| ▣ NHS Devon ICB | ▣ The Advocacy People |
| ▣ Cornwall Council | ▣ Truro Combined Court |
| ▣ Cornwall Partnership Foundation Trust | ▣ Pluss |
| ▣ Clive Boswell | ▣ Link Into Learning |
| ▣ Truro & Penwith Colege | ▣ Duchy Hospital |
| ▣ Job Centre Plus | ▣ disAbility Cornwall & Isles of Scilly |
| ▣ Sue Rawlings | ▣ The Ploy Falmouth Arts Centre |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2024**

Governance

Hearing Loss Cornwall has a small team which enables employees to work to their skills. Various new processes have been implemented over the previous years and these systems are now functioning well. Measures have been put in place to ensure that HLC follow guidance on GDPR.

Trustees are represented by Deaf, deafened, deaf, hard of hearing and hearing.

Our Team

The team remains the same at HLC and having worked together for a few years, they understand their separate roles but are encouraged to work in support of each other. There are regular team meetings with the Executive Officer who endeavours to ensure that the team are content and working effectively

Whilst HLC only employ two part-time members of staff and a financial advisor, Hearing Loss Cornwall recognises that there may be times that we have to draw on outside resources to run the organisation effectively.

We will continue to streamline all of our processes so that our time can be most effectively spent on the charitable "cause".

Volunteers and Membership

Whilst we don't benefit from a large number of members. The Rotary and Lions Clubs also continue to be very supportive when we have needed assistance at events which are challenging for Deaf people to volunteer for. We have also enlisted the offer of support from several people who became aware of our charity through various outreach events. We hope to grow this voluntary team.

Cyber Risk

Our patient/client data is encrypted through our NHS email system and we generally address any user of our communication support service by their NHS number, not their name. This is a system adopted by our communication support workers for confidentiality reasons.

Data Protection

HLC abides by the data protection act and shreds printed data and has its own Data Protection Policy to ensure the appropriate use of any data.

We will ALWAYS respect our supporters and benefactors and never share their data with third parties. We only work with British Sign Language interpreters who operate under the strict terms of their professional bodies, (ASLI and NRCPD).

Confidentiality

We will continue to observe all measures in place to, only, share information when absolutely necessary, with the relevant parties, such as the interpreters and medical bodies. All emails to RCHT are sent through their secure system. We keep very little paperwork shredding as much as possible as we go along.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2024**

Risk and uncertainties

The charity sector is on the line - political, economic, social and technological challenge.

“Our findings indicate that clients reliant on public sector funding and/or fixed term contracts or grants, may be particularly vulnerable”

As noted in previous minutes and reports, we are now really noticing the significant changes in the voluntary sector, at Cornwall Council and throughout the NHS.

Whilst Trustees and staff continue to assess the major risks to which the charity is exposed, we are constantly trying to mitigate exposure to these risks, as a small organisation, we can only do so much to fight the new juggernaut of IT and removal of the “human touch” in the process.

If we lose contracts with the NHS and RCHT, then our ability to operate will be severely challenged. As such we will continue to keep a constant eye on what we can do to remain focussed on doing the best job we can in a very challenging climate of change and cuts in provision.

We shall continue to offer the services that we know are of benefit and are appreciated by our users, but we shall also look forward, in the world of modern technology, to addressing any future possibilities and look for opportunities that have not yet been explored. Innovation and creativity have opened up a whole new world to Deaf people, with technology, gadgets and apps in abundance. These are opportunities to explore, not ignore.

Risk Policy

The Charity Commission require us to have a risk policy. Set out in the table are the major risks facing the charity.

| Risk Description | Impact | Mitigation | Owner |
|--|--|---|-------------------------|
| Income – HLC relies on four major clients for 80% of income. | Lack of income will have long term impact of the viability of the Charity. | Continue to monitor developments within the Health Service. | Chief Executive Officer |
| Lack of Cashflow. | Lack of funds to meet the Charity’s liabilities. | Micro-manage the debtor’s ledger. | Finance Officer |
| Cyber attacked on the Charity’s Information systems. | Disclosure of information leading to scams and possible fraud. | Anti-virus software and secure password management. | Finance Officer |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2024**

Reserves Policy

The trustees believe that Hearing Loss Cornwall should hold financial reserves in order to ensure that the charity can operate and meet the needs of clients in the event of unforeseen and potentially financial damaging circumstances arising. It has taken into account the reliability and continuance of future funding, timing of cash flow and working capital requirements and potential liabilities relating to staff should there be closure of the charity.

The reserves policy has been developed based on the guidelines set out in the Charity Document CC19 and will be reviewed by the Trustee Board on annual basis.

The Charity reserves policy is to maintain a sufficient level of reserves to enable normal operating activities to continue over a period of six months should a shortfall in income occur and to take into account of any potential risks and contingencies that may arise from time to time. Therefore, have considered the amount equivalent to six months operating expenditure of £80,000.

Review of current and previous year funds

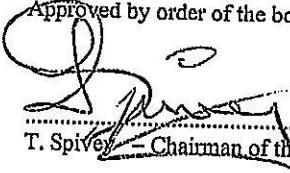
| FUNDS | 2024 | 2023 |
|---------------------|-----------------|-----------------|
| Unrestricted funds: | | |
| Contingency Reserve | £168,782 | £167,640 |
| | £80,000 | £80,000 |
| Restricted Funds | | |
| | £24,675 | £9,192 |
| TOTAL FUNDS | £273,457 | £256,832 |

Restricted Reserves

The following funds are restricted by the funder and cannot be used for the general purposes of the charity. The current restricted fund held are set out below:

| | |
|---------------------------------|---------|
| Clare Milne | £6,269 |
| Cornwall Community | £32 |
| Wadebridge Rotary | £31 |
| Awards for All | £245 |
| National Lottery Community Fund | £18,098 |

Approved by order of the board of trustees on 21/09/2025.....and signed on its behalf by:


.....
T. Spivey - Chairman of the Trustees

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE**

I report to the trustees on my examination of the financial statements Cornwall Association for Deaf and Hard of Hearing People (the trust) for the year ended 31 December 2024.

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 financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

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

Independent examiner's statement

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

- accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to
- charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



James Pearce FCA
TC Group
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

Date: 21/8/25

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

| | Notes | Unrestricted funds £ | Restricted funds £ | 2024 Total funds £ | 2023 Total funds £ |
|------------------------------------|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 17,253 | 20,000 | 37,253 | 12,512 |
| Other trading activities | 3 | 171,202 | - | 171,202 | 120,198 |
| Investment income | 4 | <u>9,694</u> | <u>-</u> | <u>9,694</u> | <u>9,731</u> |
| Total | | <u>198,149</u> | <u>20,000</u> | <u>218,149</u> | <u>142,441</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | 5 | <u>197,962</u> | <u>7,799</u> | <u>205,761</u> | <u>173,659</u> |
| Welfare and education | | | | | |
| Net gains on investments | | <u>4,237</u> | <u>-</u> | <u>4,237</u> | <u>2,834</u> |
| NET INCOME/(EXPENDITURE) | | | | | |
| Transfers between funds | 15 | 4,424 <u>(3,282)</u> | 12,201 <u>3,282</u> | 16,625 <u>-</u> | (28,384) <u>-</u> |
| Net movement in funds | | 1,142 | 15,483 | 16,625 | (28,384) |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | <u>247,640</u> | <u>9,192</u> | <u>256,832</u> | <u>285,216</u> |
| TOTAL FUNDS CARRIED FORWARD | | <u>248,782</u> | <u>24,675</u> | <u>273,457</u> | <u>256,832</u> |

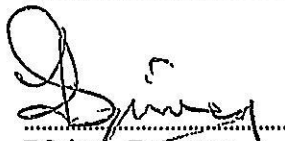
The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**BALANCE SHEET
31 DECEMBER 2024**

| | Notes | Unrestricted funds £ | Restricted funds £ | 2024 Total funds £ | 2023 Total funds £ |
|--|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 10 | 1,138 | - | 1,138 | 2,033 |
| Investments | 11 | <u>223,914</u> | <u>-</u> | <u>223,914</u> | <u>224,679</u> |
| | | 225,052 | - | 225,052 | 226,712 |
| CURRENT ASSETS | | | | | |
| Debtors | 12 | 22,146 | - | 22,146 | 23,608 |
| Cash at bank and in hand | | <u>8,920</u> | <u>24,675</u> | <u>33,595</u> | <u>13,589</u> |
| | | 31,066 | 24,675 | 55,741 | 37,197 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 13 | (7,336) | - | (7,336) | (7,077) |
| | | <u>23,730</u> | <u>24,675</u> | <u>48,405</u> | <u>30,120</u> |
| NET CURRENT ASSETS | | | | | |
| | | <u>23,730</u> | <u>24,675</u> | <u>48,405</u> | <u>30,120</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| | | <u>248,782</u> | <u>24,675</u> | <u>273,457</u> | <u>256,832</u> |
| NET ASSETS | | | | | |
| | | <u>248,782</u> | <u>24,675</u> | <u>273,457</u> | <u>256,832</u> |
| FUNDS | | | | | |
| 15 | | | | | |
| Unrestricted funds: | | | | | |
| General fund | | | | 168,782 | 167,640 |
| Contingency reserve | | | | <u>80,000</u> | <u>80,000</u> |
| | | | | <u>248,782</u> | <u>247,640</u> |
| Restricted funds | | | | <u>24,675</u> | <u>9,192</u> |
| TOTAL FUNDS | | | | | |
| | | | | <u>273,457</u> | <u>256,832</u> |

The financial statements were approved by the Board of Trustees and authorised for issue on 21/09/25 and were signed on its behalf by:


.....
T Spivey - Trustee

The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

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

Legacies

Legacies are recognised on a case by case basis where the receipt of the legacy is considered probable and the amount can be measured reliably. A receipt will be probable if there has been a grant of probate: the executors have established that there are sufficient assets in the estate to pay the legacy, after settling any liabilities; and any conditions attached to the legacy are either within the control of the charity or have been met. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Expenditure

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

Tangible fixed assets

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

| | |
|-----------------------|---------------|
| Fixtures and fittings | - 10% on cost |
| Computer equipment | - 25% on cost |

Impairment of fixed assets

At each reporting date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. **ACCOUNTING POLICIES - continued**

Pension costs and other post-retirement benefits

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

Financial Instruments

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

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

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

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Critical accounting judgements and key sources of estimation

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

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

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

2. DONATIONS AND LEGACIES

| | 2024 | 2023 |
|---------------------------|---------------|---------------|
| Donations and fundraising | £ | £ |
| Grants | 17,253 | 12,512 |
| | <u>20,000</u> | <u>-</u> |
| | <u>37,253</u> | <u>12,512</u> |

Grants received, included in the above, are as follows:

| | 2024 | 2023 |
|---------------------------------|---------------|----------|
| National Lottery Community Fund | £ | £ |
| | <u>20,000</u> | <u>-</u> |

3. OTHER TRADING ACTIVITIES

| | 2024 | 2023 |
|-------------------------|----------------|----------------|
| Fundraising events | £ | £ |
| Deaf awareness training | 720 | 7,110 |
| Communications support | - | 423 |
| Speech to text | 162,434 | 111,574 |
| | <u>8,048</u> | <u>1,091</u> |
| | <u>171,202</u> | <u>120,198</u> |

4. INVESTMENT INCOME

| | 2024 | 2023 |
|--------------------------------|--------------|--------------|
| Income from listed investments | £ | £ |
| Deposit account interest | 9,520 | 9,690 |
| | <u>174</u> | <u>41</u> |
| | <u>9,694</u> | <u>9,731</u> |

5. CHARITABLE ACTIVITIES COSTS

| | Direct Costs (see note 6) £ | Support costs (see note 7) £ | Totals £ |
|-----------------------|--------------------------------------|---------------------------------------|----------------|
| Welfare and education | <u>112,894</u> | <u>92,867</u> | <u>205,761</u> |

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

| | 2024 | 2023 |
|-------------------|----------|--------------|
| Interpreter costs | £ | £ |
| Basic BSL courses | 100,765 | 71,361 |
| Speech to text | 1,017 | - |
| Advocacy support | 4,905 | 1,080 |
| Counselling | 6,207 | 4,538 |
| GOALD | - | 976 |
| | <u>-</u> | <u>1,400</u> |
| | 112,894 | 79,355 |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

7. SUPPORT COSTS

| | Management £ | Finance £ | Governance costs £ | Totals £ |
|-----------------------|-----------------|--------------|--------------------------|---------------|
| Welfare and education | <u>91,213</u> | <u>105</u> | <u>1,549</u> | <u>92,867</u> |

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

Trustees' expenses of £25 were paid for the year ended 31 December 2024 (2023: £85).

9. STAFF COSTS

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

| | | |
|----------------|------------------|------------------|
| Administration | 2024 <u>3</u> | 2023 <u>3</u> |
|----------------|------------------|------------------|

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

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|-----------------------------------|----------------------------|--------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 12,512 | - | 12,512 |
| Other trading activities | 120,198 | - | 120,198 |
| Investment income | <u>9,731</u> | <u>-</u> | <u>9,731</u> |
| Total | <u>142,441</u> | <u>-</u> | <u>142,441</u> |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Welfare and education | <u>172,189</u> | <u>1,470</u> | <u>173,659</u> |
| Net gains on investments | <u>2,834</u> | <u>-</u> | <u>2,834</u> |
| NET INCOME/(EXPENDITURE) | | | |
| Transfers between funds | (26,914) | (1,470) | (28,384) |
| | <u>3,340</u> | <u>(3,340)</u> | <u>-</u> |
| Net movement in funds | (23,574) | (4,810) | (28,384) |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | 271,214 | 14,002 | 285,216 |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

11. TANGIBLE FIXED ASSETS

| | Fixtures and fittings £ | Computer equipment £ | Totals £ |
|--|----------------------------------|----------------------------|---------------|
| COST | | | |
| At 1 January 2024 and 31 December 2024 | <u>2,829</u> | <u>10,316</u> | <u>13,145</u> |
| DEPRECIATION | | | |
| At 1 January 2024 | 2,023 | 9,089 | 11,112 |
| Charge for year | <u>176</u> | <u>719</u> | <u>895</u> |
| At 31 December 2024 | <u>2,199</u> | <u>9,808</u> | <u>12,007</u> |
| NET BOOK VALUE | | | |
| At 31 December 2024 | <u>630</u> | <u>508</u> | <u>1,138</u> |
| At 31 December 2023 | <u>806</u> | <u>1,227</u> | <u>2,033</u> |

12. FIXED ASSET INVESTMENTS

| | Listed investments £ |
|-----------------------|----------------------------|
| MARKET VALUE | |
| At 1 January 2024 | |
| Additions | 224,679 |
| Disposals | 47 |
| Revaluations | (4,351) |
| | <u>3,539</u> |
| At 31 December 2024 | <u>223,914</u> |
| NET BOOK VALUE | |
| At 31 December 2024 | <u>223,914</u> |
| At 31 December 2023 | <u>224,679</u> |

