



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name

EQUIPMENT FOR INDEPENDENT LIVING

**On accounts for the year  
ended**

31<sup>st</sup> December 2023

**Charity no  
(if any)**

228438

**Set out on pages**

1

1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023

**Responsibilities and  
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

3. May 2024

**Name:**

Danuta Tagg

**Relevant professional  
qualification(s) or body  
(if any):**

FCA (retired)

**Address:**

The Stables

Donhead St Andrew

SP7 9EA



# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	1	January	2023		31	December	2023

## Section A

## Reference and administration details

Charity name

EQUIPMENT FOR INDEPENDENT LIVING

Other names charity is known by

Registered charity number (if any)

228438

Charity's principal address

Park Cottage

Donhead St Andrew

Shaftesbury

Postcode

SP7 9DZ

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Susan Herald	Chair		
2	Eliot Woolf	Vice Chair		
3	Alistair Stoker	Treasurer		
4	Janet Hillman			
5	June Williams			
6	William Young			
7	Esther McDonnell	Secretary		
8	Rosemary Amran			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

## Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers	Rathbone Brothers Plc	1 Curzon Street, London, W1J 5FB
Bankers	Barclays Bank Plc	114 Fenchurch Street, London, EC3P 3HY

## Name of chief executive or names of senior staff members (Optional information)

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# Section B Structure, governance and management

## Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The charity is controlled by its Rules and constitutes an unincorporated charity. The Rules were adopted in 1948 and were last amended in February 2003.
How the charity is constituted (eg. trust, association, company)	The charity is administered by a committee, which under the Rules must not be less than seven members. In practice, the committee comprises all the charity's trustees. It is the charity's approach that there should be about ten trustees.
Trustee selection methods (eg. appointed by, elected by)	Where there is a requirement for new trustees, they are identified and appointed by the existing trustees with due regard to the skills and experience needed. The Chair and other officers are elected by the Committee and come up for re-election in every third year of their holding office. All officers carry out their duties on an unpaid voluntary basis. The charity has no employees.

## Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

**Summary of the objects of the charity set out in its governing document**

The object of the charity is the relief of needy people suffering from disability and to assist them to obtain the means of mobility, independence and earning power. In practical terms, the charity makes grants of money to help eligible individuals to acquire equipment meeting this objective, for example wheelchairs, adjustable beds, communication aids.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The main activities of the charity are outlined above, all of which are undertaken for the public benefit.

The committee holds quarterly meetings at which they consider what grants they will make. The charity does not advertise for nominations for grants but is listed on various charity directories and registers and considers all applications received which meet its eligibility criteria.

The charity does not assist children under the age of 16, as a general rule, because aid similar to ours is offered by many charities specifically catering for children. Regarding people of 16 and over, our criteria for deciding whether an individual is eligible for a grant are (a) the individual's request comes within the ambit of the charity's objects; (b) her/his condition and needs have been assessed by an appropriately qualified person, and that person has confirmed the suitability of the equipment for which the grant is requested; and (c) the individual's income and/or assets, according to information given on the grant application form, are not sufficient to enable her/him to purchase the equipment without difficulty from her/his own resources. Grants are not made where the trustees believe the equipment concerned is legally required to be funded by the National Health Service or another responsible public body.

## Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

Costs of living continued to rise during the period, affecting everyone, especially people with disabilities and long-term illness who are living at home. Support and care services continue to be stretched, bringing greater challenges to these people and their carers. The cost of specialist equipment has increased too, so it is vitally important that charities such as ours continue to assist people in need to purchase equipment that can make a substantial difference to their mobility, independence and earning potential.

In the year to December 2023, the charity received approximately 290 enquiries. Application forms were sent to those people whose equipment needs and circumstances appeared to fall within the charity's remit. Where they were not, we attempted to signpost the applicant to alternative sources of help. In some cases, the required funding was found from elsewhere.

In all cases, applications must be supported by a qualified professional to ensure that the equipment to be purchased is suited to the individual's needs and cannot be provided through statutory services. Completed applications are considered by the Trustees at their quarterly meetings.

The charity relies on the income from its portfolio of ethical investments to fund grants. The size of grant varies according to the amount required by the applicant, and the sums available from investment income. Mentioned below are some recent beneficiaries. To protect their privacy, their names have been changed.

