

DISABLED LIVING

England & Wales · Charity number 224742

Details

Other names	CRIPPLES HELP SOCIETY, DISABLED LIVING SERVICES, THE CRIPPLES HELP SOCIETY (MANCHESTER, SALFORD AND NORTH WEST ENGLAND)
Status	Registered
Legal form	Charitable company
Company number	00383902
Registered	1963-10-07
Register	View on the Charity Commission register

Contact

Address	Burrows House Unit 10 Priestley Road Wardley Industrial Estate Worsley MANCHESTER
Phone	01616078200
Email	info@disabledliving.co.uk
Website	www.disabledliving.co.uk

Activities

Objects: 5 The Charity's objects are specifically restricted to the advancement of health and the relief of those in need by reason of ill-health or disability in particular by the provision of services, products and equipment for children, adults or older people who have a disability, their carers and the professionals who support them.

Activities: A leading voluntary organisation primarily operating in the North West, providing advice and information about assistive technology (equipment and products) to help disabled adults, children and older people make a more informed choice which enables easier, safer and more independent living. Through BBUK and Kidz events, Disabled Living deliver services which make an impact nationally.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, Disability, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups

Geography

- **Area of benefit:** MANCHESTER, SALFORD AND NORTH WEST ENGLAND
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,155,498	£1,528,765	£1,388,690	24
2024-03-31	£1,780,124	£1,694,814	£1,761,957	20
2023-03-31	£1,382,764	£1,441,006	£1,676,647	20
2022-03-31	£1,254,319	£1,049,169	£1,734,889	19
2021-03-31	£586,161	£816,347	£1,529,739	18

Trustees

Name	Role	Appointed
PAULA JANE BROWN	Chair	2012-01-30
ALAN NORTON		
GERRY YEUNG		
Gary Alfred Owen		2016-10-14
Gerard Cosgrove		2021-09-07
Jaime Elizabeth Gee		2017-10-13
Jamaine Anthony Campbell		2018-12-06
Joshua Wintersgill		2020-10-14
PHILIP JOHN DOWNS MBE		1991-11-08
Sarah Louise Jones		2019-12-05

Linked charities

- THE WHITE HEATHER FUND (224742-1)

DISABLED LIVING

England & Wales - Charity number 224742

Accounts

DISABLED LIVING

(A Company Limited By Guarantee)

Trustees Report and Consolidated Accounts

For the year ended 31 March 2025

Company Number 00383902

Registered Charity Number 224742

Disabled Living

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Disabled Living
Legal and administrative information

NAME OF THE CHARITY:	Disabled Living
CHIEF EXECUTIVE:	Ms S Carassik Ratty
TRUSTEES :-	
PRESIDENT:	Mr K Yeung OBE, DL
CHAIRMAN:	Mrs P Brown
HONORARY TREASURER:	Mr G Cosgrove
OTHER ELECTED MEMBERS:	Mr P J Downs MBE Mr A Norton Mr G Owen Mrs J Gee Mr J Campbell Mrs S Jones Mr J Wintersgill
REPRESENTATIVE MEMBERS:	
AUDITORS:	Harold Sharp 5 Brooklands Place Sale Manchester M33 3SD
SOLICITORS:	Shakespeare Martineau LLP Omega Court 360 Cemetery Road Sheffield S11 8FT
REGISTERED OFFICE:	Burrows House 10 Priestley Road Wardley Industrial Estate Worsley Manchester M28 2LY

Disabled Living
Legal and administrative information

BANKERS:

Royal Bank of Scotland
Manchester, Mosley Street
38 Mosley Street
Manchester
M60 2BE

DISABLED LIVING
For the year ended 31 March 2025

Report of the Trustees

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 31st March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the companies Act 2006, the Memorandum and Articles of Association, and 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 & Republic of Ireland (FRS102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

LEGAL STATUS

Disabled Living is a registered charity, number 224742, which has a Memorandum and Articles of Association as its governing document. It is incorporated under the Companies Act as a company limited by guarantee, number 00383902. For the purposes of the Companies Act the elected members of the Council, being the trustees of the Charity, also act as the directors of the company.

ELECTED MEMBERS AND METHOD OF APPOINTMENT

The members shall be the persons appointed as trustees from time to time who shall have consented in writing to become members and whose names have been entered in the register.

The serving trustees have the power to appoint any person who is able and willing to do so to be a trustee. A trustee must be a natural person aged 16 years or older. The number of trustees shall be not less than three, but shall not be subject to any maximum.

New trustees undertake an induction process in order to brief them of their obligations under charity and company law, the structure, activities and processes of the charity and to meet key employees.

ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Chief executive officer has responsibility for running the organisation on behalf of the trustees and leads the executive team. The executive team provide day to day management of the charity and recommend strategy to the Trustees who meet on a quarterly basis.

RISK MANAGEMENT - GENERAL FUND

The Trustees manage surplus cash reserves to ensure the declared Reserves Policy is achieved. Surplus cash remaining after meeting that objective will be moved to an interest bearing deposit account. Given the Charity's historic financial position, the Trustees do not feel it prudent to invest in long term securities of a general or specific nature.

RESERVES POLICY

The aims of the Disabled Livings reserves policy is to ensure the ongoing future activities of the charity are reasonably protected. The board have agreed that a minimum level of reserves should be three months expenditure. Free reserves are calculated currently at £352,963 which takes into account the unrestricted reserves less fixed assets. Current reserves are higher than three month's expenditure, which is calculated at £350,873 (excluding non-recurring Hilight project costs) and will support the charity as we develop plans for our services moving forward.

DISABLED LIVING
For the year ended 31 March 2025

Report of the Trustees

FUNDRAISING DISCLOSURE

The charity's only fundraising activity in the year was an annual appeal which was run by employee's of the charity. No professional fundraiser or commercial participator was used. No complaints were received by the charity in respect of this fundraising.

OBJECTIVES AND ACTIVITIES

Disabled Living is a registered charity with the following charitable objects:

- To promote the welfare, independence, and inclusion of disabled people of all ages.
- To provide advice, training, and resources for disabled people, their families, and professionals.
- To deliver events, services, and innovation that improve quality of life and access to opportunities.

In delivering these objectives, Trustees confirm they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Our work includes:

- Adapt & Live assessments and training
- Kidz to Adultz exhibitions
- Community services at Redbank House
- Bladder & Bowel UK advice and consultancy
- Development of innovative digital solutions such as Hilight

MISSION AND VISION

Our vision: To support healthier communities and personal independence through vital advice and information, and innovation.

Our mission: We will listen to what people need and embrace opportunity, to find solutions. We will continually invest in people to make a real difference.

Our values:

People first: Create a safe environment where people feel valued as individuals, meeting their needs through practical support and targeted investment.

Make a difference: To proactively seek out opportunities, so we can adapt to ever changing circumstances and environments.

Don't hold back: Lead from the front by educating and engaging others, communicating with personality and clarity

DISABLED LIVING
For the year ended 31 March 2025

Report of the Trustees

CHIEF EXECUTIVE'S REPORT

It is a privilege to present Disabled Living's Annual Report for 2024–2025, my first since being appointed Chief Executive in April 2025. I would like to begin by acknowledging the enormous contribution of my predecessor, Debra Evans, who retired in March 2025 after 17 years of outstanding leadership. Her legacy is one of resilience, growth, and dedication to the communities we serve, and I am honoured to build on the foundation she established.

A YEAR OF CHALLENGE AND CHANGE

The past year has been one of significant change and considerable challenge. Disabled Living has faced the combined effects of rising economic pressures, cuts to health and social care budgets, and a national shortage of occupational therapists. These external factors had a direct impact across our services, resulting in a year-end deficit of £372,000.

Despite these pressures, the commitment of our staff, volunteers, trustees, and partners has ensured that Disabled Living has continued to provide vital services to children, adults, and families. We remain steadfast in our mission to empower disabled people, improve quality of life, and promote inclusion.

This report summarises the performance of each of our services, highlighting both achievements and the areas where external challenges affected delivery.

SERVICE REPORTS

ADAPT & LIVE

The rebranded Adapt & Live service (formerly Enablement and Disabled Living Training) began to take shape in 2024–25. However, demand for training fell sharply due to NHS and local authority budget restrictions. Nationally, training budgets are among the first to be cut, with long-term consequences for patient care and safety. This translated into a £78,000 shortfall in projected training income, alongside an additional £38,000 cost arising from the need to use external trainers.

Despite these challenges, Adapt & Live delivered 109 courses, supporting the professional development of 606 people. This included 53 in-house courses, 30 with Manchester City Council, and 26 bespoke external sessions. The helpline also remained an important source of support, though income from assessments and access audits was £20,000 below projection.

KIDZ TO ADULTZ

Our Kidz to Adultz events continued to provide families, carers, and professionals with much-needed access to information, equipment, and services. Three major events – in Manchester, Coventry, and Farnborough – attracted over 9,200 registered visitors, including 7,000 returnees, and hosted 307 exhibitors.

Innovations included the introduction of the Inclusitech Zone, showcasing accessible gaming and technology, and the Connection Hub, delivered in partnership with Contact, offering visitors a safe space to connect and share experiences.

DISABLED LIVING
For the year ended 31 March 2025

Report of the Trustees

However, financial challenges mirrored those across the sector. Rising costs, exhibitor uncertainty, and competition from other events reduced income by £29,000 across the year. Looking forward, we are responding to feedback by returning our North event to Liverpool ACC, and early indications show strong exhibitor and visitor interest.

REDBANK HOUSE

Redbank House, our community hub, experienced a decline in room hire, largely due to reductions in training budgets from external providers. This led to a £31,000 income deficit.

Nevertheless, Redbank House remained a valued space for the community, particularly through its sensory room services, which support children and adults for whom other activities are often inaccessible, including through our ongoing partnership with Manchester City Council as part of their Local Offer. To meet this demand, we expanded provision by converting an additional room into a semi-permanent sensory space, increasing capacity for sensory clients by one-third. Redbank House welcomed a total of 11,000 visitors over the year, including 2,500 sensory clients.

BLADDER & BOWEL UK

Bladder & Bowel UK continued to deliver essential information, guidance, and consultancy, despite financial pressures. Reduced income from consultancy, marketing packages, and advertising (£78,000 combined shortfall) reflected broader cost-cutting by companies in uncertain times.

Nonetheless, the team provided high-quality advice and support to individuals and professionals, receiving 10,500 enquiries, and ensuring that people living with bladder and bowel conditions continue to access trusted guidance. The team produced two very successful educational events for bladder and bowel healthcare professionals, which saw a range of experts in their field deliver sessions to over 300 nurses, physiotherapists and others. Over 1,200 individuals participated in our 11 online educational Lunchtime Learning sessions throughout the year, contributing to our goal to provide quality information to people, wherever they are.

HILIGHT SOLUTIONS CIC

Hilight, our innovative digital assessment tool developed with £400,000 of UKRI funding, progressed to the market development stage during 2023–24.

Although no sales were achieved this year, we prepared two customer models – single-use credits for assessments, and bespoke integration within organisations' systems. Significant investment in legal, marketing, and development (£125,000) ensured that Hilight is market-ready, positioning us for future adoption.

DISABLED LIVING
For the year ended 31 March 2025

Report of the Trustees

LOOKING FORWARD

While the financial performance of 2024–25 reflects the difficult external environment, Disabled Living has responded with agility and determination. Steps already underway include:

- **Restructuring our training model** to make it more sustainable and less reliant on external trainers.
- **Strengthening partnerships** with local authorities, NHS trusts, and community organisations.
- **Expanding sponsorship opportunities** for Kidz to Adultz, particularly for innovative zones like Inlusitech.
- **Maximising use of Redbank House**, with an increased focus on strategic and long-term room hire.
- **Making strategic spending decisions** across all services to ensure funds are spent to the maximum benefit and long-term sustainability of services

Above all, we remain committed to our service users. Disabled Living has been a trusted source of support for over 120 years, and with careful stewardship we will continue to deliver for future generations.

THANKS

On behalf of the Trustees, I would like to thank all of our staff, partners, and supporters for their tireless commitment in a year of challenge. Your passion and dedication ensure that Disabled Living continues to make a real difference in people's lives.

DISABLED LIVING
For the year ended 31 March 2025

Report of the Trustees

Financial Review

Results for the Year

Total income for the year was £1,155,498 which is a reduction of £624,626 from the previous year. The difference includes a reduction in Hilight grants of £374,771.

The income from normal activities reduced by £39,247 from charitable activities and £193,064 from commercial trading operations of which £115,780 related to Kidz Wales and West which only takes place every 2 years.

Total costs for the year were £1,528,765. Of this £125,273 related to costs incurred on the Hilight project. Total expenditure has decreased by £166,049 mainly due to reduced expenditure on the Hilight project and Kidz Wales and West.

The accounts for the year show a deficit of £373,267 compared to a surplus of £85,310 in the previous year.

The Balance sheet shows reserves of £1,388,690. This includes the property which is shown at a historic cost of £880,000 and not at a current valuation. The bank balance on 31 March 2025 was £604,269

The Balance Sheet of the Charity remain strong with cash reserves over to £600K.

Income can be analysed as follows:

Kidz Events 49%
Training 17%
Bladder & Bowel UK 15%
Redbank House 10%
Legacies 5%
Fundraising/ Donations/ Grants 1%
Management 3%

Disabled Living
For the year ended 31 March 2025

Report of the Trustees

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Disabled Living for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and its subsidiary and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

APPROVAL

This report was approved by the board of directors and trustees on 16 October 2025 and signed on its behalf.

Paula Brown

[Paula Brown \(Oct 16, 2025 16:37:01 GMT+1\)](#)

Mrs P Brown
Chair

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

We have audited the group and the parent charity group financial statements of Disabled Living (the 'charity') for the year ended 31 March 2025 which comprise the consolidated statement of financial activities, the consolidated and charity statement of financial position, the consolidated and charity statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the charitable company's affairs as at 31 March 2025 and of the group's incoming resources and application of resources profit] for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relation to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

In connection with our audit of the financial statements our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 9, the trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and addressing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of laws, regulations and guidance that affect the Charitable Company, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on its operations. Key laws, regulations and guidance that we identified included the Companies Act 2006, tax legislation, health and safety legislation, and employment legislation.
- We enquired of the Trustees and reviewed correspondence and Trustee meeting minutes for evidence of non-compliance with relevant laws and regulations. We also reviewed controls the Trustees have in place, where necessary, to ensure compliance.
- We gained an understanding of the controls that the Trustees have in place to prevent and detect fraud. We enquired of the Trustees about any incidences of fraud that had taken place during the accounting period.
- The risk of fraud and non-compliance with laws and regulations was discussed within the audit team and tests were planned and performed to address these risks.
- We reviewed financial statements disclosures and supporting documentation to assess compliance with relevant laws and regulations discussed above.
- We enquired of the Trustees about actual and potential litigation and claims.
- We performed analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

Disabled Living
Independent Auditor's Report to the Members and Trustees of
Disabled Living

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body for our audit work, for this report, or for the opinions we have formed.

Thomas James Smart

[Thomas James Smart \(Oct 17, 2025 14:00:50 GMT+1\)](#)

Thomas James Smart
Senior Statutory Auditor

For and on behalf of
Harold Sharp Limited
Statutory Auditor
5 Brooklands Place
Sale
Manchester M33 3SD

Date: 17/10/2025

Disabled Living

Consolidated Statement of Financial Activities (Incorporating a Consolidated Income and Expenditure Account) For the year ended 31 March 2025

		Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Income and endowments	Notes	£	£	£	£
<i>Income and endowments from generated funds:</i>					
<i>Donations and legacies:</i>					
	4				
Donations and gifts		8,153	-	8,153	3,610
Legacies		67,190	-	67,190	31,000
Annual appeal		4,385	-	4,385	5,952
Grants		-	-	-	374,771
<i>Other trading activities:</i>					
	5				
Commercial trading operations		769,814	-	769,814	962,878
Rental income		26,500	-	26,500	22,993
<i>Investment income and interest</i>	6	8	-	8	7,906
<i>Charitable activities:</i>					
	7				
Services to people with disabilities		279,448	-	279,448	371,095
Total income and endowments		<u>1,155,498</u>	<u>-</u>	<u>1,155,498</u>	<u>1,780,124</u>
Expenditure					
<i>Cost of generating funds:</i>					
	8				
Raising funds		88,325	-	88,325	107,212
Charitable activities		1,393,752	-	1,393,752	1,535,742
Governance costs		46,688	-	46,688	51,860
Total expenditure		<u>1,528,765</u>	<u>-</u>	<u>1,528,765</u>	<u>1,694,814</u>
Net income/(expenditure) and net movement in funds		<u>(373,267)</u>	<u>-</u>	<u>-373,267</u>	<u>85,310</u>
Net movement in funds		<u>(373,267)</u>	<u>-</u>	<u>-373,267</u>	<u>85,310</u>
Reconciliation of funds					
Fund balances brought forward		1,761,957	-	1,761,957	1,676,647
Fund balances carried forward	19	<u>1,388,690</u>	<u>-</u>	<u>1,388,690</u>	<u>1,761,957</u>

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included in the above. The notes on pages 18 to 29 form part of these accounts.

Disabled Living

Consolidated Balance Sheet as at 31 March 2025

		2025	2024
	Notes	£	£
FIXED ASSETS			
Investments	11	-	-
Tangible assets	12	<u>1,035,727</u>	<u>1,082,743</u>
		1,035,727	1,082,743
CURRENT ASSETS			
Debtors	13	345,677	393,479
Short term investments		173	164
Cash at bank and in hand		<u>604,096</u>	<u>802,442</u>
		949,946	1,196,085
CREDITORS:			
Amounts falling due within one year	14	<u>(573,650)</u>	<u>(453,538)</u>
NET CURRENT ASSETS		<u>376,296</u>	<u>742,547</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,412,023	1,825,290
CREDITORS:			
Amounts falling due after one year	15	<u>(23,333)</u>	<u>(63,333)</u>
NET ASSETS		<u>1,388,690</u>	<u>1,761,957</u>
Income funds			
Restricted funds	17	-	-
Unrestricted funds:			
Revaluation reserve		528,969	528,969
Other charitable funds	18	<u>859,721</u>	<u>1,232,988</u>
		<u>1,388,690</u>	<u>1,761,957</u>

These financial statements have been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the Companies Act 2006 and with the Financial Reporting standard applicable in the UK and Republic of Ireland (FRS 102)

The financial statements were approved by the Board of Trustees on 16 October 2025 and were signed on its behalf by:



.....
K Yeung OBE, DL, President

Paula Brown

Paula Brown (Oct 16, 2025 16:37:01 GMT+1)

.....
P Brown, Chairman

 (Oct 16, 2025 22:46:36 GMT+1)

.....
G Cosgrove, Honorary Treasurer

The notes on pages 22 to 33 form part of these accounts.

Disabled Living
Charity Balance Sheet
as at 31 March 2025

		2025	2024
	Notes	£	£
FIXED ASSETS			
Investments	11	100	100
Tangible assets	12	1,035,727	1,082,743
		1,035,827	1,082,843
CURRENT ASSETS			
Debtors	13	412,862	547,484
Short term investments		173	165
Cash at bank and in hand		48,123	215,896
		461,158	763,545
CREDITORS: Amounts Falling due within one year	14	(108,528)	(84,665)
NET CURRENT ASSETS		352,630	678,880
TOTAL ASSETS LESS CURRENT LIABILITIES		1,388,457	1,761,723
NET ASSETS		1,388,457	1,761,723
Income funds			
Restricted funds	17	-	-
Unrestricted funds:			
Revaluation reserve		528,969	528,969
Other charitable funds	18	859,488	1,232,754
		1,388,457	1,761,723
		1,388,457	1,761,723

These financial statements have been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the Companies Act 2006 and with the Financial Reporting standard applicable in the UK and Republic of Ireland (FRS 102)

The financial statements were approved by the Board of Trustees on 16 October 2025 and were signed on its behalf by:



.....
K Yeung OBE, DL, President

Paula Brown
Paula Brown (Oct 16, 2025 16:37:01 GMT+1)

.....
P Brown, Chairman

Ged Cosgrove (Oct 16, 2025 22:46:36 GMT+1)

.....
G Cosgrove, Honorary Treasurer

The notes on pages 22 to 33 form part of these accounts.

Disabled Living
Statement of Cash Flows and Consolidated Statement of Cash Flows
For the year ending 31 March 2025

	Notes	Group 2025 £	Group 2024 £	Charity 2025 £	Charity 2024 £
Cash used in operating activities	22	<u>(158,354)</u>	<u>270,181</u>	<u>(167,781)</u>	<u>107,419</u>
Cash flows from investing activities					
Interest Income		8	7,906	8	8
Purchase of tangible fixed assets		<u>-</u>	<u>(3,239)</u>	<u>-</u>	<u>(3,239)</u>
Cash provided by (used in) investing activities		<u>8</u>	<u>4,667</u>	<u>8</u>	<u>(3,231)</u>
Cash flows from financing activities					
Repayment of borrowing		<u>(40,000)</u>	<u>(40,000)</u>	<u>-</u>	<u>-</u>
Cash used in financing activities		<u>(40,000)</u>	<u>(40,000)</u>	<u>-</u>	<u>-</u>
Increase (decrease) in cash and cash equivalents in the year		<u>(198,346)</u>	<u>234,848</u>	<u>(167,773)</u>	<u>104,188</u>
Cash and cash equivalents at the beginning of the year.		802,442	567,594	215,896	111,708
Total cash and cash equivalents at the end of the year		<u>604,096</u>	<u>802,442</u>	<u>48,123</u>	<u>215,896</u>

The notes on pages 22 to 33 form part of these accounts.

Disabled Living

Notes to the accounts for the year ended 31 March 2025

1 ACCOUNTING POLICIES

1.1 Basis of preparation of accounts

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 January 2019 – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Disabled Living meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s) and with the exception of investments which are included at market value.

1.2 Going concern

The accounts have been drawn up on a going concern basis. In common with many fund-raising charities, the adoption of the going concern basis is dependent on the company receiving adequate fundraising from voluntary income such as donations and legacies. While the Trustees recognise the uncertainties inherent in predicting the timing and level of future funding from voluntary income that is not yet assured, they believe that adequate funding will be secured from donations and legacies. Credit facilities remain in place and we continue to receive the full support of the bank. The Trustees believe it is appropriate to prepare the accounts of the company on a going concern basis. The accounts do not include any adjustments that would result if the going concern basis was not appropriate. Although levels of trade within the trading subsidiary have reduced due to the impact of covid-19, the trustees are of the opinion that activity will return to pre-pandemic levels.

1.3 Basis of consolidation

The consolidated accounts incorporate the results of Disabled Living ('the charity') and its subsidiary undertaking on a line by line basis. The consolidated entity is referred to as 'the Group'. No separate company Statement of Financial Activities (SOFA) has been prepared for the Charity as permitted by section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

1.4 Income and endowments

Donations and gifts

Legacies

Legacies are recognised in the period in which the charity becomes legally entitled to the income, notification has been received and the amount can be quantified with reasonable accuracy. It is categorised as unrestricted or restricted funds dependent upon whether expenditure restrictions by donors are placed on such receipts. Donated investments are introduced at the market value at the date of receipt.

Direct giving, fundraising and appeals

Cash donations are recognised as they are received.

Grants

Grants are recognised when there is evidence of entitlement, the receipt is probable and the amount can be measured reliably.

Other trading activities

Rental Income

Rental income is recognised when receivable.

Investment income

Investment income is recognised on a cash received basis with any taxation recoverable thereon recognised on a receivable basis.

Disabled Living

Notes to the accounts for the year ended 31 March 2025

Room hire

Room hire income is recognised in the period when the hire occurs.

Charitable activities

Events and training

Income relating to the events and training services is recognised in the period to which the event or training service occurs, this policy results in accrued and deferred income.

These policies result in deferred and accrued income which is stated net of value added tax.

1.5 Pension Costs

The company operates a defined contributions scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

1.6 Tangible fixed assets - depreciation and grants

Depreciation is provided on all tangible fixed assets for Charity use, other than freehold land, at rates calculated to write off the cost or valuation of each asset evenly over its expected useful life as follows:

Freehold buildings	-	50 years
Fixtures, fittings and equipment	-	5, 10 and 25 years

1.7 Investments

Endowment investments are shown at market value at the balance sheet date. Investments in subsidiaries are stated at cost.

The SOFA includes unrealised gains and losses from the revaluation of investments.

1.8 Creditors and Provisions

Creditor's and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

1.9 Taxation

The charity is exempt from corporation tax on its charitable activities under Section 505 of the Income and Corporation Taxes Act 1988 to the extent that they are applied to the organisation's charitable objects. The trading subsidiary does not generally pay UK corporation tax because their policy is to pay taxable profits as Gift Aid to the Charity.

1.10 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 objectives 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.

Disabled Living

Notes to the Accounts for the year ended 31 March 2025

1.11 Expenditure

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.

Raising funds

These include salaries and directly attributable overheads, plus a proportion of central support costs.

Charitable activities

These include salaries and direct costs associated with generating income for the group, also items such as depreciation and property repairs.

Governance costs

These are the central running costs of the Charity, including strategic oversight and public accountability.

1.12 Financial instruments

The group only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.13 Judgement and keys sources of estimation uncertainty

In the application of the company's accounting policies, the directors 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.

In the trustees' opinion, there are no significant accounting estimates and assumptions other than the accrued legacy income.

Disabled Living

Notes to the Accounts for the year ended 31 March 2025

2 FINANCIAL PERFORMANCE OF THE CHARITY

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited.

The summary financial performance of the charity alone is:

	2025	2024
	Total	Total
	£	£
Income and endowments	377,178	809,347
Gift aid from subsidiary company	153,606	239,393
	<u>530,784</u>	<u>1,048,740</u>
Raising Funds	(81,156)	(96,132)
Expenditure on charitable activities	(784,968)	(932,183)
Governance costs	(37,926)	(42,422)
Net income/(expenditure)	(373,266)	(21,997)
Total funds brought forward	<u>1,761,723</u>	<u>1,783,720</u>
Total funds carried forward	<u>1,388,457</u>	<u>1,761,723</u>
Represented by:		
Restricted funds	-	-
Unrestricted funds	1,388,457	1,761,723
	<u>1,388,457</u>	<u>1,761,723</u>

Disabled Living

Notes to the Accounts for the year ended 31 March 2025

3 INCOMING RESOURCES FROM ACTIVITIES GENERATING FUNDS

The wholly owned trading subsidiary Disabled Living (Trainings and Exhibitions) Limited is incorporated in the United Kingdom (company number: 07079318) and pays the majority of its profits to the charity by gift aid.

The charity owns the entire share capital of 100 ordinary shares of £1 each. A summary of the trading results is shown below. The subsidiary provides training courses and holds exhibitions.

The summary financial performance of the subsidiary alone is:

	2025 Total £	2024 Total £
Turnover	778,319	962,878
Cost of sales and administration costs	(624,713)	(623,884)
Interest receivable	-	7,898
Corporation tax charge	-	-
	<hr/>	<hr/>
Net profit	153,606	346,893
Amount gift aided to the charity	(153,606)	(239,393)
	<hr/>	<hr/>
Retained in subsidiary	-	107,500
	<hr/>	<hr/>

The assets and liabilities of the subsidiary were:

Current assets	763,573	848,345
Current and long term liabilities	(763,240)	(848,012)
	<hr/>	<hr/>
Total net assets	333	333
	<hr/>	<hr/>
Aggregate share capital and reserves	<u>333</u>	<u>333</u>

The charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited commenced trading on 1 April 2010.

