Registered number: 07436153
Charity number: 1140925

Disability Cornwall and the Isles of Scilly

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)

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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2023

Trustees	A Gibbon (appointed 4 October 2022) D Gregory (appointed 9 November 2022) S Helley, Vice Chair S Kilty, Chair G Le Hunte A Mate (appointed 4 October 2022) C Simpson P Skea (appointed 28 November 2022) J Stinton C Carscadden (resigned 9 November 2022) B Oliver (resigned 4 October 2022) F Rowe (resigned 27 July 2022) T Bailey (resigned 31 March 2022) N Walker (Adviser to the Board) S Harry (Adviser to the Board) D Wetherill (Patron)
Company registered number	07436153
Charity registered number	1140925
Registered office	Unit 1G & H Guildford Road Industrial Estate Hayle Cornwall TR27 4QZ
Key Managment Personnel	C Carscadden (Finance Manager) K Pratt (Finance Manager) R-J Johnson (Chief Operating Officer, Humans Cornwall) T Court (Advice Service Manager)
Chief executive officer	J Johnson, MBE

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS TRUSTEES AND ADVISERS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Independent auditors	Griffin Chartered Accountants Courtenay House Pynes Hill Exeter EX2 5AZ
Bankers	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
Solicitors	Murrell Associates LLP 14 High Cross Truro Cornwall TR1 2AJ

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their annual report together with the audited financial statements of the Charity for the year 1 April 2022 to 31 March 2023. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charitable Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Foreword from the Chair of Trustees

In the face of a year marked by extraordinary challenges for our stakeholders, spanning over a decade of austerity, the global pandemic, a social care crisis, and the current strain of a cost-of-living crisis, we find ourselves navigating a complex landscape. A staggering 28% of our county's population, with 37% of households hosting at least one disabled resident, grapple with persistent discrimination, stark inequalities, lack of equitable opportunity, pervasive loneliness, and isolation. These people, dealing with long-term health conditions or disabilities, now confront the daunting prospect of yet another harsh winter without essential protections and the much-needed support they have a right to, and deserve.

Throughout this demanding year, our collaboration with stakeholders and partners in the Disability Alliance has been unwavering. Employing a concerted and inclusive approach, we address their needs through robust representation, collective advocacy, leveraging our collective voice to influence not only our initiatives but also those of other organisations whenever possible.

While our aspirations for substantial change within homes and communities were tied to the advent of the new Integrated Care System, early indicators suggest it has yet to attain the maturity required for seamless integration and responsive community support. Despite these challenges, we remain optimistic that this system will evolve to bring about the transformative change needed.

Central to our endeavours this year has been forging partnerships with like-minded organisations, particularly within the voluntary and community sector. Our collaborations extend to our esteemed Disability Alliance partners, encompassing relationships with health and social care professionals, acute trusts within and beyond our county, and even into the private sector in our role as brokers, as we facilitate the essential assistance our clients require.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Our service prov1s1on has reached a point we have worked to for many years, with full personalisation and holistic bespoke support. Our dedicated team provides comprehensive assistance that truly aligns with our clients' needs, engaging in a coproduction process that empowers them. We advocate on their behalf when necessary, offering professional advice to navigate the challenges of maximising income, a continual struggle in a landscape where opportunities are scarce, and health and wellbeing needs are high, all within an increasingly demanding climate. As a Disabled People's Organisation, we steadfastly commit to championing the rights that every disabled person is inherently entitled to, a commitment that extends to the core of human rights. In the face of adversity, we pledge to stand as a beacon of unwavering support during the most challenging times, assuring them that we are not merely advocates but dedicated companions in their journey. Our relentless pursuit is rooted in the conviction that no one should be denied the fundamental rights and opportunities that pave the way for a life of equal chances and equitable opportunities. We are resolute in our mission, unwavering until the day when disabled people no longer face barriers but stride forward with the same life chances and prospects as their non-disabled counterparts.

Objectives and activities

a. Our Vision, Mission, Aims and Values

Vision

A fully inclusive society with equality of opportunity for all.

Mission

To Represent, Include, Support and Empower people of any age living with a long-term health condition or disability, their carers and families.