Case 1. Abdul, aged 45, is paralysed down one side of his body following a spinal operation. He is diabetic, has high blood pressure, urinary incontinence issues and stiffness in his hands. He is a full-time wheelchair user and needs help with most daily tasks. He lives alone and has a carer who visits multiple times a day to help him with personal care as well as cooking and running errands. The NHS has provided Abdul with a basic manual wheelchair, which, because of its weight and size, he finds almost impossible to manoeuvre around his home. His inability to mobilise independently indoors and outdoors has had a detrimental effect on his mental wellbeing. The provision of a lightweight manual wheelchair and power add-on combination has given Abdul the ability to self-propel and has been set up precisely to his needs which gives him improved postural support. His home is fully accessible and he is now able to get to the toilet without having to wait for his carer. He can also go out to the local shops and park, giving him much greater

## Section D

## Achievements and performance

independence and freedom, increased dignity and an improvement in his mental health. Our charity contributed £1000 towards the total cost of just under £7500.

Case 2. Anika is 59 years old. She had a car accident 28 years ago that left her partially paralysed and with degenerative disc disease. A fall 8 years ago left her with a fractured pelvis, knee and foot that have not fully healed. She has fibromyalgia and arthritis. She can walk a few steps with crutches, but relies mostly on a wheelchair. However, she struggles to manoeuvre a basic manual wheelchair because it is heavy and large and causes her significant pain. She was assessed for a lightweight, fully adjustable manual wheelchair and removable power add-on device, which significantly improves her independent mobility and independence. The equipment cost approximately £7000, and the trustees approved a grant of £600 which was the amount outstanding.

Case 3. Harry, aged 47, has cerebral palsy which affects his entire body. He is unable to move and so he is wheelchair dependent. He is also non-verbal, so he is totally reliant on a speech aid to maintain his ability to communicate. His previous communication device was non-functioning and beyond repair. With no means of communication he was unable to express his needs or wishes or maintain his social interaction. The most suitable device for Harry's needs was a speech-generating model with a 14" screen, costing £5,600. A grant of £1000 was made towards the total cost.

The trustees of Equipment for Independent Living have a broad range of professional skills and experience, giving their time voluntarily and without remuneration. They ensure that applications are given careful consideration and that grants are made in accordance with the charity's policies and criteria. They are enthusiastic and committed to assisting people with long-term illnesses and disabilities, and their input is greatly valued.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The general policy of the trustees is to distribute the income of the charity rather than the capital in order to ensure the long-term future of the charity. In reaching their decision as to the appropriate level of reserves the trustees consider not only the total value of the assets of the charity, but also the income produced by those assets, which varies according to stock market conditions and bank interest rates. The trustees continue to keep the reserves policy under constant review and revise the policy as required.

### Details of any funds materially in deficit

You **may choose** to include additional information, where relevant about:

- the charity’s principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The independently examined accounts for 2023 shows a 13% increase in income to £27,220 (2022 £24,077), as markets stabilised from the impact of the Russian invasion of Ukraine on the economy.

We were able to offer grants to all applicants meeting our eligibility criteria. During the year 13 grants were paid totalling £12,100 (2022 – 14 grants amounting to £13,702), representing a 12% decrease in the total value of grants, and a prior year grant of £1,000 was repaid. There was an 18% fall in the number of grant applications received and delays in payment requests from successful applicants.

No other expenses, excluding investment management costs, were incurred.

The investment portfolio is managed by Rathbone Investment Management Ltd with the aim of achieving a combination of investment income and capital growth, with the investment managers being aware that the general preference of the trustees is for income over capital appreciation. The trustees set a minimum target investment income of £24,000 per annum for the investment managers. A moderate level of risk is accepted. Our policy is not to invest in manufacturers of armaments, tobacco products, or gambling operations. The investment powers of the charity are governed by the Trustee Act 2000.

The total value of the managed investments stabilised during the year and ended the year at £712,059 (2022 - £711,736).

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

Signature(s)	<div>Susan Herald</div>	<div>Alistair J. Stoker</div>
Full name(s)	Susan Herald	Alistair Stoker
Position (eg Secretary, Chair, etc)	Chair	Trustee
Date	<div>8 May 2024</div>	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Equipment for Independent Living

228438

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
01 January 2023

To

Period end date  
31 December 2023

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Investment Income	27,220	-	-	27,220	24,077
Voluntary Income	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	27,220	-	-	27,220	24,077
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	27,220	-	-	27,220	24,077
<b>A3 Payments</b>					
Charitable grant making activities	11,100	-	-	11,100	12,702
Governance costs	-	-	-	-	158
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	11,100	-	-	11,100	12,860
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	11,100	-	-	11,100	12,860
<b>Net of receipts/(payments)</b>	16,120	-	-	16,120	11,217
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	48,043	-	-	48,043	36,826
<b>Cash funds this year end</b>	64,163	-	-	64,163	48,043



## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank Balances	64,163	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	64,163	-	-
	(agree balances with receipts and payments account(s))			

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>	Investments	Unrestricted	-	712,059
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

Sue Bennett  
(née Hoald)

Sue Bennett

21.4.24