Disabled Living

Notes to the Accounts for the year ended 31 March 2025

4 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Gifts and donations	8,153	-	8,153	3,528
Legacies	67,190	-	67,190	31,000
Annual appeal	4,385	-	4,385	5,952
Grants	-	-	-	374,771
	79,728	-	79,728	415,251

5 OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Commercial trading operation	769,814	-	769,814	962,878
Rental Income	26,500	-	26,500	22,993
	796,314	-	796,314	985,872

6 INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Deposit interest	8	-	8	7,906
	8	-	8	7,906

7 CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Disabled Living Centre	279,448	-	279,448	371,095
	279,448	-	279,448	371,095

Disabled Living

Notes to the Accounts for the year ended 31 March 2025

8 EXPENSE TYPE	Allocation	Raising Funds	Charitable Activities	Governance Costs	2025	2024
		£	£	£	£	£
Salaries & associated cost	Percentage	12,212	777,491	24,424	814,127	748,419
Utilities & other building costs	Percentage	2,772	81,322	8,317	92,411	95,970
Phone & Fax	Percentage	40	1,181	121	1,342	2,501
Post & Stationery	Percentage	157	4,605	471	5,233	5,067
Sundry	Percentage	-	-	-	-	-
Travel	Percentage	225	6,603	675	7,503	5,624
Volunteer & appeal costs	Direct	875	-	-	875	794
Income generating activities	Percentage	14,069	412,680	42,206	468,955	692,217
Audit Fees	Direct	-	-	13,467	13,467	12,645
Bank charges and interest	Percentage	283	8,311	850	9,444	13,653
Legal & Professional	Percentage	1,485	43,553	4,454	49,492	37,689
Advertising	Percentage	53	1,565	160	1,778	2,552
Repairs	Percentage	514	15,067	1,541	17,122	20,613
Depreciation	Percentage	1,411	41,374	4,231	47,016	57,072
		<u>34,096</u>	<u>1,393,752</u>	<u>100,917</u>	<u>1,528,765</u>	<u>1,694,814</u>

The allocation for overheads and utilities is as follows:

Raising funds	3%
Charitable activities	88%
Governance	9%

Service department Salaries and PAYE are made up of their own direct costs, as well as the following allocation of management and administration salaries:

Management and administration salaries	
Raising funds	1.5%
Charitable activities	95.5%
Governance	3%

9 SURPLUS FOR THE YEAR

The surplus/(deficit) of income over expenditure is stated after charging:

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned by charity	47,016	57,072
Audit fees	13,467	12,645
Non audit services	<u>-</u>	<u>-</u>

Disabled Living

Notes to the Accounts for the year ended 31 March 2025

10 STAFF COSTS

No remuneration was paid to trustees in the year, nor were any expenses reimbursed to them. The costs of the remaining staff were:

	2025	2024
	£	£
Wages and salaries	719,534	661,985
Social security costs	72,586	66,082
Other pension costs	22,007	20,352
	814,127	748,419

The average weekly number of staff employed, calculated as full time equivalents during the year were as follows:-

	2025	2024
	No.	No.
Administration	20	15
Disabled Living centre	4	5
	24	20

There was one employee during the year who received remuneration within the £70,000 to £79,999 band (2024: NIL), no employees received remuneration within the £60,000 to £69,999 band (2024: 1). No other employees received remuneration of more than £60,000 (2024: NIL).

The number of employees to whom retirement benefits were accruing was 24 (2024: 20)

The key management personnel of the group comprise those of the charity, being the trustees, the chief executive officer and managers. The total employee benefits of the key management personnel of the group were £224,529 (2024: £212,203).

11 FIXED ASSET INVESTMENTS

	Group 2025	Group 2024	Charity 2025	Charity 2024
	£	£	£	£
Shares in Group undertakings	-	-	100	100
Market value at 31 March	-	-	100	100

Subsidiary

The charitable company's investment at the balance sheet date in the share capital of limited companies included the following:

Disabled Living (Training and Exhibitions) Limited **100% Holding**

	2025	2024
	£	£
Aggregate capital and reserves	333	333
Profit/(Loss) for the year before tax	153,606	346,893

Disabled Living (Training and Exhibitions) Limited has 100 shares with a nominal value of £1 each.

Disabled Living

Notes to the Accounts for the year ended 31 March 2025

12 TANGIBLE FIXED ASSETS

Group and Charity	Freehold land and buildings £	Fixtures, fittings, and equipment £	Total £
COST			
At 1 April 2024	880,000	967,717	1,847,717
Additions	-	-	-
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>
DEPRECIATION			
At 1 April 2024	136,800	628,174	764,974
Charge for year	15,200	31,816	47,016
At 31 March 2025	<u>152,000</u>	<u>659,990</u>	<u>811,990</u>
NET BOOK VALUE			
At 31 March 2025	<u>728,000</u>	<u>307,727</u>	<u>1,035,727</u>
At 31 March 2024	<u>743,200</u>	<u>339,543</u>	<u>1,082,743</u>

On transition to FRS 102, the Trustees elected to adopt the fair value of the freehold land and buildings as deemed cost. The freehold land and buildings have been accounted for on a historic cost basis since this date.

DISABLED LIVING

Notes to the Accounts for the year ended 31 March 2025

13 Debtors	Group 2025	Group 2024	Charity 2025	Charity 2024
	£	£	£	£
Trade debtors	140,464	266,655	84,089	81,907
Prepayments and accrued income	205,213	124,792	53,988	47,741
Other debtors	-	2,032	-	2,031
Amount due from subsidiary undertaking	-	-	274,785	415,805
	<u>345,677</u>	<u>393,479</u>	<u>412,862</u>	<u>547,484</u>
14 Creditors – amounts falling Due within one year	Group 2025	Group 2024	Charity 2025	Charity 2024
	£	£	£	£
Trade creditors	155,010	34,918	22,236	11,155
Other creditors, accruals and deferred income	295,104	302,364	50,124	42,440
Loans	40,000	40,000	-	-
Other taxes and social security costs	83,536	76,256	36,168	31,070
	<u>573,650</u>	<u>453,538</u>	<u>108,528</u>	<u>84,665</u>
15 Creditors – amounts falling Due after one year	Group 2025	Group 2024	Charity 2025	Charity 2024
	£	£	£	£
Loans	23,333	63,333	-	-
	<u>23,333</u>	<u>63,333</u>	<u>-</u>	<u>-</u>

The above loan was taken out in October 2020 in relation to the Coronavirus Business Interruption Scheme and is repayable in monthly instalments starting in November 2021. For the first 12 months from the date on which the loan is drawn the annual interest rate is in effect 0%. After this period the loan is subject to interest rates at 2.81% over the base rate.

16 DEFERRED INCOME

Deferred income comprises advanced sales for training events which are held post year end or office rent invoiced in advance.

	Group £	Charity £
Balance as at 1 April 2024	207,090	-
Amount released to income earned from charitable activities	(207,090)	-
Amount deferred in year	225,050	-
Balance as at 31 March 2025	<u>225,050</u>	<u>-</u>

DISABLED LIVING

**Notes to the Accounts
for the year ended 31 March 2025**

**17 RESTRICTED FUNDS
Group and Charity**

	RTAT Project		Total 2025	Total 2024
	£		£	£
At 1 April 2024	-		-	25,350
Incoming resources	-		-	374,771
Resources expended	-		-	(400,121)
At 31 March 2025	-		-	-

RTAT – UKRI Small Business research Initiative contract for Real-time Assessment Tool

18 UNRESTRICTED FUNDS – OTHER CHARITABLE FUNDS

Group	General funds		2025	2024
	£		£	£
At 1 April 2024	1,232,988		1,232,988	1,122,328
Net incoming resources for the year	(373,267)		(373,267)	110,660
Transfer from revaluation reserves	-		-	-
At 31 March 2025	859,721		859,720	1,232,988
Charity	General funds		2025	2024
	£		£	£
At 1 April 2024	1,232,754		1,232,754	1,229,401
Net incoming resources for the year	(373,266)		(373,265)	3,353
At 31 March 2025	859,488		859,488	1,232,754

19 ANALYSIS OF NET ASSETS

	Restricted funds	Endowment funds	Unrestricted funds	Total funds	2024
	£	£	£	£	£
Tangible fixed assets	-	-	1,035,727	1,035,727	1,082,743
Investments	-	-	-	-	-
Current assets	-	-	949,946	949,946	1,196,085
Current and long term liabilities	-	-	(596,984)	(596,984)	(516,872)
Net assets at 31 March	-	-	1,388,690	1,388,690	1,761,957

DISABLED LIVING

Notes to the Accounts for the year ended 31 March 2025

20 COMPANY LIMITED BY GUARANTEE

The charity is incorporated by a company limited by guarantee and members' liability is limited to £1 each which has not been called up at 31 March 2025.

21 RELATED PARTY TRANSACTIONS

Fees amounting to £16,988 (2024: £23,700) were paid to Champion Accountants during the year for professional services. Ged Cosgrove is a director of Champion Accountants.

22 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Group 2025	Group 2024	Charity 2025	Charity 2024
	£	£	£	£
Net movements in funds	(373,267)	85,310	(373,265)	(21,997)
Add back depreciation charge	47,016	57,072	47,016	57,072
Add/deduct interest income shown in investing activities	(8)	(7,906)	(8)	(8)
Decrease/(increase) in debtors	47,801	136,317	134,622	86,897
Increase/(decrease) in creditors	120,113	(612)	23,854	(14,545)
Net cash used in operating activities	<u>(158,354)</u>	<u>270,181</u>	<u>(167,781)</u>	<u>107,419</u>

23 RECONCILIATION OF NET DEBT

	At 1 st April 2024	Cash Flows	At 31 st March 2025
	£	£	£
Cash at bank	802,442	(198,346)	604,096
Loans due within one year	(40,000)	-	(40,000)
Loans due greater than one year	(63,333)	40,000	(23,333)
	<u>699,109</u>	<u>(158,346)</u>	<u>540,763</u>

DISABLED LIVING

England & Wales - Charity number 224742

Accounts

DISABLED LIVING

(A Company Limited By Guarantee)

Trustees Report and Consolidated Accounts

For the year ended 31 March 2024

Company Number 00383902

Registered Charity Number 224742

Disabled Living

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Disabled Living
Legal and administrative information

NAME OF THE CHARITY: Disabled Living

CHIEF EXECUTIVE: Mrs D Evans

TRUSTEES :-

PRESIDENT: Mr K Yeung OBE, DL

CHAIRMAN: Mrs P Brown

HONORARY TREASURER: Mr G Cosgrove

OTHER ELECTED MEMBERS: Mr P J Downs MBE
Mr A Norton
Mr G Owen
Mrs J Gee
Mr J Campbell
Mrs S Jones
Mr J Wintersgill

REPRESENTATIVE MEMBERS:

AUDITORS: Harold Sharp
5 Brooklands Place
Sale
Manchester
M33 3SD

SOLICITORS: Shakespeare Martineau LLP
Omega Court
360 Cemetery Road
Sheffield
S11 8FT

REGISTERED OFFICE: Burrows House
10 Priestley Road
Wardley Industrial Estate
Worsley
Manchester
M28 2LY

Disabled Living
Legal and administrative information

BANKERS:

The Co-operative Bank Plc
1 Balloon Street
Manchester
Lancashire
M60 4EP

Royal Bank of Scotland
Manchester, Mosley Street
38 Mosley Street
Manchester
M60 2BE

DISABLED LIVING
For the year ended 31 March 2024

Report of the Trustees

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 31st March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the companies Act 2006, the Memorandum and Articles of Association, and 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 & Republic of Ireland (FRS102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

LEGAL STATUS

Disabled Living is a registered charity, number 224742, which has a Memorandum and Articles of Association as its governing document. It is incorporated under the Companies Act as a company limited by guarantee, number 00383902. For the purposes of the Companies Act the elected members of the Council, being the trustees of the Charity, also act as the directors of the company.

ELECTED MEMBERS AND METHOD OF APPOINTMENT

The members shall be the persons appointed as trustees from time to time who shall have consented in writing to become members and whose names have been entered in the register.

The serving trustees have the power to appoint any person who is able and willing to do so to be a trustee. A trustee must be a natural person aged 16 years or older. The number of trustees shall be not less than three, but shall not be subject to any maximum.

New trustees undertake an induction process in order to brief them of their obligations under charity and company law, the structure, activities and processes of the charity and to meet key employees.

ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Chief executive officer has responsibility for running the organisation on behalf of the trustees and leads the executive team. The executive team provide day to day management of the charity and recommend strategy to the Trustees who meet on a quarterly basis.

RISK MANAGEMENT - GENERAL FUND

The Trustees manage surplus cash reserves to ensure the declared Reserves Policy is achieved. Surplus cash remaining after meeting that objective will be moved to an interest bearing deposit account. Given the Charity's historic financial position, the Trustees do not feel it prudent to invest in long term securities of a general or specific nature.

DISABLED LIVING
For the year ended 31 March 2024

Report of the Trustees

MISSION AND VISION

Central to our on-going success is commitment to our mission, vision and values and we would like to take this opportunity to reiterate them again.

Our mission is to be the leading voluntary organisation in the North West providing advice and information about assistive technology (equipment and products) to help disabled people make more informed choice which enables easier, safer and more independent living.

Our vision is to work for a society where disabled people, their families and carers can achieve optimum independence and self-determination.

VALUES

Through its values and activities, Disabled Living provides public benefit in the following areas:

Equality - treating all people equally, irrespective of race, religion, sex or age.

Innovation - taking an innovative approach to providing a wide variety of high-quality services to meet people's needs.

Respect - treating all people, both the users of Disabled Living's services and the staff who deliver them, in a respectful and friendly manner.

Accountability - accountable to users of the services, staff and Trustees. Disabled Living will report on aspects of operations and use of resources in an open and honest way.

Commitment - committed to the fair, equal and just treatment of all its staff and volunteers.

Education and Training - providing staff with the right 'tools' to do their jobs and encouraging and enabling their personal and professional development.

In sharing our objectives for the year, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance on public benefit and fee charging. The charity relies on the voluntary services of the trustees, and exists to support older people and those with disabilities or long term health conditions to make informed decisions in relation to equipment and services to support them to remain independent or regain their independence – ultimately improving quality of life, not only for the individual, but also their families. This is achieved through all the services Disabled Living provides.

ACHIEVEMENTS AND PERFORMANCE

I am delighted to report that Disabled Living has had another incredible year, though not without its challenges. For my team, challenges provide opportunities to develop and deliver services in a way that may not have been contemplated previously. Our unwavering focus is to ensure our services are not just relevant but also positively impact and significantly improve the quality of life of our stakeholders.

This year, we have concentrated on developing a strategy to guide the team to develop Disabled Living's services over the next five years. We now have six services linked to Disabled Living – the Adapt & Live Helpline and Training, Bladder & Bowel UK, Kidz to Adultz Exhibitions, Redbank House and most recently Hillight CIC. After consultation with our stakeholders and the team, business plans have been developed for each service individually, to allow for flexibility as opportunities arise, creativity and technological advances present, and new partnerships are formed.

DISABLED LIVING
For the year ended 31 March 2024

Report of the Trustees

Disabled Living is unique as a charity, with our services being accessed as stand-alone services or the staff from those services introducing our clients to the wealth of information and expertise on offer from our other services. The team are delighted with the number of people who return to Disabled Living when they are at a different point on their journey and want additional advice and support. The information they receive enables the client to Adapt to the situation in which they find themselves whilst being presented with options that can empower them to Live life with increased options. With this concept, we introduce the basis of rebranding the Disabled Living helpline and training services to Adapt & Live. A service for the future that can support people of all ages, who can benefit as their circumstances change from the expertise of our team of occupational therapists, nurses, continence specialists, moving and handling advisors, information coordinators and trusted assessors.

In addition to the teams that deliver our services, we have colleagues who support specific functions across the organisation, such as Finance, IT and Marketing. Without their commitment and knowledge, we would not be as effective as we are today, and they will be an integral part of the next phase in Disabled Living's service development.

Adapt & Live Helpline

Enriching lives by suggesting practical solutions that suit the unique needs of individuals, improving independence, safety, and quality of life.

This service, previously known as Equipz or the Disabled Living helpline, has been rebranded this year and will now be known as Adapt & Live. We envisage the new name will make the service more inclusive to people with a wide range of disabilities, older people, and those with long-term health conditions.

This has probably been the most challenging year for the Adapt & Live team, which deals with helpline enquiries, provides assessments, and delivers training as core activities. In addition, with limited staff resources this year, the team has been involved with all aspects of re-branding their service while fully engaged in developing the Hilight remote assessment tool. The re-branding of the service was again facilitated by Dawn Creative, whose processes and creative design provided thought-provoking opportunities for the broader team as we launched our new image at the Kidz to Adulz Middle Exhibition.

The shortage of Occupational Therapists nationally is a cause for concern for the profession and the NHS. There is an impact on the Adapt & Live service when there are not enough Occupational Therapists in the NHS, as people are then signposted to our service. The helpline is one of Disabled Living's charitable services, so therefore, it is a real challenge, as the potential to expand our current services is limited by staff resources. We were delighted this year to recruit two part-time occupational therapists with a wealth of knowledge and expertise whose professional reputation in this field is known nationally and internationally. However, we require additional full-time Occupational Therapy colleagues to support our ambitious development plans.

We continue to undertake assessments within the Disabled Living Centre and private assessments, including those to housing associations, individuals, and children in their school environment. The team and our associate colleagues have been using the Hilight remote assessment tool where appropriate, to make our services more efficient, reduce client waiting times, and undertake assessments in a wider geographical area.

The number of people subscribing to the free Adapt & Live newsletter continues to rise monthly. The newsletter provides the opportunity to inform our stakeholders of service developments throughout the organisation and highlight a wide range of articles that may be interesting.

Several access audits have occurred this year, and our work to support Salford City Council in Blue Badge Assessments continues.

DISABLED LIVING
For the year ended 31 March 2024

Report of the Trustees

Adapt & Live Training

Our programs are meticulously crafted to empower individuals with adaptive solutions, enabling them to lead lives that are not only independent but also enriched.

The demand for training continues to increase, and we have successfully recruited new staff and associate trainers to keep up with the market in the North of England. However, with requests for training from across the UK, especially in London and the Southwest, we are finding it increasingly difficult to deliver courses in these areas due to a national shortage of Occupational Therapists. This year, we have been realistic and provided training in a limited geographical area.

The majority of Disabled Living courses are accredited, with Train the Trainer, Safe Handling and Administration of Medication and Moving & Handling Level 2 all QNUK accredited. This year, the aim is to take the Trusted Assessor Suite through the same accreditation process.

The partnership with Bradford District Care NHS Foundation Trust continues by compiling a competency framework and masterclass. In addition, the team was commissioned to produce a series of short films to demonstrate the safe use of equipment. This framework is anticipated to be delivered to local authorities, NHS and private companies across the nation.

We have excellent facilities within our two training venues, the Disabled Living Centre in Salford and Redbank House in Manchester. With a wide range of equipment, delegates can be assured the practical sessions integral to their course will offer equipment solutions to cover the majority of scenarios they may encounter.

We were delighted to continue to provide Moving and Handling training for Manchester City Council through their procurement framework. This training takes place at Redbank House and equates to between forty and fifty courses annually being delivered to health and social care professionals.

Although most of our training is commissioned for professionals, we consider it important that unpaid carers, such as family members, receive moving and handling training to support their health and well-being. The Gaddum Centre Carers Forum contracted the team to deliver free awareness sessions in the Together Dementia Cafés across Manchester. In addition, we provide free seminars at the Kidz to Adulz Exhibitions around moving and handling people with challenging behaviour.

This year, a new opportunity presented itself to work alongside a trainer specialising in Moving and Handling Aviation Training. The training took place at Heathrow Airport, and it is anticipated this training will be included in the Adapt & Live training portfolio next year. With recent media focusing on poor customer service and lack of dignity in the airport setting for disabled people, it is considered this training will be in demand.

We continue to provide access audits and disability awareness training with clients this year, including The Together Trust and Manchester Central Convention Complex.

Bladder & Bowel UK

Bladder & Bowel UK is the only charitable service supporting adults and children with bladder and bowel problems and the professionals who work with them.

The demand for helpline services continues to increase. The Bladder & Bowel UK (BBUK) service has a core team of four staff, supported by additional clinicians with a wealth of knowledge and experience who work remotely on a sessional basis. We have recruited two additional colleagues this year in line with our business plan to ensure we continue providing a quality and timely service.

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For the year ended 31 March 2024

Report of the Trustees

Supporting people with bladder and bowel issues is at the heart of our charitable services. Besides the helpline, we collaborate with commercial colleagues to provide consultancy services and develop partnerships that we genuinely believe can have a positive impact on quality of life. This year, we have worked with a number of companies including Symprove, Alturix, Ferring, Convatec and Attends on campaigns to increase awareness of embarrassing issues and offer practical, management, and treatment solutions. The Attends campaign focused on the Impact of Incontinence on Families and Support Networks.

With many years in this sector, the team thrive on product development projects. They are not concerned when an idea is presented as a 'Blue Peter' type model; they listen, contribute, and encourage innovation. There have been many of these meetings this year, and the team is delighted to be part of a process from conception to commercialisation. We continued our innovation partnership with LUCID this year on existing projects whilst working on a new nine-month project funded by UKRI. The BB Connect project was a feasibility study for improving digital patient records.

We have the Bladder & Bowel UK Symposia in Bolton and Coventry to support our professional colleagues. With excellent seminar programmes delivered by experts in their field, the delegate and exhibitor numbers increase yearly.

Qufora supported the Coventry Symposium as the Key Sponsor. We were delighted this year to present the Bladder & Bowel UK Clinical Excellence Award to the Bladder and Bowel Pelvic Health Team at Lewisham & Greenwich NHS Trust for the development of their newly integrated multi-disciplinary service.

In addition to the Symposia, the team has developed a Lunch & Learn seminars programme. These are one-hour lunchtime sessions delivered remotely around topics such as toilet training, constipation, and product provision. A range of sessions are aimed at professionals, with several targeted at parents. A commercial partner supports them and regularly attracts five hundred online delegates.

This year, we established a Clinical Advisory group that offers governance and support to the clinical team within the BBUK service. The group, which volunteers its services, comprises specialist nurses, a physiotherapist, a doctor, a consultant, and a representative from academia.

Although Bladder & Bowel UK is not a campaigning organisation, our staff has a credible and influential voice representation through their national platforms, including NHS England, RCN, and Paediatric Continence Forum.

We continue to develop our partnership with Irwin Mitchell and Slater Gordon solicitors through the BBUK Legal Panel to provide our clients with access to legal advice.

Kidz to Adultz Exhibitions

The Kidz to Adultz Exhibitions are collectively the largest free events totally dedicated to children and young adults up to 25 years with disabilities and additional needs, their parents, carers and the professionals who support them.

The Kidz to Adultz exhibitions re-brand gained momentum throughout the year following the launch at Kidz to Adultz Middle in 2023, refreshing our image, reinforcing our uniqueness, and differentiating us from our competitors.

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We delivered four Kidz to Adultz events with a combined income of £662,137 exceeding budget by £16K. The exhibitions attracted 9,066 visitors, of which 2,785 were new to our events. We were delighted 403 exhibitors chose to showcase their equipment and services to our visitors. There has been a real focus this year on fun and features to ensure we provide activities for our diverse audience. With drama workshops from TripleC, to clown skills, laced with a generous dose of modern Ibiza dance tunes and a dash of the unexpected!

We were delighted to be back in Wales this year. The Kidz to Adultz Wales & West exhibition is a biannual event, held at ICC Wales in Newport. This prestigious venue is convenient not only for visitors from south and mid Wales, but also those living in the South-west of England.

The Britain's Got Talent semi-finalists, Born to Perform, entertained our audience. The members of this performing arts service for children and adults with SEND delighted us with a show stopping performance.

At Kidz to Adultz Middle we introduced the Connection Hub, a dedicated space to meet friends and make new connections. This new feature offered parents, carers and their families an opportunity to connect with other parents, caregivers and professionals who were dealing with similar challenges, to share experiences and insights, as well as build supportive networks.

Another first was InclusiTech - the adaptive gaming and assistive technology zone. Liaising with Pretorian Technologies who have links to organisations such as Everyone Can and Apogee Studios, visitors were able to try out the latest advancements in adaptive controllers, assistive technologies, and join in the inclusive gaming experiences. This area was extremely popular and busy all day. This is an area we will be developing for the future and looking for a sponsor ideally from the tech industry.

Schuchmann, a company that produces and distributes outstanding innovative therapy equipment commenced an exclusive sponsor partnership at Kidz to Adultz North which would showcase their support for three exhibitions. We are appreciative of their ongoing support and look forward to working with their team in the future.

All the Kidz to Adultz Exhibitions provide CPD opportunities for our professional colleagues with numbers reaching more than 165 delegates, sessions including *24-hour approach to postural care, moving and handling with challenging behaviour, and SEN & EHCP's – know your rights*.

In our business plan we highlight the importance of reaching as many parents, young people and professionals as possible to ensure they can be part of the Kidz to Adultz community. In 2025 we will deliver the Kidz to Adultz North event in Liverpool and the Kidz to Adultz Scotland exhibition will relocate from Edinburgh to Glasgow in 2026.

Redbank House

Redbank House is a well-established training and meeting venue. Its proximity to Manchester city centre provides excellent accommodation for companies and organisations bringing together people from all over the UK.

We have six rooms of various sizes, accommodating two to seventy people. The rooms are in great demand, and regular bookings are taken 12 months in advance. Our clients include the corporate sector, local authorities, NHS, third-sector organisations, training companies, and community groups.

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This year has been the busiest year at Redbank House since the refurbishment in 2011. The partnership with InHealth Intelligence continues to deliver diabetic eye screening services. Acute Training delivers training to NHS professionals an average of three days a week, and the Health Skills Training Academy provides regular monthly sessions spanning three days. We were delighted this year to welcome a new client, Kaizen Bioservices, who provide clinical services for a research study into long-term health conditions in the South Asian community.

In addition to these contracts, we welcome our regular clients A1 Risk, ROSPA, Greater Manchester Mental Health, and Astranti.

The demand for the sensory rooms is increasing, with more clients taking regular slots. We have some clients whose challenging behaviour makes it impossible to book a regular session, so they ring daily when they think it is appropriate for their clients to attend. In addition, we provide increased opportunities through a contract with Manchester City Council for children with special educational needs who are residents in the Manchester City area to attend free sensory sessions during the school holidays. To accommodate the increase in demand, we have developed an additional sensory room in one of our training rooms, which has been designed to allow flexibility to turn the room back into a training room when there is a demand for additional provision.

We continue to provide our tenant, The Shaw Centre, with premises to provide a service for adults with learning disabilities/additional needs. The Shaw Centre provides an excellent service, offering its students a welcoming place to attend, with a variety of activities in a friendly, inclusive environment. A Christmas party is the highlight of the social calendar, and this year was no exception. With our large meeting room turned into a disco for the afternoon, the students and their relatives enjoyed the music and festive food.

The popularity of Redbank House requires increased staff to ensure health and safety compliance. The Redbank House staff includes Disabled Living's Finance and Marketing teams, colleagues who support the maintenance of the facilities, and those who provide services across the organisation. Due to its central location, Redbank House provides a convenient base for the increasing number of staff who choose public transport as an option.

Redbank House is the last of our services to undergo the rebranding process, which we anticipate will be later this year.

Hilight Solutions CIC

Last year I reported Disabled Living had been awarded a contract of £447,685 through UKRI Small Business Research Initiative: Healthy Ageing Social Ventures to develop the Real-time Remote Assessment Tool. The project commenced in February 2023 and concluded in February 2024. This year was about making it happen.