There were no investment assets outside the UK.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2024 £ | 2023 £ |
|--------------------------------|---------------|---------------|
| Trade debtors | 13,159 | 14,621 |
| Other debtors | 5,000 | 5,000 |
| Prepayments and accrued income | <u>3,987</u> | <u>3,987</u> |
| | <u>22,146</u> | <u>23,608</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2024 | 2023 |
|------------------------------|--------------|--------------|
| Trade creditors | £ | £ |
| Taxation and social security | 4,571 | 4,256 |
| Other creditors | 465 | 548 |
| | <u>2,300</u> | <u>2,273</u> |
| | <u>7,336</u> | <u>7,007</u> |

15. MOVEMENT IN FUNDS

| | At 1/1/24 £ | Net movement in funds £ | Transfers between funds £ | At 31/12/24 £ |
|---------------------------|-------------------|----------------------------------|------------------------------------|---------------------|
| Unrestricted funds | | | | |
| General fund | 167,640 | 4,424 | (3,282) | 168,782 |
| Contingency reserve | <u>80,000</u> | - | - | <u>80,000</u> |
| | 247,640 | 4,424 | (3,282) | 248,782 |
| Restricted funds | | | | |
| Project costs | 9,192 | 12,201 | 3,282 | 24,676 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>256,832</u> | <u>16,625</u> | <u>-</u> | <u>273,457</u> |

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| Unrestricted funds | | | | |
| General fund | 198,149 | (197,962) | 4,237 | 4,424 |
| Restricted funds | | | | |
| Project costs | 20,000 | (7,799) | - | 12,201 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>218,149</u> | <u>(205,761)</u> | <u>4,237</u> | <u>16,625</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

15. **MOVEMENT IN FUNDS - continued**

Comparatives for movement in funds

| | At 1/1/23 £ | Net movement in funds £ | Transfers between funds £ | At 31/12/23 £ |
|---------------------------|-------------------|----------------------------------|------------------------------------|---------------------|
| Unrestricted funds | | | | |
| General fund | 191,214 | (26,914) | 3,340 | 167,640 |
| Contingency reserve | <u>80,000</u> | <u>-</u> | <u>-</u> | <u>80,000</u> |
| | 271,214 | (26,914) | 3,340 | 247,640 |
| Restricted funds | | | | |
| Project costs | 14,002 | (1,470) | (3,340) | 9,192 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>285,216</u> | <u>(28,384)</u> | <u>-</u> | <u>256,832</u> |

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| Unrestricted funds | | | | |
| General fund | 142,441 | (172,189) | 2,834 | (26,914) |
| Restricted funds | | | | |
| Project costs | - | (1,470) | - | (1,470) |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>142,441</u> | <u>(173,659)</u> | <u>2,834</u> | <u>(28,384)</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

15. **MOVEMENT IN FUNDS - continued**

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

| | At 1/1/23 £ | Net movement in funds £ | Transfers between funds £ | At 31/12/24 £ |
|---------------------------|----------------|----------------------------------|------------------------------------|---------------------|
| Unrestricted funds | | | | |
| General fund | 191,214 | (22,490) | 58 | 168,782 |
| Contingency reserve | <u>80,000</u> | <u>-</u> | <u>-</u> | <u>80,000</u> |
| | 271,214 | (22,490) | 58 | 248,782 |
| Restricted funds | | | | |
| Project costs | 14,002 | 10,731 | (58) | 24,675 |
| | <u>14,002</u> | <u>10,731</u> | <u>(58)</u> | <u>24,675</u> |
| TOTAL FUNDS | <u>285,216</u> | <u>(11,759)</u> | <u>-</u> | <u>273,457</u> |

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| Unrestricted funds | | | | |
| General fund | 340,590 | (370,151) | 7,071 | (22,490) |
| Restricted funds | | | | |
| Project costs | 20,000 | (9,269) | - | 10,731 |
| | <u>20,000</u> | <u>(9,269)</u> | <u>-</u> | <u>10,731</u> |
| TOTAL FUNDS | <u>360,590</u> | <u>(379,420)</u> | <u>7,071</u> | <u>(11,759)</u> |

The contingency reserve represents six months of running costs set aside to enable normal operating activities to continue in the event of a shortfall in income or other potential risks and contingencies that may arise from time to time.

The restricted reserve represents funds received for the improvement of the health and mental well being of deaf people, providing a technology platform for the profoundly deaf, counselling and advocacy costs.

16. **RELATED PARTY DISCLOSURES**

During the year the charity paid Trustees' expenses of £25 (2023: £85).

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

| | 2024 £ | 2023 £ |
|---------------------------------|----------------|----------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Donations and fundraising | | |
| Grants | 17,253 | 12,512 |
| | <u>20,000</u> | <u>-</u> |
| | 37,253 | 12,512 |
| Other trading activities | | |
| Fundraising events | | |
| Deaf awareness training | 720 | 7,110 |
| Communications support | - | 423 |
| Speech to text | 162,434 | 111,574 |
| | <u>8,048</u> | <u>1,091</u> |
| | 171,202 | 120,198 |
| Investment income | | |
| Income from listed investments | | |
| Deposit account interest | 9,520 | 9,690 |
| | <u>174</u> | <u>41</u> |
| | <u>9,694</u> | <u>9,731</u> |
| Total incoming resources | 218,149 | 142,441 |
| EXPENDITURE | | |
| Charitable activities | | |
| Interpreter costs | | |
| Basic BSL courses | 100,765 | 71,361 |
| Speech to text | 1,017 | - |
| Advocacy support | 4,905 | 1,080 |
| Counselling | 6,207 | 4,538 |
| GOALD | - | 976 |
| | <u>-</u> | <u>1,400</u> |
| | 112,894 | 79,355 |
| Support costs | | |
| Management | | |
| Wages | | |
| Pensions | 65,493 | 60,560 |
| Rates and water | 972 | 1,297 |
| Insurance | 423 | 387 |
| Light and heat | 1,506 | 1,343 |
| Telephone | 2,660 | 190 |
| Postage and stationery | 2,285 | 2,085 |
| Carried forward | 1,154 | 1,140 |
| | <u>74,493</u> | <u>67,002</u> |

This page does not form part of the statutory financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

| | 2024 | 2023 |
|--|----------------------|------------------------|
| | £ | £ |
| Management | | |
| Brought forward | | |
| Advertising | 74,493 | 67,002 |
| Sundries | 623 | 301 |
| Staff training | 1,923 | 2,001 |
| Rent | 248 | - |
| Software support | 12,677 | 12,642 |
| Fixtures and fittings | 354 | 754 |
| Computer equipment | 176 | 176 |
| | <u>719</u> | <u>719</u> |
| | 91,213 | 83,595 |
| Finance | | |
| Bank charges | 105 | 106 |
| Governance costs | | |
| Independent examiner's fee | 1,422 | 2,774 |
| Wages and officers' fees | <u>127</u> | <u>7,829</u> |
| | <u>1,549</u> | <u>10,603</u> |
| Total resources expended | <u>205,761</u> | <u>173,659</u> |
| Net income/(expenditure) before gains and losses | 12,388 | (31,218) |
| Realised recognised gains and losses | | |
| Realised gains/(losses) on fixed asset investments | <u>4,237</u> | <u>2,834</u> |
| Net income/(expenditure) | <u><u>16,625</u></u> | <u><u>(28,384)</u></u> |

This page does not form part of the statutory financial statements

CORNWALL ASSOCIATION FOR DEAF AND HARD OF HEARING PEOPLE

England & Wales - Charity number 218341

Accounts

REGISTERED CHARITY NUMBER: 218341

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023
FOR
CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL

TC Group
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

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| Statement of Financial Activities | 10 |
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| Notes to the Financial Statements | 10 to 19 |
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**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

218341

Principal address

3 Walsingham Place
TRURO
Cornwall
TR1 2RP

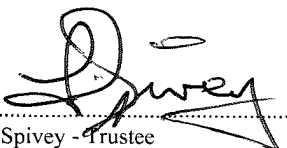
Trustees

T Spivey Chairman
R A Fitzsimmons
P Cale
R Margetts
R Cranage
Mrs R Fisher
Mrs S Wardle
Mrs J Ninnis

Independent Examiner

TC Group
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

Approved by order of the board of trustees on 27/04/2024 and signed on its behalf by:


.....
T Spivey - Trustee

**WALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

CHAIRMAN'S FOREWARD

Chairman's Report 2023

It is now almost one year since I was elected as Chairman for Hearing Loss Cornwall (HLC). My year as Chairman had flown so quickly and many things had happened.

Also, as I have been Chairman for a few organisations, HLC is different. Why? The other organisations I chaired were mostly Deaf committee members, whereas HLC have more Hearing committee members, but I have enjoyed the past year chairing HLC meetings.

I would like to thank Robert Fitzsimmons, who had served as Chairman for HLC for many years and did an excellent job. I am pleased that Robert is still on the Board of Trustees as Vice Chairman.

I must thank Clare Greenwood for her sterling work for HLC attending so many meetings over the past year, including regular meetings with ICB. We have a contract with the NHS for a minimum of 3 years which is excellent. An event was organised by NHS and HLC last January at Cornwall Deaf Community Centre which was well attended.

We need to keep pushing the NHS for better understanding of how much problems the deaf people can have while visiting the hospital as an in-patient as this is the biggest issue, of not booking a BSL interpreter. That barrier needs to be broken down.

It was good to see some grants have been received, including £2000 from the Duke of Cornwall Estate.

I would like to thank Paul for his good works on the financial side and we welcomed Helen Rule as a new staff member, taking over from Denise Chatfield who had retired. I do hope Helen will remain with HLC, for many years to come, as she had already done a lot of good work.

It was good to see a great attendance from our trustees and it was nice to see Sarah Wardle being able to join us.

And finally, I would like to thank all the Trustees for their support at the meetings and for attending events organised by Clare.

I hope to remain with Hearing Loss Cornwall for many years.

Terence Spivey – Chairman

December 2023

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

EXECUTIVE OFFICER'S REPORT

Executive Report 2023

Annual Report 2023

The new year launched with me signing up to do some training in IAG - Level 3, Information, Advice and Guidance. I managed to get a grant to cover this and the training has been very useful. I have, subsequently, updated our website and various policies. These were only small changes, but we did need to get some policies up on our website.

I have already finished Level 3 and I am currently working on completing "Level 5 Specialist Dual Sensory Needs assessor training". The other headline being "Deafblindness, Duties and Compliance for Senior Leaders and Practitioners". This is giving me an idea of what the council needs to provide and is valid training for me, in this subject. While our charity works with deafness, it seems that the council, and others, look to HLC for advice on dual sensory needs and do not contact IsightCornwall. Therefore, I felt it would be a good idea to have this knowledge. The course is paid for by a government grant.

This offer came about due to my assisting with delivery of deaf awareness to various teams across the council, while the provider of Dual Sensory Loss training, David Sutton from Hi-Vis delivered his specialist support. As his organisation is not local it became apparent that it would be good for our charity to understand the implications for d/Deaf people who may also struggle with their sight/vision.

This training has enabled me to upgrade my skills and knowledge around sensory loss, but, also to be able to know what the various laws are around sensory loss, what provision there should be, and establish good working relationships with various council teams. All of this information has been particularly helpful regarding the advocacy service that we are contracted to assist with, for all deaf people.

Meanwhile, it has become normal to establish good working relationships with team leads, only to find that they move on or retire! Our charity needs to keep in the cycle of the revolving wheel so that we are considered, whenever there is a valid chance to offer our service. On this matter, unfortunately Denise had decided to give in her notice, after many years of good service, and we also found ourselves in the position of needing to seek a replacement. Luckily, we found Helen. Paul has been an enormous support in training her into a varied role that offers some significant challenges.

Early in the year, we were invited to a run of events including a fundraiser by the Porthleven Christadelphians, a talk at the Gwennap WI, Cusgarne WI and Perranwell Health Hub and, also, staff and student training events at Bodmin College, as well as attending various stands at events around the Duchy.

Terry and Jane attended Penwith College and Richard and I attended Truro College for their "Equality, Diversity and Inclusivity" Fair, which all students are required to attend. I was really impressed with young people who showed a lot of interest, but I was concerned to discover how many of them explained that they already had hearing loss or thought they did. We talked about protecting their ears and our protective ear buds were well received. I also offered for HLC to host Deaf Awareness Trainings.

This year also saw us coming to the end of two sources of funding, one through the BSL counselling grant and the other, the GOALD, (Generating Older Active Lives Digitally) Project, which was the University of Plymouth's research project into future AI (artificial intelligence) devices that would help future older generations. Jane and Rachel had represented us, as trustees, on this project, along with some other volunteers.

Regarding NHS services, I had been in conversation with the ICB and submitted various reports and feedback about the service we offer and pointed out the gaps. I, subsequently, met Lucy Tucson, their communications and PR team lead who arranged to meet up to establish what services we offered and how they were delivered. Following a huge range of complaints from across the sector, Lucy agreed to get RCHT to make a video recording made of myself going through this catalogue of challenges for d/Deaf people since the new ICB came into being. This video was to be shown to all board members, at their forthcoming meeting.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

The emphasis of this new way of working with the NHS, Council and voluntary organisations working together, had been cited as being to promote well-being and prevent health and mental health decline. We were able to state that for d/Deaf people, the opposite is what has been happening. Lucy Tucson followed up, after the board meeting, by agreeing to support an event that we wanted to deliver with the Cornwall Deaf Community Centre, around accessibility and provision of services to d/Deaf people.

It was a very successful event at the Deaf Centre. The turnout was great, the audience participation was fantastic and people did not hold back in sharing their message and concerns. Also in attendance, were Healthwatch Cornwall, the patient liaison lead from RCHT, a lead member from NHS England, a member of The Advocacy People and representatives of the team who help us to keep our NHS Deaf Communication contracts.

I had, previously reported that we have been in regular meetings with what has been known to us as NHS England, and we feel reassured that this good relationship will continue. The colleague, who attended on behalf of Healthwatch Cornwall arranged that we should meet, once a month, so that we could feedback any concerns or good news stories and this has been very worthwhile in helping me to establish more relationships with the NHS and Cornwall Council teams.

Following some direct complaints, I attended a meeting with the local MP George Eustice for Camborne and Redruth, with Tracey Rail, BSL interpreter. He was amiable and listened, but he advised us that he would not be standing for re-election, which we felt was code for sorry, I can't really help you!

Hearing Loss Cornwall have remained very involved with the Disability Alliance, and this continues to be a positive relationship. We have received more funding to support people who are struggling with their household payment bills and continue to work together on projects to help strengthen the Deaf Voice. I noted the challenges before, that the Voluntary Sector Forum receives the funds to support the voluntary sector, but that we do not have access to this funding stream. Through this alliance, this may be the only way that we can get some level of support.

Meanwhile, Jane Innis has continued to be involved with the RCHT Accessibility Forum, in discussions about the new build at RCHT. There does seem to be a commitment to get things right, but, as we know, getting the actions right can be hard work. This project will continue. It seems that this year, like last, has still been focused on parking but it is now obvious that much more work has been completed on the actual building!

Jane also joined me for a training to a "Deaf Awareness Training" to team leads at RCHT, which we believe was well received. As usual, the delivery of this service came with no budget attached. However, we still felt that getting the message across is the most important issue.