Strategic Aims

We:

Represent our stakeholders through ensuring 'voice' is central to decision-making processes, taking positive action, challenging inequality and advocating best practice.

Include our stakeholders in opportunities to shape a more inclusive society through sharing their needs and aspirations.

Support our stakeholders with the information, services and practical support necessary to meet their needs, achieve potential and enjoy quality of life.

Empower our stakeholders through promoting a rights-based approach towards achieving independence, choice and control.

Values

Our values represent what is important to us as an independent, user-led organisation. They guide our actions and behaviours as we work together towards our vision of 'a fully inclusive society with equality of opportunity for all':

- Our passion for equality - inspiring each other and demonstrating fairness, commitment and accountability
- Respect for self and others - being open minded, reliable and approachable, acting with integrity in everything we do
- Being supportive - having an inclusive, positive and empathic approach to supporting others and ourselves.

Objectives and activities (continued)

b. Public benefit

The charity complies with the public benefit requirement through its charitable objectives.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular the Trustees consider how planned activities will contribute to the aims and objectives they have set.

c. Grant-making policies

When funding is received which the charitable company is unable to use itself, it is passed to another suitable organisation to use for the purpose it was intended. The charity administers a share of the Household Support Fund (DWP funding) in partnership with Cornwall Council and other organisations. The Household Support Grant is designed to support anyone with a long-term health condition or disability and people who are at risk of financial hardship or are socially isolated or lonely, with the likelihood of a social care need. Applications must be verified by a professional referrer within our charity or one of the Cornwall Disability Alliance partners.

A professional referrer in-house completes the application form with the client. Our DIAL team assess the client's situation against their wider rights and entitlements to ensure other sources of support are maximised and the client benefits from stabilising and maximising household income. The form addresses terms and conditions, guidelines for completion, eligible items for expenditure, exclusions and data protection. The client agrees to the terms and conditions and the professional referrer signs a declaration agreement.

There is a double verification process where the grants team check to ensure the household has not claimed within the last 3 months, or if they have applied through another partner previously. If the applicant is known to the charity personally, their application is sent to one of our Disability Alliance partners for external verification. If an application is declined, we refer the client to a different partner within the wider HSG programme, or on to debt specialists. Payments are processed to successful applicants within three working days. We engage in partnership meetings for HSG delivery and provide reporting on a DWP provided spreadsheet fortnightly as well as wider reports and case studies where HSG has been utilised in other services.

Activities, Performance & Achievements

a. Advice Services

Disability Information & Advice Line (DIAL Cornwall)

DIAL is the 'front-line' of our charity as information and advice are core services our stakeholders require. This year we increased the number of advisers to support our Humans Cornwall team with welfare entitlements and maximising household income and reducing outgoings for clients. We also fund a Citizens Advice adviser through a partnership agreement to work within our advice team, to ensure we can fully support clients where debt was the core issue.

The cost-of-living crisis has had the biggest impact on our clients, who already face higher costs of living, and a significant proportion of our work this year has been around reducing household expenditure, accessing welfare entitlements and sourcing grants & funding to ensure our clients can afford food and energy.

People receive information and advice from our team of qualified, professional advisers and case record accordingly, across the areas of:

- Health & Wellbeing (6%)
- Independent Living & Equipment (7%)
- Social & Leisure Opportunities (2%)
- Money & Welfare Entitlements (76%)
- Housing & Home Environment (6%)
- Rights & Discrimination (1%)
-Training, Volunteering & Employment (1%)

This year we supported 3,170 people (1,498 in the previous year) through 12,059 individual actions.

We made 'a lot of difference' to 94% of our clients.

Utilising the Household Support Grant (DWP) and other ways to maximise clients' income we have raised an additional £1,225,176 in household income, along with backdated welfare entitlement payments totalling £162,656.

The majority of our callers have long-term health conditions and this year we have seen an increase in people contacting us who have no disability or no diagnosis; we think this may be due to the cost-of-living crisis and people who previously didn't consider themselves disabled who are experiencing severe stress and anxiety and looking for ways to increase their household income.