In a partnership with Interneuron, our software developer, Make it Happen CIC our project management company and our internal teams from Adapt & Live and Marketing, version one of the assessment tool was developed to a commercially viable product in line with the conditions of the contract.

Throughout the process, we engaged with Dawn Creative to brand our product, which is now known as the Hilight Assessment Tool. To support exploration of Hilight's capabilities and to access future funding, Hilight will be sold through Disabled Living's newly formed community interest company, Hilight Solutions CIC.

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Report of the Trustees

We launched Hilight, with two soft launches at our Kidz to Adultz Middle and South exhibitions in March and May 2024, which provided valuable feedback from Occupational Therapists in advance of the main launch at the NAEP (National Association of Equipment Providers) Conference in June. Securing the first seminar session of a two-day conference to a highly targeted audience, has created interest from around the UK in a product that can reduce NHS waiting lists, provide efficiencies and reduce carbon footprint.

Marketing and Partnerships

The Marketing team and Strategy and Partnerships Manager work across the organisation, contributing their knowledge, creativity, and business acumen to support the development of all Disabled Living services.

The sheer volume of work involved in rebranding the services and launching new products from a marketing perspective has been intense—from the design of assets to website development and everything in between. Running parallel is the general day-to-day marketing of our brands.

By forming partnerships with our commercial colleagues to raise the profile of their brands through traditional marketing, we also like to initiate awareness campaigns highlighting health issues. The combined Disabled Living databases of over 100,000 contacts offer targeted opportunities that are in demand. It takes time to nurture partnerships to ensure we can offer our stakeholders the best options to get in front of their audience. There have been notable collaborations this year, including Symprove, Ferring, Renew, Attends and Schuchmann. The income from these activities subsidises our charitable work - primarily the helpline services. Informal meetings with our commercial colleagues are high on the agenda for Disabled Living. We do this through our twice-yearly Industry Partners Open Days. These informal meetings at the Disabled Living Centre, with plenty of tea and cake, attract around 60 company representatives. They are an opportunity to discuss our plans for the coming year and consider how we can support our colleagues with their business development plans.

Investing in Our Team

Disabled Living is fully invested in the Investors in People Programme. We understand our business is as much about the people who provide the services as the services we provide.

We want to invest in our staff to develop our home-grown talent for opportunities which may arise in the future. Disabled Living is developing at such a pace, we never know what opportunities may be just around the corner. It is all about having the vision, to have the right staff on the right seats on the bus, to drive the business forward.

This year we commissioned Tangent Solutions, to develop a workshop for staff around embracing change and improving communication - there has been so much change since our last workshop in 2017. With more remote working, teams working in split locations and colleague numbers increasing, we know from our business plans, there are opportunities on the horizon. Therefore, it is essential we evaluate our internal activity, so we can improve our skills to embrace opportunities and challenges that lie ahead.

We offer all our team CPD opportunities, these can be accredited short courses, more formal qualifications, attendance at conferences and events, together with online training sessions. In addition, we offer learning opportunities to skill up staff when embarking on the delivery of new services. Kerry Hyde from the Kidz to Adultz team, who is our CRM lead is studying the CRM Microsoft Dynamics 365 learning course

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We have three staff who are engaged with apprenticeship programmes. Emma Dean from our finance team has successfully completed AAT Level 2 and will commence level 3 in the coming year. Laken Cott from the Kidz to Adultz team has started the journey on a Marketing Executive Apprenticeship Level 4 this year, and Rebecca Penny has completed a Level 3 Diploma for Allied Health Professions, in preparation for enrolling on the Occupational Therapy Apprenticeship course in partnership Huddersfield University in September 2024. Both Laken and Rebecca originally started their employment with Disabled Living over ten years ago as Admin Apprentices.

In the Kidz to Adultz team alone, we have four team members with fifty-five years of service working for the organisation.

The Year Ahead

Year on year the opportunities to develop services and become more financially sustainable increase. If you combine this with a committed team, the opportunities are endless.

Our Priorities for 2024/25

- To implement our five-year business strategy.
- To start the re-branding process for Redbank House.
- To raise the profile of our newly re-branded Adapt & Live services.
- To launch the Hilight Remote Assessment Tool through our new community interest company Hilight Solutions CIC.
- To continue to develop the Kidz to Adultz Exhibitions to ensure we reach as many people as possible, keeping them relevant to our visitors now and in the future.
- To secure additional resources to ensure the Bladder & Bowel UK service can keep up with the demands on its services.
- To continue to develop partnerships with existing stakeholders and identify new opportunities.
- We will continue to invest in our team to support them on their continuing professional development journey.

Reserves Policy

The aims of the Disabled Living's reserves policy is to ensure the ongoing future activities of the charity are reasonably protected. The board have agreed that a minimum level of reserves should be three months expenditure. Free reserves are calculated currently at £679,214 which takes into account the unrestricted reserves less fixed assets. Current reserves are higher than three month's expenditure, which is calculated at £323,673 and will support the charity as we develop plans for our services moving forward.

Fundraising Disclosure

The charity's only fundraising activity in the year was an annual appeal which was run by employees of the charity. No professional fundraiser or commercial participator was used. No complaints were received by the charity in respect of this fundraising,

Financial Review

Results for the Year

Income and endowments for the year was £1,780,124. Of this £374,771 related to grants received in respect of the Hilight project. The income from normal activities amounted to £1,405,353 which is an increase of £143,220 compared to the previous year.

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Income from our commercial trading operations rose by £106,139 and income from charitable activities rose by £37,081.

Total costs for the year were £1,694,814. Of this £400,121 related to costs incurred on the Hilight project. The remaining £1,294,693 related to normal activities and is £25,682 lower than the previous year. It is comforting to know that costs of normal activities have been kept in check during a time of the cost-of-living crisis faced by the Country.

The accounts for the year show a surplus of £85,310 compared to a deficit of £58,242 in the previous year a turn around of £143,552.

The Balance sheet shows reserves of £1,761,957. This includes the property which is shown at a historic cost of £880,000 and not at a current valuation. The bank balance on 31 March 2023 was £802,242.

The Balance Sheet of the Charity remain strong with cash reserves close to £500K.

Income can be analysed as follows:

Kidz Events 38%
Training 16%
Bladder & Bowel UK 11%
Redbank House 8%
Legacies 2%
Fundraising/ Donations/ Grants 1%
Management 24%

Disabled Living
For the year ended 31 March 2024

Report of the Trustees

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Disabled Living for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and its subsidiary and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

APPROVAL

This report was approved by the board of directors and trustees on 29 October 2024 and signed on its behalf.



[Paula Brown \(Oct 29, 2024 22:25 GMT\)](#)

Mrs P Brown
Chair

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

We have audited the group and the parent charity group financial statements of Disabled Living (the 'charity') for the year ended 31 March 2024 which comprise the consolidated statement of financial activities, the consolidated and charity statement of financial position, the consolidated and charity statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the charitable company's affairs as at 31 March 2024 and of the group's incoming resources and application of resources profit] for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relation to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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Independent Auditor's Report to the Members and Trustees of Disabled Living

In connection with our audit of the financial statements our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 10, the trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and addressing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of laws, regulations and guidance that affect the Charitable Company, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on its operations. Key laws, regulations and guidance that we identified included the Companies Act 2006, tax legislation, health and safety legislation, and employment legislation.
- We enquired of the Trustees and reviewed correspondence and Trustee meeting minutes for evidence of non-compliance with relevant laws and regulations. We also reviewed controls the Trustees have in place, where necessary, to ensure compliance.
- We gained an understanding of the controls that the Trustees have in place to prevent and detect fraud. We enquired of the Trustees about any incidences of fraud that had taken place during the accounting period.
- The risk of fraud and non-compliance with laws and regulations was discussed within the audit team and tests were planned and performed to address these risks.
- We reviewed financial statements disclosures and supporting documentation to assess compliance with relevant laws and regulations discussed above.
- We enquired of the Trustees about actual and potential litigation and claims.
- We performed analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body for our audit work, for this report, or for the opinions we have formed.

Frederick Norman

[Frederick Norman \(Oct 30, 2024 11:37 GMT\)](#)

Frederick Norman
Senior Statutory Auditor

For and on behalf of
Harold Sharp Limited
Statutory Auditor
5 Brooklands Place
Sale
Manchester M33 3SD

Date: **30/10/2024**

Disabled Living

Consolidated Statement of Financial Activities (Incorporating a Consolidated Income and Expenditure Account) For the year ended 31 March 2024

		Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Income and endowments	Notes	£	£	£	£
<i>Income and endowments from generated funds:</i>					
<i>Donations and legacies:</i>					
	4				
Donations and gifts		3,528	-	3,610	11,696
Legacies		31,000	-	31,000	341
Annual appeal		5,952	-	5,952	4,352
Grants		-	374,771	374,771	120,631
<i>Other trading activities:</i>					
	5				
Commercial trading operations		962,878	-	962,878	908,814
Rental income		22,993	-	22,993	22,993
<i>Investment income and interest</i>	6	7,906	-	7,906	902
<i>Charitable activities:</i>					
	7				
Services to people with disabilities		371,095	-	371,095	313,035
Total income and endowments		<u>1,405,353</u>	<u>374,771</u>	<u>1,780,124</u>	<u>1,382,764</u>
Expenditure					
<i>Cost of generating funds:</i>					
	8				
Raising funds		107,212	-	107,212	79,037
Charitable activities		1,135,621	400,121	1,535,742	1,349,349
Governance costs		51,860	-	51,860	12,620
Total expenditure		<u>1,294,693</u>	<u>400,121</u>	<u>1,694,814</u>	<u>1,441,006</u>
Net income/(expenditure) and net movement in funds		110,660	(25,350)	85,310	(58,242)
Net movement in funds		<u>110,660</u>	<u>(25,350)</u>	<u>85,310</u>	<u>(58,242)</u>
Reconciliation of funds					
Fund balances brought forward		1,651,297	25,350	1,676,647	1,734,889
Fund balances carried forward	19	<u>1,761,957</u>	<u>-</u>	<u>1,761,957</u>	<u>1,676,647</u>

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included in the above. The notes on pages 22 to 33 form part of these accounts.

Disabled Living

Consolidated Balance Sheet as at 31 March 2024

		2024	2023
	Notes	£	£
FIXED ASSETS			
Investments	11	-	-
Tangible assets	12	1,082,743	1,144,275
		<u>1,082,743</u>	<u>1,144,275</u>
CURRENT ASSETS			
Debtors	13	393,479	529,796
Short term investments		164	158
Cash at bank and in hand		802,442	567,594
		<u>1,196,085</u>	<u>1,097,548</u>
CREDITORS:			
Amounts falling due within one year	14	<u>(453,538)</u>	<u>(461,843)</u>
NET CURRENT ASSETS		<u>742,547</u>	<u>635,705</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,825,290	1,779,980
CREDITORS:			
Amounts falling due after one year	15	<u>(63,333)</u>	<u>(103,333)</u>
NET ASSETS		<u>1,761,957</u>	<u>1,676,647</u>
Income funds			
Restricted funds	17	-	25,350
Unrestricted funds:			
Revaluation reserve		528,969	528,969
Other charitable funds	18	1,232,988	1,122,328
		<u>1,761,957</u>	<u>1,676,647</u>

These financial statements have been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the Companies Act 2006 and with the Financial Reporting standard applicable in the UK and Republic of Ireland (FRS 102)

The financial statements were approved by the Board of Trustees on 29 October 2024 and were signed on its behalf by:



.....
K Yeung OBE, DL, President



Paula Brown (Oct 29, 2024 22:25 GMT)

.....
P Brown, Chairman



Ged Cosgrove (Oct 30, 2024 11:19 GMT)

.....
G Cosgrove, Honorary Treasurer

The notes on pages 22 to 33 form part of these accounts.

Disabled Living
Charity Balance Sheet
as at 31 March 2024

		2024	2023
	Notes	£	£
FIXED ASSETS			
Investments	11	100	100
Tangible assets	12	1,082,743	1,144,275
		<u>1,082,843</u>	<u>1,144,375</u>
CURRENT ASSETS			
Debtors	13	547,484	634,381
Short term investments		165	158
Cash at bank and in hand		215,896	111,708
		<u>763,545</u>	<u>746,247</u>
CREDITORS: Amounts Falling due within one year	14	<u>(84,665)</u>	<u>(106,902)</u>
NET CURRENT ASSETS		<u>678,880</u>	<u>639,345</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,761,723</u>	<u>1,783,720</u>
NET ASSETS		<u><u>1,761,723</u></u>	<u><u>1,783,720</u></u>
Income funds			
Restricted funds	17	-	25,350
Unrestricted funds:			
Revaluation reserve		528,969	528,969
Other charitable funds	18	1,232,754	1,229,401
		<u>1,761,723</u>	<u>1,783,720</u>

These financial statements have been audited under the requirements of Section 144 of the Charities Act 2011.

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P Brown, Chairman



Ged Cosgrove (Oct 30, 2024 11:19 GMT)

.....
G Cosgrove, Honorary Treasurer

The notes on pages 22 to 33 form part of these accounts.

Disabled Living
Statement of Cash Flows and Consolidated Statement of Cash Flows
For the year ending 31 March 2024

	Notes	Group 2024 £	Group 2023 £	Charity 2024 £	Charity 2023 £
Cash used in operating activities	22	<u>270,181</u>	<u>119,988</u>	<u>107,419</u>	<u>(41,851)</u>
Cash flows from investing activities					
Interest Income		7,906	902	8	-
Purchase of tangible fixed assets		<u>(3,239)</u>	<u>(9,679)</u>	<u>(3,239)</u>	<u>(9,679)</u>
Cash provided by (used in) investing activities		<u>4,667</u>	<u>(8,777)</u>	<u>(3,231)</u>	<u>(9,679)</u>
Cash flows from financing activities					
Repayment of borrowing		<u>(40,000)</u>	<u>(40,000)</u>	<u>-</u>	<u>-</u>
Cash used in financing activities		<u>(40,000)</u>	<u>(40,000)</u>	<u>-</u>	<u>-</u>
Increase (decrease) in cash and cash equivalents in the year		<u>234,848</u>	<u>71,211</u>	<u>104,188</u>	<u>(51,530)</u>
Cash and cash equivalents at the beginning of the year.		567,594	496,383	111,708	163,238
Total cash and cash equivalents at the end of the year		<u>802,442</u>	<u>567,594</u>	<u>215,896</u>	<u>111,708</u>

The notes on pages 22 to 33 form part of these accounts.

Disabled Living

Notes to the accounts for the year ended 31 March 2024

1 ACCOUNTING POLICIES

1.1 Basis of preparation of accounts

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 January 2019 – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Disabled Living meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s) and with the exception of investments which are included at market value.

1.2 Going concern

The accounts have been drawn up on a going concern basis. In common with many fund-raising charities, the adoption of the going concern basis is dependent on the company receiving adequate fundraising from voluntary income such as donations and legacies. While the Trustees recognise the uncertainties inherent in predicting the timing and level of future funding from voluntary income that is not yet assured, they believe that adequate funding will be secured from donations and legacies. Credit facilities remain in place and we continue to receive the full support of the bank. The Trustees believe it is appropriate to prepare the accounts of the company on a going concern basis. The accounts do not include any adjustments that would result if the going concern basis was not appropriate. Although levels of trade within the trading subsidiary have reduced due to the impact of covid-19, the trustees are of the opinion that activity will return to pre-pandemic levels.

1.3 Basis of consolidation

The consolidated accounts incorporate the results of Disabled Living ('the charity') and its subsidiary undertaking on a line by line basis. The consolidated entity is referred to as 'the Group'. No separate company Statement of Financial Activities (SOFA) has been prepared for the Charity as permitted by section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

1.4 Income and endowments

Donations and gifts

Legacies

Legacies are recognised in the period in which the charity becomes legally entitled to the income, notification has been received and the amount can be quantified with reasonable accuracy. It is categorised as unrestricted or restricted funds dependent upon whether expenditure restrictions by donors are placed on such receipts. Donated investments are introduced at the market value at the date of receipt.

Direct giving, fundraising and appeals

Cash donations are recognised as they are received.

Grants

Grants are recognised when there is evidence of entitlement, the receipt is probable and the amount can be measured reliably.

Other trading activities

Rental Income

Rental income is recognised when receivable.

Investment income

Investment income is recognised on a cash received basis with any taxation recoverable thereon recognised on a receivable basis.

Disabled Living

Notes to the accounts for the year ended 31 March 2024

Room hire

Room hire income is recognised in the period when the hire occurs.

Charitable activities

Events and training

Income relating to the events and training services is recognised in the period to which the event or training service occurs, this policy results in accrued and deferred income.

These policies result in deferred and accrued income which is stated net of value added tax.

1.5 Pension Costs

The company operates a defined contributions scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

1.6 Tangible fixed assets - depreciation and grants

Depreciation is provided on all tangible fixed assets for Charity use, other than freehold land, at rates calculated to write off the cost or valuation of each asset evenly over its expected useful life as follows:

Freehold buildings	-	50 years
Fixtures, fittings and equipment	-	5, 10 and 25 years

1.7 Investments

Endowment investments are shown at market value at the balance sheet date. Investments in subsidiaries are stated at cost.

The SOFA includes unrealised gains and losses from the revaluation of investments.

1.8 Creditors and Provisions

Creditor's and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

1.9 Taxation

The charity is exempt from corporation tax on its charitable activities under Section 505 of the Income and Corporation Taxes Act 1988 to the extent that they are applied to the organisation's charitable objects. The trading subsidiary does not generally pay UK corporation tax because their policy is to pay taxable profits as Gift Aid to the Charity.

1.10 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 objectives 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.

Disabled Living

Notes to the Accounts for the year ended 31 March 2024

1.11 Expenditure

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.

Raising funds

These include salaries and directly attributable overheads, plus a proportion of central support costs.

Charitable activities

These include salaries and direct costs associated with generating income for the group, also items such as depreciation and property repairs.

Governance costs

These are the central running costs of the Charity, including strategic oversight and public accountability.

1.12 Financial instruments

The group only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.13 Judgement and keys sources of estimation uncertainty

In the application of the company's accounting policies, the directors 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.

In the trustees' opinion, there are no significant accounting estimates and assumptions other than the accrued legacy income.

Disabled Living

Notes to the Accounts for the year ended 31 March 2024

2 FINANCIAL PERFORMANCE OF THE CHARITY

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited.

The summary financial performance of the charity alone is:

	2024 Total	2023 Total
	£	£
Income and endowments	809,347	473,185
Gift aid from subsidiary company	239,393	244,722
	<u>1,048,740</u>	<u>717,907</u>
Raising Funds	(96,132)	-
Expenditure on charitable activities	(932,183)	(767,348)
Governance costs	(42,422)	(8,664)
Net income/(expenditure)	-21,997	(58,105)
Total funds brought forward	<u>1,783,720</u>	<u>1,841,825</u>
Total funds carried forward	<u><u>1,761,723</u></u>	<u><u>1,783,720</u></u>
Represented by:		
Restricted funds	-	25,350
Unrestricted funds	1,761,723	1,758,370
	<u><u>1,761,723</u></u>	<u><u>1,783,720</u></u>

Disabled Living

Notes to the Accounts for the year ended 31 March 2024

3 INCOMING RESOURCES FROM ACTIVITIES GENERATING FUNDS

The wholly owned trading subsidiary Disabled Living (Trainings and Exhibitions) Limited is incorporated in the United Kingdom (company number: 07079318) and pays the majority of its profits to the charity by gift aid.

The charity owns the entire share capital of 100 ordinary shares of £1 each. A summary of the trading results is shown below. The subsidiary provides training courses and holds exhibitions.

The summary financial performance of the subsidiary alone is:

	2024 Total £	2023 Total £
Turnover	962,878	908,814
Cost of sales and administration costs	(623,884)	(664,994)
Interest receivable	7,898	902
Corporation tax charge	-	-
	<hr/>	<hr/>
Net profit	346,893	244,722
Amount gift aided to the charity	(239,393)	(244,722)
	<hr/>	<hr/>
Retained in subsidiary	107,500	-
	<hr/> <hr/>	<hr/> <hr/>

The assets and liabilities of the subsidiary were:

Current assets	848,345	635,452
Current and long term liabilities	(848,012)	(742,619)
	<hr/>	<hr/>
Total net assets	333	(107,167)
	<hr/> <hr/>	<hr/> <hr/>
Aggregate share capital and reserves	333	(107,167)

The charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited commenced trading on 1 April 2010

Disabled Living

Notes to the Accounts for the year ended 31 March 2024

4 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Gifts and donations	3,610	-	3,528	11,696
Legacies	31,000	-	31,000	341
Annual appeal	5,952	-	5,952	4,352
Grants	-	374,771	374,771	120,631
	40,480	374,771	415,251	137,020

5 OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Commercial trading operation	962,878	-	962,878	908,814
Rental Income	22,993	-	22,993	22,993
	985,872	-	985,872	931,807

6 INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Deposit interest	7,906	-	7,906	902
	7,906	-	7,906	902

7 CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Disabled Living Centre	371,095	-	371,095	313,035
	371,095	-	371,095	313,035

Disabled Living

Notes to the Accounts for the year ended 31 March 2024

8 EXPENSE TYPE	Allocation	Raising Funds	Charitable Activities	Governance Costs	2024	2023
		£	£	£	£	£
Salaries & associated cost	Percentage	22,453	714,740	11,226	748,419	657,062
Utilities & other building costs	Percentage	8,637	84,453	2,879	95,970	82,774
Phone & Fax	Percentage	225	2,201	75	2,501	7,455
Post & Stationery	Percentage	456	4,459	152	5,067	1,858
Sundry	Percentage	-	-	-	-	1,093
Travel	Percentage	506	4,949	169	5,624	5,965
Volunteer & appeal costs	Direct	794	-	-	794	462
Income generating activities	Percentage	62,300	609,151	20,767	692,217	588,504
Audit Fees	Direct	-	-	12,645	12,645	12,113
Bank charges and interest	Percentage	1,229	12,014	410	13,653	10,494
Legal & Professional	Percentage	3,392	33,166	1,131	37,689	25,877
Advertising	Percentage	230	2,246	77	2,552	-
Repairs	Percentage	1,855	18,139	618	20,613	13,054
Depreciation	Percentage	5,136	50,223	1,712	57,072	34,295
		107,212	1,535,742	51,860	1,694,814	1,441,006

The allocation for overheads and utilities is as follows:

Raising funds	9%
Charitable activities	88%
Governance	3%

Service department Salaries and PAYE are made up of their own direct costs, as well as the following allocation of management and administration salaries:

Management and administration salaries	
Raising funds	3.00%
Charitable activities	95.50%
Governance	1.50%

9 SURPLUS FOR THE YEAR

The surplus/(deficit) of income over expenditure is stated after charging:

	2024	2023
	£	£
Depreciation of tangible fixed assets - owned by charity	57,072	34,295
Audit fees	12,645	10,313
Non audit services	-	-

Disabled Living

Notes to the Accounts for the year ended 31 March 2024

10 STAFF COSTS

No remuneration was paid to trustees in the year, nor were any expenses reimbursed to them. The costs of the remaining staff were:

	2024	2023
	£	£
Wages and salaries	661,985	578,638
Social security costs	66,082	60,193
Other pension costs	20,352	18,231
	748,419	657,062

The average weekly number of staff employed, calculated as full time equivalents during the year were as follows:-

	2024	2023
	No.	No.
Administration	15	15
Disabled Living centre	5	5
	20	20

There was one employee during the year who received remuneration within the £60,000 to £69,999 band (2023: NIL). No other employees received remuneration of more than £60,000 (2023: NIL).

The number of employees to whom retirement benefits were accruing was 20 (2023: 19)

The key management personnel of the group comprise those of the charity, being the trustees, the chief executive officer and managers. The total employee benefits of the key management personnel of the group were £212,203 (2023: £256,325).

Statutory redundancy payments were made in the year totalling £Nil (2022: £Nil)

11 FIXED ASSET INVESTMENTS

	Group 2024	Group 2023	Charity 2024	Charity 2023
	£	£	£	£
Shares in Group undertakings	-	-	100	100
Market value at 31 March	-	-	100	100

Subsidiary

The charitable company's investment at the balance sheet date in the share capital of limited companies included the following:

Disabled Living (Training and Exhibitions) Limited **100% Holding**

	2024	2023
	£	£
Aggregate capital and reserves	(107,167)	(107,167)
Profit/(Loss) for the year before tax	346,893	244,722

Disabled Living (Training and Exhibitions) Limited has 100 shares with a nominal value of £1 each.

Disabled Living

Notes to the Accounts for the year ended 31 March 2024

12 TANGIBLE FIXED ASSETS

Group and Charity	Freehold land and buildings £	Fixtures, fittings, and equipment £	Total £
COST			
At 1 April 2023	880,000	964,478	1,844,478
Additions	-	3,239	3,239
At 31 March 2024	<u>880,000</u>	<u>967,717</u>	<u>1,847,717</u>
DEPRECIATION			
At 1 April 2023	121,600	586,302	707,902
Charge for year	15,200	41,872	49,372
At 31 March 2024	<u>136,800</u>	<u>628,174</u>	<u>764,974</u>
NET BOOK VALUE			
At 31 March 2024	<u>743,200</u>	<u>339,543</u>	<u>1,082,743</u>
At 31 March 2023	<u>758,400</u>	<u>385,875</u>	<u>1,144,275</u>

On transition to FRS 102, the Trustees elected to adopt the fair value of the freehold land and buildings as deemed cost. The freehold land and buildings have been accounted for on a historic cost basis since this date.

DISABLED LIVING

Notes to the Accounts for the year ended 31 March 2024

13 Debtors	Group 2024 £	Group 2023 £	Charity 2024 £	Charity 2023 £
Trade debtors	266,655	180,609	81,907	99,052
Prepayments and accrued income	124,792	168,187	47,741	69,984
Other debtors	2,032	181,000	2,031	181,000
Amount due from subsidiary undertaking	-	-	415,805	284,345
	<u>393,479</u>	<u>529,796</u>	<u>547,484</u>	<u>634,381</u>
14 Creditors – amounts falling Due within one year	Group 2024 £	Group 2023 £	Charity 2024 £	Charity 2023 £
Trade creditors	34,918	101,291	11,155	41,795
Other creditors, accruals and deferred income	302,364	265,587	42,440	36,313
Loans	40,000	40,000	-	-
Other taxes and social security costs	76,256	54,965	31,070	28,794
	<u>453,538</u>	<u>461,843</u>	<u>84,665</u>	<u>106,902</u>
15 Creditors – amounts falling Due after one year	Group 2024 £	Group 2023 £	Charity 2024 £	Charity 2023 £
Loans	63,333	103,333	-	-
	<u>63,333</u>	<u>103,333</u>	<u>-</u>	<u>-</u>

The above loan was taken out in October 2020 in relation to the Coronavirus Business Interruption Scheme and is repayable in monthly instalments starting in November 2021. For the first 12 months from the date on which the loan is drawn the annual interest rate is in effect 0%. After this period the loan is subject to interest rates at 2.81% over the base rate.

16 DEFERRED INCOME

Deferred income comprises advanced sales for training events which are held post year end or office rent invoiced in advance.