Hearing Loss Cornwall has always worked well with Action on Hearing Loss, which reverted back to its original title of the Royal National Institute for the Deaf (RNID). We agreed to let them use our space to hold Hearing Aid Clinics, every last Wednesday of the month, with volunteers to help and supplies provided by Audiology at RCHT. This service has been very successful and we have met new people who did not know about HLC services. We have found it beneficial to both charities to support this teamwork

Interpreter bookings remain low with no improvement on how the bookings are made. We believe that there has been a change of staff in the authorisation team at RCHT, as we have needed to remind them what to do. Hopefully, things will settle down. We still find team members who do not know how to book interpreters, but unfortunately, we can't guide them through their internal intranet, although we know the information is there.

To support our communication service, we were finally able to launch "SignVideo" so that people can make direct contact with us. It is an expensive investment, but one that will make us more accessible, which is an essential requirement, considering our aims.

What we anticipated has been a reality, and we are finding that the moment the word d/Deaf is mentioned, everyone signposts to us. We then take the stress, frustration and anger of these people who have been misinformed and, sometimes, turned away from the people who should be helping them. Of course, we will try to help people, whenever we can and I would like to thank my team, Paul and Helen for their patience and efforts, and thank the trustees for continuing to support us to achieve our charitable aims.

Clare Greenwood Executive Officer

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Hearing Loss Cornwall (HLC) is the face and voice of the Deaf and Hard of Hearing people of Cornwall and the Isles of Scilly. It is a unique, local Cornish charity set up in 1931, and remains at the forefront of helping people living with deafness, hearing loss and tinnitus to live fulfilling lives in a world geared to sound.

It aims to assist the Deaf and deafened community to take control of their lives, break down barriers and help them to acknowledge their hearing loss and be able to take action. HLC offer frontline delivery services to NHS and other health and welfare providers to ensure vital communication support, creating essential links for the hearing community.

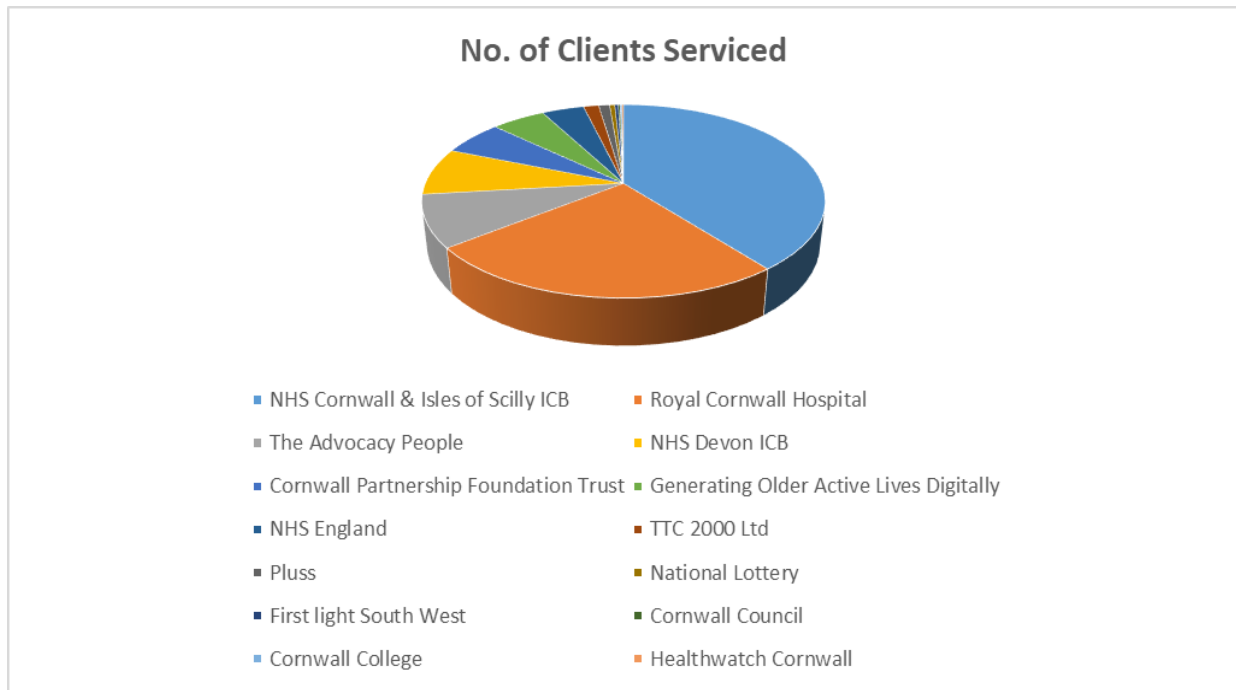
Communication Support

On occasions we struggled to provide face to face appointments for the profoundly deaf community as there is shortage of qualified BSL Interpreters in Cornwall. Although we have been able to provide remote service in some instances.

NHS Cornwall & Isle of Scilly ICB have now taken over providing the service for doctors and other medical services with the exception of dental and optical services which are still provided by NHS England. We have also built on the relationship with interpreters in Devon thus seeing an increase in bookings for NHS Devon.

We have continued to engage with the NHS and Cornwall Council to ensure that d/Deaf people's accessibility needs are taken care of and have worked hard with the business and voluntary sector to ensure that accessibility issues are addressed and needs met.

A total of 14 differing clients were serviced during the year. Eighty percent of the Communications Income was generated by five major clients namely NHS England, Royal Cornwall Hospital Trust, NHS Cornwall & Isle of Scilly ICB, Cornwall Partnership Foundation Trust and NHS Devon



CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023

Governance

Hearing Loss Cornwall has a small team which enables employees to work to their skills. Various new processes have been implemented over the previous years and these systems are now functioning well. Measures have been put in place to ensure that HLC follow guidance on GDPR.

Trustees are represented by Deaf, deafened, deaf, hard of hearing and hearing.

Our Team

The team remains the same at HLC and having worked together for a few years, they understand their separate roles but are encouraged to work in support of each other. There are regular team meetings with the Executive Officer who endeavours to ensure that the team are content and working effectively

Whilst HLC only employ three part-time members of staff, Hearing Loss Cornwall recognises that there may be times that we have to draw on outside resources to run the organisation effectively.

We will continue to streamline all of our processes so that our time can be most effectively spent on the charitable “cause”.

Volunteers and Membership

Whilst we don't benefit from a large number of members. The Rotary and Lions Clubs also continue to be very supportive when we have needed assistance at events which are challenging for Deaf people to volunteer for. We have also enlisted the offer of support from several people who became aware of our charity through various outreach events. We hope to grow this voluntary team.

Cyber Risk

Our patient/client data is encrypted through our NHS email system and we generally address any user of our communication support service by their NHS number, not their name. This is a system adopted by our communication support workers for confidentiality reasons.

Data Protection

HLC abides by the data protection act and shreds printed data and has its own Data Protection Policy to ensure the appropriate use of any data.

We will ALWAYS respect our supporters and benefactors and never share their data with third parties. We only work with British Sign Language interpreters who operate under the strict terms of their professional bodies, (ASLI and NRCPD).

Confidentiality

We will continue to observe all measures in place to, only, share information when absolutely necessary, with the relevant parties, such as the interpreters and medical bodies. All emails to RCHT are sent through their secure system. We keep very little paperwork shredding as much as possible as we go along.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

Risk and uncertainties

The charity sector is on the line - political, economic, social and technological challenge.

“Our findings indicate that clients reliant on public sector funding and/or fixed term contracts or grants, may be particularly vulnerable”

As noted in previous minutes and reports, we are now really noticing the significant changes in the voluntary sector, at Cornwall Council and throughout the NHS.

Whilst Trustees and staff continue to assess the major risks to which the charity is exposed, we are constantly trying to mitigate exposure to these risks, as a small organisation, we can only do so much to fight the new juggernaut of IT and removal of the “human touch” in the process.

If we lose contracts with the NHS and RCHT, then our ability to operate will be severely challenged. As such we will continue to keep a constant eye on what we can do to remain focussed on doing the best job we can in a very challenging climate of change and cuts in provision.

We shall continue to offer the services that we know are of benefit and are appreciated by our users, but we shall also look forward, in the world of modern technology, to addressing any future possibilities and look for opportunities that have not yet been explored. Innovation and creativity have opened up a whole new world to Deaf people, with technology, gadgets and apps in abundance. These are opportunities to explore, not ignore.

Risk Policy

The Charity Commission require us to have a risk policy. Set out in the table are the major risks facing the charity.

| Risk Description | Impact | Mitigation | Owner |
|--|--|---|-------------------------|
| Income – HLC relies on four major clients for 80% of income. | Lack of income will have long term impact of the viability of the Charity. | Continue to monitor developments within the Health Service. | Chief Executive Officer |
| Lack of Cashflow. | Lack of funds to meet the Charity’s liabilities. | Micro-manage the debtor’s ledger. | Finance Officer |
| Cyber attacked on the Charity’s Information systems. | Disclosure of information leading to scams and possible fraud. | Anti-virus software and secure password management. | Finance Officer |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

Reserves Policy

The trustees believe that Hearing Loss Cornwall should hold financial reserves in order to ensure that the charity can operate and meet the needs of clients in the event of unforeseen and potentially financial damaging circumstances arising. It has taken into account the reliability and continuance of future funding, timing of cash flow and working capital requirements and potential liabilities relating to staff should there be closure of the charity.

The reserves policy has been developed based on the guidelines set out in the Charity Document CC19 and will be reviewed by the Trustee Board on annual basis.

The Charity reserves policy is to maintain a sufficient level of reserves to enable normal operating activities to continue over a period of six months should a shortfall in income occur and to take into account of any potential risks and contingencies that may arise from time to time. Therefore, have considered the amount equivalent to six months operating expenditure of £80,000

Review of current and previous year funds

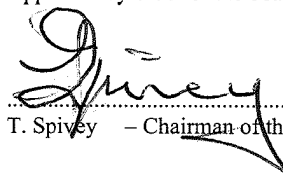
| FUNDS | 2023 | 2022 |
|---------------------|-----------------|-----------------|
| Unrestricted funds: | | |
| Contingency Reserve | £167,640 | £191,214 |
| | £80,000 | £80,000 |
| Restricted Funds | £9,192 | £14,002 |
| TOTAL FUNDS | £256,832 | £285,216 |

Restricted Reserves

The following funds are restricted by the funder and cannot be used for the general purposes of the charity. The current restricted fund held are set out below:

| | |
|--------------------|--------|
| Clare Milne | £8,532 |
| Cornwall Community | £32 |
| Wadebridge Rotary | £31 |
| Awards for All | £597 |

Approved by order of the board of trustees on 27/09/2024 and signed on its behalf by:


.....
T. Spivey – Chairman of the Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE

I report to the charity trustees on my examination of the accounts of Cornwall Association for Deaf and Hard of Hearing People (the Trust) for the year ended 31 December 2023.

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 financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

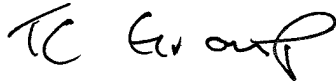
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act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

Independent examiner's statement

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

- accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to
- charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



James Pearce FCA
TC Group
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

Date: 16/10/24

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

| | Notes | Unrestricted funds £ | Restricted funds £ | 2023 Total funds £ | 2022 Total funds £ |
|------------------------------------|-------|---------------------------------|----------------------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 12,512 | - | 12,512 | 61,988 |
| Other trading activities | 3 | 120,198 | - | 120,198 | 128,110 |
| Investment income | 4 | <u>9,731</u> | <u>-</u> | <u>9,731</u> | <u>9,729</u> |
| Total | | <u>142,441</u> | <u>-</u> | <u>142,441</u> | <u>199,827</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | | | | | |
| Welfare and education | 5 | <u>172,189</u> | <u>1,470</u> | <u>173,659</u> | <u>186,884</u> |
| Net gains/(losses) on investments | | <u>2,834</u> | <u>-</u> | <u>2,834</u> | <u>(33,853)</u> |
| NET INCOME/(EXPENDITURE) | | | | | |
| Transfers between funds | 16 | <u>(26,914)</u> <u>3,340</u> | <u>(1,470)</u> <u>(3,340)</u> | <u>(28,384)</u> <u>-</u> | <u>(20,910)</u> <u>-</u> |
| Net movement in funds | | <u>(23,574)</u> | <u>(4,810)</u> | <u>(28,384)</u> | <u>(20,910)</u> |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | <u>271,214</u> | <u>14,002</u> | <u>285,216</u> | <u>306,126</u> |
| TOTAL FUNDS CARRIED FORWARD | | <u>247,640</u> | <u>9,192</u> | <u>256,832</u> | <u>285,216</u> |

The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**BALANCE SHEET
31 DECEMBER 2023**

| | | Unrestricted funds £ | Restricted funds £ | 2023 Total funds £ | 2022 Total funds £ |
|--|----|----------------------------|--------------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 11 | 2,033 | - | 2,033 | 2,927 |
| Investments | 12 | <u>224,679</u> | <u>-</u> | <u>224,679</u> | <u>236,845</u> |
| | | 226,712 | - | 226,712 | 239,772 |
| CURRENT ASSETS | | | | | |
| Debtors | 13 | 23,608 | - | 23,608 | 15,601 |
| Cash at bank and in hand | | <u>4,397</u> | <u>9,192</u> | <u>13,589</u> | <u>41,654</u> |
| | | 28,005 | 9,192 | 37,197 | 57,255 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 14 | (7,077) | - | (7,077) | (11,811) |
| | | <u>20,928</u> | <u>9,192</u> | <u>30,120</u> | <u>45,444</u> |
| NET CURRENT ASSETS | | | | | |
| | | <u>247,640</u> | 9,192 | 256,832 | 285,216 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| | | <u>247,640</u> | <u>9,192</u> | <u>256,832</u> | <u>285,216</u> |
| NET ASSETS | | | | | |
| FUNDS | 16 | | | | |
| Unrestricted funds: | | | | | |
| General fund | | | | 167,640 | 191,214 |
| Contingency reserve | | | | <u>80,000</u> | <u>80,000</u> |
| | | | | <u>247,640</u> | <u>271,214</u> |
| Restricted funds | | | | <u>9,192</u> | <u>14,002</u> |
| TOTAL FUNDS | | | | <u>256,832</u> | <u>285,216</u> |

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

.....
T Spivey - Trustee

The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

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

Legacies

Legacies are recognised on a case by case basis where the receipt of the legacy is considered probable and the amount can be measured reliably. A receipt will be probable if there has been a grant of probate: the executors have established that there are sufficient assets in the estate to pay the legacy, after settling any liabilities; and any conditions attached to the legacy are either within the control of the charity or have been met. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Expenditure

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

Tangible fixed assets

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

| | |
|-----------------------|---------------|
| Fixtures and fittings | - 10% on cost |
| Computer equipment | - 25% on cost |

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

2. DONATIONS AND LEGACIES

| | 2023 | 2022 |
|---------------------------|---------------|---------------|
| | £ | £ |
| Donations and fundraising | 12,512 | 24,172 |
| Grants | <u>-</u> | <u>37,816</u> |
| | <u>12,512</u> | <u>61,988</u> |

Grants received, included in the above, are as follows:

| | 2023 | 2022 |
|---------------------|----------|---------------|
| | £ | £ |
| Clare Milne | - | 10,000 |
| Disability Cornwall | <u>-</u> | <u>27,816</u> |
| | <u>-</u> | <u>37,816</u> |

3. OTHER TRADING ACTIVITIES

| | 2023 | 2022 |
|-------------------------|----------------|----------------|
| | £ | £ |
| Fundraising events | 7,110 | 50 |
| Deaf awareness training | 423 | 1,400 |
| Communications support | 111,574 | 118,904 |
| Speech to text | <u>1,091</u> | <u>7,756</u> |
| | <u>120,198</u> | <u>128,110</u> |

4. INVESTMENT INCOME

| | 2023 | 2022 |
|--------------------------------|--------------|--------------|
| | £ | £ |
| Income from listed investments | 9,690 | 9,729 |
| Deposit account interest | <u>41</u> | <u>-</u> |
| | <u>9,731</u> | <u>9,729</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

5. CHARITABLE ACTIVITIES COSTS

| | Direct Costs (see note 6) £ | Support costs (see note 7) £ | Totals £ |
|-----------------------|--------------------------------------|---------------------------------------|----------------|
| Welfare and education | <u>79,355</u> | <u>94,304</u> | <u>173,659</u> |

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

| | 2023 £ | 2022 £ |
|-------------------|---------------|---------------|
| Interpreter costs | 71,361 | 78,879 |
| Speech to text | 1,080 | 5,488 |
| Advocacy support | 4,538 | 7,097 |
| Counselling | 976 | 6,114 |
| GOALD | <u>1,400</u> | <u>750</u> |
| | <u>79,355</u> | <u>98,328</u> |

7. SUPPORT COSTS

| | Management £ | Finance £ | Governance costs £ | Totals £ |
|-----------------------|-----------------|--------------|--------------------------|---------------|
| Welfare and education | <u>83,595</u> | <u>106</u> | <u>10,603</u> | <u>94,304</u> |

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

Trustees' expenses of £85 were paid for the year ended 31 December 2023 (2022: £110).

