

**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**

### **Contents**

	<b>Page</b>
<b>Legal and administrative information</b>	1 - 2
<b>Report of the trustees</b>	3 – 13
<b>Report of the auditors</b>	14 - 17
<b>Consolidated statement of financial activities</b>	18
<b>Consolidated balance sheet</b>	19
<b>Charity balance sheet</b>	20
<b>Consolidated statement of cash flows</b>	21
<b>Notes forming part of the financial statements</b>	22 - 33

**Disabled Living**  
**Legal and administrative information**

<b>NAME OF THE CHARITY:</b>	Disabled Living
<b>CHIEF EXECUTIVE:</b>	Mrs D Evans
<b>TRUSTEES :-</b>	
<b>PRESIDENT:</b>	Mr K Yeung OBE, DL
<b>CHAIRMAN:</b>	Mrs P Brown
<b>HONORARY TREASURER:</b>	Mr G Cosgrove
<b>OTHER ELECTED MEMBERS:</b>	Mr P J Downs MBE Mr A Norton Mr G Owen Mrs J Gee Mr J Campbell Mrs S Jones Mr J Wintersgill
<b>REPRESENTATIVE MEMBERS:</b>	
<b>AUDITORS:</b>	Harold Sharp 5 Brooklands Place Sale Manchester M33 3SD
<b>SOLICITORS:</b>	Shakespeare Martineau LLP Omega Court 360 Cemetery Road Sheffield S11 8FT
<b>REGISTERED OFFICE:</b>	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 Hilight 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 Adultz 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 Adultz 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.



**DISABLED LIVING**  
**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.

**DISABLED LIVING**  
**For the year ended 31 March 2024**

**Report of the Trustees**

---

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.

**DISABLED LIVING**  
**For the year ended 31 March 2024**

**Report of the Trustees**

---

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.

**DISABLED LIVING**  
**For the year ended 31 March 2024**

**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

**DISABLED LIVING**  
**For the year ended 31 March 2024**

**Report of the Trustees**

---

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 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.

### **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.

**DISABLED LIVING**  
**For the year ended 31 March 2024**

**Report of the Trustees**

---

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  
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.



## **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 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](http://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>	<b>4</b>				
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>	<b>5</b>				
Commercial trading operations		962,878	-	962,878	908,814
Rental income		22,993	-	22,993	22,993
<i>Investment income and interest</i>	<b>6</b>	7,906	-	7,906	902
<i>Charitable activities:</i>					
Services to people with disabilities	<b>7</b>	371,095	-	371,095	313,035
<b>Total income and endowments</b>		<u>1,405,353</u>	<u>374,771</u>	<u>1,780,124</u>	<u>1,382,764</u>
<b>Expenditure</b>					
<i>Cost of generating funds:</i>					
Raising funds	<b>8</b>	107,212	-	107,212	79,037
Charitable activities	<b>8</b>	1,135,621	400,121	1,535,742	1,349,349
Governance costs	<b>8</b>	51,860	-	51,860	12,620
<b>Total expenditure</b>		<u>1,294,693</u>	<u>400,121</u>	<u>1,694,814</u>	<u>1,441,006</u>
<b>Net income/(expenditure) and net movement in funds</b>		110,660	(25,350)	85,310	(58,242)
<b>Net movement in funds</b>		<u>110,660</u>	<u>(25,350)</u>	<u>85,310</u>	<u>(58,242)</u>
<b>Reconciliation of funds</b>					
Fund balances brought forward		1,651,297	25,350	1,676,647	1,734,889
Fund balances carried forward	<b>19</b>	<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	£	£
<b>FIXED ASSETS</b>			
Investments	11	-	-
Tangible assets	12	1,082,743	1,144,275
		<u>1,082,743</u>	<u>1,144,275</u>
<b>CURRENT ASSETS</b>			
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>
<b>CREDITORS:</b>			
<b>Amounts falling due within one year</b>	14	<u>(453,538)</u>	<u>(461,843)</u>
<b>NET CURRENT ASSETS</b>		<u>742,547</u>	<u>635,705</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		1,825,290	1,779,980
<b>CREDITORS:</b>			
<b>Amounts falling due after one year</b>	15	<u>(63,333)</u>	<u>(103,333)</u>
<b>NET ASSETS</b>		<u>1,761,957</u>	<u>1,676,647</u>
<b>Income funds</b>			
Restricted funds	17	-	25,350
<b>Unrestricted funds:</b>			
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	£	£
<b>FIXED ASSETS</b>			
Investments	11	100	100
Tangible assets	12	1,082,743	1,144,275
		<u>1,082,843</u>	<u>1,144,375</u>
<b>CURRENT ASSETS</b>			
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>
<b>CREDITORS: Amounts Falling due within one year</b>	14	<u>(84,665)</u>	<u>(106,902)</u>
<b>NET CURRENT ASSETS</b>		<u>678,880</u>	<u>639,345</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>1,761,723</u>	<u>1,783,720</u>
<b>NET ASSETS</b>		<u><u>1,761,723</u></u>	<u><u>1,783,720</u></u>
<b>Income funds</b>			
Restricted funds	17	-	25,350
<b>Unrestricted funds:</b>			
Revaluation reserve		528,969	528,969
Other charitable funds	18	<u>1,232,754</u>	<u>1,229,401</u>
		<u><u>1,761,723</u></u>	<u><u>1,783,720</u></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**  
**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 £
<b>Cash used in operating activities</b>	<b>22</b>	<u>270,181</u>	<u>119,988</u>	<u>107,419</u>	<u>(41,851)</u>
<b>Cash flows from investing activities</b>					
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>
<b>Cash provided by (used in) investing activities</b>		<u>4,667</u>	<u>(8,777)</u>	<u>(3,231)</u>	<u>(9,679)</u>
<b>Cash flows from financing activities</b>					
Repayment of borrowing		<u>(40,000)</u>	<u>(40,000)</u>	<u>-</u>	<u>-</u>
<b>Cash used in financing activities</b>		<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
<b>Total cash and cash equivalents at the end of the year</b>		<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:

	<b>2024 Total</b>	<b>2023 Total</b>
	<b>£</b>	<b>£</b>
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)
<b>Net income/(expenditure)</b>	<b>-21,997</b>	<b>(58,105)</b>
Total funds brought forward	<u>1,783,720</u>	<u>1,841,825</u>
<b>Total funds carried forward</b>	<u><b>1,761,723</b></u>	<u><b>1,783,720</b></u>
<b>Represented by:</b>		
Restricted funds	-	25,350
Unrestricted funds	<u>1,761,723</u>	<u>1,758,370</u>
	<u><b>1,761,723</b></u>	<u><b>1,783,720</b></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:

	<b>2024 Total £</b>	<b>2023 Total £</b>
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/>

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/>
Aggregate share capital and reserves	333	(107,167)
	<hr/>	<hr/>

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
	<u>40,480</u>	<u>374,771</u>	<u>415,251</u>	<u>137,020</u>

#### 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
	<u>985,872</u>	<u>-</u>	<u>985,872</u>	<u>931,807</u>

#### 6 INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Deposit interest	7,906	-	7,906	902
	<u>7,906</u>	<u>-</u>	<u>7,906</u>	<u>902</u>

#### 7 CHARITABLE ACTIVITIES

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

## 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
	<u>748,419</u>	<u>657,062</u>

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
	<u>20</u>	<u>20</u>

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	<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**

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

#### 12 TANGIBLE FIXED ASSETS

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

<b>13 Debtors</b>	<b>Group 2024 £</b>	<b>Group 2023 £</b>	<b>Charity 2024 £</b>	<b>Charity 2023 £</b>
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>
<b>14 Creditors – amounts falling Due within one year</b>	<b>Group 2024 £</b>	<b>Group 2023 £</b>	<b>Charity 2024 £</b>	<b>Charity 2023 £</b>
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>
<b>15 Creditors – amounts falling Due after one year</b>	<b>Group 2024 £</b>	<b>Group 2023 £</b>	<b>Charity 2024 £</b>	<b>Charity 2023 £</b>
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.

	<b>Group £</b>	<b>Charity £</b>
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
<b>Net cash used in operating activities</b>	<b>270,181</b>	<b>119,988</b>	<b>107,419</b>	<b>(41,851)</b>

#### 23 RECONCILIATION OF NET DEBT

	At 1 <sup>st</sup> April 2023	Cash Flows	At 31 <sup>st</sup> 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)
	<b>424,261</b>	<b>274,848</b>	<b>699,109</b>