	Group £	Charity £
Balance as at 1 April 2023	161,500	-
Amount released to income earned from charitable activities	(161,500)	-
Amount deferred in year	207,090	-
Balance as at 31 March 2024	<u>207,090</u>	<u>-</u>

DISABLED LIVING

Notes to the Accounts for the year ended 31 March 2024

17 RESTRICTED FUNDS Group and Charity	RTAT Project	Total 2024	Total 2023
	£	£	£
At 1 April 2023	25,350	25,350	-
Incoming resources	374,771	374,771	120,631
Resources expended	(400,121)	(400,121)	(95,281)
At 31 March 2024	0	0	-

RTAT – UKRI Small Business research Initiative contract for Real-time Assessment Tool

18 UNRESTRICTED FUNDS – OTHER CHARITABLE FUNDS

Group	General funds	2024	2023
	£	£	£
At 1 April 2023	1,122,328	1,122,328	1,193,018
Net incoming resources for the year	110,660	110,660	(83,592)
Transfer from revaluation reserves	-	-	12,902
At 31 March 2024	1,232,988	1,232,988	1,122,328
Charity	General funds	2024	2023
	£	£	£
At 1 April 2023	1,229,401	1,229,401	1,299,144
Net incoming resources for the year	3,353	3,353	(69,743)
At 31 March 2024	1,232,754	1,232,754	1,229,401

19 ANALYSIS OF NET ASSETS	Restricted funds	Endowment funds	Unrestricted funds	Total funds	2023
	£	£	£	£	£
Tangible fixed assets	-	-	1,082,743	1,082,743	1,144,375
Investments	-	-	-	-	-
Current assets	-	-	1,196,085	1,196,085	1,097,548
Current and long term liabilities	-	-	(516,872)	(516,872)	(565,176)
Net assets at 31 March	-	-	1,761,957	1,761,957	1,674,747

DISABLED LIVING

Notes to the Accounts for the year ended 31 March 2024

20 COMPANY LIMITED BY GUARANTEE

The charity is incorporated by a company limited by guarantee and members' liability is limited to £1 each which has not been called up at 31 March 2024.

21 RELATED PARTY TRANSACTIONS

Fees amounting to £23,700 (2023: £25,770) were paid to Champion Accountants during the year for professional services. Ged Cosgrove is a director of Champion Accountants.

22 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Group 2024	Group 2023	Charity 2024	Charity 2023
	£	£	£	£
Net movements in funds	85,310	(58,242)	(21,997)	(58,105)
Add back depreciation charge	57,072	34,295	57,072	34,295
Add/deduct interest income shown in investing activities	(7,906)	(902)	(8)	-
Decrease/(increase) in debtors	136,317	24,298	86,897	(60,828)
Increase/(decrease) in creditors	(612)	120,539	(14,545)	42,787
Net cash used in operating activities	270,181	119,988	107,419	(41,851)

23 RECONCILIATION OF NET DEBT

	At 1 st April 2023	Cash Flows	At 31 st March 2024
	£	£	£
Cash at bank	567,594	234,848	802,442
Loans due within one year	(40,000)	-	(40,000)
Loans due greater than one year	(103,333)	40,000	(63,333)
	424,261	274,848	699,109

DISABLED LIVING

England & Wales - Charity number 224742

Accounts

DISABLED LIVING

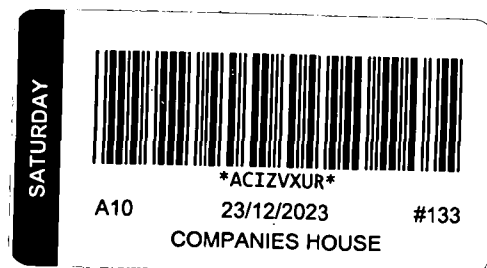
(A Company Limited By Guarantee)

Trustees Report and Consolidated Accounts

For the year ended 31 March 2023

Company Number 00383902

Registered Charity Number 224742



Disabled Living

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**Disabled Living
Legal and administrative information**

NAME OF THE CHARITY: Disabled Living

CHIEF EXECUTIVE: Mrs D Evans

TRUSTEES :-

PRESIDENT: Mr K Yeung OBE, DL

CHAIRMAN: Mrs P Brown

HONORARY TREASURER: Mr G Cosgrove

OTHER ELECTED MEMBERS: Mr P J Downs MBE
Mr A Norton
Mr G Owen
Mrs J Gee
Mr J Campbell
Mrs S Jones
Mr J Wintersgill

REPRESENTATIVE MEMBERS:

AUDITORS: Beaver Struthers
One Express
1 George Leigh Street
Manchester
M4 5DL

SOLICITORS: Kennedy's
3rd Floor
Churchgate House
56 Oxford Street
Manchester
M1 6EU

Browne Jacobson
3rd Floor
No.1, Spinningfields
1 Hardman Square
Manchester
M3 3EB

REGISTERED OFFICE: Burrows House
10 Priestley Road
Wardley Industrial Estate
Worsley
Manchester
M28 2LY

**Disabled Living
Legal and administrative information**

BANKERS:

Royal Bank of Scotland
Manchester, Mosley Street
38 Mosley Street
Manchester
M60 2BE

DISABLED LIVING
For the year ended 31 March 2023

Report of the Trustees

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 31st March 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 & Republic of Ireland (FRS102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

LEGAL STATUS

Disabled Living is a registered charity, number 224742, which has a Memorandum and Articles of Association as its governing document. It is incorporated under the Companies Act as a company limited by guarantee, number 00383902. For the purposes of the Companies Act the elected members of the Council, being the trustees of the Charity, also act as the directors of the company.

ELECTED MEMBERS AND METHOD OF APPOINTMENT

The members shall be the persons appointed as trustees from time to time who shall have consented in writing to become members and whose names have been entered in the register.

The serving trustees have the power to appoint any person who is able and willing to do so to be a trustee. A trustee must be a natural person aged 16 years or older. The number of trustees shall be not less than three, but shall not be subject to any maximum.

New trustees undertake an induction process in order to brief them of their obligations under charity and company law, the structure, activities and processes of the charity and to meet key employees.

ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Chief executive officer has responsibility for running the organisation on behalf of the trustees and leads the executive team. The executive team provide day to day management of the charity and recommend strategy to the Trustees who meet on a quarterly basis.

RISK MANAGEMENT - GENERAL FUND

The Trustees manage surplus cash reserves to ensure the declared Reserves Policy is achieved. Surplus cash remaining after meeting that objective will be moved to an interest bearing deposit account. Given the Charity's historic financial position, the Trustees do not feel it prudent to invest in long term securities of a general or specific nature.

OBJECTIVES AND ACTIVITIES

MISSION AND VISION

Central to our on-going success is commitment to our mission, vision and values and we would like to take this opportunity to reiterate them again.

DISABLED LIVING
For the year ended 31 March 2023

Report of the Trustees

Our mission is to be the leading voluntary organisation in the North West providing advice and information about assistive technology (equipment and products) to help disabled people make more informed choice which enables easier, safer and more independent living.

Our vision is to work for a society where disabled people, their families and carers can achieve optimum independence and self-determination.

VALUES

Through its values and activities, Disabled Living provides public benefit in the following areas:

Equality - treating all people equally, irrespective of race, religion, sex or age.

Innovation - taking an innovative approach to providing a wide variety of high-quality services to meet people's needs.

Respect - treating all people, both the users of Disabled Living's services and the staff who deliver them, in a respectful and friendly manner.

Accountability - accountable to users of the services, staff and Trustees. Disabled Living will report on aspects of operations and use of resources in an open and honest way.

Commitment - committed to the fair, equal and just treatment of all its staff and volunteers.

Education and Training - providing staff with the right 'tools' to do their jobs and encouraging and enabling their personal and professional development.

In sharing our objectives for the year, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance on public benefit and fee charging. The charity relies on the voluntary services of the trustees, and exists to support older people and those with disabilities or long term health conditions to make informed decisions in relation to equipment and services to support them to remain independent or regain their independence – ultimately improving quality of life, not only for the individual, but also their families. This is achieved through all the services Disabled Living provides.

ACHIEVEMENTS AND PERFORMANCE

I am delighted to report that the ability for Disabled Living to provide services is no longer impacted by the aftermath of the pandemic. In fact, I would go as far as to suggest that there is now an expectation services will be provided differently, in a way that would never have been considered pre-pandemic. In this lies opportunity.

This year the team has not only had to consider the changes brought about in the health and social care sector - which have impacted on the demand for Disabled Living's services since the charity was established - they have also had to consider, in practical terms, how the unstable economy is impacting on all our stakeholders and the correlation to our service development and income generation.

We have mapped those changes. Our team of experienced, dynamic, and progressive people have invested additional time this year to explore wider issues and consider the impact on the development of our services. They will take advantage of, and embrace, the opportunities that lie ahead.

DISABLED LIVING
For the year ended 31 March 2023

Report of the Trustees

This year we embarked on what I consider a milestone in Disabled Living's development – the rebranding of our services. This is not just about a new logo and a fancy design for our website. It is about our core values and how we portray and develop them. We have wanted to embark on this project for many years and the challenges have been stacked against us – Covid, the financial implications, and not having the human resources to deliver the services we aspire to. I am pleased to report that this year Bladder & Bowel UK and the Kidz to Adulz Exhibitions launched the re-brand of their services.

There have been challenges this year, linked to income generation and recruitment of staff, which will be highlighted in the content of this report. However, in this financial year, ending March 2023, I am pleased to report the potential to develop services far outweigh the challenges.

An opportunity arose to receive our first work placement via the NHS Graduate Management Scheme. The employees, currently in management roles, will undertake an intensive NHS training program, enabling them to acquire the skills required to be in leadership roles in the future. The placement with our first graduate, Hannah, provided the opportunity for her to understand the vital role the Third Sector plays in supporting NHS services and to consider how future partnerships can be forged to develop services. The placement was a success, with Hannah researching to compile data which our team have included in funding applications.

I would like to take this opportunity to thank the Trustees who volunteered their time to guide me and the Managers, by imparting their knowledge and expertise to help us develop new and existing services. In addition, we have a small army of volunteers who work tirelessly behind the scenes.

Equipz

Providing advice and information about equipment is at the heart of Disabled Living's charitable objectives.

The enquiries to the Disabled Living helpline continue to increase. Most of the enquiries for this service are telephone calls, whereas with other services we have noticed a shift to emails. This is due to the complexity of support required. Callers will present the team with a scenario of what is happening in their lives to either themselves or a relation, eagerly hoping for a solution to the problem they face. Our knowledgeable and experienced staff guide the client to practical solutions, signposting, or equipment provision.

The team pride themselves in offering holistic assessments and taking every opportunity to consider options to increase independence and quality of life. Having the ability to assess a person in their home environment can offer many advantages, not only to address the issues with which they currently present, but also to provide a visual insight into how a person performs daily living tasks. In addition, the Occupational Therapist can take a preventative approach and make suggestions to reduce the risks of falls and offer future proofing advice. Through this work they are able to support the client to retain or regain their independence, keep them safe, and enjoy a healthier life.

Considerations as to how we can increase the number of occupational therapy assessments in a person's home environment without geographical restrictions have been central to service development this year. With an award for a feasibility study for the Remote Real-time Assessment Tool being reported last year, the team focused on the deliverables of the project. These included preliminary software design, feasibility for assessment options, and data collection. Early in the project, the future potential of what we could develop was identified. This led to submitting another application to UKRI to develop the system further.

In December 2022, the team were delighted to be informed they were one of eight social enterprises out of thirty-nine shortlisted applications to be awarded a contract to the value of £447,685. The funding, again through UKRI Small Business Research Initiative: Healthy Ageing Social Ventures, will further develop the Real-time Remote Assessment Tool to a commercially viable product. We anticipate the portal will transform the assessment process, not only for the Disabled Living team, but for other potential stakeholders in the health and social care arena.

DISABLED LIVING
For the year ended 31 March 2023

Report of the Trustees

Training

Disabled Living is recognised nationally for their accredited training programmes.

There have been unprecedented enquiries this year from around the UK for Trusted Assessor training, as the NHS and Local Authorities implement strategies to up-skill their work force to tackle the long waiting lists – a legacy from the pandemic.

Our core clinical team of Occupational Therapists, Specialist Nurses, and Moving and Handling Trainers have been working relentlessly to keep up with the demand to deliver training courses, both at Disabled Living's premises and around the UK.

In line with our priorities for this year, and to increase the capacity for the delivery of our training services, we have recruited more associate trainers to support our core training team. We have been able to recruit professionals with many years of experience and expertise who have recently retired from the NHS or Local Authority. Although ready for the next chapter in their lives, our new colleagues have the desire to share their knowledge with our delegates.

We have a range of training courses to support people working in health and social care to assess equipment. The accredited Trusted Assessor programmes are in demand and are considered by statutory sector services as essential to the development of their workforce.

An example of which is the Trusted Assessor training we provide for the City of Bradford Metropolitan Borough Council. Our team have delivered several cohorts of training and collated data from the delegates to highlight their thoughts on how service delivery could be improved. This is where a partnership works extremely well, as the information was fed back to the Managers responsible for developing the strategic direction, and as a result we will embark on a new project with the Managers in 2024.

Each year we welcome delegates from different health and social care settings. The more diverse the group, the better the opportunity for delegates to share experiences and gain more insight into the wider challenges within that sector. This year, there has been a noticeable increase in delegates who work within social housing, those who work with clients with dementia, and people who are employed in the prison service. We have welcomed 801 delegates on 136 courses.

On average the team have delivered three courses each week, with the overall capacity to deliver more. However this year, more so than any other year, there have been numerous course and delegate cancellations due to staff shortages within their services. This has had a direct impact on our budget predictions resulting in a deficit against budget. However, these delegates still require training, and have booked places for courses in the next financial year.

The core training team also provides advice via the helpline, undertake assessments, and are heavily involved in the development of the Real-time Remote Assessment Portal.

Bladder & Bowel UK

Bladder & Bowel UK (BBUK) is the only charitable service supporting adults and children with bladder and bowel problems and the professionals who work with them.

The demand for the Bladder & Bowel UK service continues to increase, as waiting lists for NHS services are averaging between nine and twelve months. The team receives more than 600 enquiries each month. To cope with demand, we have increased the number of clinicians available on the helpline by recruiting sessional nurses who work remotely and can offer helpline services to our clients outside of what are considered to be 'normal' working hours.

DISABLED LIVING
For the year ended 31 March 2023

Report of the Trustees

Bladder & Bowel UK was the first of Disabled Living's services to commence the re-branding process. The team wanted to transform BBUK's external image to mirror the professional services they provide. Dawn Creative Design Agency, our web design consultant, offered their services free of charge to take the team through the branding process.

We started on the re-brand journey early in the financial year and launched at the Coventry Bladder & Bowel UK Symposium in September. The work was significant and included a re-designed website incorporating extensive information resources. We consulted with our corporate colleagues to consider how we could offer them the most effective way to reach their target markets whilst maximizing revenue to support our helpline services. The re-brand was an overwhelming success, and we were delighted to highlight our achievements by working with two corporate partners on high profile media campaigns shortly after the launch.

The 'Stalls for All' campaign supported by Initial Washroom Hygiene highlighted the lack of bins for the disposal of continence products in male toilets. The campaign was spearheaded by Lewis Moody MBE, former England Rugby Union Captain and has changed the perception that bins are only required in female toilets.

The economic crisis has left many people struggling financially. For those with continence problems there are additional costs. People are often required to top up their supply or may have to wait many months for an assessment until they are provided with some products via the NHS. In a partnership with NRS Healthcare, the 'Incontinence Poverty' campaign was launched, providing free pads with the support of the continence pad manufacturers. NRS Healthcare coordinated the logistics of the campaign and provided free delivery of the products.

The year ended with the Bladder & Bowel UK Symposium in Bolton with an excellent programme of seminars to support our professional colleagues in their continuing professional development. It was also an opportunity to present the Bladder & Bowel UK Awards, which were launched last year. The Product Innovation Award was presented to TENA for their TENA SmartCare Change Indicator and TENA SmartCare Family Care Giver App. Heywood, Middleton & Rochdale Community Bladder & Bowel Service received the Clinical Excellence Award, which highlighted best practice in service development for their Right Pad, Right Person Project.

Kidz to Adultz Exhibitions

The Kidz to Adultz Exhibitions are collectively the largest FREE UK events totally dedicated to children and young adults up to 25 years with disabilities and additional needs, their parents, carers, and the professionals who support them.

This year the team delivered five events. The first of the year was the Kidz to Adultz South Exhibition at Farnborough International Conference Centre in May. This exhibition really did feel like we were back to pre-covid events. Our visitors were queuing out of the door and had travelled from all over the south of England.

In July we were in South Wales with Kidz to Adultz Wales & West. An amazing venue with excellent access for people from South Wales, Gloucestershire, and the Bristol area.

The team brought the Kidz to Adultz Scotland Exhibition back to Edinburgh. This event runs every three years; however, the pandemic disrupted our plans, with the team having not ventured north of the border since 2017. Visitors came from all over Scotland and expressed their delight at having the opportunity to view and try equipment prior to purchase. Within the fun and features area, there was the opportunity to try one of Scotland's national sports – Curling.

In November we delivered the Kidz to Adultz North Exhibition in Manchester to a new venue, the iconic Manchester Central Convention Complex. It was amazing to see so many of our regular visitors return. The team had sold all the exhibition space and had a waiting list!

DISABLED LIVING
For the year ended 31 March 2023

Report of the Trustees

As the financial year came to an end, the re-brand of the Kidz to Adultz Exhibitions was launched at the CBS Arena in Coventry. There are multiple digital screens throughout this venue, so it was alive with the Kidz to Adultz branding and the feedback from our visitors and corporate colleagues was sensational. This event was a total sell out, with companies on a reserve list. A pattern appears to be emerging.

A stand-out feature of this event was the performance by 2022 Golden Buzzer Winner of Britain's Got Talent, Born to Perform. This amazing dance group of people with additional needs absolutely stole the show.

To compliment the Kidz to Adultz exhibitions is the re-branded K2A Magazine. This quarterly digital publication ensures we keep in contact with the people on our database who cannot visit us in person at the exhibitions.

This year we welcomed 9357 visitors, 531 exhibitors and 2822 people were able to access our free accredited seminars.

Redbank House

Redbank House is a well-established training and meeting venue. The proximity to Manchester City Centre provides excellent accommodation for companies and organisations to bring people together from all over the UK.

We have six rooms of varying sizes which can accommodate between two to seventy delegates for training or meeting purposes. Our clients range from the corporate sector, local authorities, NHS and third sector organisations, to training companies and community groups.

Following a marketing campaign post-Covid aimed at training organisations who offer practical elements within their courses, we were delighted to secure bookings from several new clients. The team focused on companies who offered Handling and Moving courses where large equipment such as beds, hoists, chairs and stand aids were required. Having this equipment readily available onsite is a distinct unique selling point. As the campaign generated increased enquiries, additional equipment was sourced and the staff kitchen re-purposed to create additional training facilities.

We have welcomed many new clients this year to Redbank House and regularly have bookings in five of our six training rooms. We have two new clients who deliver multiple courses each month and have booked dates until the end of 2024: Acute Training have secured a national contract to deliver mandatory training to new NHS staff and this has brought delegates from throughout the UK, and Health Skills Training Academy England provide training for qualified nurses from overseas who want to practice in the UK.

The Sensurround rooms continue to provide a unique sensory experience for our clients. The rooms are for the sole use of a client or clients within a household, ensuring they have an experience tailored to individual needs. For some it is a secure space to let off steam in a safe environment, for others it is a calming place of relaxation. Whatever the disability or additional need, our staff offer a welcoming environment where a client's challenges are accepted. This year we have welcomed several new care providers who support clients with severe Autism. Very often there is a ratio of one client to four or five support workers, highlighting the challenges which can occur. However, knowing that the client can truly relax on the waterbed in the sensory room for one hour, makes what we do extremely rewarding.

We continue to provide our tenant, The Shaw Centre, with premises to provide an excellent service for adults with a learning disability. The Shaw Centre offers their students a welcoming place to attend, with a wide variety of activities in a friendly inclusive environment.

This year we have welcomed 12,664 visitors through the doors of Redbank House.

DISABLED LIVING
For the year ended 31 March 2023

Report of the Trustees

The Year ahead

The year ahead offers many opportunities for service and business development. The re-branding has provided a platform to attract potential partners with whom we have had no previous involvement and has extended the reach of possibilities for collaborating with our existing partners. The team are incredibly hard working, they are innovative and 'out of the box' thinkers, welcoming challenges with positive solutions.

Our priorities for 2023/24

- To continue the journey to re-brand our services, to make them more current and appealing to stakeholders.
- To develop the real-time remote assessment tool into a commercially viable product.
- To continue to forge partnerships which will raise our charity profile, enhance our service offering and generate income.
- With the recent investment in a CRM system, the team will develop their skills to make services more efficient and cost effective.
- We will continue to develop the Kidz to Adultz Exhibitions, with a specific emphasis on transition. Each year we will introduce a new feature to attract more people who could benefit from the events.
- We will recruit clinical colleagues who can support our existing team to enhance the information and training services.
- We will complete and implement our business plan.
- We will continue to invest in our team to support them on their continuing professional development journey.

RESERVES POLICY

The aims of Disabled Livings reserves policy is to ensure the ongoing future activities of the charity are reasonably protected. The board have agreed that a minimum level of reserves should be three months expenditure. Free reserves are calculated currently at £507,022 which takes into account the unrestricted reserves less fixed assets. Current reserves are higher than three month's expenditure, which is calculated at £360,252 and will support the charity as we develop plans for our services moving forward.

FINANCIAL REVIEW

RESULTS FOR THE YEAR

Income and endowments for the year was £1,382,764. This shows an increase of £128,445 from the previous year. Last year's income included legacies of £313,366 which has not been repeated this year. Income from the Charity's core activities has risen by £437,811 which reflects the return to normal life after the pandemic.

DISABLED LIVING
For the year ended 31 March 2023

Report of the Trustees

Income from our commercial trading operations rose by £318,438 and income from charitable activities rose by £49,399. Grant income also rose by £68,893. Total costs for the year were £1,441,006. This shows an increase of £391,837 from the previous year. Most of this increase, £337,706 relates to the costs of generating income from the Charities core activities and has risen in line with the income generated.

Salaries increased by £47,963 which is an increase of 7.8% and related to an increase in staff numbers and a cost of living rise. Other costs have risen in line with inflation which has been high over the last 12 months.

The accounts for the year show a deficit of £58,242. Last year there was a surplus of £205,150 but this was boosted by the large legacy.

The Balance sheet shows reserves of £1,676,647. This includes the property which is shown at a historic cost of £880,000 and not at a current valuation.

The bank balance on 31 March 2023 was £567,594.

The legacy has still not been received in full and £180,000 is still due.

Income can be analysed as follows:

- Kidz Events 52%
- Training 14%
- Bladder & Bowel UK 13%
- Redbank House 8%
- Legacies 0%
- Fundraising/ Donations/ Grants 1%
- Management 12%

FUNDRAISING DISCLOSURE

The charity's only fundraising activity in the year was an annual appeal which was run by employee's of the charity. No professional fundraiser or commercial participator was used. No complaints were received by the charity in respect of this fundraising.

DISABLED LIVING
For the year ended 31 March 2023

Report of the Trustees

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Disabled Living for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and its subsidiary and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

In so far as the trustees are aware:

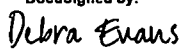
- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

APPROVAL

This report was approved by the board of directors and trustees on 14 December 2023 and signed on its behalf.

DocuSigned by:

37E7852E99AD474...

Mrs D Evans
Chief Executive

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

We have audited the group and the parent charity group financial statements of Disabled Living (the 'charity') for the year ended 31 March 2023 which comprise the consolidated statement of financial activities, the consolidated and charity statement of financial position, the consolidated and charity statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the charitable company's affairs as at 31 March 2023 and of the group's incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Companies Act 2006!

Basis for opinion

We conducted our audit in accordance with International Standards on auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relation to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 11, the trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and addressing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of laws, regulations and guidance that affect the Charitable Company, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on its operations. Key laws, regulations and guidance that we identified included the Companies Act 2006, tax legislation, health and safety legislation, and employment legislation.
- We enquired of the Trustees and reviewed correspondence and Trustee meeting minutes for evidence of non-compliance with relevant laws and regulations. We also reviewed controls the Trustees have in place, where necessary, to ensure compliance.
- We gained an understanding of the controls that the Trustees have in place to prevent and detect fraud. We enquired of the Trustees about any incidences of fraud that had taken place during the accounting period.
- The risk of fraud and non-compliance with laws and regulations was discussed within the audit team and tests were planned and performed to address these risks.
- We reviewed financial statements disclosures and supporting documentation to assess compliance with relevant laws and regulations discussed above.
- We enquired of the Trustees about actual and potential litigation and claims.
- We performed analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

Disabled Living

**Independent Auditor's Report to the Members and Trustees of
Disabled Living**

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:

Beever and Struthers

D927DD9C2502484...

Sue Hutchinson FCCA
Senior Statutory Auditor

For and on behalf of
BEEVER AND STRUTHERS
Statutory Auditor
One Express
1 George Leigh Street
Manchester M4 5DL

Date: 12/22/2023

Disabled Living

Consolidated Statement of Financial Activities
(Incorporating a Consolidated Income and Expenditure Account)
For the year ended 31 March 2023

		Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
Income and endowments	Notes	£	£	£	£
<i>Income and endowments from generated funds:</i>					
<i>Donations and legacies:</i>					
	4				
Donations and gifts		11,696	-	11,696	7,105
Legacies		341	-	341	313,366
Annual appeal		4,352	-	4,352	5,813
Grants		-	120,631	120,631	51,738
<i>Other trading activities:</i>					
	5				
Commercial trading operations		908,814	-	908,814	590,376
Rental income		22,993	-	22,993	21,899
<i>Investment income and interest</i>	6	902	-	902	386
<i>Charitable activities:</i>					
	7				
Services to people with disabilities		313,035	-	313,035	263,636
Total income and endowments		<u>1,262,133</u>	<u>120,631</u>	<u>1,382,764</u>	<u>1,254,319</u>
Expenditure					
<i>Cost of generating funds:</i>					
	8				
Raising funds		79,037	-	79,037	26,075
Charitable activities	8	1,254,068	95,281	1,349,349	1,011,643
Governance costs	8	12,620	-	12,620	11,451
Total expenditure		<u>1,345,725</u>	<u>95,281</u>	<u>1,441,006</u>	<u>1,049,169</u>
Net income/(expenditure) and net movement in funds		<u>(83,592)</u>	<u>25,350</u>	<u>(58,242)</u>	<u>205,150</u>
Net movement in funds		<u>(83,592)</u>	<u>25,350</u>	<u>(58,242)</u>	<u>205,150</u>
Reconciliation of funds					
Fund balances brought forward		1,734,889	-	1,734,889	1,529,739
Fund balances carried forward	19	<u>1,651,297</u>	<u>25,350</u>	<u>1,676,647</u>	<u>1,734,889</u>

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included in the above. The notes on pages 22 to 33 form part of these accounts.

Disabled Living
Consolidated Balance Sheet
as at 31 March 2023


		2023	2022
	Notes	£	£
FIXED ASSETS			
Investments	11	-	-
Tangible assets	12	1,144,275	1,168,891
		<u>1,144,275</u>	<u>1,168,891</u>
CURRENT ASSETS			
Debtors	13	529,796	554,140
Short term investments		158	155
Cash at bank and in hand		567,594	496,383
		<u>1,097,548</u>	<u>1,050,678</u>
CREDITORS:			
Amounts falling due within one year	14	<u>(461,843)</u>	<u>(341,347)</u>
NET CURRENT ASSETS		<u>635,705</u>	<u>709,331</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,779,980	1,878,222
CREDITORS:			
Amounts falling due after one year	15	<u>(103,333)</u>	<u>(143,333)</u>
NET ASSETS		<u>1,676,647</u>	<u>1,734,889</u>
Income funds			
Restricted funds	17	25,350	-
Unrestricted funds:			
Revaluation reserve		528,969	541,871
Other charitable funds	18	1,122,328	1,193,018
		<u>1,676,647</u>	<u>1,734,889</u>

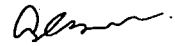
The notes on pages 22 to 33 form part of these accounts.


