

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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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

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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 diabetes 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

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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

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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

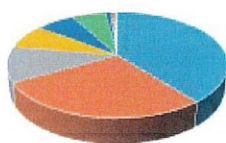
Hearing Loss Cornwall (HLC) is the face and voice of the Deaf and Hard of Hearing people of Cornwall and the Isles of Scilly. It is a unique, local Cornish charity set up in 1931, and remains at the forefront of helping people living with deafness, hearing loss and tinnitus to live fulfilling lives in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

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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".

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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.

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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.

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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

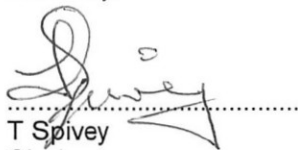
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Trustees' Report (continued)

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

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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.

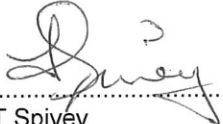
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial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

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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

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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	(209,715)	(5,434)	(215,149)
Total expenditure		(209,715)	(5,434)	(215,149)
Gains/losses on investment assets		(4,440)	-	(4,440)
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	(197,962)	(7,799)	(205,761)
Total expenditure		<u>(197,962)</u>	<u>(7,799)</u>	<u>(205,761)</u>
Gains/losses on investment assets		4,237	-	4,237
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

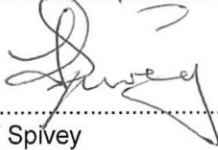
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Balance Sheet

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 7/5/2026 and signed on their behalf by:


.....
T Spivey
Chairman

Cornwall Association for Deaf And Hard of Hearing People

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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.

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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.

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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 General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from individuals	14,319	-	14,319
Total for 2025	14,319	-	14,319
Total for 2024	17,253	20,000	37,253

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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	187,649	187,649
Total for 2024	171,202	171,202

4 Investment income

	Unrestricted funds General £	Total funds £
Other income from fixed asset investments	9,951	9,951
Total for 2025	9,951	9,951
Total for 2024	9,694	9,694

5 Expenditure on charitable activities

	Note	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	6	101,385	165	101,550	92,867
		209,715	5,434	215,149	205,761

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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)

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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>68,848</u>	<u>66,465</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 No	2024 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.

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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>

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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	(4,440)	(4,440)
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>

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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).

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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	<u>248,782</u>	<u>211,919</u>	<u>(209,715)</u>	<u>(4,440)</u>	<u>246,546</u>
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	<u>24,675</u>	<u>-</u>	<u>(5,434)</u>	<u>-</u>	<u>19,241</u>
Total funds	<u>273,457</u>	<u>211,919</u>	<u>(215,149)</u>	<u>(4,440)</u>	<u>265,787</u>

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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	<u>80,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>80,000</u>
Total unrestricted funds	<u>247,640</u>	<u>198,149</u>	<u>(197,962)</u>	<u>(3,282)</u>	<u>4,237</u>	<u>248,782</u>
Restricted						
General project costs	328	-	(20)	-	-	308
Clare Milne	8,864	-	(5,875)	3,282	-	6,271
National Lottery	<u>-</u>	<u>20,000</u>	<u>(1,902)</u>	<u>-</u>	<u>-</u>	<u>18,098</u>
Total restricted funds	<u>9,192</u>	<u>20,000</u>	<u>(7,797)</u>	<u>3,282</u>	<u>-</u>	<u>24,677</u>
Total funds	<u>256,832</u>	<u>218,149</u>	<u>(205,759)</u>	<u>-</u>	<u>4,237</u>	<u>273,459</u>

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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.

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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	166,546	80,000	19,241	265,787

	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	168,782	80,000	24,675	273,457

20 Related party transactions

There were no related party transactions in the year.