9. STAFF COSTS

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

| | 2023 | 2022 |
|----------------|----------|----------|
| Administration | <u>3</u> | <u>2</u> |

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

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

| | | | |
|---|----------------------------------|----------------------------|---------------------|
| 10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES | Unrestricted funds £ | Restricted funds £ | Total funds £ |
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 39,172 | 22,816 | 61,988 |
| Other trading activities | 128,110 | - | 128,110 |
| Investment income | <u>9,729</u> | <u>-</u> | <u>9,729</u> |
| Total | <u>177,011</u> | <u>22,816</u> | <u>199,827</u> |
| EXPENDITURE ON Charitable activities | | | |
| Welfare and education | <u>178,255</u> | <u>8,629</u> | <u>186,884</u> |
| Net gains/(losses) on investments | <u>(33,853)</u> | <u>-</u> | <u>(33,853)</u> |
| NET INCOME/(EXPENDITURE) | (35,097) | 14,187 | (20,910) |
| Transfers between funds | <u>12,566</u> | <u>(12,566)</u> | <u>-</u> |
| Net movement in funds | (22,531) | 1,621 | (20,910) |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | <u>293,745</u> | <u>12,381</u> | <u>306,126</u> |
| TOTAL FUNDS CARRIED FORWARD | <u>271,214</u> | <u>14,002</u> | <u>285,216</u> |
| 11. TANGIBLE FIXED ASSETS | | | |
| | Fixtures and fittings £ | Computer equipment £ | Totals £ |
| COST | | | |
| At 1 January 2023 and 31 December 2023 | <u>2,829</u> | <u>10,316</u> | <u>13,145</u> |
| DEPRECIATION | | | |
| At 1 January 2023 | 1,848 | 8,370 | 10,218 |
| Charge for year | <u>175</u> | <u>719</u> | <u>894</u> |
| At 31 December 2023 | <u>2,023</u> | <u>9,089</u> | <u>11,112</u> |
| NET BOOK VALUE | | | |
| At 31 December 2023 | <u>806</u> | <u>1,227</u> | <u>2,033</u> |
| At 31 December 2022 | <u>981</u> | <u>1,946</u> | <u>2,927</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

12. FIXED ASSET INVESTMENTS

| | Listed investments £ |
|-----------------------|----------------------------|
| MARKET VALUE | |
| At 1 January 2023 | 236,845 |
| Disposals | (14,017) |
| Revaluations | <u>1,851</u> |
| At 31 December 2023 | <u>224,679</u> |
| NET BOOK VALUE | |
| At 31 December 2023 | <u>224,679</u> |
| At 31 December 2022 | <u>236,845</u> |

There were no investment assets outside the UK.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2023 | 2022 |
|--------------------------------|---------------|---------------|
| | £ | £ |
| Trade debtors | 14,621 | 6,748 |
| Other debtors | 5,000 | 5,000 |
| Prepayments and accrued income | <u>3,987</u> | <u>3,853</u> |
| | <u>23,608</u> | <u>15,601</u> |

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2023 | 2022 |
|------------------------------|--------------|---------------|
| | £ | £ |
| Trade creditors | 4,256 | 9,454 |
| Taxation and social security | 548 | 215 |
| Other creditors | <u>2,273</u> | <u>2,142</u> |
| | <u>7,077</u> | <u>11,811</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

15. MOVEMENT IN FUNDS

| | At 1/1/23 £ | Net movement in funds £ | Transfers between funds £ | At 31/12/23 £ |
|---------------------------|-----------------------------|----------------------------------|------------------------------------|-----------------------------|
| Unrestricted funds | | | | |
| General fund | 191,214 | (26,914) | 3,340 | 167,640 |
| Contingency reserve | <u>80,000</u> | <u>-</u> | <u>-</u> | <u>80,000</u> |
| | 271,214 | (26,914) | 3,340 | 247,640 |
| Restricted funds | | | | |
| Project costs | 14,002 | (1,470) | (3,340) | 9,192 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>285,216</u> | <u>(28,384)</u> | <u>-</u> | <u>256,832</u> |

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Unrestricted funds | | | | |
| General fund | 142,441 | (172,189) | 2,834 | (26,914) |
| Restricted funds | | | | |
| Project costs | - | (1,470) | - | (1,470) |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>142,441</u> | <u>(173,659)</u> | <u>2,834</u> | <u>(28,384)</u> |

Comparatives for movement in funds

| | At 1/1/22 £ | Net movement in funds £ | Transfers between funds £ | At 31/12/22 £ |
|---------------------------|-----------------------------|----------------------------------|------------------------------------|-----------------------------|
| Unrestricted funds | | | | |
| General fund | 213,745 | (35,097) | 12,566 | 191,214 |
| Contingency reserve | <u>80,000</u> | <u>-</u> | <u>-</u> | <u>80,000</u> |
| | 293,745 | (35,097) | 12,566 | 271,214 |
| Restricted funds | | | | |
| Project costs | 12,381 | 14,187 | (12,566) | 14,002 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>306,126</u> | <u>(20,910)</u> | <u>-</u> | <u>285,216</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

16. MOVEMENT IN FUNDS - continued

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| Unrestricted funds | | | | |
| General fund | 177,011 | (178,255) | (33,853) | (35,097) |
| Restricted funds | | | | |
| Project costs | 22,816 | (8,629) | - | 14,187 |
| | <u>199,827</u> | <u>(186,884)</u> | <u>(33,853)</u> | <u>(20,910)</u> |

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

| | At 1/1/22 £ | Net movement in funds £ | Transfers between funds £ | At 31/12/23 £ |
|---------------------------|----------------|----------------------------------|------------------------------------|---------------------|
| Unrestricted funds | | | | |
| General fund | 213,745 | (62,011) | 15,906 | 167,640 |
| Contingency reserve | <u>80,000</u> | - | - | <u>80,000</u> |
| | 293,745 | (62,011) | 15,906 | 247,640 |
| Restricted funds | | | | |
| Project costs | 12,381 | 12,717 | (15,906) | 9,192 |
| | <u>306,126</u> | <u>(49,294)</u> | <u>-</u> | <u>256,832</u> |

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| Unrestricted funds | | | | |
| General fund | 319,451 | (350,443) | (31,019) | (62,011) |
| Restricted funds | | | | |
| Project costs | 22,817 | (10,100) | - | 12,717 |
| | <u>342,268</u> | <u>(360,543)</u> | <u>(31,019)</u> | <u>(49,294)</u> |

The contingency reserve represents six months of running costs set aside to enable normal operating activities to continue in the event of a shortfall in income or other potential risks and contingencies that may arise from time to time.

The restricted reserve represents funds received for the improvement of the health and mental well being of deaf people, providing a technology platform for the profoundly deaf, counselling and advocacy costs.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

17. RELATED PARTY DISCLOSURES

During the year the charity paid Trustees' expenses of £85 (2022: £110).

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

| | 2023 £ | 2022 £ |
|---------------------------------|----------------|----------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Donations and fundraising | 12,512 | 24,172 |
| Grants | - | 37,816 |
| | 12,512 | 61,988 |
| Other trading activities | | |
| Fundraising events | 7,110 | 50 |
| Deaf awareness training | 423 | 1,400 |
| Communications support | 111,574 | 118,904 |
| Speech to text | 1,091 | 7,756 |
| | 120,198 | 128,110 |
| Investment income | | |
| Income from listed investments | 9,690 | 9,729 |
| Deposit account interest | 41 | - |
| | 9,731 | 9,729 |
| Total incoming resources | 142,441 | 199,827 |
| EXPENDITURE | | |
| Charitable activities | | |
| Interpreter costs | 71,361 | 78,879 |
| Speech to text | 1,080 | 5,488 |
| Advocacy support | 4,538 | 7,097 |
| Counselling | 976 | 6,114 |
| GOALD | 1,400 | 750 |
| | 79,355 | 98,328 |
| Support costs | | |
| Management | | |
| Wages | 60,560 | 44,203 |
| Pensions | 1,297 | 1,342 |
| Rates and water | 387 | 380 |
| Insurance | 1,343 | 1,101 |
| Light and heat | 190 | 2,098 |
| Telephone | 2,085 | 1,804 |
| Postage and stationery | 1,140 | 1,110 |
| Advertising | 301 | 255 |
| Carried forward | 67,303 | 52,293 |

This page does not form part of the statutory financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

| | 2023 | 2022 |
|---|-----------------|----------------|
| | £ | £ |
| Management | | |
| Brought forward | 67,303 | 52,293 |
| Sundries | 2,001 | 1,674 |
| Staff training | - | 225 |
| Rent | 12,642 | 12,574 |
| Software support | 754 | 820 |
| Fixtures and fittings | 176 | 176 |
| Computer equipment | <u>719</u> | <u>719</u> |
| | 83,595 | 68,481 |
| Finance | | |
| Bank charges | 106 | 119 |
| Governance costs | | |
| Independent examiner's fee | 2,774 | 1,956 |
| Wages and officers' fees | <u>7,829</u> | <u>18,000</u> |
| | <u>10,603</u> | <u>19,956</u> |
| Total resources expended | <u>173,659</u> | <u>186,884</u> |
| Net (expenditure)/income before gains and losses | (31,218) | 12,943 |
| Realised recognised gains and losses | | |
| Realised gains/(losses) on fixed asset investments | <u>2,834</u> | <u>(1,028)</u> |
| Net (expenditure)/income | <u>(28,384)</u> | <u>11,915</u> |

This page does not form part of the statutory financial statements

CORNWALL ASSOCIATION FOR DEAF AND HARD OF HEARING PEOPLE

England & Wales - Charity number 218341

Accounts

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

FOR

CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL

Lang Bennetts Audit Limited
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

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| Statement of Financial Activities | 11 |
| Balance Sheet | 12 |
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**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

218341

Principal address

3 Walsingham Place
TRURO
Cornwall
TR1 2RP

Trustees

RA Fitzsimmons
T Spivey
P Cale
Mrs J Hocking
R Margetts
R Cranage
Mrs R Fisher
Mrs S Wardle
Mrs J Ninnis

Chairman

Other Officers

Clare Greenwood Executive Officer
Paul Charlesworth Treasurer

Bankers

Barclays Bank
King Street
Truro

Investment Manager

CCLA Investment Management Limited
Senator House
85 Queen Victoria Street
London EC4V 4ET

Independent Examiner

Lang Bennetts Audit Limited
The Old Carriage Works
Moresk Road
TRURO TR1 1DG

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

CHAIRMAN'S FOREWARD

Chairman's Report 2022

Although the world is getting back to more normal, after Covid, it has been interesting to see how things have changed for d/Deaf people. I have noticed how more and more interpreters are working "remotely", not as much face-to-face. This has advantages, but I think it is important to keep reminding the NHS, how important it is to have face-to-face interpreters.

For many Deaf BSL users, it is still a struggle to understand how to use all the technology and we prefer if we can see the interpreter. I understand why Hearing Loss Cornwall have to explore the other options of using remote video services, but let's hope that we can find a good balance between video and face-to-face.

It is concerning to see that bookings are still at a much lower level than before, and we can only hope that when the new opportunities for contracts come, that Hearing Loss Cornwall will be remain the contract providers. We know that this is our main source of income and that the charity will struggle without these funds.

However, it is good to know that we are managing to help d/Deaf people through our advocacy contract with Cornwall Council. We all know that there are many problems for d/Deaf people when they cannot make contact and everything is now done on computer. Again, we have to keep telling people that communication is always a problem and the providers of services need to understand this and work with us. Maybe younger people, in the future, will have fewer problems, but there are many d/Deaf people out there who find it very difficult to get people to listen to us, especially when we did not grow up with modern devices such as laptops and mobile phones.

It is also good to hear that we still have some money in the budget to support Deaf BSL counselling as we know that Mental Health is a big problem these days, especially since Covid.

I am glad to know that Hearing Loss Cornwall have been delivering Deaf Awareness Trainings to hospital and council staff. This way we can get our message across by explaining, but not complaining. As we know, there are at least one in five people living in Cornwall with some kind of hearing loss. That is a significant number of people that our charity represents and it is a privilege to be chairman of trustees to help get this deaf voice out into the community.

I expect that 2023 will bring new challenges that we will deal with, as they come along. Meanwhile, I would like to thank all the trustees and staff of Hearing Loss Cornwall, Paul, Denise and Clare, who continue to support the charity and its aims.

R. A. Fitzsimmons - Chairman

December 2022

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

EXECUTIVE OFFICER'S REPORT

Executive Report 2022

This was to be the year when the newly formed Integrated Care Board, (ICB) was due to be set in motion with the various NHS services, Cornwall Council and the voluntary sector aiming to work together to improve accessibility, keep people fitter for longer with more preventative measures and services being supported

As the year drew to an end, it was very hard to ascertain whether any of these proposals had, or would, work going forward into the long-term future. What we did note was that the funding for the voluntary sector seemed to be directed, for the most part, straight to the Voluntary Sector Forum, who would have quite a big handle on where any funds would be allocated. There remain concerns that some of the smaller charities may not be in right place to benefit from this source of funding. Only time will tell, however, Hearing Loss Cornwall have remained very involved with the Disability Alliance, which places us in a stronger position to be considered for larger pots of money, that we would not be able to access on our own. From what we have experienced this alliance has proved to be very useful and gained us two big pots of money, most especially with the COMF fund which helped us be able to support Deaf BSL counselling.