These financial statements have been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the Companies Act 2006 and with the Financial Reporting standard applicable in the UK and Republic of Ireland (FRS 102)

The financial statements were approved by the Board of Trustees on 14 December 2023 and were signed on its behalf by:

DocuSigned by:

.....GCB28FF390B74QB..
K Yeung OBE, DL, President

DocuSigned by:

.....QFF8DF7C939F470..
G Cosgrove, Honorary Treasurer

DocuSigned by:

.....185D04832ADB478..
P Brown, Chairman

Disabled Living

Charity Balance Sheet
as at 31 March 2023

		2023	2022
	Notes	£	£
FIXED ASSETS			
Investments	11	100	100
Tangible assets	12	1,144,275	1,168,891
		<u>1,144,375</u>	<u>1,168,991</u>
CURRENT ASSETS			
Debtors	13	634,381	573,553
Short term investments		158	155
Cash at bank and in hand		111,708	163,238
		<u>746,247</u>	<u>736,946</u>
CREDITORS: Amounts Falling due within one year	14	<u>(106,902)</u>	<u>(64,112)</u>
NET CURRENT ASSETS		<u>639,345</u>	<u>672,834</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,783,720	1,841,825
NET ASSETS		<u>1,783,720</u>	<u>1,841,825</u>
Income funds			
Restricted funds	17	25,350	-
Unrestricted funds:			
Revaluation reserve		528,969	542,681
Other charitable funds	18	1,229,401	1,299,144
		<u>1,783,720</u>	<u>1,841,825</u>

The notes on pages 22 to 33 form part of these accounts.

These financial statements have been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the Companies Act 2006 and with the Financial Reporting standard applicable in the UK and Republic of Ireland (FRS 102)

The financial statements were approved by the Board of Trustees on 14 December 2023 and were signed on its behalf by:

DocuSigned by:
Gerry Yeung
.....CCB285F390B7ADB.....
K Yeung OBE, DL, President

DocuSigned by:
G Cosgrove
.....DFF80F7C839E47D.....
G Cosgrove, Honorary Treasurer

DocuSigned by:
Paula Brown
.....185DD4832ADB478.....
P Brown, Chairman

Disabled Living
Statement of Cash Flows and Consolidated Statement of Cash Flows
For the year ending 31 March 2023

	Notes	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Cash used in operating activities	23	<u>119,988</u>	<u>(24,700)</u>	<u>(41,832)</u>	<u>(250,348)</u>
Cash flows from investing activities					
Interest Income		902	387	-	-
Purchase of tangible fixed assets		<u>(9,679)</u>	<u>(20,321)</u>	<u>(9,679)</u>	<u>(20,321)</u>
Cash provided by (used in) investing activities		<u>(8,777)</u>	<u>(19,934)</u>	<u>(9,679)</u>	<u>(20,321)</u>
Cash flows from financing activities					
Repayment of borrowing		<u>(40,000)</u>	<u>(16,667)</u>	-	-
Cash used in financing activities		<u>(40,000)</u>	<u>(16,667)</u>	-	-
Increase (decrease) in cash and cash equivalents in the year		<u>71,211</u>	<u>(61,301)</u>	<u>(51,529)</u>	<u>(270,669)</u>
Cash and cash equivalents at the beginning of the year.		496,383	557,682	163,238	433,907
Total cash and cash equivalents at the end of the year		<u>567,594</u>	<u>496,383</u>	<u>111,708</u>	<u>163,238</u>

The notes on pages 22 to 33 form part of these accounts.

Disabled Living

Notes to the accounts for the year ended 31 March 2023

1 ACCOUNTING POLICIES

1.1 Basis of preparation of accounts

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 January 2019 – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Disabled Living meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s) and with the exception of investments which are included at market value.

1.2 Going concern

The accounts have been drawn up on a going concern basis. In common with many fund-raising charities, the adoption of the going concern basis is dependent on the company receiving adequate fundraising from voluntary income such as donations and legacies. While the Trustees recognise the uncertainties inherent in predicting the timing and level of future funding from voluntary income that is not yet assured, they believe that adequate funding will be secured from donations and legacies. Credit facilities remain in place and we continue to receive the full support of the bank. The Trustees believe it is appropriate to prepare the accounts of the company on a going concern basis. The accounts do not include any adjustments that would result if the going concern basis was not appropriate.

1.3 Basis of consolidation

The consolidated accounts incorporate the results of Disabled Living ('the charity') and its subsidiary undertaking on a line by line basis. The consolidated entity is referred to as 'the Group'. No separate company Statement of Financial Activities (SOFA) has been prepared for the Charity as permitted by section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

1.4 Income and endowments

Donations and gifts

Legacies

Legacies are recognised in the period in which the charity becomes legally entitled to the income, notification has been received and the amount can be quantified with reasonable accuracy. It is categorised as unrestricted or restricted funds dependent upon whether expenditure restrictions by donors are placed on such receipts. Donated investments are introduced at the market value at the date of receipt.

Direct giving, fundraising and appeals

Cash donations are recognised as they are received.

Grants

Grants are recognised when there is evidence of entitlement, the receipt is probable and the amount can be measured reliably.

Other trading activities

Rental income

Rental income is recognised when receivable.

Investment income

Investment income is recognised on a cash received basis with any taxation recoverable thereon recognised on a receivable basis.

Disabled Living

Notes to the accounts for the year ended 31 March 2023

Room hire

Room hire income is recognised in the period when the hire occurs.

Charitable activities

Events and training

Income relating to the events and training services is recognised in the period to which the event or training service occurs, this policy results in accrued and deferred income.

These policies result in deferred and accrued income which is stated net of value added tax.

1.5 Pension Costs

The company operates a defined contributions scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

1.6 Tangible fixed assets - depreciation and grants

Depreciation is provided on all tangible fixed assets for Charity use, other than freehold land, at rates calculated to write off the cost or valuation of each asset evenly over its expected useful life as follows:

Freehold buildings	-	50 years
Fixtures, fittings and equipment	-	5, 10 and 25 years

1.7 Investments

Endowment investments are shown at market value at the balance sheet date. Investments in subsidiaries are stated at cost.

The SOFA includes unrealised gains and losses from the revaluation of investments.

1.8 Creditors and Provisions

Creditor's and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

1.9 Taxation

The charity is exempt from corporation tax on its charitable activities under Section 505 of the Income and Corporation Taxes Act 1988 to the extent that they are applied to the organisation's charitable objects. The trading subsidiary does not generally pay UK corporation tax because their policy is to pay taxable profits as Gift Aid to the Charity.

1.10 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 objectives 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.

Disabled Living

Notes to the Accounts for the year ended 31 March 2023

1.11 Expenditure

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.

Raising funds

These include salaries and directly attributable overheads, plus a proportion of central support costs.

Charitable activities

These include salaries and direct costs associated with generating income for the group, also items such as depreciation and property repairs.

Governance costs

These are the central running costs of the Charity, including strategic oversight and public accountability.

1.12 Financial instruments

The group only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.13 Judgement and keys sources of estimation uncertainty

In the application of the company's accounting policies, the directors 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.

In the trustees' opinion, there are no significant accounting estimates and assumptions other than the accrued legacy income.

Disabled Living

Notes to the Accounts
for the year ended 31 March 2023

2 FINANCIAL PERFORMANCE OF THE CHARITY

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited.

The summary financial performance of the charity alone is:

	2023	2022
	Total	Total
	£	£
Income and endowments	473,185	662,804
Gift aid from subsidiary company	244,722	186,928
	<u>717,907</u>	<u>849,732</u>
Expenditure on charitable activities	(767,348)	(636,642)
Governance costs	(8,664)	(7,942)
Net income/(expenditure)	<u>(58,105)</u>	<u>205,148</u>
Total funds brought forward	<u>1,841,825</u>	<u>1,636,677</u>
Total funds carried forward	<u><u>1,783,720</u></u>	<u><u>1,841,825</u></u>
Represented by:		
Restricted funds	25,350	-
Unrestricted funds	1,758,370	1,841,285
	<u>1,783,720</u>	<u>1,841,285</u>

Disabled Living

Notes to the Accounts for the year ended 31 March 2023

3 INCOMING RESOURCES FROM ACTIVITIES GENERATING FUNDS

The wholly owned trading subsidiary Disabled Living (Trainings and Exhibitions) Limited is incorporated in the United Kingdom (company number: 07079318) and pays the majority of its profits to the charity by gift aid.

The charity owns the entire share capital of 100 ordinary shares of £1 each. A summary of the trading results is shown below. The subsidiary provides training courses and holds exhibitions.

The summary financial performance of the subsidiary alone is:

	2023	2022
	Total	Total
	£	£
Turnover	908,814	591,126
Cost of sales and administration costs	(664,994)	(404,584)
Interest receivable	902	386
Corporation tax charge	-	-
	<hr/>	<hr/>
Net profit	244,722	186,928
Amount gift aided to the charity	(244,722)	(186,928)
	<hr/>	<hr/>
Retained in subsidiary	-	-
	<hr/> <hr/>	<hr/> <hr/>

The assets and liabilities of the subsidiary were:

Current assets	635,452	499,670
Current and long term liabilities	(742,619)	(606,837)
	<hr/>	<hr/>
Total net assets	(107,167)	(107,167)
	<hr/>	<hr/>
Aggregate share capital and reserves	<hr/> <hr/>	<hr/> <hr/>
	(107,167)	(107,167)

The charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited commenced trading on 1 April 2010

Disabled Living

**Notes to the Accounts
for the year ended 31 March 2023**

4 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Gifts and donations	11,696	-	11,696	7,105
Legacies	341	-	341	313,366
Annual appeal	4,352	-	4,352	5,813
Grants	-	120,631	120,631	51,738
	<u>16,389</u>	<u>120,631</u>	<u>137,020</u>	<u>378,022</u>

5 OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Commercial trading operation	908,814	-	908,814	590,376
Rental Income	22,993	-	22,993	21,899
	<u>931,807</u>	<u>-</u>	<u>931,807</u>	<u>612,275</u>

6 INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Deposit interest	902	-	902	386
	<u>902</u>	<u>-</u>	<u>902</u>	<u>386</u>

7 CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Disabled Living Centre	313,035	-	313,035	263,636
	<u>313,035</u>	<u>-</u>	<u>313,035</u>	<u>263,636</u>

Disabled Living

Notes to the Accounts
for the year ended 31 March 2023

8	EXPENSE TYPE	Allocation	Raising Funds	Charitable Activities	Governance Costs	2023	2022
			£	£	£	£	£
	Salaries & associated cost	Percentage & Direct	19,712	627,494	9,856	657,062	609,099
	Utilities & other building costs	Percentage	7,450	72,840	2,484	82,774	70,562
	Phone & Fax	Percentage	671	6,560	224	7,455	2,392
	Post & Stationery	Percentage	167	1,635	56	1,858	4,203
	Sundry	Direct	-	1,093	-	1,093	11,697
	Travel	Direct	-	5,965	-	5,965	5,764
	Volunteer & appeal costs	Direct	462	-	-	462	858
	Income generating activities	Direct	50,575	537,929	-	588,504	234,270
	Audit Fees	Direct	-	12,113	-	12,113	10,600
	Bank charges and interest	Direct	-	10,494	-	10,494	4,644
	Legal & Professional	Direct	-	25,877	-	25,877	20,309
	Advertising	Direct	-	-	-	-	-
	Repairs	Direct	-	13,054	-	13,054	13,209
	Depreciation	Direct	-	34,295	-	34,295	61,562
	Corporation tax	Direct	-	-	-	-	-
			79,037	1,349,349	12,620	1,441,006	1,049,169

The allocation for overheads and utilities is as follows:

Raising funds	9%
Charitable activities	88%
Governance	3%

Service department Salaries and PAYE are made up of their own direct costs, as well as the following allocation of management and administration salaries:

Management and administration salaries	
Raising funds	3.00%
Charitable activities	95.50%
Governance	1.50%

9 SURPLUS/(DEFICIT) FOR THE YEAR

The surplus/(deficit) of income over expenditure is stated after charging:

	2023	2022
	£	£
Depreciation of tangible fixed assets - owned by charity	34,295	61,559
Audit fees	10,313	10,600
Non audit services	-	1,943

Disabled Living

Notes to the Accounts for the year ended 31 March 2023

10 STAFF COSTS

No remuneration was paid to trustees in the year, nor were any expenses reimbursed to them. The costs of the remaining staff were:

	2023	2022
	£	£
Wages and salaries	578,638	538,318
Social security costs	60,193	53,901
Other pension costs	18,231	16,880
	657,062	609,099

The average weekly number of staff employed, calculated as full time equivalents during the year were as follows:-

	2023	2022
	No.	No.
Administration	15	14
Disabled Living centre	5	5
	20	19

No employee received remuneration of more than £60,000 (2022: Nil)

The number of employees to whom retirement benefits were accruing was 19 (2022: 18)

The key management personnel of the group comprise those of the charity, being the trustees, the chief executive officer and managers. The total employee benefits of the key management personnel of the group were £256,325 (2022: £269,627).

Statutory redundancy payments were made in the year totalling £Nil (2022: £Nil)

11 FIXED ASSET INVESTMENTS

	Group 2023	Group 2022	Charity 2023	Charity 2022
	£	£	£	£
Shares in Group undertakings	-	-	100	100
Market value at 31 March 2023	-	-	100	100

Subsidiary

The charitable company's investment at the balance sheet date in the share capital of limited companies included the following:

Disabled Living (Training and Exhibitions) Limited 100% Holding

	2023	2022
	£	£
Aggregate capital and reserves	(107,167)	(107,167)
Profit/(Loss) for the year before tax	244,722	186,928

Disabled Living (Training and Exhibitions) Limited has 100 shares with a nominal value of £1 each.

Disabled Living

Notes to the Accounts
for the year ended 31 March 2023

12 TANGIBLE FIXED ASSETS

Group and Charity	Freehold land and buildings £	Fixtures, fittings, and equipment £	Total £
COST			
At 1 April 2022	880,000	954,800	1,834,800
Additions	-	9,678	9,678
At 31 March 2023	<u>880,000</u>	<u>964,478</u>	<u>1,844,478</u>
DEPRECIATION			
At 1 April 2022	106,400	544,309	665,909
Charge for year	15,200	19,093	34,293
At 31 March 2023	<u>121,600</u>	<u>578,602</u>	<u>700,202</u>
NET BOOK VALUE			
At 31 March 2023	<u>758,400</u>	<u>385,875</u>	<u>1,144,275</u>
At 31 March 2022	<u>773,600</u>	<u>409,271</u>	<u>1,168,891</u>

On transition to FRS 102, the Trustees elected to adopt the fair value of the freehold land and buildings as deemed cost. The freehold land and buildings have been accounted for on a historic cost basis since this date.

DISABLED LIVING

Notes to the Accounts for the year ended 31 March 2023

13 Debtors	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Trade debtors	180,609	181,366	99,052	97,085
Prepayments and accrued income	168,187	106,170	69,984	23,925
Other debtors	181,000	266,604	181,000	266,604
Amount due from subsidiary undertaking	-	-	284,345	185,939
	<u>529,796</u>	<u>554,140</u>	<u>634,381</u>	<u>573,553</u>
14 Creditors – amounts falling Due within one year	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Trade creditors	101,291	98,150	41,795	24,205
Other creditors, accruals and deferred income	265,587	165,242	36,313	23,731
Loans	40,000	40,000	-	-
Other taxes and social security costs	54,965	37,955	28,794	16,176
	<u>461,843</u>	<u>341,347</u>	<u>106,902</u>	<u>64,112</u>
15 Creditors – amounts falling Due after one year	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Loans	103,333	143,333	-	-
	<u>103,333</u>	<u>143,333</u>	<u>-</u>	<u>-</u>

The above loan was taken out in October 2020 in relation to the Coronavirus Business Interruption Scheme and is repayable in monthly instalments starting in November 2021. For the first 12 months from the date on which the loan is drawn the annual interest rate is in effect 0%. After this period the loan is subject to interest rates at 2.81% over the base rate.

16 DEFERRED INCOME

Deferred income comprises advanced sales for training events which are held post year end or office rent invoiced in advance.

	Group £	Charity £
Balance as at 1 April 2022	135,286	-
Amount released to income earned from charitable activities	(135,286)	-
Amount deferred in year	161,500	-
Balance as at 31 March 2023	<u>161,500</u>	<u>-</u>

DISABLED LIVING

**Notes to the Accounts
for the year ended 31 March 2023**

17 RESTRICTED FUNDS

	RTAT Project	Total 2023	Total 2022
	£	£	£
At 1 April 2022	-	-	-
Incoming resources	120,631	120,631	45,194
Resources expended	(95,281)	(95,281)	(45,194)
At 31 March 2023	<u>25,350</u>	<u>25,350</u>	<u>-</u>

- RTAT – UKRI Small Business Research Initiative contract for Real-time Assessment Tool

18 UNRESTRICTED FUNDS – OTHER CHARITABLE FUNDS

Group	General funds	2023	2022
	£	£	£
At 1 April	1,193,018	1,193,018	974,966
Net incoming resources for the year	(83,592)	(83,592)	205,150
Transfer from revaluation reserves	12,902	12,902	12,902
At 31 March	<u>1,122,328</u>	<u>1,122,328</u>	<u>1,193,018</u>
Charity	General funds	2023	2022
	£	£	£
At 1 April	1,299,144	1,299,144	1,093,996
Net incoming resources for the year	(69,743)	(69,743)	205,148
At 31 March	<u>1,229,401</u>	<u>1,229,401</u>	<u>1,299,144</u>

19 ANALYSIS OF NET ASSETS

Group	Restricted funds	Endowment funds	Unrestricted funds	Total funds	2022
	£	£	£	£	£
Tangible fixed assets	-	-	1,144,275	1,144,275	1,168,891
Investments	-	-	-	-	-
Current assets	25,350	-	1,072,198	1,097,548	1,050,678
Current and long term liabilities	-	-	(565,176)	(565,176)	(484,680)
Net assets at 31 March	<u>25,350</u>	<u>-</u>	<u>1,651,297</u>	<u>1,676,647</u>	<u>1,734,889</u>

DISABLED LIVING**Notes to the Accounts
for the year ended 31 March 2023****20 COMPANY LIMITED BY GUARANTEE**

The charity is incorporated by a company limited by guarantee and members' liability is limited to £1 each which has not been called up at 31 March 2023.

21 RELATED PARTY TRANSACTIONS

Fees amounting to £25,770 were paid to Champion Accountants, during the year for professional services provided. Ged Cosgrove is a director of Champion Accountants.

22 OPERATING LEASES

At 31 March 2023, the charity had total commitments under non-cancellable operating leases over the remaining life of those leases of £Nil (2022: £Nil).

23 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Group 2023	Group 2022	Charity 2023	Charity 2022
	£	£	£	£
Net movements in funds	(58,242)	205,150	(58,105)	18,220
Add back depreciation charge	34,295	61,559	34,295	61,559
Add/deduct interest income shown in investing activities	(902)	(386)	-	-
Decrease/(increase) in debtors	24,298	(424,149)	(60,828)	(335,715)
Increase/(decrease) in creditors	120,539	133,126	42,813	5,588
Net cash used in operating activities	119,988	(24,700)	(41,832)	(250,348)

24 RECONCILIATION OF NET DEBT

	At 1 st April 2022	Cash Flows	At 31 st March 2023
	£	£	£
Cash at bank	496,453	71,141	567,594
Loans due within one year	(40,000)	-	(40,000)
Loans due greater than one year	(143,333)	40,000	(103,333)
	313,120	111,141	424,261

DISABLED LIVING

England & Wales - Charity number 224742

Accounts

DISABLED LIVING

(A Company Limited By Guarantee)

Trustees Report and Consolidated Accounts

For the year ended 31 March 2022

Company Number 00383902

Registered Charity Number 224742

Disabled Living

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Disabled Living
Legal and administrative information

NAME OF THE CHARITY: Disabled Living

CHIEF EXECUTIVE: Mrs D Evans

TRUSTEES :-

PRESIDENT: Mr K Yeung OBE, DL

CHAIRMAN: Mr C D J Styger FCMA (Resigned 14/10/2020)
Mrs P Brown (Appointed 14/10/2020)

HONORARY TREASURER: Mr G Cosgrove (Appointed 13/10/2021)
Mr C D J Styger FCMA (Resigned 13/10/2021)

OTHER ELECTED MEMBERS: Mr P J Downs MBE
Mr A Norton
Mr G Owen
Mrs J Gee
Mr J Campbell
Mrs S Jones
Mr Josh Wintersgill (Appointed 14/10/2020)
Mr T Malgwi (Resigned 02/12/2021)

REPRESENTATIVE MEMBERS:

AUDITORS: Beever Struthers
One Express
1 George Leigh Street
Manchester
M4 5DL

SOLICITORS: Kennedy's
3rd Floor
Churchgate House
56 Oxford Street
Manchester
M1 6EU

Browne Jacobson
14th Floor
No.1, Spinningfields
1 Hardman Square
Manchester
M3 3EB

REGISTERED OFFICE: Burrows House
10 Priestley Road
Wardley Industrial Estate
Worsley
Manchester
M28 2LY

Disabled Living
Legal and administrative information

BANKERS:

The Co-operative Bank Plc
1 Balloon Street
Manchester
Lancashire
M60 4EP

Royal Bank of Scotland
Manchester, Mosley Street
38 Mosley Street
Manchester
M60 2BE

DISABLED LIVING
For the year ended 31 March 2022

Report of the Trustees

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 31st March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the companies Act 2006, the Memorandum and Articles of Association, and 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 & Republic of Ireland (FRS102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

LEGAL STATUS

Disabled Living is a registered charity, number 224742, which has a Memorandum and Articles of Association as its governing document. It is incorporated under the Companies Act as a company limited by guarantee, number 00383902. For the purposes of the Companies Act the elected members of the Council, being the trustees of the Charity, also act as the directors of the company.

ELECTED MEMBERS AND METHOD OF APPOINTMENT

The members shall be the persons appointed as trustees from time to time who shall have consented in writing to become members and whose names have been entered in the register.

The serving trustees have the power to appoint any person who is able and willing to do so to be a trustee. A trustee must be a natural person aged 16 years or older. The number of trustees shall be not less than three, but shall not be subject to any maximum.

New trustees undertake an induction process in order to brief them of their obligations under charity and company law, the structure, activities and processes of the charity and to meet key employees.

ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Chief executive officer has responsibility for running the organisation on behalf of the trustees and leads the executive team. The executive team provide day to day management of the charity and recommend strategy to the Trustees who meet on a quarterly basis.

RISK MANAGEMENT - GENERAL FUND

The Trustees manage surplus cash reserves to ensure the declared Reserves Policy is achieved. Surplus cash remaining after meeting that objective will be moved to an interest bearing deposit account. Given the Charity's historic financial position, the Trustees do not feel it prudent to invest in long term securities of a general or specific nature.

OBJECTIVES AND ACTIVITIES

MISSION AND VISION

Central to our on-going success is commitment to our mission, vision and values and we would like to take this opportunity to reiterate them again.

DISABLED LIVING
For the year ended 31 March 2022

Report of the Trustees

Our mission is to be the leading voluntary organisation in the North West providing advice and information about assistive technology (equipment and products) to help disabled people make more informed choice which enables easier, safer and more independent living.

Our vision is to work for a society where disabled people, their families and carers can achieve optimum independence and self-determination.

VALUES

Through its values and activities, Disabled Living provides public benefit in the following areas:

Equality - treating all people equally, irrespective of race, religion, sex or age.

Innovation - taking an innovative approach to providing a wide variety of high-quality services to meet people's needs.

Respect - treating all people, both the users of Disabled Living's services and the staff who deliver them, in a respectful and friendly manner.

Accountability - accountable to users of the services, staff and Trustees. Disabled Living will report on aspects of operations and use of resources in an open and honest way.

Commitment - committed to the fair, equal and just treatment of all its staff and volunteers.

Education and Training - providing staff with the right 'tools' to do their jobs and encouraging and enabling their personal and professional development.

In sharing our objectives for the year, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance on public benefit and fee charging. The charity relies on the voluntary services of the trustees, and exists to support older people and those with disabilities or long term health conditions to make informed decisions in relation to equipment and services to support them to remain independent or regain their independence – ultimately improving quality of life, not only for the individual, but also their families. This is achieved through all the services Disabled Living provides.

ACHIEVEMENTS AND PERFORMANCE

Throughout the year, the pandemic continued to impact on service delivery and income generation. Although, by April 2021 the number of people contracting Covid had decreased significantly and, on the whole, people were not as unwell as at the height of the pandemic, this disease continued to have a significant effect on the charity.

Staffing was a major issue to the disruption of services, as the availability of employees changed by the day, or in some cases the hour. From staff being unwell themselves, to looking after dependents or self-isolating. I know these challenges were not isolated to Disabled Living, however, what I did not envisage was how long these challenges would continue from the onset of the pandemic, over two years ago.

In order to minimise risk to the team, and ensure income streams would continue where possible, the staff continued to work primarily from Redbank House where multiple rooms are available. Staff, whose regular place of work was Burrows House, returned there after 19 months in December 2021. On their return, the office environment was very different, as the Salford NHS teams, with who we share office space, were still working remotely. Staff from Burrows House would work on a Rota system at Redbank House to ensure we always had the appropriate number of staff from a health and safety perspective to operate safely and efficiently, ensuring minimal disruption to this service.

DISABLED LIVING
For the year ended 31 March 2022

Report of the Trustees

The delivery of many of Disabled Living's services is determined directly by events and challenges within the health and social care sector. The impact can present in many forms, from being inundated with enquiries because there are long waiting lists for appointments with healthcare professionals to not being able to deliver training as statutory sector staff are not available.

The picture I am painting is no different for many sectors. However, I am very thankful, I have a team of people who are flexible, innovative and will do what it takes to ensure we can deliver as many services as possible.

This year many of our team have had their own personal challenges, some brought on by the wider impact of Covid. Although we have policies and procedures in place, personal circumstances are very different. I feel very proud of the individual adjustments, the management team and I have been able to make to support our staff when they needed it the most.

Equipz

Providing advice and information about equipment is at the heart of Disabled Living's charitable objectives.

The Disabled Living helpline continues to be in demand, especially as NHS waiting lists for occupational therapy services continue to rise. The average waiting time nationally can be between four and nine months. As a result, the team are always considering any opportunity to impart their knowledge, offer advice or signpost individuals, family members, or healthcare professionals in the most appropriate direction. Enquiries are diverse and range from information about equipment provision such as telecare, mobility, toilets, beds, seating, to driving, home adaptations, accessible holiday accommodation and much more.

There has been a noticeable increase in the number of calls from people who desperately need equipment, but do not have the personal funds to purchase. The team pride themselves on ensuring their knowledge is constantly expanding on grant making opportunities available.

Disabled Living continues to offer Access Audits. Over the last year, the team were commissioned by Lovat Parks, an award-winning holiday park company, with sites throughout the UK, to undertake audits in eleven recently acquired parks. The primary aim was to ensure the companies refurbishment and development plans considered every possible opportunity to make their parks as user friendly as possible to their customers who could have a wide range of both visible, and hidden disabilities.