We also continued to input our feedback into GOALD, (Generating Older Active Lives Digitally) Project, which was the University of Plymouth's research project into future AI (artificial intelligence) devices that would help future older generations. Jane and Rachel have represented us, as trustees, on this project, along with some other volunteers. Jane has also been involved in discussions about the new build at RCHT. There does seem to be a commitment to get things right, but, as we know, getting the actions right can be hard work. This project will continue. From early reports, it seems that one of big accessibility issues remain around car parking more than the actual building! As we know from previous reports around car parks, the issue of speaking through a remotely manned system at the exit barrier continues to present huge challenges.

In other ways there have been few changes since 2021. PALS complaints have continued, responses from anyone and everyone are extremely slow and it has been a real challenge trying to find out who is doing what. There appear to have been many changes within staffing at both the NHS and Cornwall Council with a regular response of "I'm new here"! It is not that people are rude or dismissive, we just can't move forward quickly on any matter.

Interpreter bookings continue to be a struggle, and people are waiting longer for appointments, often with two to three changes of date. We also continue to have problems with the recording of d/Deaf patients on all systems so this issue does not seem to have improved.

As yet, we have still not heard any more about the proposal to present more deaf awareness raising sessions to the ICB, most especially to staff at RCHT, so it appears that this remains an ongoing discussion. However, we did deliver a few sessions direct to the NHS, via online. This was a new skill for me and I am not sure I mastered it. We either experienced connections breaking, sound disappearing on the videos, files not uploading or other frustrations, but, for the most part, there was a good attendance and some useful feedback. Ultimately, it was interesting to discover what misconceptions remain around deafness and how to support patients, so these sessions were very useful.

We were also invited to offer several trainings to various businesses, sometimes due to the fact that they have some staff who have hearing loss and it has been great to have some face-to-face interaction which really helps to get the message across.

There has also been a lot more opportunity to go out to different organisations to give talks. These have been more geared to answering people's concerns and questions and giving them information about where and how they can get support. The tinnitus group also started to be able to offer meetings again and it has been good for people to be able to get together again and share their thoughts and concerns.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

Healthwatch presented a report about the challenges for d/Deaf people being properly recorded as having d/Deaf needs and this gave us a great opportunity to be reported in the press, and also to get some vital input from our local d/Deaf people who were invited to share their concerns. We also worked with Healthwatch and the Deaf Centre to gather some feedback about mental health issues so that this information could be included in public health reports. Our provision of advocacy support has been well received and the number of people that we have helped continues to grow. It looks like this service will prove to be essential as the internet takes over and d/Deaf people struggle with accessibility. It would be good if this is not the case for them, we will have to watch this space.

Our connections with various alliances such as the Disability Alliance, CEDN Cornwall Equality and Diversity Network) and other voluntary services have continued to grow. In fact, there has been a lot more interest in d/Deaf needs. This has not always been followed by any money, but the more the need is known about, the more likely some funding will follow.

Noting current trends around us, and based on contact through the office, the concern we have will be that services could be signposted to us without any funding support attached. Yet again, there is an uncertain picture which is not yet in focus. What we do know is that 2022 did bring with it changes that we are, as yet, unaware of and we will deal with them as best we can.

Clare Greenwood
Executive Officer

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Hearing Loss Cornwall (HLC) is the face and voice of the Deaf and Hard of Hearing people of Cornwall and the Isles of Scilly. It is a unique, local Cornish charity set up in 1931, and remains at the forefront of helping people living with deafness, hearing loss and tinnitus to live fulfilling lives in a world geared to sound.

It aims to assist the Deaf and deafened community to take control of their lives, break down barriers and help them to acknowledge their hearing loss and be able to take action. HLC offer frontline delivery services to NHS and other health and welfare providers to ensure vital communication support, creating essential links for the hearing community.

Communication Support

On occasions we struggled to provide face to face appointments for the profoundly deaf community as there is shortage of qualified BSL Interpreters in Cornwall. Although we have been able to provide remote service in some instances.

NHS Cornwall & Isle of Scilly ICB have now taken over providing the service for doctors and other medical services with the exception of dental and optical services which are still provided by NHS England. We have also built on the relationship with interpreters in Devon thus seeing an increase in bookings for NHS Devon.

We have continued to engage with the NHS and Cornwall Council to ensure that d/Deaf people's accessibility needs are taken care of and have worked hard with the business and voluntary sector to ensure that accessibility issues are addressed and needs met.

Containment Outbreak Management Fund (COMF)

This was a pot of money, received through a Disability Alliance bid to Cornwall Council, to support projects where people may have been adversely affected by Covid. Hearing Loss Cornwall aimed to focus this project on Deaf people who use British Sign Language, as their chosen language, who have expressed concerns about their mental health and well-being, some, over a considerable period of time, with problems exacerbated by Covid 19.

This project was aimed at a person-centred approach, whereby the Deaf person could use their own language with someone who speaks the same language, with no intermediary involved, to benefit from BSLtoBSL counselling.

Generating Older Active Lives Digitally (GOALD)Project

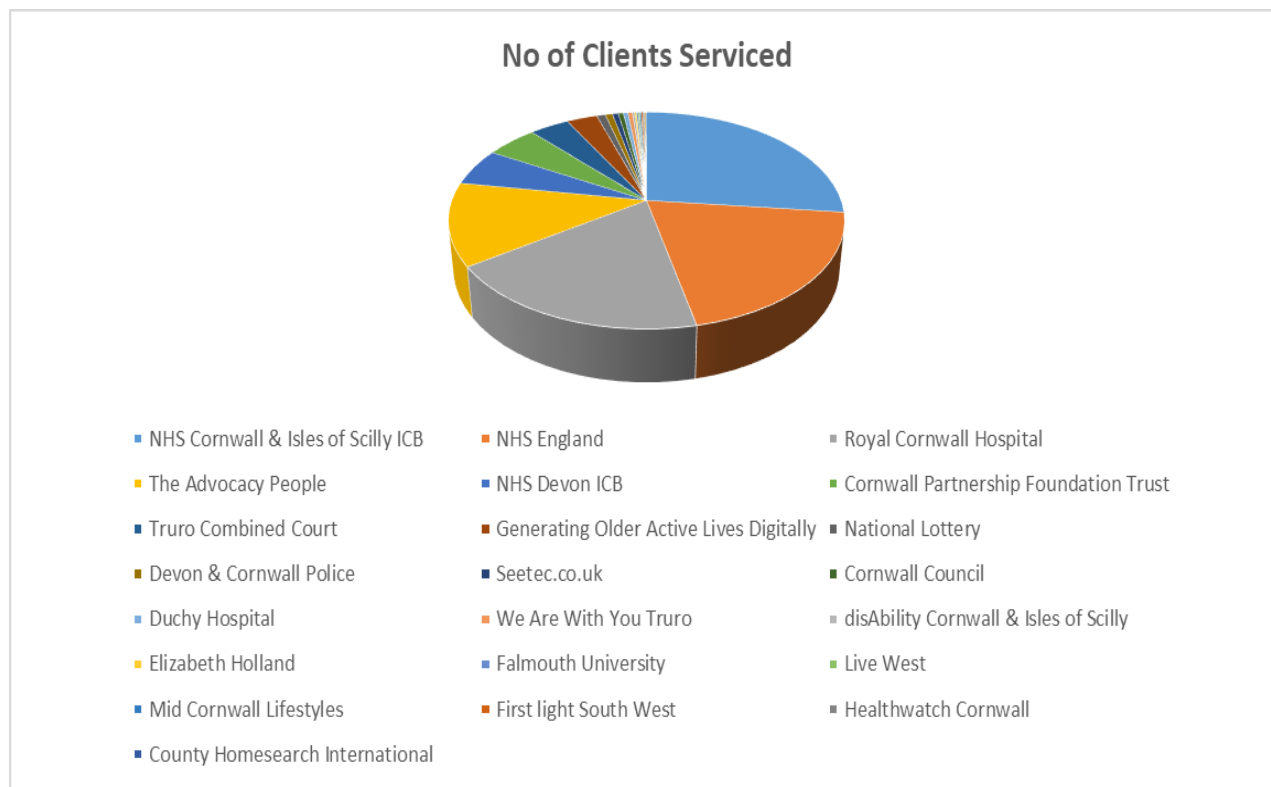
Hearing Loss Cornwall took part in this intergenerational project, alongside the University of Plymouth, to inform future developments of technologies that may support d/Deaf and older people to access important matters of everyday life – connecting to community and culture and heritage – in Cornwall. The aim was to gather information, and build on creating digital connections, to help transport older people into the new era of digital technology.

This was of great interest to our charity, as we work within the realm of communication support for those who are d/Deaf or live with hearing loss and tinnitus. It became very apparent, during Covid 19, that using accessible technology was going to become a very important, even vital, part of deaf people's lives.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

A total of 22 differing clients were serviced during the year. Eighty percent of the Communications Income was generated by five major clients namely NHS England, Royal Cornwall Hospital Trust, NHS Cornwall & Isle of Scilly ICB, Cornwall Partnership Foundation Trust and NHS Devon.



Governance

Hearing Loss Cornwall has a small team which enables employees to work to their skills. Various new processes have been implemented over the previous years and these systems are now functioning well. Measures have been put in place to ensure that HLC follow guidance on GDPR.

Trustees are represented by Deaf, deafened, deaf, hard of hearing and hearing.

Our Team

The team remains the same at HLC and having worked together for a few years, they understand their separate roles but are encouraged to work in support of each other. There are regular team meetings with the Executive Officer who endeavours to ensure that the team are content and working effectively

Whilst HLC only employ two part-time members of staff and a financial advisor, Hearing Loss Cornwall recognises that there may be times that we have to draw on outside resources to run the organisation effectively.

We will continue to streamline all of our processes so that our time can be most effectively spent on the charitable “cause”.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

Volunteers and Membership

Whilst we don't benefit from a large number of members. The Rotary and Lions Clubs also continue to be very supportive when we have needed assistance at events which are challenging for Deaf people to volunteer for. We have also enlisted the offer of support from several people who became aware of our charity through various outreach events. We hope to grow this voluntary team.

Cyber Risk

Our patient/client data is encrypted through our NHS email system and we generally address any user of our communication support service by their NHS number, not their name. This is a system adopted by our communication support workers for confidentiality reasons.

Data Protection

HLC abides by the data protection act and shreds printed data and has its own Data Protection Policy to ensure the appropriate use of any data.

We will ALWAYS respect our supporters and benefactors and never share their data with third parties. We only work with British Sign Language interpreters who operate under the strict terms of their professional bodies, (ASLI and NRCPD).

Confidentiality

We will continue to observe all measures in place to, only, share information when absolutely necessary, with the relevant parties, such as the interpreters and medical bodies. All emails to RCHT are sent through their secure system. We keep very little paperwork shredding as much as possible as we go along.

Risk and uncertainties

The charity sector is on the line - political, economic, social and technological challenge.

“Our findings indicate that clients reliant on public sector funding and/or fixed term contracts or grants, may be particularly vulnerable”

As noted in previous minutes and reports, we are now really noticing the significant changes in the voluntary sector, at Cornwall Council and throughout the NHS.

Whilst Trustees and staff continue to assess the major risks to which the charity is exposed, we are constantly trying to mitigate exposure to these risks, as a small organisation, we can only do so much to fight the new juggernaut of IT and removal of the “human touch” in the process.

If we lose contracts with the NHS and RCHT, then our ability to operate will be severely challenged. As such we will continue to keep a constant eye on what we can do to remain focussed on doing the best job we can in a very challenging climate of change and cuts in provision.

We shall continue to offer the services that we know are of benefit and are appreciated by our users, but we shall also look forward, in the world of modern technology, to addressing any future possibilities and look for opportunities that have not yet been explored. Innovation and creativity have opened up a whole new world to Deaf people, with technology, gadgets and apps in abundance. These are opportunities to explore, not ignore.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

Risk Policy

The Charity Commission require us to have a risk policy. Set out in the table are the major risks facing the charity.

| Risk Description | Impact | Mitigation | Owner |
|--|--|---|-------------------------|
| Income – HLC relies on four major clients for 80% of income. | Lack of income will have long term impact of the viability of the Charity. | Continue to monitor developments within the Health Service. | Chief Executive Officer |
| Lack of Cashflow. | Lack of funds to meet the Charity's liabilities. | Micro-manage the debtor's ledger. | Finance Officer |
| Cyber attack on the Charity's Information systems. | Disclosure of information leading to scams and possible fraud. | Anti-virus software and secure password management. | Finance Officer |

Reserves Policy

The trustees believe that Hearing Loss Cornwall should hold financial reserves in order to ensure that the charity can operate and meet the needs of clients in the event of unforeseen and potentially financial damaging circumstances arising. It has taken into account the reliability and continuance of future funding, timing of cash flow and working capital requirements and potential liabilities relating to staff should there be closure of the charity.

The reserves policy has been developed based on the guidelines set out in the Charity Document CC19 and will be reviewed by the Trustee Board on annual basis.

The Charity reserves policy is to maintain a sufficient level of reserves to enable normal operating activities to continue over a period of six months should a shortfall in income occur and to take into account of any potential risks and contingencies that may arise from time to time. Therefore, have considered the amount equivalent to six months operating expenditure of £80,000.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

Review of current and previous year funds

| FUNDS | 2022 | 2021 |
|---------------------|----------------|----------------|
| | £ | £ |
| Unrestricted funds | 191,214 | 213,745 |
| Contingency reserve | 80,000 | 80,000 |
| Restricted funds | 14,002 | 12,381 |
| TOTAL FUNDS | 285,216 | 306,126 |

Restricted reserves

The following funds are restricted by the funder and cannot be used for the general purposes of the charity. The current restricted funds are set out below:

| | |
|---------------------|---------------|
| | £ |
| Clare Milne | 9,715 |
| Disability Cornwall | 3,539 |
| Awards for all | 685 |
| Wadebridge rotary | 32 |
| Cornwall Community | 31 |
| Total | 14,002 |

Approved by order of the board of trustees on 11th August 2023 and signed on its behalf by:



R A Fitzsimmons - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE**

Independent examiner's report to the trustees of Cornwall Association for Deaf and Hard of Hearing People

I report to the charity trustees on my examination of the accounts of Cornwall Association for Deaf and Hard of Hearing People (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.