We were delighted to be awarded a grant of £49,016 from SBRI (Small Business Research Initiative) -Healthy Ageing Social Ventures. This is a government funded programme which aims to bring new technologies to the NHS. This funding is for a feasibility study for the Real Time Assessment Tool. The proposal was subject of a rigorous assessment process by a panel of people with backgrounds from the NHS, social enterprise, and the commercial sector. The proposal scored very high with a score of 81%. The nine-month project commenced on 1st March 2022 and our partners are Interneuron CIC and Make it Happen.

Internal training is vital to the development of our team and providing a quality service. All the staff answering helpline queries can receive calls which can sometimes be considered challenging, upsetting and whilst rare, safeguarding and welfare issues can arise. Several members of staff throughout the wider Disabled Living services had raised their concerns and identified suicide awareness training was required to support them in their roles. By commissioning training, we would ensure, as part on ongoing governance, systems are in place, where we are accountable for continuously improving the quality of our services and safeguarding high standards of care, by creating an environment in which excellence in clinical care will flourish. Therefore, training was commissioned in partnership with another charity from The Samaritans, which was rated as excellent.

DISABLED LIVING
For the year ended 31 March 2022

Report of the Trustees

Bladder & Bowel UK

Bladder & Bowel UK (BBUK) is the only charitable service supporting adults and children with bladder and bowel problems and the professionals who work with them.

Bladder & Bowel UK continued to deliver services through the ongoing pandemic, with a continued high demand on the helpline and enquiry services. Work and projects undertaken by the team have continued and thrived through these challenging times, as has the ongoing secondment to the NHS continuing to deliver clinical services.

Due to the high demand for Bladder & Bowel UK's helpline services we have increased capacity by recruiting a number of clinicians who work remotely on a sessional basis to ensure we can continue to provide timely interventions when people are finding themselves on long NHS waiting lists.

Although Covid restrictions were lifted for many areas in early 2021, there was a reluctance to open many public toilets, which had a significant impact on people with bladder and/or bowel issues. Throughout the year, the requests for Bladder & Bowel UK's 'Just Can't Wait card' was phenomenal, averaging 540 per month. This small card, which can be presented in shops and other facilities, may enable people to access toilet facilities which are not generally available to the public.

The team were delighted to enter a partnership in January with five legal firms to form the Bladder & Bowel UK legal panel. The formation of the panel was prompted due to the increasing number of calls which were being received via the helpline from people who potentially were victims of clinical negligence. To ensure our team were signposting clients to the best possible legal advice, we initially sought expressions of interest from law firms with which Disabled Living had existing relationships. The Bladder & Bowel UK legal panel partners comprise, CL Medilaw, FBC Manby Bowdler LLP, Slater & Gordon, Irwin Mitchell, and Clarke Willmott LLP.

The team have been involved in two high profile media campaigns this year to raise awareness of bladder and bowel problems, by providing their clinical expertise.

A Bedwetting campaign with Keith Duffy from Boyzone in September: supported by Ferring Pharmaceuticals, provided the opportunity for discussion around this taboo topic on the Jeremy Vine BBC Radio Two lunchtime show. The campaign gathered momentum and was covered by 22 radio stations and 8 TV news programmes, with an estimated reach of over 6 million people.

Dr Emily MacDonagh, the wife of Peter Andre spearheaded a campaign to raise awareness of continence issues in adults. The campaign supported by Tena included a series of webinars, media publications and social media awareness. There was also an opportunity to highlight the effects Covid had on individuals with bladder and bowel issues when they were not able to access their local clinical NHS services. An interview with BBC Jersey Radio, which was later shared across other BBC radio channels provided the opportunity to raise awareness of the Bladder & Bowel UK helpline.

In March 2022, Bladder & Bowel UK were the first organisation since the onset of Covid to deliver a face-to-face event for healthcare professionals working in the field of bladder and bowel health.

The Bladder & Bowel UK Symposium held at the Bolton Arena in Greater Manchester was an overwhelming success with 40 exhibitors and 160 delegates. The Symposium provided an opportunity to launch two new awards: The Bladder & Bowel UK Product Innovation Award, which will showcase innovation in the design of recently launched continence products, and the Bladder & Bowel UK Clinical Excellence Award, which will highlight best practice in service development.

The team continue to work with a wide range of companies to impart their knowledge and expertise in the development of products and services. One project which has been ongoing for several years, is the development of physiology and biofeedback equipment for NHS clinicians. This is specialised equipment, and the team feel privileged to have been involved in this project from concept to commercialisation.

DISABLED LIVING
For the year ended 31 March 2022

Report of the Trustees

Training

Disabled Living is recognised nationally for their accredited training programme.

The majority of Disabled Living's training courses are delivered to NHS and local authority employees. The challenges of Covid caused the postponement of several courses throughout the year and the reluctance of managers to book bespoke training. Even by the end of March 2022, the disruption within the statutory sector continued to take its toll, resulting in many organisations deferring course bookings until September 2022 at the earliest.

However, the staff continued to be extremely busy, as some services took full advantage of the availability of our training team and offered their employees multiple training opportunities. The contract with Manchester City Council to deliver training at Redbank House has continued throughout the pandemic.

Most courses delivered by the Disabled Living team tend to be within the Northwest of England. However, there continues to be a noticeable increase in enquiries throughout the UK. As a result, we have now increased the number of associate trainers we have available and are constantly looking to recruit more. This recruitment drive will ensure we are able to cope with the demand as statutory sector services get back to normal and training requirements increase.

Trusted Assessor is one of our most popular training programmes, within the Disabled Living portfolio. For delegates who achieve the competency levels from these courses, they are then able to assess and prescribe low level equipment, providing the opportunity to reduce waiting lists and support clients to be independent in their own homes.

To ensure the content is current, the core training team have redeveloped this successful course into Levels 2 and 3, with the edition of a new Level 4, giving delegates choice in the incremental approach to their development depending on their role.

The Moving and Handling Trainers and Assessors course has been delivered to capacity levels in our purpose-built training rooms where delegates are able to put theory into practice in an accessible and inclusive environment.

Kidz to Adultz Exhibitions

The Kidz to Adultz Exhibitions are collectively the largest FREE UK events totally dedicated to children and young adults up to 25 years with disabilities and additional needs, their parents, carers and the professionals who support them.

The biggest incentive for the Kidz to Adultz team at Disabled Living is the reward of knowing, our Kidz to Adultz events continue to support children and young people, many with very complex and challenging disabilities and additional needs, to lead more independent lives and achieve their aspirations.

Following two very difficult years of Covid restrictions, the team were delighted to hold their first live, face to face event, Kidz to Adultz North on 17th November 2021. After being held in Manchester for the past 20+ years, and due to the closure of EventCity, this event was relocated to the Exhibition Centre Liverpool, a purpose built and fully accessible venue, located in the heart of Liverpool.

DISABLED LIVING
For the year ended 31 March 2022

Report of the Trustees

Visitor and exhibitor feedback was overwhelmingly positive, despite visitors' numbers being lower than anticipated. This was impacted by several factors. The Kidz to Adultz Exhibition unfortunately, and unavoidably, clashed with another adult disability event due to the shortage of venue availability and the rescheduling of events which were cancelled during the pandemic. Several visitors who would attend our events pre-covid were still vulnerable and had concerns about attending face to face events and many healthcare professionals who had registered to attend in advance had to cancel due to staff shortages in their services. In addition, the horrendous terrorist incident which occurred a short distance from the exhibition centre, outside Liverpool Women's Hospital on Sunday 14th November, unnerved people and they did not feel confident to travel into the centre of Liverpool, despite additional security measures being introduced. However, all said, it was a great feeling to be back!

Kidz to Adultz Middle was held on Thursday 17th March 2022 at [Coventry Building Society Arena](#) (previously the Ricoh Arena). Historically our Midlands event has been well attended, due to its central location within a two-hour drive for 75% of the population. The arena is located next to a railway station making our Kidz to Adultz Middle exhibition extremely accessible for thousands of health and social care professionals, parents, carers, and all those who care for and support children and young adults with disabilities and/or additional needs.

As Covid restrictions eased, it was very clear confidence to attend live events was growing, and this exhibition had such a vibe of 'getting back to normal'. The event was a hive of activity, and we welcomed a large number of visitors throughout the day - parents, carers, and a notable number of professionals. The team were delighted to report, despite the many challenges, they did exceed budget for this event.

Many delegates were able to update their knowledge and boost their CPD by attending one or more of the free seminars running alongside each exhibition. The seminars were delivered by expert speakers and covered a wide range of topics including, 'Education and Health Care Plans', 'Challenging Behaviours, Sensory Processing and Sleep Disorders', 'Learning to Drive' and 'Night-time Positioning for Children with Complex Disabilities'.

The team feel confident the Kidz to Adultz Exhibitions will keep growing in popularity. They have exciting plans for the year ahead and would be delighted to welcome you to the largest exhibitions in the UK totally dedicated to supporting disabled children and those with additional needs.

Redbank

Redbank House is a well-established training and meeting venue. The proximity to Manchester City Centre provides excellent accommodation for companies and organisations to bringing people together from all over the UK.

Redbank House has been a hive of activity throughout the pandemic, as a base for the Disabled Living team, to provide day services for adults with learning disabilities through our tenancy with The Shaw Centre and our long-term contract with In-Health Intelligence providing diabetic eye screening services for the residents of North Manchester.

The Redbank House training rooms have been in regular use by staff from Manchester City Council as the Disabled Living team facilitate training for their health and social care employees.

As trends have changed in the way training is delivered in general, since the onset of Covid, many of our regular pre-covid clients have adapted their training courses to be delivered remotely, via platforms such as Zoom and Teams. In addition, several clients who hired Redbank House facilities to hold face to face meetings have also resorted to virtual meetings. As Redbank House has multiple rooms for hire, this change in direction has impacted significantly on income streams.

DISABLED LIVING
For the year ended 31 March 2022

Report of the Trustees

The number of regular clients who have returned to the sensory rooms since the pandemic remains quite low. This is due to varying circumstances – clients themselves are vulnerable and shielding, our client is unable to attend as another resident in their supported housing is vulnerable, or there are insufficient staff to accompany the client. In addition, and very sadly, we have had clients who have passed away this year, very unexpectedly.

The Redbank House sensory rooms continue to attract large numbers of children with disabilities and additional needs together with their siblings, in the school holidays, primarily through the local offer contract we have with Manchester City Council. The feedback from parents is so positive, as the experience enables the child to be themselves, in a safe environment, without judgement. For our Redbank House team, they have got to know the families, they see excited children return with smiling faces and they know Disabled Living are providing a valuable service.

The Year Ahead

Despite the challenges the pandemic has brought over the last two years, I do think there will continue to be a turbulent time ahead in the coming year, not only in relation to Covid, but the economic situation will no doubt have an impact on income generation for some services. However, I am completely optimistic Disabled Living will be in a significantly stronger position financially, with further developed services towards the end of the next financial year.

Our Priorities for 2022/23

- To continue to increase income throughout the organisation to reduce the reliance on income from the Kidz to Adultz exhibitions.
- To forge partnerships which will raise our charity profile, enhance our service offering and generate income.
- To recruit additional clinicians who can work on a sessional basis to meet the demands of our services.
- To explore funding options to develop phase two of the remote assessment tool.
- To start on the journey to re-brand our services, to make them more current and appealing to potential stakeholders.
- To develop a strategic plan for the next three years.
- To invest in training to support the team in their continuing professional development.

RESERVES POLICY

The aims of Disabled Livings reserves policy is to ensure the ongoing future activities of the charity are reasonably protected. The board have agreed that a minimum level of reserves should be three months expenditure. Free reserves are calculated currently at £565,998 which takes into account the unrestricted reserves less fixed assets. Current reserves are higher than three month's expenditure, which is calculated at £262,292 but this is currently considered reasonable given the on-going Coronavirus pandemic and this will support the charity as we develop plans to continue to adapt our services moving forward.

FINANCIAL REVIEW

RESULTS FOR THE YEAR

The financial situation is very much back on track after last year's financial performance which was of course very much affected by the Pandemic.

Overall total Income and Endowments were £1,254k compared to £586k in 2021 and back in line with the 2020 figure of £1,267k. Total expenditure £1,049k resulting in a surplus of £205k for the year compared to a deficit of £230k in 2021.

DISABLED LIVING
For the year ended 31 March 2022

Report of the Trustees

Income was boosted by a large legacy included in total legacy receipts of £313k and although income from commercial trading operations had risen year on year by £425k to £590k it is still well below pre pandemic levels of £806k. The reasons for this are a slow return to working practices after the pandemic and indeed changes in working practices generally.

Expenditure has remained under control and although it has increased from 2021 it is below the total expenditure in 2020.

The Management Team understand the Charity's finances and continue to prepare budgets and forecasts on a conservative and accurate basis. Income for the year was £1,254 compared to a budget of £1,096, overheads were £440k compared to a budget of £431k and salaries were £609k compared to a budget of £634K. The surplus for the year was £175k over budget.

The Balance Sheet of the Charity remain strong with cash reserves close to £500k.

Income can be analysed as follows:

Kidz Events 25%

Training 22%

Bladder & Bowel UK 10%

Redbank House 8%

Legacies 25%

Fundraising/ Donations/ Grants 5%

Management 6%

FUNDRAISING DISCLOSURE

The charity's only fundraising activity in the year was an annual appeal which was run by employee's of the charity. No professional fundraiser or commercial participator was used. No complaints were received by the charity in respect of this fundraising.

Disabled Living
Independent Auditor's Report to the Members and Trustees of
Disabled Living

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Disabled Living for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and its subsidiary and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

APPROVAL

This report was approved by the board of directors and trustees on 29 November 2022 and signed on its behalf.

Debra Evans
Debra Evans (Dec 5, 2022 14:30 GMT)

Mrs D Evans
Chief Executive
Opinion

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

We have audited the group and the parent charity group financial statements of Disabled Living (the 'charity') for the year ended 31 March 2022 which comprise the consolidated statement of financial activities, the consolidated and charity statement of financial position, the consolidated and charity statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the charitable company's affairs as at 31 March 2022 and of the group's incoming resources and application of resources profit] for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relation to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 10, the trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and addressing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of laws, regulations and guidance that affect the Charitable Company, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on its operations. Key laws, regulations and guidance that we identified included the Companies Act 2006, tax legislation, health and safety legislation, and employment legislation.
- We enquired of the Trustees and reviewed correspondence and Trustee meeting minutes for evidence of non-compliance with relevant laws and regulations. We also reviewed controls the Trustees have in place, where necessary, to ensure compliance.
- We gained an understanding of the controls that the Trustees have in place to prevent and detect fraud. We enquired of the Trustees about any incidences of fraud that had taken place during the accounting period.
- The risk of fraud and non-compliance with laws and regulations was discussed within the audit team and tests were planned and performed to address these risks.
- We reviewed financial statements disclosures and supporting documentation to assess compliance with relevant laws and regulations discussed above.
- We enquired of the Trustees about actual and potential litigation and claims.
- We performed analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body for our audit work, for this report, or for the opinions we have formed.

Sue Hutchinson FCCA
Senior Statutory Auditor

For and on behalf of
BEEVER AND STRUTHERS
Statutory Auditor
One Express
1 George Leigh Street
Manchester M4 5DL

Date: 29 November 2022

Disabled Living

Consolidated Statement of Financial Activities (Incorporating a Consolidated Income and Expenditure Account) For the year ended 31 March 2022

		Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Income and endowments	Notes	£	£	£	£
<i>Income and endowments from generated funds:</i>					
<i>Donations and legacies:</i>					
	4				
Donations and gifts		7,105	-	7,105	12,669
Legacies		313,366	-	313,366	39,322
Annual appeal		5,813	-	5,813	10,689
Grants		6,544	45,194	51,738	188,680
<i>Other trading activities:</i>					
	5				
Commercial trading operations		590,376	-	590,376	165,778
Rental income		21,899	-	21,899	21,365
<i>Investment income and interest</i>	6	386	-	386	-
<i>Charitable activities:</i>					
	7				
Services to people with disabilities		263,636	-	263,636	147,658
Total income and endowments		1,209,125	45,194	1,254,319	586,161
Expenditure					
<i>Cost of generating funds:</i>					
	8				
Raising funds		26,075	-	26,075	25,281
Charitable activities	8	966,449	(45,194)	1,011,643	801,442
Governance costs	8	11,451	-	11,451	(10,376)
Total expenditure		1,003,975	(45,194)	1,049,169	816,347
Net income/(expenditure) and net movement in funds		205,150	-	205,150	(230,186)
Net movement in funds		205,150	-	205,150	(230,186)
Reconciliation of funds					
Fund balances brought forward		1,529,739	-	1,529,739	1,759,925
Fund balances carried forward	19	1,734,889	-	1,734,889	1,529,739

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included in the above. The notes on pages 22 to 33 form part of these accounts.

Disabled Living

Consolidated Balance Sheet as at 31 March 2022

		2022	2021
	Notes	£	£
FIXED ASSETS			
Investments	11	-	-
Tangible assets	12	1,168,891	1,210,131
		<u>1,168,891</u>	<u>1,210,131</u>
CURRENT ASSETS			
Debtors	13	554,140	129,992
Short term investments		155	155
Cash at bank and in hand		496,383	557,682
		<u>1,050,678</u>	<u>687,829</u>
CREDITORS:			
Amounts falling due within one year	14	<u>(341,347)</u>	<u>(184,888)</u>
NET CURRENT ASSETS		<u>709,331</u>	<u>502,941</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,878,222	1,713,072
CREDITORS:			
Amounts falling due after one year	15	<u>(143,333)</u>	<u>(183,333)</u>
NET ASSETS		<u><u>1,734,889</u></u>	<u><u>1,529,739</u></u>
Income funds			
Restricted funds	17	-	-
Unrestricted funds:			
Revaluation reserve		541,871	554,773
Other charitable funds	18	1,193,018	974,966
		<u>1,734,889</u>	<u>1,529,739</u>

The notes on pages 22 to 33 form part of these accounts.

These financial statements have been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the Companies Act 2006 and with the Financial Reporting standard applicable in the UK and Republic of Ireland (FRS 102)

The financial statements were approved by the Board of Trustees on 29 November 2022 and were signed on its behalf by:



.....
K Yeung OBE, DL, President



[Ged Cosgrove \(Dec 1, 2022 08:09 GMT\)](#)

.....
G Cosgrove, Honorary Treasurer



[P. Brown \(Nov 30, 2022 13:14 GMT\)](#)

.....
P Brown, Chairman

Disabled Living
Charity Balance Sheet
as at 31 March 2022

		2022	2021
	Notes	£	£
FIXED ASSETS			
Investments	11	100	100
Tangible assets	12	1,168,891	1,210,131
		<u>1,168,991</u>	<u>1,210,231</u>
CURRENT ASSETS			
Debtors	13	573,553	51,897
Short term investments		155	155
Cash at bank and in hand		163,238	433,907
		<u>736,946</u>	<u>485,959</u>
CREDITORS: Amounts Falling due within one year	14	<u>(64,112)</u>	<u>(59,513)</u>
NET CURRENT ASSETS		<u>672,834</u>	<u>426,446</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,841,825	1,636,677
NET ASSETS		<u><u>1,841,825</u></u>	<u><u>1,636,677</u></u>
Income funds			
Restricted funds	17	-	-
Unrestricted funds:			
Revaluation reserve		542,681	554,773
Other charitable funds	18	1,299,144	1,081,904
		<u>1,841,825</u>	<u>1,636,677</u>

The notes on pages 22 to 33 form part of these accounts.


These financial statements have been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the Companies Act 2006 and with the Financial Reporting standard applicable in the UK and Republic of Ireland (FRS 102)

The financial statements were approved by the Board of Trustees on 29 November 2022 and were signed on its behalf by:



.....
K Yeung OBE, DL, President



Gee Cosgrove (Dec 1, 2022 08:09 GMT)

.....
G Cosgrove, Honorary Treasurer



P. Brown (Nov 30, 2022 13:14 GMT)

.....
P Brown, Chairman

Disabled Living
Statement of Cash Flows and Consolidated Statement of Cash Flows
For the year ending 31 March 2022

	Notes	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Cash used in operating activities	23	<u>(24,700)</u>	<u>63,033</u>	<u>(250,348)</u>	<u>351,415</u>
Cash flows from investing activities					
Interest Income		387	-	-	-
Purchase of tangible fixed assets		<u>(20,321)</u>	<u>(5,672)</u>	<u>(20,321)</u>	<u>(5,672)</u>
Cash provided by (used in) investing activities		<u>(19,934)</u>	<u>(5,672)</u>	<u>(20,321)</u>	<u>(5,672)</u>
Cash flows from financing activities					
Repayment of borrowing		<u>(16,667)</u>	-	-	-
Cash used in financing activities		<u>(16,667)</u>	-	-	-
Increase (decrease) in cash and cash equivalents in the year		<u>(61,301)</u>	<u>57,361</u>	<u>(270,669)</u>	<u>345,743</u>
Cash and cash equivalents at the beginning of the year.		557,682	500,321	433,907	88,164
Total cash and cash equivalents at the end of the year		<u>496,383</u>	<u>557,682</u>	<u>163,238</u>	<u>433,907</u>

The notes on pages 22 to 33 form part of these accounts.

Disabled Living

Notes to the accounts for the year ended 31 March 2022

1 ACCOUNTING POLICIES

1.1 Basis of preparation of accounts

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 January 2019 – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Disabled Living meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s) and with the exception of investments which are included at market value.

1.2 Going concern

The accounts have been drawn up on a going concern basis. In common with many fund-raising charities, the adoption of the going concern basis is dependent on the company receiving adequate fundraising from voluntary income such as donations and legacies. While the Trustees recognise the uncertainties inherent in predicting the timing and level of future funding from voluntary income that is not yet assured, they believe that adequate funding will be secured from donations and legacies. Credit facilities remain in place and we continue to receive the full support of the bank. The Trustees believe it is appropriate to prepare the accounts of the company on a going concern basis. The accounts do not include any adjustments that would result if the going concern basis was not appropriate. Although levels of trade within the trading subsidiary have reduced due to the impact of covid-19, the trustees are of the opinion that activity will return to pre-pandemic levels.

1.3 Basis of consolidation

The consolidated accounts incorporate the results of Disabled Living ('the charity') and its subsidiary undertaking on a line by line basis. The consolidated entity is referred to as 'the Group'. No separate company Statement of Financial Activities (SOFA) has been prepared for the Charity as permitted by section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

1.4 Income and endowments

Donations and gifts

Legacies

Legacies are recognised in the period in which the charity becomes legally entitled to the income, notification has been received and the amount can be quantified with reasonable accuracy. It is categorised as unrestricted or restricted funds dependent upon whether expenditure restrictions by donors are placed on such receipts. Donated investments are introduced at the market value at the date of receipt.

Direct giving, fundraising and appeals

Cash donations are recognised as they are received.

Grants

Grants are recognised when there is evidence of entitlement, the receipt is probable and the amount can be measured reliably.

Other trading activities

Rental Income

Rental income is recognised when receivable.

Investment income

Investment income is recognised on a cash received basis with any taxation recoverable thereon recognised on a receivable basis.

Disabled Living

Notes to the accounts for the year ended 31 March 2022

Room hire

Room hire income is recognised in the period when the hire occurs.

Charitable activities

Events and training

Income relating to the events and training services is recognised in the period to which the event or training service occurs, this policy results in accrued and deferred income.

These policies result in deferred and accrued income which is stated net of value added tax.

1.5 Pension Costs

The company operates a defined contributions scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

1.6 Tangible fixed assets - depreciation and grants

Depreciation is provided on all tangible fixed assets for Charity use, other than freehold land, at rates calculated to write off the cost or valuation of each asset evenly over its expected useful life as follows:

Freehold buildings	-	50 years
Fixtures, fittings and equipment	-	5, 10 and 25 years

1.7 Investments

Endowment investments are shown at market value at the balance sheet date. Investments in subsidiaries are stated at cost.

The SOFA includes unrealised gains and losses from the revaluation of investments.

1.8 Creditors and Provisions

Creditor's and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

1.9 Taxation

The charity is exempt from corporation tax on its charitable activities under Section 505 of the Income and Corporation Taxes Act 1988 to the extent that they are applied to the organisation's charitable objects. The trading subsidiary does not generally pay UK corporation tax because their policy is to pay taxable profits as Gift Aid to the Charity.

1.10 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 objectives 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.

Disabled Living

Notes to the Accounts for the year ended 31 March 2022

1.11 Expenditure

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.

Raising funds

These include salaries and directly attributable overheads, plus a proportion of central support costs.

Charitable activities

These include salaries and direct costs associated with generating income for the group, also items such as depreciation and property repairs.

Governance costs

These are the central running costs of the Charity, including strategic oversight and public accountability.

1.12 Financial instruments

The group only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.13 Judgement and keys sources of estimation uncertainty

In the application of the company's accounting policies, the directors 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.

In the trustees' opinion, there are no significant accounting estimates and assumptions other than the accrued legacy income.

Disabled Living

Notes to the Accounts for the year ended 31 March 2022

2 FINANCIAL PERFORMANCE OF THE CHARITY

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited.

The summary financial performance of the charity alone is:

	2022 Total	2021 Total
	£	£
Income and endowments	662,804	420,383
Gift aid from subsidiary company	-	230,210
	<u>662,804</u>	<u>650,593</u>
Expenditure on charitable activities	(636,642)	(554,000)
Governance costs	(7,942)	(10,274)
Net income/(expenditure)	<u>18,220</u>	<u>(86,319)</u>
Total funds brought forward	<u>1,636,677</u>	<u>1,550,358</u>
Total funds carried forward	<u><u>1,654,897</u></u>	<u><u>1,636,677</u></u>
Represented by:		
Restricted funds	-	-
Unrestricted funds	<u>1,654,897</u>	<u>1,636,677</u>
	<u><u>1,654,897</u></u>	<u><u>1,636,677</u></u>

Disabled Living

Notes to the Accounts for the year ended 31 March 2022

3 INCOMING RESOURCES FROM ACTIVITIES GENERATING FUNDS

The wholly owned trading subsidiary Disabled Living (Trainings and Exhibitions) Limited is incorporated in the United Kingdom (company number: 07079318) and pays the majority of its profits to the charity by gift aid.

The charity owns the entire share capital of 100 ordinary shares of £1 each. A summary of the trading results is shown below. The subsidiary provides training courses and holds exhibitions.