James Pearce FCA
Lang Bennetts Audit Limited
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

Date: 15th August 2023

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
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**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

| | Notes | Unrestricted funds £ | Restricted funds £ | 2022 Total funds £ | 2021 Total funds £ |
|------------------------------------|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 39,172 | 22,816 | 61,988 | 38,089 |
| Other trading activities | 3 | 128,110 | - | 128,110 | 137,265 |
| Investment income | 4 | <u>9,729</u> | <u>-</u> | <u>9,729</u> | <u>9,710</u> |
| Total | | <u>177,011</u> | <u>22,816</u> | <u>199,827</u> | <u>185,064</u> |
| EXPENDITURE ON | | | | | |
| Charitable activities | 5 | | | | |
| Welfare and education | | <u>178,255</u> | <u>8,629</u> | <u>186,884</u> | <u>176,792</u> |
| Net gains/(losses) on investments | | <u>(33,853)</u> | <u>-</u> | <u>(33,853)</u> | <u>35,344</u> |
| NET INCOME/(EXPENDITURE) | | (35,097) | 14,187 | (20,910) | 43,616 |
| Transfers between funds | 15 | <u>12,566</u> | <u>(12,566)</u> | <u>-</u> | <u>-</u> |
| Net movement in funds | | (22,531) | 1,621 | (20,910) | 43,616 |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 293,745 | 12,381 | 306,126 | 262,510 |
| TOTAL FUNDS CARRIED FORWARD | | <u>271,214</u> | <u>14,002</u> | <u>285,216</u> | <u>306,126</u> |

The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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TRADING AS HEARING LOSS CORNWALL**

**BALANCE SHEET
31 DECEMBER 2022**

| | Notes | Unrestricted funds £ | Restricted funds £ | 2022 Total funds £ | 2021 Total funds £ |
|--|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 11 | 2,927 | - | 2,927 | 2,415 |
| Investments | 12 | <u>235,716</u> | <u>1,129</u> | <u>236,845</u> | <u>275,698</u> |
| | | 238,643 | 1,129 | 239,772 | 278,113 |
| CURRENT ASSETS | | | | | |
| Debtors | 13 | 15,601 | - | 15,601 | 15,785 |
| Cash at bank and in hand | | <u>28,781</u> | <u>12,873</u> | <u>41,654</u> | <u>20,069</u> |
| | | 44,382 | 12,873 | 57,255 | 35,854 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 14 | (11,811) | - | (11,811) | (7,841) |
| | | <u>32,571</u> | <u>12,873</u> | <u>45,444</u> | <u>28,013</u> |
| NET CURRENT ASSETS | | | | | |
| | | <u>271,214</u> | 14,002 | 285,216 | 306,126 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| | | <u>271,214</u> | <u>14,002</u> | <u>285,216</u> | <u>306,126</u> |
| NET ASSETS | | | | | |
| FUNDS | | | | | |
| 15 | | | | | |
| Unrestricted funds: | | | | | |
| General fund | | | | 191,214 | 213,745 |
| Contingency reserve | | | | <u>80,000</u> | <u>80,000</u> |
| | | | | <u>271,214</u> | <u>293,745</u> |
| Restricted funds | | | | <u>14,002</u> | <u>12,381</u> |
| TOTAL FUNDS | | | | | |
| | | | | <u>285,216</u> | <u>306,126</u> |

The financial statements were approved by the Board of Trustees and authorised for issue on 11th August 2023 and were signed on its behalf by:



R A Fitzsimmons - Trustee

The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

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

Legacies

Legacies are recognised on a case by case basis where the receipt of the legacy is considered probable and the amount can be measured reliably. A receipt will be probable if there has been a grant of probate: the executors have established that there are sufficient assets in the estate to pay the legacy, after settling any liabilities; and any conditions attached to the legacy are either within the control of the charity or have been met. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Expenditure

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

Tangible fixed assets

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

| | |
|-----------------------|---------------|
| Fixtures and fittings | - 10% on cost |
| Computer equipment | - 25% on cost |

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

2. DONATIONS AND LEGACIES

| | 2022 | 2021 |
|---------------------------|---------------|---------------|
| | £ | £ |
| Donations and fundraising | 24,172 | 19,873 |
| Grants | <u>37,816</u> | <u>18,216</u> |
| | <u>61,988</u> | <u>38,089</u> |

Grants received, included in the above, are as follows:

| | 2022 | 2021 |
|---------------------|---------------|---------------|
| | £ | £ |
| Clare Milne | 10,000 | - |
| Disability Cornwall | 27,816 | 12,816 |
| Cornwall Council | <u>-</u> | <u>5,400</u> |
| | <u>37,816</u> | <u>18,216</u> |

3. OTHER TRADING ACTIVITIES

| | 2022 | 2021 |
|-------------------------|----------------|----------------|
| | £ | £ |
| Fundraising events | 50 | 2,778 |
| Deaf awareness training | 1,400 | 250 |
| Communications support | 118,904 | 130,207 |
| Speech to text | <u>7,756</u> | <u>4,030</u> |
| | <u>128,110</u> | <u>137,265</u> |

4. INVESTMENT INCOME

| | 2022 | 2021 |
|--------------------------------|--------------|--------------|
| | £ | £ |
| Income from listed investments | <u>9,729</u> | <u>9,710</u> |

5. CHARITABLE ACTIVITIES COSTS

| | Direct Costs (see note 6) | Support costs (see note 7) | Totals |
|-----------------------|---------------------------------|----------------------------------|----------------|
| | £ | £ | £ |
| Welfare and education | <u>98,328</u> | <u>88,556</u> | <u>186,884</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

| | 2022 | 2021 |
|-----------------------------|---------------|---------------|
| | £ | £ |
| Interpreter costs | 78,879 | 83,556 |
| Speech to text | 5,488 | 3,381 |
| Awareness raising in action | - | 515 |
| Advocacy support | 7,097 | 1,195 |
| Counselling | 6,114 | 2,042 |
| GOALD | <u>750</u> | <u>-</u> |
| | <u>98,328</u> | <u>90,689</u> |

7. SUPPORT COSTS

| | Management | Finance | Governance | Totals |
|-----------------------|---------------|------------|---------------|---------------|
| | £ | £ | costs £ | £ |
| Welfare and education | <u>68,481</u> | <u>119</u> | <u>19,956</u> | <u>88,556</u> |

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

Trustees' expenses of £110 were paid for the year ended 31 December 2022 (2021: £55).

9. STAFF COSTS

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

| | 2022 | 2021 |
|----------------|----------|----------|
| Administration | <u>2</u> | <u>2</u> |

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

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|-----------------------------------|----------------------------|--------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 25,274 | 12,815 | 38,089 |
| Other trading activities | 137,265 | - | 137,265 |
| Investment income | <u>9,710</u> | <u>-</u> | <u>9,710</u> |
| Total | <u>172,249</u> | <u>12,815</u> | <u>185,064</u> |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Welfare and education | <u>174,272</u> | <u>2,520</u> | <u>176,792</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|------------------------------------|----------------------------|--------------------------|-----------------------|
| Net gains on investments | <u>35,344</u> | <u>-</u> | <u>35,344</u> |
| NET INCOME | 33,321 | 10,295 | 43,616 |
| Transfers between funds | <u>1,131</u> | <u>(1,131)</u> | <u>-</u> |
| Net movement in funds | 34,452 | 9,164 | 43,616 |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | <u>259,293</u> | <u>3,217</u> | <u>262,510</u> |
| TOTAL FUNDS CARRIED FORWARD | <u><u>293,745</u></u> | <u><u>12,381</u></u> | <u><u>306,126</u></u> |

11. TANGIBLE FIXED ASSETS

| | Fixtures and fittings £ | Computer equipment £ | Totals £ |
|-----------------------|----------------------------------|----------------------------|---------------------|
| COST | | | |
| At 1 January 2022 | 2,829 | 8,910 | 11,739 |
| Additions | <u>-</u> | <u>1,406</u> | <u>1,406</u> |
| At 31 December 2022 | <u>2,829</u> | <u>10,316</u> | <u>13,145</u> |
| DEPRECIATION | | | |
| At 1 January 2022 | 1,673 | 7,651 | 9,324 |
| Charge for year | <u>175</u> | <u>719</u> | <u>894</u> |
| At 31 December 2022 | <u>1,848</u> | <u>8,370</u> | <u>10,218</u> |
| NET BOOK VALUE | | | |
| At 31 December 2022 | <u><u>981</u></u> | <u><u>1,946</u></u> | <u><u>2,927</u></u> |
| At 31 December 2021 | <u><u>1,156</u></u> | <u><u>1,259</u></u> | <u><u>2,415</u></u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

12. FIXED ASSET INVESTMENTS

| | Listed investments £ |
|-----------------------|----------------------------|
| MARKET VALUE | |
| At 1 January 2022 | 275,698 |
| Disposals | (6,028) |
| Revaluations | <u>(32,825)</u> |
| At 31 December 2022 | <u>236,845</u> |
| NET BOOK VALUE | |
| At 31 December 2022 | <u>236,845</u> |
| At 31 December 2021 | <u>275,698</u> |

There were no investment assets outside the UK.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2022 | 2021 |
|--------------------------------|---------------|---------------|
| | £ | £ |
| Trade debtors | 6,748 | 7,141 |
| Other debtors | 5,000 | 5,000 |
| Prepayments and accrued income | <u>3,853</u> | <u>3,644</u> |
| | <u>15,601</u> | <u>15,785</u> |

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2022 | 2021 |
|------------------------------|---------------|--------------|
| | £ | £ |
| Trade creditors | 9,454 | 4,782 |
| Taxation and social security | 215 | 767 |
| Other creditors | <u>2,142</u> | <u>2,292</u> |
| | <u>11,811</u> | <u>7,841</u> |

15. MOVEMENT IN FUNDS

| | At 1/1/22 | Net movement in funds | Transfers between funds | At 31/12/22 |
|---------------------------|----------------|-----------------------------|-------------------------------|----------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General fund | 213,745 | (35,097) | 12,566 | 191,214 |
| Contingency reserve | <u>80,000</u> | <u>-</u> | <u>-</u> | <u>80,000</u> |
| | 293,745 | (35,097) | 12,566 | 271,214 |
| Restricted funds | | | | |
| Project costs | <u>12,381</u> | <u>14,187</u> | <u>(12,566)</u> | <u>14,002</u> |
| TOTAL FUNDS | <u>306,126</u> | <u>(20,910)</u> | <u>-</u> | <u>285,216</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

15. MOVEMENT IN FUNDS - continued

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| Unrestricted funds | | | | |
| General fund | 177,011 | (178,255) | (33,853) | (35,097) |
| Restricted funds | | | | |
| Project costs | 22,816 | (8,629) | - | 14,187 |
| | <u>199,827</u> | <u>(186,884)</u> | <u>(33,853)</u> | <u>(20,910)</u> |

Comparatives for movement in funds

| | At 1/1/21 £ | Net movement in funds £ | Transfers between funds £ | At 31/12/21 £ |
|---------------------------|----------------|----------------------------------|------------------------------------|---------------------|
| Unrestricted funds | | | | |
| General fund | 179,293 | 33,321 | 1,131 | 213,745 |
| Contingency reserve | <u>80,000</u> | <u>-</u> | <u>-</u> | <u>80,000</u> |
| | 259,293 | 33,321 | 1,131 | 293,745 |
| Restricted funds | | | | |
| Project costs | 3,217 | 10,295 | (1,131) | 12,381 |
| | <u>262,510</u> | <u>43,616</u> | <u>-</u> | <u>306,126</u> |

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| Unrestricted funds | | | | |
| General fund | 172,249 | (174,272) | 35,344 | 33,321 |
| Restricted funds | | | | |
| Project costs | 12,815 | (2,520) | - | 10,295 |
| | <u>185,064</u> | <u>(176,792)</u> | <u>35,344</u> | <u>43,616</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

15. MOVEMENT IN FUNDS - continued

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

| | At 1/1/21 £ | Net movement in funds £ | Transfers between funds £ | At 31/12/22 £ |
|---------------------------|-------------------|----------------------------------|------------------------------------|---------------------|
| Unrestricted funds | | | | |
| General fund | 179,293 | (1,776) | 13,697 | 191,214 |
| Contingency reserve | <u>80,000</u> | <u>-</u> | <u>-</u> | <u>80,000</u> |
| | 259,293 | (1,776) | 13,697 | 271,214 |
| Restricted funds | | | | |
| Project costs | 3,217 | 24,482 | (13,697) | 14,002 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>262,510</u> | <u>22,706</u> | <u>-</u> | <u>285,216</u> |

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| Unrestricted funds | | | | |
| General fund | 349,260 | (352,527) | 1,491 | (1,776) |
| Restricted funds | | | | |
| Project costs | 35,631 | (11,149) | - | 24,482 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>384,891</u> | <u>(363,676)</u> | <u>1,491</u> | <u>22,706</u> |

The contingency reserve represents six months of running costs set aside to enable normal operating activities to continue in the event of a shortfall in income or other potential risks and contingencies that may arise from time to time.

The restricted reserve represents funds received for the improvement of the health and mental well being of deaf people, providing a technology platform for the profoundly deaf, counselling and advocacy costs.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

16. RELATED PARTY DISCLOSURES

During the year the charity paid Trustees' expenses of £110 (2021: £55).

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

| | 2022 £ | 2021 £ |
|---------------------------------|---------------|---------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Donations and fundraising | 24,172 | 19,873 |
| Grants | <u>37,816</u> | <u>18,216</u> |
| | 61,988 | 38,089 |
| Other trading activities | | |
| Fundraising events | 50 | 2,778 |
| Deaf awareness training | 1,400 | 250 |
| Communications support | 118,904 | 130,207 |
| Speech to text | <u>7,756</u> | <u>4,030</u> |
| | 128,110 | 137,265 |
| Investment income | | |
| Income from listed investments | <u>9,729</u> | <u>9,710</u> |
| Total incoming resources | 199,827 | 185,064 |
| EXPENDITURE | | |
| Charitable activities | | |
| Interpreter costs | 78,879 | 83,556 |
| Speech to text | 5,488 | 3,381 |
| Awareness raising in action | - | 515 |
| Advocacy support | 7,097 | 1,195 |
| Counselling | 6,114 | 2,042 |
| GOALD | <u>750</u> | <u>-</u> |
| | 98,328 | 90,689 |
| Support costs | | |
| Management | | |
| Wages | 44,203 | 42,634 |
| Pensions | 1,342 | 1,279 |
| Rates and water | 380 | 393 |
| Insurance | 1,101 | 1,112 |
| Light and heat | 2,098 | 2,774 |
| Telephone | 1,804 | 1,737 |
| Postage and stationery | 1,110 | 1,604 |
| Advertising | 255 | 240 |
| Sundries | 1,674 | 835 |
| Staff training | 225 | 345 |
| Rent | 12,574 | 12,541 |
| Software support | 820 | 457 |
| Carried forward | 67,586 | 65,951 |

This page does not form part of the statutory financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

| | 2022 £ | 2021 £ |
|--|----------------------|---------------------|
| Management | | |
| Brought forward | 67,586 | 65,951 |
| Fixtures and fittings | 176 | 641 |
| Computer equipment | <u>719</u> | <u>211</u> |
| | 68,481 | 66,803 |
| Finance | | |
| Bank charges | 119 | 79 |
| Governance costs | | |
| Independent examiner's fee | 1,956 | 1,971 |
| Wages and officers' fees | <u>18,000</u> | <u>17,250</u> |
| | <u>19,956</u> | <u>19,221</u> |
| Total resources expended | <u>186,884</u> | <u>176,792</u> |
| Net income before gains and losses | 12,943 | 8,272 |
| Realised recognised gains and losses | | |
| Realised gains/(losses) on fixed asset investments | <u>(1,028)</u> | <u>266</u> |
| Net income | <u><u>11,915</u></u> | <u><u>8,538</u></u> |

This page does not form part of the statutory financial statements

CORNWALL ASSOCIATION FOR DEAF AND HARD OF HEARING PEOPLE

England & Wales - Charity number 218341

Accounts

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021
FOR
CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL

Lang Bennetts
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
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**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2020**

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**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

The trustees present their report with the financial statements of the charity for the year ended 31st December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

218341

Principal address

3 Walsingham Place
TRURO
Cornwall
TR1 2RP

Trustees

RA Fitzsimmons
T Spivey
P Cale
Mrs J Hocking
R Margetts
R Cranage
Mrs R Fisher
Mrs S Wardle
Mrs J Ninnis

Chairman

Other Officers

Clare Greenwood Executive Officer
Paul Charlesworth Treasurer

Bankers

Barclays Bank
King Street
Truro

Investment Manager

CCLA Investment Management Limited
Senator House
85 Queen Victoria Street
London EC4V 4ET

Independent Examiner

JS Mashen FCA
Lang Bennetts
The Old Carriage Works
Moresk Road
TRURO TR1 1DG

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

CHAIRMAN'S FOREWARD

Like a lot of people, I found that the world has changed since Covid 19 hit us, and it has been noticeable that services have taken a while to get back to normal. Actually, some things have changed forever.