The summary financial performance of the subsidiary alone is:

	2022 Total £	2021 Total £
Turnover	591,126	165,778
Cost of sales and administration costs	(404,584)	(273,361)
Interest receivable	386	-
Corporation tax charge	-	21,288
	<hr/>	<hr/>
Net profit	186,928	(86,295)
Amount gift aided to the charity	-	(230,210)
	<hr/>	<hr/>
Retained in subsidiary	186,928	(316,505)
	<hr/>	<hr/>

The assets and liabilities of the subsidiary were:

Current assets	500,659	215,713
Current and long term liabilities	(420,568)	(322,880)
	<hr/>	<hr/>
Total net assets	80,091	(107,167)
	<hr/>	<hr/>
Aggregate share capital and reserves	<u>80,091</u>	<u>(107,167)</u>

The charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited commenced trading on 1 April 2010

Disabled Living

Notes to the Accounts for the year ended 31 March 2022

4 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Gifts and donations	7,105	-	7,105	12,669
Legacies	313,366	-	313,366	39,322
Annual appeal	5,813	-	5,813	10,689
Grants	6,544	45,194	51,738	188,680
	332,828	45,194	378,022	251,360
	332,828	45,194	378,022	251,360

5 OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Commercial trading operation	590,376	-	590,376	165,778
Rental Income	21,899	-	21,899	21,365
	612,275	-	612,275	187,143
	612,275	-	612,275	187,143

6 INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Deposit interest	386	-	386	-
	386	-	386	-
	386	-	386	-

7 CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Disabled Living Centre	263,636	-	263,636	147,658
	263,636	-	263,636	147,658
	263,636	-	263,636	147,658

Disabled Living

Notes to the Accounts for the year ended 31 March 2022

8 EXPENSE TYPE	Allocation	Raising Funds	Charitable Activities	Governance Costs	2022	2021
		£	£	£	£	£
Salaries & associated cost	Percentage & Direct	18,273	581,690	9,136	609,099	584,581
Utilities & other building costs	Percentage	6,351	62,094	2,117	70,562	60,937
Phone & Fax	Percentage	215	2,105	72	2,392	3,790
Post & Stationery	Percentage	378	3,699	126	4,203	6,718
Sundry	Direct		11,697		11,697	2,811
Travel	Direct		5,764		5,764	3,140
Volunteer & appeal costs	Direct	858			858	1,313
Income generating activities	Direct		234,270		234,270	63,235
Audit Fees	Direct		10,600		10,600	13,900
Bank charges and interest	Direct		4,644		4,644	1,762
Legal & Professional	Direct		20,309		20,309	18,590
Advertising	Direct		-		-	-
Repairs	Direct		13,209		13,209	9,380
Depreciation	Direct		61,562		61,562	67,478
Corporation tax	Direct					(21,288)
		26,075	1,011,643	11,451	1,049,169	816,347

The allocation for overheads and utilities is as follows:

Raising funds	9%
Charitable activities	88%
Governance	3%

Service department Salaries and PAYE are made up of their own direct costs, as well as the following allocation of management and administration salaries:

Management and administration salaries	
Raising funds	3.00%
Charitable activities	95.50%
Governance	1.50%

9 SURPLUS FOR THE YEAR

The surplus/(deficit) of income over expenditure is stated after charging:

	2022	2021
	£	£
Depreciation of tangible fixed assets - owned by charity	61,559	67,597
Audit fees	10,600	12,900
Non audit services	1,943	3,500

Disabled Living

Notes to the Accounts for the year ended 31 March 2022

10 STAFF COSTS

No remuneration was paid to trustees in the year, nor were any expenses reimbursed to them. The costs of the remaining staff were:

	2022	2021
	£	£
Wages and salaries	538,318	518,188
Social security costs	53,901	50,622
Other pension costs	16,880	15,771
	<u>609,099</u>	<u>584,581</u>

The average weekly number of staff employed, calculated as full time equivalents during the year were as follows:-

	2022	2021
	No.	No.
Administration	14	12
Disabled Living centre	5	6
	<u>19</u>	<u>18</u>

No employee received remuneration of more than £60,000 (2021: Nil)

The number of employees to whom retirement benefits were accruing was eighteen (2021: 16)

The key management personnel of the group comprise those of the charity, being the trustees, the chief executive officer and managers. The total employee benefits of the key management personnel of the group were £269,627 (2021: £220,179).

Statutory redundancy payments were made in the year totalling £Nil (2021: £745)

11 FIXED ASSET INVESTMENTS

	Group 2022	Group 2021	Charity 2022	Charity 2021
	£	£	£	£
Shares in Group undertakings				
Market value at 31 March 2022	-	-	100	100
	<u>-</u>	<u>-</u>	<u>100</u>	<u>100</u>

Subsidiary

The charitable company's investment at the balance sheet date in the share capital of limited companies included the following:

Disabled Living (Training and Exhibitions) Limited **100% Holding**

	2022	2021
	£	£
Aggregate capital and reserves	79,761	(107,167)
Profit/(Loss) for the year before tax	<u>186,928</u>	<u>(107,583)</u>

Disabled Living (Training and Exhibitions) Limited has 100 shares with a nominal value of £1 each.

Disabled Living

Notes to the Accounts for the year ended 31 March 2022

12 TANGIBLE FIXED ASSETS

Group and Charity	Freehold land and buildings £	Fixtures, fittings, and equipment £	Total £
COST			
At 1 April 2021	880,000	934,479	1,814,479
Additions	-	20,321	20,321
At 31 March 2022	<u>880,000</u>	<u>954,800</u>	<u>1,834,800</u>
 DEPRECIATION			
At 1 April 2021	106,400	497,947	604,347
Charge for year	15,200	46,362	61,562
At 31 March 2022	<u>121,600</u>	<u>544,309</u>	<u>665,909</u>
 NET BOOK VALUE			
At 31 March 2022	<u>758,400</u>	<u>410,491</u>	<u>1,168,891</u>
At 31 March 2021	<u>773,600</u>	<u>436,531</u>	<u>1,210,131</u>

On transition to FRS 102, the Trustees elected to adopt the fair value of the freehold land and buildings as deemed cost. The freehold land and buildings have been accounted for on a historic cost basis since this date.

DISABLED LIVING

Notes to the Accounts for the year ended 31 March 2022

13 Debtors	Group 2022	Group 2021	Charity 2022	Charity 2021
	£	£	£	£
Trade debtors	181,366	61,455	97,085	20,199
Prepayments and accrued income	106,170	68,537	23,925	16,982
Other debtors	266,604	-	266,604	-
Amount due from subsidiary undertaking	-	-	185,939	14,716
	<u>554,140</u>	<u>129,992</u>	<u>573,553</u>	<u>51,897</u>
14 Creditors – amounts falling Due within one year	Group 2022	Group 2021	Charity 2022	Charity 2021
	£	£	£	£
Trade creditors	98,150	19,976	24,205	8,304
Other creditors, accruals and deferred income	165,242	88,832	23,731	24,959
Amount due to subsidiary undertaking	-	-	-	-
Loans	40,000	16,667	-	-
Other taxes and social security costs	37,955	59,413	16,176	26,250
	<u>341,347</u>	<u>184,888</u>	<u>64,112</u>	<u>59,513</u>
15 Creditors – amounts falling Due after one year	Group 2022	Group 2021	Charity 2022	Charity 2021
	£	£	£	£
Loans	143,333	183,333	-	-
	<u>143,333</u>	<u>183,333</u>	<u>-</u>	<u>-</u>

The above loan was taken out in October 2020 in relation to the Coronavirus Business Interruption Scheme and is repayable in monthly instalments starting in November 2021. For the first 12 months from the date on which the loan is drawn the annual interest rate is in effect 0%. After this period the loan is subject to interest rates at 2.81% over the base rate.

16 DEFERRED INCOME

Deferred income comprises advanced sales for training events which are held post year end or office rent invoiced in advance.

	Group £	Charity £
Balance as at 1 April 2021	61,286	767
Amount released to income earned from charitable activities	(61,286)	(767)
Amount deferred in year	135,286	-
Balance as at 31 March 2022	<u>135,286</u>	<u>-</u>

DISABLED LIVING

Notes to the Accounts for the year ended 31 March 2022

17 RESTRICTED FUNDS

	Innovate Project	Ferring	Total 2022	Total 2021
	£	£	£	£
At 1 April 2021	-	-	-	-
Incoming resources	19,194	26,000	45,194	194,019
Resources expended	(19,194)	(26,000)	(45,194)	(194,019)
At 31 March 2022	-	-	-	-

Innovate (Lucid Dementia) – BBUK product development

Ferring – National Paediatric Project

18 UNRESTRICTED FUNDS – OTHER CHARITABLE FUNDS

Group	General funds	2022	2021
	£	£	£
At 1 April	974,966	974,966	1,192,250
Net incoming resources for the year	205,150	205,150	(230,186)
Transfer from revaluation reserves	12,902	12,902	12,902
At 31 March	1,193,018	1,193,018	974,966

Charity	General funds	2022	2021
	£	£	£
At 1 April	1,093,996	1,093,996	982,683
Net incoming resources for the year	205,148	205,148	99,221
At 31 March	1,299,144	1,299,144	1,081,904

19 ANALYSIS OF NET ASSETS

	Restricted funds	Endowment funds	Unrestricted funds	Total funds	2021
	£	£	£	£	£
Tangible fixed assets	-	-	1,168,891	1,169,891	1,210,131
Investments	-	-	-	-	-
Current assets	-	-	1,050,678	1,050,678	687,829
Current and long term liabilities	-	-	(484,680)	(484,680)	(368,221)
Net assets at 31 March	-	-	1,734,889	1,734,889	1,529,739

DISABLED LIVING

Notes to the Accounts for the year ended 31 March 2022

20 COMPANY LIMITED BY GUARANTEE

The charity is incorporated by a company limited by guarantee and members' liability is limited to £1 each which has not been called up at 31 March 2022.

21 RELATED PARTY TRANSACTIONS

Fees amounting to £Nil (2021: £12,475) were paid to Dean Styger, the Chairman, during the prior year for professional financial services provided.

22 OPERATING LEASES

At 31 March 2022, the charity had total commitments under non-cancellable operating leases over the remaining life of those leases of £Nil (2021: £Nil).

23 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Group 2022	Group 2021	Charity 2022	Charity 2021
	£	£	£	£
Net movements in funds	205,150	(230,186)	18,220	86,319
Add back depreciation charge	61,559	67,597	61,559	67,597
Add/deduct interest income shown in investing activities	(386)	-	-	-
Decrease/(increase) in debtors	(424,149)	112,416	(335,715)	208,353
Increase/(decrease) in creditors	133,126	113,206	5,588	(10,854)
Net cash used in operating activities	(24,700)	63,033	(250,348)	351,415

24 RECONCILIATION OF NET DEBT

	At 1 st April 2021	Cash Flows	At 31 st March 2022
	£	£	£
Cash at bank	557,682	(61,229)	496,453
Loans due within one year	(16,667)	(23,333)	(40,000)
Loans due greater than one year	(183,333)	40,000	(143,333)
	357,682	(44,562)	313,120






Disabled Living March 2022 Stat Accounts - V6 (for signing)

Final Audit Report

2022-11-29

Created:	2022-11-29
By:	Jill Cosgrove (info@championgroup.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAA-LrFEx683y0_bd5TxvriU_4AeOrzaVE5

"Disabled Living March 2022 Stat Accounts - V6 (for signing)" History

-  Document created by Jill Cosgrove (info@championgroup.co.uk)
2022-11-29 - 10:46:03 GMT - IP address: 51.179.155.124
-  Document emailed to Gerry Yeung (gerryyeung@hotmail.co.uk) for signature
2022-11-29 - 10:49:22 GMT
-  Email viewed by Gerry Yeung (gerryyeung@hotmail.co.uk)
2022-11-29 - 13:54:16 GMT - IP address: 90.243.100.81
-  Document e-signed by Gerry Yeung (gerryyeung@hotmail.co.uk)
Signature Date: 2022-11-29 - 17:13:39 GMT - Time Source: server- IP address: 86.152.242.108
-  Agreement completed.
2022-11-29 - 17:13:39 GMT







Disabled Living March 2022 Stat Accounts - V6 (for signing) 2

Final Audit Report

2022-11-30

Created:	2022-11-29
By:	Jill Cosgrove (info@championgroup.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAA6deVO5C-8dQgnPj5pOhtdJaEcnORVAVJ

"Disabled Living March 2022 Stat Accounts - V6 (for signing) 2" History

-  Document created by Jill Cosgrove (info@championgroup.co.uk)
2022-11-29 - 17:29:53 GMT- IP address: 51.179.155.124
-  Document emailed to paula.brown@livvhousinggroup.com for signature
2022-11-29 - 17:31:31 GMT
-  Email viewed by paula.brown@livvhousinggroup.com
2022-11-30 - 13:12:20 GMT- IP address: 82.42.7.235
-  Signer paula.brown@livvhousinggroup.com entered name at signing as P. Brown
2022-11-30 - 13:14:14 GMT- IP address: 82.42.7.235
-  Document e-signed by P. Brown (paula.brown@livvhousinggroup.com)
Signature Date: 2022-11-30 - 13:14:16 GMT - Time Source: server- IP address: 82.42.7.235
-  Agreement completed.
2022-11-30 - 13:14:16 GMT








Disabled Living March 2022 Stat Accounts - V6 (for signing) 2 - signed_939497

Final Audit Report

2022-12-01

Created:	2022-11-30
By:	Jill Cosgrove (info@championgroup.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAEaYJlQzptcLiuwYnVnSKiDAz8FggvOxQ

"Disabled Living March 2022 Stat Accounts - V6 (for signing) 2 - signed_939497" History

-  Document created by Jill Cosgrove (info@championgroup.co.uk)
2022-11-30 - 13:38:40 GMT- IP address: 51.179.155.124
-  Document emailed to ged.cosgrove@championgroup.co.uk for signature
2022-11-30 - 13:39:36 GMT
-  Email viewed by ged.cosgrove@championgroup.co.uk
2022-11-30 - 15:53:36 GMT- IP address: 51.179.155.124
-  Email viewed by ged.cosgrove@championgroup.co.uk
2022-12-01 - 08:07:20 GMT- IP address: 86.147.84.86
-  Signer ged.cosgrove@championgroup.co.uk entered name at signing as Ged Cosgrove
2022-12-01 - 08:09:14 GMT- IP address: 86.147.84.86
-  Document e-signed by Ged Cosgrove (ged.cosgrove@championgroup.co.uk)
Signature Date: 2022-12-01 - 08:09:16 GMT - Time Source: server- IP address: 86.147.84.86
-  Agreement completed.
2022-12-01 - 08:09:16 GMT

Disabled Living March 2022 Stat Accounts - V6 (for signing) 2

Final Audit Report

2022-12-05

Created:	2022-12-01
By:	Jill Cosgrove (info@championgroup.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAfcmr63Q0XgpeDyTaXQNW7mDyLuL5QNcg

"Disabled Living March 2022 Stat Accounts - V6 (for signing) 2" History

-  Document created by Jill Cosgrove (info@championgroup.co.uk)
2022-12-01 - 09:45:30 GMT - IP address: 51.179.155.124
-  Document emailed to debra.evans@disabledliving.co.uk for signature
2022-12-01 - 09:48:11 GMT
-  Email viewed by debra.evans@disabledliving.co.uk
2022-12-05 - 14:27:23 GMT - IP address: 81.149.120.237
-  Signer debra.evans@disabledliving.co.uk entered name at signing as Debra Evans
2022-12-05 - 14:30:03 GMT - IP address: 81.149.120.237
-  Document e-signed by Debra Evans (debra.evans@disabledliving.co.uk)
Signature Date: 2022-12-05 - 14:30:05 GMT - Time Source: server- IP address: 81.149.120.237
-  Agreement completed.
2022-12-05 - 14:30:05 GMT

DISABLED LIVING

England & Wales - Charity number 224742

Accounts

DISABLED LIVING

(A Company Limited By Guarantee)

Trustees Report and Consolidated Accounts

For the year ended 31 March 2021

Company Number 00383902

Registered Charity Number 224742

Disabled Living

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Disabled Living
Legal and administrative information

NAME OF THE CHARITY: Disabled Living

CHIEF EXECUTIVE: Mrs D Evans

TRUSTEES :-

PRESIDENT: Mr K Yeung OBE, DL

CHAIRMAN: Mr C D J Styger FCMA (Resigned 14/10/2020)
Mrs P Brown (Appointed 14/10/2020)

HONORARY TREASURER: Mrs P Brown (Resigned 14/10/2020)
Mr C D J Styger FCMA (Appointed 14/10/2020)

OTHER ELECTED MEMBERS: Mr P J Downs MBE
Mr A Norton
Mr G Owen
Mrs J Gee
Mr J Campbell
Mrs S Jones
Mr T Malgwi
Mr Josh Wintersgill (Appointed 14/10/2020)

REPRESENTATIVE MEMBERS:

AUDITORS: Beever Struthers
St George's House
215 - 219 Chester Road
Manchester
M15 4JE

SOLICITORS: Kennedy's
3rd Floor
Churchgate House
56 Oxford Street
Manchester
M1 6EU

Browne Jacobson
14th Floor
No.1, Spinningfields
1 Hardman Square
Manchester
M3 3EB

REGISTERED OFFICE: Burrows House
10 Priestley Road
Wardley Industrial Estate
Worsley
Manchester
M28 2LY

Disabled Living
Legal and administrative information

BANKERS:

The Co-operative Bank Plc
1 Balloon Street
Manchester
Lancashire
M60 4EP

Royal Bank of Scotland
Manchester, Mosley Street
38 Mosley Street
Manchester
M60 2BE

DISABLED LIVING
For the year ended 31 March 2021

Report of the Trustees

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 31st March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the companies Act 2006, the Memorandum and Articles of Association, and 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 & Republic of Ireland (FRS102) (effective 1 January 2015).

STRUCTURE, GOVERNANCE AND MANAGEMENT

LEGAL STATUS

Disabled Living is a registered charity, number 224742, which has a Memorandum and Articles of Association as its governing document. It is incorporated under the Companies Act as a company limited by guarantee, number 00383902. For the purposes of the Companies Act the elected members of the Council, being the trustees of the Charity, also act as the directors of the company.

ELECTED MEMBERS AND METHOD OF APPOINTMENT

The members shall be the persons appointed as trustees from time to time who shall have consented in writing to become members and whose names have been entered in the register.

The serving trustees have the power to appoint any person who is able and willing to do so to be a trustee. A trustee must be a natural person aged 16 years or older. The number of trustees shall be not less than three, but shall not be subject to any maximum.

New trustees undertake an induction process in order to brief them of their obligations under charity and company law, the structure, activities and processes of the charity and to meet key employees.

ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Chief executive officer has responsibility for running the organisation on behalf of the trustees and leads the executive team. The executive team provide day to day management of the charity and recommend strategy to the Trustees who meet on a quarterly basis.

RISK MANAGEMENT - GENERAL FUND

The Trustees manage surplus cash reserves to ensure the declared Reserves Policy is achieved. Surplus cash remaining after meeting that objective will be moved to an interest bearing deposit account. Given the Charity's historic financial position, the Trustees do not feel it prudent to invest in long term securities of a general or specific nature.

OBJECTIVES AND ACTIVITIES

MISSION AND VISION

Central to our on-going success is commitment to our mission, vision and values and we would like to take this opportunity to reiterate them again.

DISABLED LIVING
For the year ended 31 March 2021

Report of the Trustees

Our mission is to be the leading voluntary organisation in the North West providing advice and information about assistive technology (equipment and products) to help disabled people make more informed choice which enables easier, safer and more independent living.

Our vision is to work for a society where disabled people, their families and carers can achieve optimum independence and self determination.

VALUES

Through its values and activities, Disabled Living provides public benefit in the following areas:

Equality - treating all people equally, irrespective of race, religion, sex or age.

Innovation - taking an innovative approach to providing a wide variety of high quality services to meet people's needs.

Respect - treating all people, both the users of Disabled Living's services and the staff who deliver them, in a respectful and friendly manner.

Accountability - accountable to users of the services, staff and Trustees. Disabled Living will report on aspects of operations and use of resources in an open and honest way.

Commitment - committed to the fair, equal and just treatment of all its staff and volunteers.

Education and Training - providing staff with the right 'tools' to do their jobs and encouraging and enabling their personal and professional development.

In sharing our objectives for the year, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance on public benefit and fee charging. The charity relies on the voluntary services of the trustees, and exists to support older people and those with disabilities or long term health conditions to make informed decisions in relation to equipment and services to support them to remain independent or regain their independence - ultimately improving quality of life, not only for the individual, but also their families. This is achieved through all the services Disabled Living provides.

ACHIEVEMENTS AND PERFORMANCE

Nobody could ever have predicted the challenges the world faced as the Pandemic struck. For Disabled Living this equated to losing over 80% of our income overnight. The priority was to ensure the Equipz and Bladder & Bowel UK helplines continued to operate as we started to work remotely. Disabled Living were in the process of implementing a five-year IT strategy, which included the upgrade of equipment and software. Last year the investment commenced with the purchase of new IT equipment, and we transferred to a cloud-based system. With further investment this year in telephony, we were delighted some aspects of Disabled Living's services could be delivered seamlessly, while our staff worked from home.

We took advantage of government initiatives, the furlough scheme, deferral of VAT payments, a CBILS loan and local authority grant. In addition, an application to the Reaching Communities Covid Resilience Fund resulted in a grant of £96K to support the salaries of staff delivering helpline services. With a successful application to The Growth Company, Disabled Living received a grant to purchase video conferencing technology to enable the team to offer virtual training options. Disabled Living also submitted a claim to our insurance company for loss of income - a final decision on the outcome of this claim has not been concluded, although loss adjusters consider there is no claim.

DISABLED LIVING
For the year ended 31 March 2021

Report of the Trustees

We operated between April and July with eleven staff working remotely, while our remaining nine colleagues were furloughed. A request from Manchester City Council to deliver essential training for health and social care staff prompted the opening of Redbank House towards the end of July. In addition, the NHS Diabetic Eye Screening Service who have rooms within Redbank House were keen to re-start appointments for their patients.

With social distancing measures in place, sanitising stations, additional cleaning regimes and large stocks of PPE, over the months, staff gradually returned from furlough, working between Redbank House and home.

The Disabled Living Centre at Burrows House is our head office and where the majority of the team were based pre-covid, working alongside colleagues from Equipment Services at Salford City Council and Salford NHS Foundation Trust. To ensure there was minimal risk to their services which included the delivery of essential equipment. It was agreed with Salford Managers, the Disabled Living team would not return to Burrows House until the Covid risks were at an acceptable level. As these risks have fluctuated over the months, the team have still not returned to working at the Disabled Living Centre as we write this report in September 2021. However, we have a minimum number of staff who will work from the Centre when delivering training or undertaking equipment assessments.

The Pandemic has highlighted the flexibility of Disabled Living's team - how they can adjust to challenges, adapt to new models of service delivery, innovate to deliver new services and to think 'out of the box' when it comes to income generation projects. We have an extended team in our Trustees, each of which contribute significantly, through their own expertise to support the Chief Executive and the management team to deliver first class services to our clients.

Equipz

Providing advice and information about equipment is at the heart of Disabled Living's charitable objectives.

As the number of Covid cases increased, it soon became apparent it was difficult for people to access many statutory sector services, especially in health and social care, resulting in a significant increase in calls to the Disabled Living helplines. There also became an influx of calls from relatives looking for practical solutions on how they could support relatives to remain independent and safe, while they were unable to visit during 'lock down'.

The team suggested taking to social media and started a three-month campaign posting daily practical suggestions including, subscribing to a frozen meal delivery service, having a box of continence pads delivered by mail order instead of buying a packet from the supermarket, using a shampoo cap if hair washing was difficult and accessing the Newlife toy library.

At the height of the first lock down, Disabled Living occupational therapy services were called upon to support an emergency situation. A care home required urgent assessments for all residents to enable them to be moved to a new facility as staff levels reduced to unacceptable levels.

Throughout the year, there have been times when we have restricted non urgent in- person assessments, however we continued to offer virtual assessments. Our work with Salford Local Authority to support their team to assess blue badge applications continues, as they receive increasing numbers of people applying now the criteria has changed to include people with a wider range of disabilities and additional needs. As the year ended, the team are expecting a busy time ahead as waiting list for occupational therapy and equipment assessments continue to increase.

Bladder & Bowel UK

Bladder & Bowel UK (BBUK) is the only charitable service supporting adults and children with bladder and bowel problems and the professionals who work with them.

Services for BBUK were in demand from the outset of the year.

DISABLED LIVING
For the year ended 31 March 2021

Report of the Trustees

The team were already working on several projects, providing clinical consultancy services for the development of new products. One partnership was with LUCID, a company who specialise in intelligent connected medical device design. This partnership saw the development of an interactive App for children who have Enuresis and an App for people with Dementia to delay incontinence. As with many projects, what you start off to achieve often opens avenues for diversification and these two projects are no exception. Further funding is currently being sought to develop the prototypes to financially viable commercial products.

Providing training throughout the UK to develop the skills of Specialist Nurses has been at the forefront of BBUK's service provision. Although the team could not deliver the two scheduled Continence Symposiums which in pre-covid times were attended by professionals from throughout the UK, Covid, did not stop the progression of training sessions on alternative platforms. Many virtual training sessions were delivered to support colleagues continuing professional development.

Lockdown for many people has been tough, especially for those with disabled children. However, an initiative between BBUK and the Down Syndrome Association did have a positive impact for many children and their families. The 'boot camp' toilet training programme was established, comprising four one-hour zoom sessions providing clinical and peer support for twelve parents. Evaluation from the initial session resulted in a high success rate, with the participants' children becoming fully toilet trained - a skill which many of the parents were told was unachievable. These boot camps continue.

The teams' expertise continued to be called upon internationally, with a presentation at a medical conference in Rio de Janeiro.

A joint project between the charity ERIC and BBUK, 'Help at School - a partnership approach to providing guidance and practical support' was awarded The Nursing Times Award in the Continence Promotion and Care Category.

Last year the team launched Talk about....., a free digital newsletter for people with bladder and bowel problems. The first edition was emailed to 250 people on our database who had signed up to receive the quarterly publication. Each edition gathered momentum in terms of subscribers. As this year draws to a close, we emailed issue four of Talk about.... to 4,500 people. We think we can call this a definite success!

Training

Disabled Living is recognised nationally for their accredited training programme.

As we went into lockdown, face to face training stopped immediately and the team took full advantage of the time available to review and update the portfolio of existing training courses.

Manchester City Council (MCC) were keen to commence training for their health and social care staff as soon as restrictions were lifted. Redbank House was opened to accommodate this contract. As the teams were working to strict social distancing guidelines course numbers were capped at six, with multiple cohorts being delivered in tandem.

Manchester City Council requested the development of a course to support Occupational Therapists to access for major adaptations, relating to Disabled Facilities Grants. The pilot course delivered virtually focused on the integration of assessments to the MCC policies and procedures, with an emphasis on understanding the functional impact medical conditions can have on people's lives. It is anticipated this course can be delivered virtually and bespoke to individual local authority guidelines.

DISABLED LIVING
For the year ended 31 March 2021

Report of the Trustees

Over the last two years, Disabled Living has been supporting relative carers by providing moving and handling workshops to reduce the risk of harm to themselves through inappropriate techniques when moving and handling their loved ones. Most of this client group were classed as vulnerable and therefore were self-isolating, many still continuing to shield. Throughout the year, the team have delivered several virtual training sessions to carers, and it is our intention to increase the number of courses we have available to they are accessible for people throughout the UK. A grant from the Growth Company enabled Disabled Living to purchase video conferencing technology which has significantly improved the quality of what the team can deliver.

There will be an increase in demand for training as local authorities consider how to 'do things differently', to provide the most cost-effective services.

Kidz to Adultz Exhibitions

The Kidz to Adultz Exhibitions are collectively the largest FREE UK events totally dedicated to children and young adults up to 25 years with disabilities and additional needs, their parents, carers and the professionals who support them.

The Kidz to Adultz exhibitions generate fifty percent of Disabled Living's income. As a team, and with Trustees we often discussed the financial risk if one exhibition could not take place. As the events are based in different venues around the UK, we considered the 'risk' would be around the venue not being available due to unforeseen circumstances. There had never been a conversation about the inability to deliver all five events in one year. However, this year has been that year!

As we went into lock down, it soon became apparent Kidz to Adultz South, Kidz to Adultz Wales and West and Kidz to Adultz Scotland which were scheduled for May, July and September, would not take place.