We have noticed that bookings are down for NHS services and this could be for a number of reasons. We know that the hospital has been struggling with numbers of patients and there are staff shortages. We have also noticed that more services are now remote, not face2face.

This can be good for d/Deaf people who have problems with transport and driving and maybe the costs of parking, but this is not so good for d/Deaf people who do not have access to computers or know how to use the remote services.

It is important that Hearing Loss Cornwall are able to make this Deaf Voice heard and continue to take this message to the providers of our health and social care. It is not comfortable to feel that d/Deaf people seem to have to keep reminding services, over and over again, that we need to be included whenever they have discussions about accessibility.

I have also been upset to know that there has been more Hate Crime against the Deaf Community since lockdown and I hope that the police in Cornwall will take this matter seriously before it becomes a bigger problem. I think Covid has made some people angrier and more distressed and this could be why they behave badly, but no excuse.

I can understand why fewer people come into the office now because some older people and those with disabilities still feel anxious. But, if it is not a service that they want or feel they need then HLC will move with the times and try to provide the help and support that is needed.

It is very good to hear that the advocacy service has become busier. We do not want people to have problems, but we have known for a long time that the support is needed. We are grateful to the interpreters for helping us to support this service.

Also, very good news about the Deaf BSL counselling service being supported by the local council grant. For a long time, we have known that some people really want this help, but there has never been any money to help them. It is a shame that the money will not last for a long time. Maybe this will give us an opportunity to demonstrate that this is a service which is a good benefit to our community.

Now we look forward to 2022 and have been told that there will be many changes with the council working closer with the NHS services. Let's hope that this is good news but we shall see what happens.

R A Fitzsimmons - Chairman

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

EXECUTIVE OFFICER'S REPORT

Executive Report 2021

As we launched into 2020, we had ideas of several projects that may be on the horizon, but had no idea that many aspects of Hearing Loss Cornwall's plans would soon be stopped in their tracks by the arrival of Covid-19.

We had left 2019 with thoughts of delivering deaf awareness trainings to various departments within NHS England, we had plans to record BSL videos for Cornwall Council, based on mental health issues and were working towards firming up previous discussions around offering advocacy services through a Cornwall Council commission.

Alongside these projects, we had been creating relationships with Newquay Airport and the Tate St. Ives to improve awareness around accessibility and we had also heard the upsetting news that Jo Mace-Butler, the lady who we considered to be the Social Worker for the d/Deaf at Cornwall Council, and an admirable colleague, was about to retire.

As it turned out, Jo Mace-Butler retired around the start of Covid 19, just as we had discovered that Cornwall Council did not have plans to replace her, but were proposing to train all their social workers to be deaf aware and able to work with the people we support. This made the discussions around Hearing Loss Cornwall offering advocacy much more pressing as we were already receiving distressing contacts from people who had relied on Jo for support. While Hearing Loss Cornwall had been resistant, in the past, to getting involved with this level of support, it became apparent that the need for this service was there.

After a considerable number of emails and a great deal of input from our new trustee, Peter Cale, we were finally able to agree terms and the service was officially launched in late 2020. However, there was a discussion around remaining vigilant about not supporting services which trained social workers, with expertise, should be offering.

All considerations around delivering trainings to the NHS were put on hold, as were all the opportunities to work with front facing organisations. In fact, the last training that we were able to deliver was to the staff at Newquay Airport. They were very responsive to the conversation around deafness and many noted that, despite wearing ear defenders, they felt that they had not been aware enough of the whole noisy environment that they worked in. At some stage Newquay Airport will get back to working on their "accessibility" project, but have stated that this will not be for a while yet.

The date for filming the BSL videos for the council also had to be cancelled. This was rather unfortunate, as mental health challenges really came to the fore over Covid 19, yet we were not able to launch the BSL mental health videos on their website.

As "zoom" and "teams" started to take over our lives, it felt like one new challenge after the other. There was no learning curve on how to access meetings through these remote platforms as we all had to have this knowledge immediately!

There was a very bumpy start and truthfully, many accessibility issues have not been smoothed out. It quickly became apparent that Deaf people and those living with hearing loss, were going to struggle in this new "remote" world. Suddenly medical appointments were all being delivered by "Attend Anywhere" through laptops and iPad, with no discussion around accessibility.

CORNWALL ASSOCIATION FOR DEAF AND HARD
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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021

Fortunately, The National Lottery Funders agreed that this would be a problem for many of our people who did not even own a laptop or tablet and we received money to support the purchase of several items, along with some training. This has been advantageous for people to access medical support, but also to remain engaged with family and friends through distressing times. Another boost to our coffers, was a grant from Cornwall Council of £10k, which was given in support of local charities who were facing hardship during Covid 19.

Over 2020, we did not receive any progress reports around the re-evaluation of NHS contracts, so we have been offering business as usual, although much less than we normally would do. Numbers of NHS bookings fell considerably over 2020 and we can only hope that this has not impacted on the health of those who we support.

Early on, we had to close the doors of our offices to the public which means that we were not able to offer the “try before you buy” assistive technology service. However, the audiology department at RCHT, had previously given us several pieces of kit and we were able to simply arrange for people to collect this to keep.

At the same time, the Cornwall Deaf Community Centre, also had to close its doors, which left their members without the usual social support. Due to various issues that the club had with its building, Mark Cunliffe, their fundraiser, saw an opportunity to try to purchase a building, in Camborne, that may support the various deaf causes, namely the Deaf Club, Hearing Loss Cornwall and the Deaf Children’s Society. However, after several conversations, trustees of Hearing Loss Cornwall made the decision that they did not feel that they could support the current plans.

Over the several periods of lockdown we heard several distressing stories of the various ways that people’s lives had been impacted by the lack of accessibility to services and resources, with many complaints about the issues around retubing and ear cleaning. These were reported to Healthwatch Cornwall, although many people realised that some issues could not easily be resolved in a hurry.

At the same time, the voluntary sector came together in a variety of ways and many good alliances have been formed. The remote meeting platforms have enabled far more conversations and sharing of ideas and opportunities to report back. In this regard, Covid 19 has enabled new ways of working and a more coherent voice around disability and accessibility issues.

In reflection 2020, became a year of distress and challenges, but also, a year of reviewing, renewing and refocusing.

Clare Greenwood
Executive Officer

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Hearing Loss Cornwall (HLC) is the face and voice of the Deaf and Hard of Hearing people of Cornwall and the Isles of Scilly. It is a unique, local Cornish charity set up in 1931, and remains at the forefront of helping people living with deafness, hearing loss and tinnitus to live fulfilling lives in a world geared to sound.

It aims to assist the Deaf and deafened community to take control of their lives, break down barriers and help them to acknowledge their hearing loss and be able to take action. HLC offer frontline delivery services to NHS and other health and welfare providers to ensure vital communication support, creating essential links for the hearing community.

Communication Support

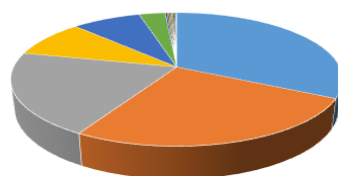
Whilst some of the charity's activities has been curtailed due to Covid-19 we have continued to provide communication support in the medical environment. Whilst face to face appointments were significantly reduced the interpreters adopted the appropriate technology to cater for remote appointments.

NHS Kernow have now taken over providing the service for doctors and other medical services with the exception of dental and optical services which are still provided by NHS England. We have also built on the relationship with interpreters in Devon thus seeing an increase in bookings for NHS Devon.

We have continued to engage with the NHS and Cornwall Council to ensure that d/Deaf people's accessibility needs are taken care of and have worked hard with the business and voluntary sector to ensure that accessibility issues are addressed and needs met.

A total of 13 differing clients were serviced during the year. Eighty percent of the Communications Income was generated by five major clients namely NHS England, Royal Cornwall Hospital Trust, NHS Kernow, Cornwall Partnership Foundation Trust and NHS Devon.

Cleints Serviced in 2021



- | | |
|---|---------------------------------|
| ■ NHS England | ■ Royal Cornwall Hospital |
| ■ NHS Kernow | ■ NHS Devon CCG |
| ■ Cornwall Partnership Foundation Trust | ■ Duchy Hospital |
| ■ Newquay Airport | ■ The Advocacy People |
| ■ Falmouth University | ■ Police Camborne |
| ■ Penzance Town Council | ■ The Ploy Falmouth Arts Centre |
| ■ NHS Kernow | |

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Governance

Hearing Loss Cornwall has a small team which enables employees to work to their skills. Various new processes have been implemented over the previous years and these systems are now functioning well. Measures have been put in place to ensure that HLC follow guidance on GDPR.

Trustees are represented by Deaf, deafened, deaf, hard of hearing and hearing.

Our Team

The team remains the same at HLC and having worked together for a few years, they understand their separate roles but are encouraged to work in support of each other. There are regular team meetings with the Executive Officer who endeavours to ensure that the team are content and working effectively

Whilst HLC only employ two part-time members of staff and a financial advisor, Hearing Loss Cornwall recognises that there may be times that we have to draw on outside resources to run the organisation effectively.

We will continue to streamline all of our processes so that our time can be most effectively spent on the charitable “cause”.

Volunteers and Membership

Whilst we don't benefit from a large number of members. The Rotary and Lions Clubs also continue to be very supportive when we have needed assistance at events which are challenging for Deaf people to volunteer for. We have also enlisted the offer of support from several people who became aware of our charity through various outreach events. We hope to grow this voluntary team.

Cyber Risk

Our patient/client data is encrypted through our NHS email system and we generally address any user of our communication support service by their NHS number, not their name. This is a system adopted by our communication support workers for confidentiality reasons.

Data Protection

HLC abides by the data protection act and shreds printed data and has its own Data Protection Policy to ensure the appropriate use of any data.

We will ALWAYS respect our supporters and benefactors and never share their data with third parties. We only work with British Sign Language interpreters who operate under the strict terms of their professional bodies, (ASLI and NRCPD).

Confidentiality

We will continue to observe all measures in place to, only, share information when absolutely necessary, with the relevant parties, such as the interpreters and medical bodies. All emails to RCHT are sent through their secure system. We keep very little paperwork shredding as much as possible as we go along.

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Risk and uncertainties

The charity sector is on the line - political, economic, social and technological challenge.

“Our findings indicate that clients reliant on public sector funding and/or fixed term contracts or grants, may be particularly vulnerable”

As noted in previous minutes and reports, we are now really noticing the significant changes in the voluntary sector, at Cornwall Council and throughout the NHS.

Whilst Trustees and staff continue to assess the major risks to which the charity is exposed, we are constantly trying to mitigate exposure to these risks, as a small organisation, we can only do so much to fight the new juggernaut of IT and removal of the “human touch” in the process.

If we lose contracts with the NHS and RCHT, then our ability to operate will be severely challenged. As such we will continue to keep a constant eye on what we can do to remain focussed on doing the best job we can in a very challenging climate of change and cuts in provision.

We shall continue to offer the services that we know are of benefit and are appreciated by our users, but we shall also look forward, in the world of modern technology, to addressing any future possibilities and look for opportunities that have not yet been explored. Innovation and creativity have opened up a whole new world to Deaf people, with technology, gadgets and apps in abundance. These are opportunities to explore, not ignore.

Risk Policy

The Charity Commission require us to have a risk policy. Set out in the table are the major risks facing the charity.

| Risk Description | Impact | Mitigation | Owner |
|--|--|---|-------------------------|
| Income – HLC relies on four major clients for 80% of income. | Lack of income will have long term impact of the viability of the Charity. | Continue to monitor developments within the Health Service. | Chief Executive Officer |
| Lack of Cashflow. | Lack of funds to meet the Charity’s liabilities. | Micro-manage the debtor’s ledger. | Finance Officer |
| Cyber attacked on the Charity’s Information systems. | Disclosure of information leading to scams and possible fraud. | Anti-virus software and secure password management. | Finance Officer |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Reserves Policy

The trustees believe that Hearing Loss Cornwall should hold financial reserves in order to ensure that the charity can operate and meet the needs of clients in the event of unforeseen and potentially financial damaging circumstances arising. It has taken into account the reliability and continuance of future funding, timing of cash flow and working capital requirements and potential liabilities relating to staff should there be closure of the charity.

The reserves policy has been developed based on the guidelines set out in the Charity Document CC19 and will be reviewed by the Trustee Board on annual basis.

The Charity reserves policy is to maintain a sufficient level of reserves to enable normal operating activities to continue over a period of six months should a shortfall in income occur and to take into account of any potential risks and contingencies that may arise from time to time. Therefore, have considered the amount equivalent to six months operating expenditure of £80,000

Review of current and previous year funds

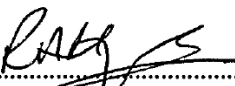
| FUNDS | 2021 | 2020 |
|---------------------|----------|----------|
| | £ | £ |
| Unrestricted funds: | £213,745 | £180,079 |
| Contingency Reserve | £80,000 | £80,000 |
| Restricted Funds | £12,381 | £3,217 |
| | | |
| TOTAL FUNDS | £306,126 | £262,510 |

Unrestricted Reserves

The following funds are restricted by the funder and cannot be used for the general purposes of the charity. The current restricted fund held are set out below:

| | |
|---------------------|---------|
| Clare Milne | £8 |
| Cornwall Community | £32 |
| Wadebridge Rotary | £31 |
| Awards for All | £1,636 |
| Disability Cornwall | £10,674 |

Approved by order of the board of trustees on 26/7/2022and signed on its behalf by:

.....

 R A Fitzsimmons – Chairman of the Trustees

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE**

Independent examiner's report to the trustees of Cornwall Association for Deaf and Hard of Hearing People

I report to the charity trustees on my examination of the accounts of Cornwall Association for Deaf and Hard of Hearing People (the Trust) for the year ended 31st December 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.



Jonathan Mashen FCA
Lang Bennetts Audit Limited
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

Date:26/7/2022.....

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

| | Notes | Unrestricted funds £ | Restricted funds £ | 2021 Total funds £ | 2020 Total funds £ |
|------------------------------------|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 25,274 | 12,815 | 38,089 | 10,670 |
| Other trading activities | 3 | 137,265 | - | 137,265 | 89,975 |
| Investment income | 4 | 9,710 | - | 9,710 | 10,118 |
| Other income | | <u>-</u> | <u>-</u> | <u>-</u> | <u>10,000</u> |
| Total | | 172,249 | 12,815 | 185,064 | 120,763 |
| EXPENDITURE ON | | | | | |
| Charitable activities | 5 | | | | |
| Welfare and education | | 174,272 | 2,520 | 176,792 | 137,274 |
| Net gains on investments | | <u>35,344</u> | <u>-</u> | <u>35,344</u> | <u>7,206</u> |
| NET INCOME/(EXPENDITURE) | | 33,321 | 10,295 | 43,616 | (9,305) |
| Transfers between funds | 15 | <u>1,131</u> | <u>(1,131)</u> | <u>-</u> | <u>-</u> |
| Net movement in funds | | 34,452 | 9,164 | 43,616 | (9,305) |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 259,293 | 3,217 | 262,510 | 271,815 |
| TOTAL FUNDS CARRIED FORWARD | | <u>293,745</u> | <u>12,381</u> | <u>306,126</u> | <u>262,510</u> |

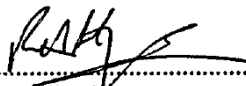
The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**BALANCE SHEET
31ST DECEMBER 2021**

| | Notes | Unrestricted funds £ | Restricted funds £ | 2021 Total funds £ | 2020 Total funds £ |
|--|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | |
| Tangible assets | 11 | 2,415 | - | 2,415 | 1,797 |
| Investments | 12 | <u>275,698</u> | <u>-</u> | <u>275,698</u> | <u>245,353</u> |
| | | 278,113 | - | 278,113 | 247,150 |
| CURRENT ASSETS | | | | | |
| Debtors | 13 | 15,785 | - | 15,785 | 16,118 |
| Cash at bank and in hand | | <u>7,460</u> | <u>12,609</u> | <u>20,069</u> | <u>5,857</u> |
| | | 23,245 | 12,609 | 35,854 | 21,975 |
| CREDITORS | | | | | |
| Amounts falling due within one year | 14 | (7,613) | (228) | (7,841) | (6,615) |
| | | <u>15,632</u> | <u>12,381</u> | <u>28,013</u> | <u>15,360</u> |
| NET CURRENT ASSETS | | | | | |
| | | <u>293,745</u> | 12,381 | 306,126 | 262,510 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| | | <u>293,745</u> | <u>12,381</u> | <u>306,126</u> | <u>262,510</u> |
| NET ASSETS | | | | | |
| FUNDS | | | | | |
| 15 | | | | | |
| Unrestricted funds: | | | | | |
| General fund | | | | 213,745 | 179,293 |
| Contingency reserve | | | | <u>80,000</u> | <u>80,000</u> |
| | | | | <u>293,745</u> | <u>259,293</u> |
| Restricted funds | | | | <u>12,381</u> | <u>3,217</u> |
| TOTAL FUNDS | | | | | |
| | | | | <u>306,126</u> | <u>262,510</u> |

The financial statements were approved by the Board of Trustees and authorised for issue on 26/07/2022
and were signed on its behalf by:


.....
R A Fitzsimmons - Trustee

The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

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

Legacies

Legacies are recognised on a case by case basis where the receipt of the legacy is considered probable and the amount can be measured reliably. A receipt will be probable if there has been a grant of probate: the executors have established that there are sufficient assets in the estate to pay the legacy, after settling any liabilities; and any conditions attached to the legacy are either within the control of the charity or have been met. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Expenditure

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

Tangible fixed assets

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

| | |
|-----------------------|---------------|
| Fixtures and fittings | - 10% on cost |
| Computer equipment | - 25% on cost |

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

2. DONATIONS AND LEGACIES

| | 2021 | 2020 |
|---------------------------|---------------|---------------|
| | £ | £ |
| Donations and fundraising | 19,873 | 995 |
| Grants | 18,216 | 9,500 |
| Sundry income | - | 175 |
| | <u>38,089</u> | <u>10,670</u> |

Grants received, included in the above, are as follows:

| | 2021 | 2020 |
|---------------------------------------|---------------|--------------|
| | £ | £ |
| Awards for All Disability Cornwall | - | 9,500 |
| Cornwall Council | 12,816 | - |
| | <u>5,400</u> | <u>-</u> |
| | <u>18,216</u> | <u>9,500</u> |

3. OTHER TRADING ACTIVITIES

| | 2021 | 2020 |
|-------------------------|----------------|---------------|
| | £ | £ |
| Fundraising events | 2,778 | 3,408 |
| Deaf awareness training | 250 | 125 |
| Communications support | 130,207 | 84,323 |
| Speech to text | 4,030 | 2,119 |
| | <u>137,265</u> | <u>89,975</u> |

4. INVESTMENT INCOME

| | 2021 | 2020 |
|--------------------------------|--------------|---------------|
| | £ | £ |
| Income from listed investments | <u>9,710</u> | <u>10,118</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

5. CHARITABLE ACTIVITIES COSTS

| | Direct Costs (see note 6) £ | Support costs (see note 7) £ | Totals £ |
|-----------------------|--------------------------------------|---------------------------------------|----------------|
| Welfare and education | <u>90,689</u> | <u>86,103</u> | <u>176,792</u> |

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

| | 2021 £ | 2020 £ |
|-----------------------------|---------------|---------------|
| Interpreter costs | 83,556 | 54,090 |
| Basic BSL courses | - | 150 |
| Speech to text | 3,381 | 1,953 |
| Hearing equipment | - | 7,128 |
| Awareness raising in action | 515 | - |
| Advocacy support | 1,195 | - |
| Counselling | <u>2,042</u> | <u>-</u> |
| | <u>90,689</u> | <u>63,321</u> |

7. SUPPORT COSTS

| | Management £ | Finance £ | Governance costs £ | Totals £ |
|-----------------------|-----------------|--------------|--------------------------|---------------|
| Welfare and education | <u>66,803</u> | <u>79</u> | <u>19,221</u> | <u>86,103</u> |

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2021 nor for the year ended 31st December 2020.

Trustees' expenses

Trustees' expenses of £55 were paid for the year ended 31 December 2021 (2020: £266).

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

9. STAFF COSTS

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

| | 2021 | 2020 |
|----------------|----------|----------|
| Administration | <u>2</u> | <u>2</u> |

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

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|------------------------------------|----------------------------|--------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 1,170 | 9,500 | 10,670 |
| Other trading activities | 89,975 | - | 89,975 |
| Investment income | 10,118 | - | 10,118 |
| Other income | <u>10,000</u> | <u>-</u> | <u>10,000</u> |
| Total | 111,263 | 9,500 | 120,763 |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Welfare and education | 130,706 | 6,568 | 137,274 |
| Net gains on investments | <u>7,206</u> | <u>-</u> | <u>7,206</u> |
| NET INCOME/(EXPENDITURE) | (12,237) | 2,932 | (9,305) |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | 271,530 | 285 | 271,815 |
| | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS CARRIED FORWARD | <u>259,293</u> | <u>3,217</u> | <u>262,510</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

11. TANGIBLE FIXED ASSETS

| | Fixtures and fittings £ | Computer equipment £ | Totals £ |
|-----------------------|----------------------------------|----------------------------|---------------|
| COST | | | |
| At 1st January 2021 | 2,829 | 7,440 | 10,269 |
| Additions | <u>-</u> | <u>1,470</u> | <u>1,470</u> |
| At 31st December 2021 | <u>2,829</u> | <u>8,910</u> | <u>11,739</u> |
| DEPRECIATION | | | |
| At 1st January 2021 | 1,032 | 7,440 | 8,472 |
| Charge for year | <u>641</u> | <u>211</u> | <u>852</u> |
| At 31st December 2021 | <u>1,673</u> | <u>7,651</u> | <u>9,324</u> |
| NET BOOK VALUE | | | |
| At 31st December 2021 | <u>1,156</u> | <u>1,259</u> | <u>2,415</u> |
| At 31st December 2020 | <u>1,797</u> | <u>-</u> | <u>1,797</u> |

12. FIXED ASSET INVESTMENTS

| | Listed investments £ |
|-----------------------|----------------------------|
| MARKET VALUE | |
| At 1st January 2021 | 245,353 |
| Disposals | (4,733) |
| Revaluations | <u>35,078</u> |
| At 31st December 2021 | <u>275,698</u> |
| NET BOOK VALUE | |
| At 31st December 2021 | <u>275,698</u> |
| At 31st December 2020 | <u>245,353</u> |

There were no investment assets outside the UK.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2021 | 2020 |
|--------------------------------|---------------|---------------|
| | £ | £ |
| Trade debtors | 7,141 | 7,443 |
| Other debtors | 5,000 | 5,000 |
| Prepayments and accrued income | <u>3,644</u> | <u>3,675</u> |
| | <u>15,785</u> | <u>16,118</u> |

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2021 | 2020 |
|------------------------------|--------------|--------------|
| | £ | £ |
| Trade creditors | 4,782 | 4,197 |
| Taxation and social security | 767 | 564 |
| Other creditors | <u>2,292</u> | <u>1,854</u> |
| | <u>7,841</u> | <u>6,615</u> |

15. MOVEMENT IN FUNDS

| | At 1/1/21 | Net movement in funds | Transfers between funds | At 31/12/21 |
|---------------------------|----------------|-----------------------|-------------------------|----------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General fund | 179,293 | 33,321 | 1,131 | 213,745 |
| Contingency reserve | <u>80,000</u> | - | - | <u>80,000</u> |
| | 259,293 | 33,321 | 1,131 | 293,745 |
| Restricted funds | | | | |
| Project costs | 3,217 | 10,295 | (1,131) | 12,381 |
| | <u>262,510</u> | <u>43,616</u> | <u>-</u> | <u>306,126</u> |

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

| | Incoming resources | Resources expended | Gains and losses | Movement in funds |
|---------------------------|--------------------|--------------------|------------------|-------------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General fund | 172,249 | (174,272) | 35,344 | 33,321 |
| Restricted funds | | | | |
| Project costs | 12,815 | (2,520) | - | 10,295 |
| | <u>185,064</u> | <u>(176,792)</u> | <u>35,344</u> | <u>43,616</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

| | At 1/1/20 £ | Net movement in funds £ | At 31/12/20 £ |
|---------------------------|-----------------------------|----------------------------------|-----------------------------|
| Unrestricted funds | | | |
| General fund | 191,530 | (12,237) | 179,293 |
| Contingency reserve | <u>80,000</u> | <u>-</u> | <u>80,000</u> |
| | 271,530 | (12,237) | 259,293 |
| Restricted funds | | | |
| Project costs | 285 | 2,932 | 3,217 |
| | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>271,815</u> | <u>(9,305)</u> | <u>262,510</u> |

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Unrestricted funds | | | | |
| General fund | 111,263 | (130,706) | 7,206 | (12,237) |
| Restricted funds | | | | |
| Project costs | 9,500 | (6,568) | - | 2,932 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>120,763</u> | <u>(137,274)</u> | <u>7,206</u> | <u>(9,305)</u> |

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

| | At 1/1/20 £ | Net movement in funds £ | Transfers between funds £ | At 31/12/21 £ |
|---------------------------|-----------------------------|----------------------------------|------------------------------------|-----------------------------|
| Unrestricted funds | | | | |
| General fund | 191,530 | 21,084 | 1,131 | 213,745 |
| Contingency reserve | <u>80,000</u> | <u>-</u> | <u>-</u> | <u>80,000</u> |
| | 271,530 | 21,084 | 1,131 | 293,745 |
| Restricted funds | | | | |
| Project costs | 285 | 13,227 | (1,131) | 12,381 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>271,815</u> | <u>34,311</u> | <u>-</u> | <u>306,126</u> |

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

15. MOVEMENT IN FUNDS - continued

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

| | Incoming resources £ | Resources expended £ | Gains and losses £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| Unrestricted funds | | | | |
| General fund | 283,512 | (304,978) | 42,550 | 21,084 |
| Restricted funds | | | | |
| Project costs | 22,315 | (9,088) | - | 13,227 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>305,827</u> | <u>(314,066)</u> | <u>42,550</u> | <u>34,311</u> |

The contingency reserve represents six months of running costs set aside to enable normal operating activities to continue in the event of a shortfall in income or other potential risks and contingencies that may arise from time to time.

The restricted reserve represents funds received for the improvement of the health and mental well being of deaf people, providing a technology platform for the profoundly deaf, counselling and advocacy costs.

16. RELATED PARTY DISCLOSURES

During the year the charity paid Trustees' expenses of £55 (2020: £266).

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

| | 2021 £ | 2020 £ |
|---------------------------------|-----------|-----------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Donations and fundraising | 19,873 | 995 |
| Grants | 18,216 | 9,500 |
| Sundry income | - | 175 |
| | 38,089 | 10,670 |
| Other trading activities | | |
| Fundraising events | 2,778 | 3,408 |
| Deaf awareness training | 250 | 125 |
| Communications support | 130,207 | 84,323 |
| Speech to text | 4,030 | 2,119 |
| | 137,265 | 89,975 |
| Investment income | | |
| Income from listed investments | 9,710 | 10,118 |
| Other income | | |
| Government grant | - | 10,000 |
| | - | 10,000 |
| Total incoming resources | 185,064 | 120,763 |
| EXPENDITURE | | |
| Charitable activities | | |
| Interpreter costs | 83,556 | 54,090 |
| Basic BSL courses | - | 150 |
| Speech to text | 3,381 | 1,953 |
| Hearing equipment | - | 7,128 |
| Awareness raising in action | 515 | - |
| Advocacy support | 1,195 | - |
| Counselling | 2,042 | - |
| | 90,689 | 63,321 |
| Support costs | | |
| Management | | |
| Wages | 42,634 | 35,863 |
| Pensions | 1,279 | 1,076 |
| Carried forward | 43,913 | 36,939 |

This page does not form part of the statutory financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

| | 2021 £ | 2020 £ |
|---|---------------------|-----------------------|
| Management | | |
| Brought forward | 43,913 | 36,939 |
| Rates and water | 393 | 315 |
| Insurance | 1,112 | 1,094 |
| Light and heat | 2,774 | 2,070 |
| Telephone | 1,737 | 1,169 |
| Postage and stationery | 1,604 | 630 |
| Advertising | 240 | 299 |
| Sundries | 835 | 699 |
| Staff training | 345 | 48 |
| Rent | 12,541 | 12,335 |
| Software support | 457 | 628 |
| Fixtures and fittings | 641 | 283 |
| Computer equipment | <u>211</u> | <u>634</u> |
| | 66,803 | 57,143 |
| Finance | | |
| Bank charges | 79 | 180 |
| Governance costs | | |
| Independent examiner's fee | 1,971 | 1,630 |
| Wages and officers' fees | <u>17,250</u> | <u>15,000</u> |
| | <u>19,221</u> | <u>16,630</u> |
| Total resources expended | <u>176,792</u> | <u>137,274</u> |
| Net income/(expenditure) before gains and losses | 8,272 | (16,511) |
| Realised recognised gains and losses | | |
| Realised gains/(losses) on fixed asset investments | <u>266</u> | <u>7,206</u> |
| Net income/(expenditure) | <u><u>8,538</u></u> | <u><u>(9,305)</u></u> |

This page does not form part of the statutory financial statements