The team immediately considered the options available, to ensure parents and professionals had the opportunity to engage with companies and service providers. Kidz to Adultz Exhibitions Live was developed, not as an income generation idea, but to ensure our brand remained in the spotlight and we could support our commercial colleagues, many of whom would also be going through challenging times. Companies had the option to showcase videos of their equipment and products via this service. The importance of social media and having an online presence has certainly been highlighted during the Pandemic.

As the Pandemic showed no sign of remission the decision was made to cancel Kidz to Adultz North in November 2020 and Kidz to Adultz Middle in March 2021. Following the success of Kidz to Adultz Exhibitions Live, the team considered it essential to ensure the services they provide remain in the public arena, despite not having a physical exhibition. It became very clear from our visitors and exhibitors alike that online events were vital during the unprecedented times.

Venue to Virtual - Kidz to Adultz Exhibitions was the new concept. The first virtual event was delivered in November over five days, streaming videos from YouTube showcasing products and services, combined with an interactive chat facility. The event attracted 2805 participants from 32 countries, 40 exhibitors and 15,330 page views. It was an overwhelming success which, was developed further to deliver an event in March. The virtual events generated much needed income.

The Kidz to Adultz magazine continued to be distributed throughout the year as an e: magazine.

As a result of Covid, the owners of EventCity our venue for the Kidz to Adultz North event for many years, took the decision not to relocate and develop a new site in Manchester. Once again, we had to find a new venue which would become the home to the Kidz to Adultz North Exhibition - that venue will be ACC Liverpool, and we hope to deliver the first event since the onset of Covid in November 2021.

DISABLED LIVING
For the year ended 31 March 2021

Report of the Trustees

Redbank

Redbank House is a well-established training and meeting venue. The proximity to Manchester City Centre provides excellent accommodation for companies and organisations to bringing people together from all over the UK.

We opened Redbank House in July, following the lifting of government restrictions to provide a venue for essential training for health and social care staff. The NHS Diabetic Eye Screening Service and The Shaw Centre returned in August and operated with reduced numbers to adhere to social distancing guidelines.

At this time, the majority of our regular sensory room clients were shielding as they were classed as vulnerable adults. However, we opened the rooms in August for the use of children with reduced and alternate sessions to ensure social distancing. We fully expected our adult clients to return by the end of the year. However, the reality is, as we write this report the vast majority of carers consider the risk is still too great.

A contract from Manchester City Council saw the sensory rooms in full use over the 2021 Easter holidays and this arrangement will continue throughout the 2021/22 school holidays.

Despite reduced numbers coming through the doors of Redbank House, it has remained a hive of activity, as this has been the office environment for the Disabled Living team. With multiple office spaces compared to an open place office at Burrows House it has made social distancing easier. This approach combined with home working has reduced the risk to the business.

The Year Ahead

There is no doubt the Pandemic has brought many challenges; however, it has also highlighted opportunities. We have an innovative team with a flexible approach, who are open to change.

'Zoom and Team's' became the new buzz words for 2020. Disabled Living will fully embrace the opportunities this brings to the business to make it more productive and cost effective.

The priorities for the year ahead have not changed since last year, as there wasn't the opportunity to develop many of the projects or services in the Covid year. The only element which may change, is how the service are delivered.

Our Priorities for 2021/22

- Identify and develop additional income generation opportunities that are not 'physically' linked to existing services to ensure reduce risk to the charity overall
- To develop further, any new business development ideas that have been tested and evaluated
- To develop digital and remote options to complement our existing services.
- To be totally open to any partnerships, that offer diversity without straying from the charity's core services
- To continue to develop the RROTA project, by securing funding, which had it been at the stage of commercialisation during the Pandemic would have offered a platform within health and social care services to continue to offer assessments in people in their home environment.
- To consider the wider opportunities for the RROTA platform which have been identified during development.
- To consider options to enhance the work/life balance for all our team and options wo work remotely.

RESERVES POLICY

The aims of Disabled Livings reserves policy is to ensure the ongoing future activities of the charity are reasonably protected. The board have agreed that a minimum level of reserves should be three months expenditure. Free reserves are calculated currently at £319,608, which takes into account the unrestricted reserves less fixed assets. Current reserves are higher than three month's expenditure, which is calculated at £204,0877, but this is currently considered reasonable given the on-going Coronavirus pandemic and this will support the charity as we develop plans to continue to adapt our services moving forward.

DISABLED LIVING
For the year ended 31 March 2021

Report of the Trustees

FINANCIAL REVIEW

RESULTS FOR THE YEAR

Against of background of a pandemic, with many organisations struggling to survive, and the difficult conditions businesses face due to the Brexit fall out, the last report we prepare for Disabled Living was always going to be a little bit different!

Firstly, let us report on the last 12 months finances. The business interruption loan was finally approved and received. Disabled Living took advantage of the furlough scheme, VAT deferral and received a local authority grant. Along with careful cost control, maximising income wherever possible and diligent cash management throughout the year meant all staff were retained. This in itself is testament to the skills of the management team.

Services to our clients was obviously affected. The Kidz to Adulz exhibitions, always major events and substantial income generators for Disabled Living were cancelled and the Sensurround rooms at Redbank House were closed. Income for room hire at Redbank suffered, although some hires were achieved to NHS Diabetic Eye Screening Service. Manchester City Council also booked several training courses. However probably the most significant achievement was the continuation of the Bladder & Bowel UK helpline, achieved through the sterling efforts and flexibility of the team.

Turnover, including grants and furlough scheme (£214k), was £586.2k, compared to an amended budget of £369k. Salaries were £28k below budget and overheads in line with expectations. The net deficit was £230.2k, £260.8k below the budgeted deficit.

Income can be analysed as follows:

Kidz Events 8%

Training 16%

Bladder & Bowel UK 13%

Redbank House 10%

Legacies 7%

Fundraising/ Donations/ Grants 33%

Management 13%

While a deficit result is never good news, the cash reserves built up over the years and the receipt of the business loan has ensured Disabled Living can look forward to a stable future post Covid 19.

DISABLED LIVING
For the year ended 31 March 2021

Report of the Trustees

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Disabled Living for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and its subsidiary and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

SMALL COMPANY PROVISIONS

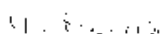
This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

APPROVAL

This report was approved by the board of directors and trustees on 13th October 2021 and signed on its behalf.



Mrs D Evans
Chief Executive



Disabled Living
Independent Auditor's Report to the Members and Trustees of
Disabled Living

Opinion

We have audited the group and the parent charity group financial statements of Disabled Living (the 'charity') for the year ended 31 March 2021 which comprise the consolidated statement of financial activities, the consolidated and charity statement of financial position, the consolidated and charity statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the charitable company's affairs as at 31 March 2021 and of the group's incoming resources and application of resources profit] for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relation to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 10, the trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Disabled Living

Independent Auditor's Report to the Members and Trustees of Disabled Living

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and addressing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of laws, regulations and guidance that affect the Charitable Company, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on its operations. Key laws, regulations and guidance that we identified included the Companies Act 2006, tax legislation, health and safety legislation, and employment legislation.
- We enquired of the Trustees and reviewed correspondence and Trustee meeting minutes for evidence of non-compliance with relevant laws and regulations. We also reviewed controls the Trustees have in place, where necessary, to ensure compliance.
- We gained an understanding of the controls that the Trustees have in place to prevent and detect fraud. We enquired of the Trustees about any incidences of fraud that had taken place during the accounting period.
- The risk of fraud and non-compliance with laws and regulations was discussed within the audit team and tests were planned and performed to address these risks.
- We reviewed financial statements disclosures and supporting documentation to assess compliance with relevant laws and regulations discussed above.
- We enquired of the Trustees about actual and potential litigation and claims.
- We performed analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Disabled Living

Independent Auditor's Report to the Members and Trustees of
Disabled Living

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body for our audit work, for this report, or for the opinions we have formed.

Beever and Struthers

Sue Hutchinson FCCA
Senior Statutory Auditor

For and on behalf of
BEEVER AND STRUTHERS
Statutory Auditor
St George's House
215/219 Chester Road
Manchester M15 4JE

Date: 8 December 2021

Disabled Living

Consolidated Statement of Financial Activities (Incorporating a Consolidated Income and Expenditure Account) For the year ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income and endowments					
Income and endowments from generated funds:					
Donations and legacies:	4				
Donations and gifts		12,669	-	12,669	7,570
Legacies		39,322	-	39,322	121,422
Annual appeal		10,689	-	10,689	8,786
Grants		27,108	161,572	188,680	-
Other trading activities:	5				
Commercial trading operations		165,778	-	165,778	806,971
Rental income		21,365	-	21,365	22,568
Investment income and interest	6	-	-	-	1,156
Charitable activities:					
Services to people with disabilities	7	115,211	32,447	147,658	298,903
Total income and endowments		392,142	194,019	586,161	1,267,376
Expenditure					
Cost of generating funds:					
Raising funds	8	25,281	-	25,281	25,439
Charitable activities	8	607,423	194,019	801,442	1,134,173
Governance costs	8	(10,376)	-	(10,376)	90,540
Total expenditure		622,328	194,019	816,347	1,250,152
Net income/(expenditure) and net movement in funds		(230,186)	-	(230,186)	17,224
Other recognised gains/(losses)					
Movement on revaluation of investments		-	-	-	-
Net movement in funds before transfer		-	-	-	-
Net movement in funds		(230,186)	-	(230,186)	17,224
Reconciliation of funds					
Fund balances brought forward		1,759,925	-	1,759,925	1,742,701
Fund balances carried forward	18	1,529,739	-	1,529,739	1,759,925

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included in the above. The notes on pages 21 to 31 form part of these accounts.

Disabled Living

Consolidated Balance Sheet
as at 31 March 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Investments	11	-	-
Tangible assets	12	<u>1,210,131</u>	<u>1,272,057</u>
		1,210,131	1,272,057
CURRENT ASSETS			
Debtors	13	129,992	242,562
Short term investments		155	154
Cash at bank and in hand		<u>557,682</u>	<u>500,167</u>
		687,829	742,883
CREDITORS:			
Amounts falling due within one year	14	<u>(184,888)</u>	<u>(255,015)</u>
NET CURRENT ASSETS/(LIABILITIES)			
		<u>502,941</u>	<u>487,868</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		1,713,072	1,759,925
CREDITORS:			
Amounts falling due after one year	15	<u>(183,333)</u>	-
NET ASSETS			
		<u>1,529,739</u>	<u>1,759,925</u>
Income funds			
Restricted funds	17	-	-
Unrestricted funds:			
Revaluation reserve		554,773	567,675
Other charitable funds	18	<u>974,966</u>	<u>1,192,250</u>
		<u>1,529,739</u>	<u>1,759,925</u>

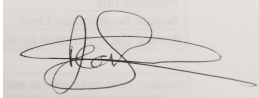
The notes on pages 21 to 31 form part of these accounts.

These financial statements have been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the Companies Act 2006 and with the Financial Reporting standard applicable in the UK and Republic of Ireland (FRS 102)

The financial statements were approved by the Board of Trustees on 13th October 2021 and were signed on its behalf by:

.....
K Yeung OBE, DL, President



.....
C D J Styger FCMA, Honorary Treasurer

.....
P Brown, Chairman



Disabled Living
Charity Balance Sheet
as at 31 March 2021

		2021	2020
	Notes	£	£
FIXED ASSETS			
Investments	11	100	100
Tangible assets	12	<u>1,210,131</u>	<u>1,272,057</u>
		1,210,231	1,272,157
CURRENT ASSETS			
Debtors	13	51,897	260,404
Short term investments		155	154
Cash at bank and in hand		<u>433,907</u>	<u>88,010</u>
		485,959	348,568
CREDITORS: Amounts Falling due within one year	14	<u>(59,513)</u>	<u>(70,367)</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>426,446</u>	<u>278,201</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,636,677	1,550,358
NET ASSETS		<u>1,636,677</u>	<u>1,550,358</u>
Income funds			
Restricted funds	17	-	-
Unrestricted funds:			
Revaluation reserve		554,773	567,675
Other charitable funds	18	<u>1,081,904</u>	<u>982,683</u>
		<u>1,636,677</u>	<u>1,550,358</u>

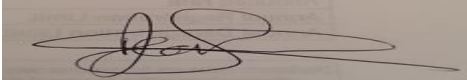
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The financial statements have been prepared in accordance with the Companies Act 2006 and with the Financial Reporting standard applicable in the UK and Republic of Ireland (FRS 102)

The financial statements were approved by the Board of Trustees on 13th October 2021 and were signed on its behalf by:

.....
K Yeung OBE, DL, President



.....
C D J Styger FCMA, Honorary Treasurer

.....
P Brown, Chairman



Disabled Living
Statement of Cash Flows and Consolidated Statement of Cash Flows
For the year ending 31 March 2021

	Notes	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Cash used in operating activities	23	63,033	165,818	351,415	111,283
Cash flows from investing activities					
Interest Income		-	1,156	-	-
Purchase of tangible fixed assets		(5,672)	(47,351)	(5,672)	(47,351)
Cash provided by (used in) investing activities		(5,672)	(46,195)	(5,672)	(47,351)
Cash flows from financing activities					
Repayment of borrowing		-	-	-	-
Cash used in financing activities		-	-	-	-
Increase (decrease) in cash and cash equivalents in the year		57,361	119,623	345,743	63,932
Cash and cash equivalents at the beginning of the year.		500,321	380,698	88,164	24,232
Total cash and cash equivalents at the end of the year		557,682	500,321	433,907	88,164

The notes on pages 21 to 31 form part of these accounts.

Disabled Living

Notes to the accounts for the year ended 31 March 2021

1 ACCOUNTING POLICIES

1.1 Basis of preparation of accounts

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 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Disabled Living meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s) and with the exception of investments which are included at market value.

1.2 Going concern

The accounts have been drawn up on a going concern basis. In common with many fund-raising charities, the adoption of the going concern basis is dependent on the company receiving adequate fundraising from voluntary income such as donations and legacies. While the Trustees recognise the uncertainties inherent in predicting the timing and level of future funding from voluntary income that is not yet assured, they believe that adequate funding will be secured from donations and legacies. Credit facilities remain in place and we continue to receive the full support of the bank. The Trustees believe it is appropriate to prepare the accounts of the company on a going concern basis. The accounts do not include any adjustments that would result if the going concern basis was not appropriate.

1.3 Basis of consolidation

The consolidated accounts incorporate the results of Disabled Living ('the charity') and its subsidiary undertaking on a line by line basis. The consolidated entity is referred to as 'the Group'. No separate company Statement of Financial Activities (SOFA) has been prepared for the Charity as permitted by section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

1.4 Income and endowments

Donations and gifts

Legacies

Legacies are recognised in the period in which the charity becomes legally entitled to the income, notification has been received and the amount can be quantified with reasonable accuracy. It is categorised as unrestricted or restricted funds dependent upon whether expenditure restrictions by donors are placed on such receipts. Donated investments are introduced at the market value at the date of receipt.

Direct giving, fundraising and appeals

Cash donations are recognised as they are received.

Grants

Grants are recognised when there is evidence of entitlement, the receipt is probable and the amount can be measured reliably.

Other trading activities

Rental Income

Rental income is recognised when receivable.

Investment income

Investment income is recognised on a cash received basis with any taxation recoverable thereon recognised on a receivable basis.

Disabled Living

Notes to the accounts for the year ended 31 March 2021

Room hire

Room hire income is recognised in the period when the hire occurs.

Charitable activities

Events and training

Income relating to the events and training services is recognised in the period to which the event or training service occurs, this policy results in accrued and deferred income.

These policies result in deferred and accrued income which is stated net of value added tax.

1.5 Pension Costs

The company operates a defined contributions scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

1.6 Tangible fixed assets - depreciation and grants

Depreciation is provided on all tangible fixed assets for Charity use, other than freehold land, at rates calculated to write off the cost or valuation of each asset evenly over its expected useful life as follows:

Freehold buildings	-	50 years
Fixtures, fittings and equipment	-	5, 10 and 25 years

1.7 Investments

Endowment investments are shown at market value at the balance sheet date. Investments in subsidiaries are stated at cost.

The SOFA includes unrealised gains and losses from the revaluation of investments.

1.8 Creditors and Provisions

Creditor's and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

1.9 Taxation

The charity is exempt from corporation tax on its charitable activities under Section 505 of the Income and Corporation Taxes Act 1988 to the extent that they are applied to the organisation's charitable objects. The trading subsidiary does not generally pay UK corporation tax because their policy is to pay taxable profits as Gift Aid to the Charity.

1.10 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 objectives 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.

Disabled Living

Notes to the Accounts for the year ended 31 March 2021

1.11 Expenditure

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.

Charitable activities

Raising funds

These include salaries and directly attributable overheads, plus a proportion of central support costs.

Charitable activities

These include salaries and direct costs associated with generating income for the group, also items such as depreciation and property repairs.

Governance costs

These are the central running costs of the Charity, including strategic oversight and public accountability.

1.12 Financial instruments

The group only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2 FINANCIAL PERFORMANCE OF THE CHARITY

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited.

The summary financial performance of the charity alone is:

	2021 Total	2020 Total
	£	£
Income and endowments	420,383	459,264
Gift aid from subsidiary company	<u>230,210</u>	<u>-</u>
	650,593	459,264
Expenditure on charitable activities	(554,000)	(582,039)
Governance costs	<u>(10,274)</u>	<u>(69,252)</u>
Net income/(expenditure)	86,319	(192,027)
Total funds brought forward	<u>1,550,358</u>	<u>1,742,385</u>
Total funds carried forward	<u>1,636,677</u>	<u>1,550,358</u>
Represented by:		
Restricted funds	-	-
Unrestricted funds	<u>1,636,677</u>	<u>1,550,358</u>
	<u>1,636,677</u>	<u>1,550,358</u>

Disabled Living

Notes to the Accounts
for the year ended 31 March 2021

4 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Gifts and donations	12,669	-	12,669	7,570
Legacies	39,322	-	39,322	121,422
Annual appeal	10,689	-	10,689	8,786
Grants	27,108	161,572	188,680	-
	<u>89,788</u>	<u>161,572</u>	<u>251,360</u>	<u>137,778</u>

5 OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Commercial trading operation	165,778	-	165,778	806,971
Rental income	21,365	-	21,365	22,568
	<u>187,143</u>	<u>-</u>	<u>187,143</u>	<u>829,539</u>

6 INVESTMENT INCOME

	Unrestricted Funds	Endowment Funds	Total 2021	Total 2020
	£	£	£	£
Deposit interest	-	-	-	1,156
Investment income from Quoted investments	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,156</u>

7 CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Disabled Living Centre	115,211	32,447	147,658	298,903
	<u>115,211</u>	<u>32,447</u>	<u>147,658</u>	<u>298,903</u>

Disabled Living

Notes to the Accounts
for the year ended 31 March 2021

8	EXPENSE TYPE	Allocation	Raising Funds	Charitable Activities	Governance Costs	2021	2020
			£	£	£	£	£
	Salaries & associated cost	Percentage & Direct	17,537	558,275	8,769	584,581	653,556
	Utilities & other building costs	Percentage	5,485	53,624	1,828	60,937	43,971
	Phone & Fax	Percentage	341	3,335	114	3,790	3,309
	Post & Stationery	Percentage	605	5,912	201	6,718	7,696
	Sundry	Direct		2,811		2,811	898
	Travel	Direct		3,140		3,140	12,913
	Volunteer & appeal costs	Direct	1,313			1,313	884
	Income generating activities	Direct		63,235		63,235	374,741
	Audit Fees	Direct		13,900		13,900	10,000
	Bank charges and interest	Direct		1,762		1,762	2,597
	Legal & Professional	Direct		18,590		18,590	31,525
	Advertising	Direct		-		-	94
	Repairs	Direct		9,380		9,380	16,274
	Depreciation	Direct		67,478		67,478	70,406
	Corporation tax	Direct		-	(21,288)	(21,288)	21,288
			25,281	801,442	(10,376)	816,347	1,250,152

The allocation for overheads and utilities is as follows:

Raising funds	9%
Charitable activities	88%
Governance	3%

Service department Salaries and PAYE are made up of their own direct costs, as well as the following allocation of management and administration salaries:

Management and administration salaries	
Raising funds	3.00%
Charitable activities	95.50%
Governance	1.50%

9 SURPLUS FOR THE YEAR

The surplus/(deficit) of income over expenditure is stated after charging:

	2021	2020
	£	£
Depreciation of tangible fixed assets - owned by charity	67,597	70,406
Audit fees	12,900	10,000
Non audit services	3,500	2,500

Disabled Living

Notes to the Accounts for the year ended 31 March 2021

10 STAFF COSTS

No remuneration was paid to trustees in the year, nor were any expenses reimbursed to them. The costs of the remaining staff were:

	2021	2020
	£	£
Wages and salaries	518,188	582,611
Social security costs	50,622	54,332
Other pension costs	15,771	16,613
	584,581	653,556

The average weekly number of staff employed, calculated as full time equivalents during the year were as follows:-

	2021	2020
	No.	No.
Fundraising	-	-
Administration	12	13
Disabled Living centre	6	9
	18	22

No employee received remuneration of more than £60,000 (2020: Nil)

The number of employees to whom retirement benefits were accruing was sixteen (2020: 17)

The key management personnel of the group comprise those of the charity, being the trustees, the chief executive officer and managers. The total employee benefits of the key management personnel of the group were £220,179 (2020: £237,619).

Statutory redundancy payments were made in the year totalling £745 (2020: £Nil)

11 FIXED ASSET INVESTMENTS

	Group 2021	Group 2020	Charity 2021	Charity 2020
	£	£	£	£
Shares in Group undertakings				
Market value at 31 March 2019	-	-	100	100
	-	-	100	100

Subsidiary

The charitable company's investment at the balance sheet date in the share capital of limited companies included the following:

Disabled Living (Training and Exhibitions) Limited 100% Holding

	2021	2020
	£	£
Aggregate capital and reserves	-107,167	209,668
Profit/(Loss) for the year before tax	-	-

Disabled Living (Training and Exhibitions) Limited has 100 shares with a nominal value of £1 each.

Disabled Living

Notes to the Accounts
for the year ended 31 March 2021

12 TANGIBLE FIXED ASSETS

Group and Charity

	Freehold land and buildings	Fixtures, fittings, and equipment	Total
	£	£	£
COST			
At 1 April 2020	880,000	928,807	1,808,807
Additions	-	5,672	5,672
At 31 March 2021	<u>880,000</u>	<u>934,479</u>	<u>1,814,479</u>
DEPRECIATION			
At 1 April 2020	91,200	445,550	536,750
Charge for year	15,200	52,397	67,597
At 31 March 2021	<u>106,400</u>	<u>497,947</u>	<u>604,347</u>
NET BOOK VALUE			
At 31 March 2021	<u>773,600</u>	436,531	1,210,131
At 31 March 2020	<u>788,800</u>	483,257	1,272,057

On transition to FRS 102, the Trustees elected to adopt the fair value of the freehold land and buildings as deemed cost. The freehold land and buildings have been accounted for on a historic cost basis since this date.

DISABLED LIVING

Notes to the Accounts
for the year ended 31 March 2021

13 Debtors	Group 2021	Group 2020	Charity 2021	Charity 2020
	£	£	£	£
Trade debtors	61,455	144,329	20,199	53,533
Prepayments and accrued income	68,537	98,233	16,982	26,231
Amount due from subsidiary undertaking	-	-	14,716	180,640
Other taxes and social security costs	-	-	-	-
	<u>129,992</u>	<u>242,562</u>	<u>51,897</u>	<u>260,404</u>
14 Creditors - amounts falling Due within one year	Group 2021	Group 2020	Charity 2021	Charity 2020
	£	£	£	£
Trade creditors	19,976	36,535	8,304	22,268
Other creditors, accruals and deferred income	88,832	167,217	24,959	46,489
Loans	16,667	-	-	-
Other taxes and social security costs	59,413	51,263	26,250	1,610
	<u>184,888</u>	<u>255,015</u>	<u>59,513</u>	<u>70,367</u>
15 Creditors - amounts falling Due after one year	Group 2021	Group 2020	Charity 2021	Charity 2020
	£	£	£	£
Loans	183,333	-	-	-
	<u>183,333</u>	<u>-</u>	<u>-</u>	<u>-</u>

The above loan was taken out in October 2020 in relation to the Coronavirus Business Interruption Scheme and is repayable in monthly instalments starting in November 2021. For the first 12 months from the date on which the loan is drawn the annual interest rate is in effect 0%. After this period the loan is subject to interest rates at 2.81% over the base rate.

16 DEFERRED INCOME

Deferred income comprises advanced sales for training events which are held post year end or office rent invoiced in advance.

	Group £	Charity £
Balance as at 1 April 2020	126,825	126,825
Amount released to income earned from charitable activities	(126,825)	(126,825)
Amount deferred in year	<u>61,286</u>	<u>767</u>
Balance as at 31 March 2021	<u>61,286</u>	<u>767</u>

DISABLED LIVING

Notes to the Accounts
for the year ended 31 March 2021

17 RESTRICTED FUNDS

	Business Growth Hub	National Lottery	Innovate Project	Ferring	Total 2021	Total 2020
	£	£	£	£	£	£
At 1 April 2020	-	-	-	-	-	4,400
Incoming resources	2,965	95,696	61,691	33,667	194,019	-
Resources expended	(2,965)	(95,696)	(61,691)	(33,667)	(194,019)	(4,400)
At 31 March 2021	-	-	-	-	-	-

BusinessGrowthHub - grant funding to purchase video conference technology

NationalLottery - grant funding to support salaries of helpline staff

Innovate - BBUK product development

Ferring - National Paediatric Project

18 UNRESTRICTED FUNDS - OTHER CHARITABLE FUNDS

	General funds	2021	2020
	£	£	£
At 1 April	1,192,250	1,192,250	1,157,725
Net incoming resources for the year	(230,186)	(230,186)	21,624
Transfer from revaluation reserves	12,902	12,902	12,901
At 31 March	974,966	974,966	1,192,250

19 ANALYSIS OF NET ASSETS

	Restricted funds	Endowment funds	Unrestricted funds	Total funds	2020
	£	£	£	£	£
Tangible fixed assets	-	-	1,210,131	1,210,131	1,272,057
Investments	-	-	-	-	-
Current assets	-	-	687,829	687,829	742,883
Current and long term liabilities	-	-	(368,221)	(368,221)	(255,015)
Net assets at 31 March	-	-	1,529,739	1,529,739	1,759,925

20 COMPANY LIMITED BY GUARANTEE

The charity is incorporated by a company limited by guarantee and members' liability is limited to £1 each which has not been called up at 31 March 2021.

DISABLED LIVING

Notes to the Accounts
for the year ended 31 March 2021

21 RELATED PARTY TRANSACTIONS

Fees amounting to £12,475 (2020: £19,250) were paid to Dean Styger, the Chairman, during the year for professional financial services provided.

22 OPERATING LEASES

At 31 March 2021, the charity had total commitments under non-cancellable operating leases over the remaining life of those leases of £0 (2020: £Nil).

23 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Group 2021	Group 2020	Charity 2021	Charity 2020
	£	£	£	£
Net movements in funds	(230,186)	17,224	86,319	(192,027)
Add back depreciation charge	67,597	70,406	67,597	70,406
Add/deduct interest income shown in investing activities	-	(1,156)	-	-
Decrease/(increase) in debtors	112,416	(77,244)	208,353	210,500
Increase/(decrease) in creditors	<u>113,206</u>	<u>156,588</u>	<u>(10,854)</u>	<u>22,404</u>
Net cash used in operating activities	63,033	165,818	351,415	111,283



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Reference ID: BMJE6T
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