Activities, Performance & Achievements (continued)

Cornwall Carers Service

As a partner in the Cornwall Carers Service, funded by Cornwall Council and led by the Cornwall Rural Community Charity, we deliver the frontline information and advice service providing carers with the essential information, advice and support at the time they contact us, whether via phone, text, web chat, or email as well as providing the Carers Emergency Card, service evaluation and social media to continually share information and connect with carers.

- We supported 3,100 carers through 13,241 actions
- Successfully maximised household income and secured grants to the value of £355,733
- Social media pages: Facebook 1,400 followers; Instagram 228 followers; Twitter 59 followers
- 3,200 Carers were sent a weekly roundup newsletter
- 620 new Emergency Carers Cards have been created and added to our database
- The most recent Carers Survey was sent to 817 carers to collate feedback on their experience with Cornwall Carers Service
- There are now 2,454 carers on the 'carers register'.

Inclusion Matters

As a delivery partner in this programme, funded by Cornwall Council and led by Cornwall Rural Community Charity, we provided multi-faceted one to-one support for adults with health and wellbeing needs, to increase connections to their community and improve each person's sense of wellbeing. We undertook 432 actions for clients who were feeling isolated who were referred to us via this partnership.

Village Works

Village Works was an innovative project, led by Inclusion Cornwall, which supported 400 people in Helston and The Lizard as well as Bude and Camelford. The project supported those most in need to enable them to achieve their personal goals, with participants moving to training and employment. A range of activities and opportunities was provided by Village Works and its partner organisations, with an evaluation recognising the significant effects of the project on the customers' confidence, self-esteem, and mental health.

Nearly 50% of participants stated they had a disability, and the lead partner said the work of our organisation in providing additional support to them was invaluable.

Activities, Performance & Achievements (continued)

Who Dares Works

As the welfare entitlements specialist partner in this European Social Fund and National Lottery Community Fund project, which was led by Active Plus and focussed on assisting people in West Cornwall to reconnect with education, training and employment. Our adviser supported people to complete benefit forms via phone and video chat. The project was extended until March 2023 and we received this final positive feedback from Active Plus: "94% of participants who were unemployed found employment as a result of the project and overall overachieved in 9 of the 14 change indicators. A big thank you should go to Jerry Toman who was disAbility Cornwall's adviser on the project."

Victim Support

This project came to an end on 31st March. We received over 50 referrals direct from Devon & Cornwall Police for victims and those affected by crime. We offered both practical and emotional support, the majority of calls were for emotional support as most of the people referred were living difficult lifestyles and housed inappropriately.

NHS Waiting Well Project

We provide non-medical support for people who are on elective care waiting lists so that they are 'waiting well' and in the best condition to receive treatment when ii happens.

Our adviser receives referrals from Living Options Devon for Cornwall residents who are waiting for treatment at Derriford or other regional hospitals. We provide advice, guidance and referrals to local services by connecting NHS patients with local community organisations that will assist them with maintaining health and independence while waiting for the NHS medical treatment and specifically offer support in the following key areas:

- Pain management (non-medical).
- Support with living more independently including access to mobility aids, communication aids and sight loss support.
- Low confidence/poor spirits/ lower mood than normal.
- Guidance around what other local community support is available.

And to provide a positive and friendly communication to individuals with the aim that they have felt listened to, their needs have been explored and they have some suitable options to follow up.

Activities, Performance & Achievements (continued)

The Inclusivity Project

The University of Exeter Medical School research and development unit led on this programme and headed up the research element teaming up with the University's business section to offer businesses the who spanned both the health and the business arenas. DisAbility Cornwall was one of the specialist partners.

We were involved in every level of the organisation and helped keep the programme connected to the core aim: to create inclusive workplaces which supported health and wellbeing and business resilience and growth.

This programme worked to tackle the employment gap through a collaboration of perspectives, through engaging with businesses, research and policy.

Humans Cornwall

Humans Cornwall is evolving year on year to meet community needs, while originally conceived to address urgent needs and provide crisis interventions. With funding from an NHS Integrated Care Board grant, the service is now dedicated to facilitating the transition of our clients from hospitals to their homes in cases where medical optimisation has been achieved, but barriers to returning home persist.

At the core of this service lies all essential Support Planning and Brokerage, and DIAL provides support across various domains, including housing, welfare entitlements, rights and discrimination, independent living equipment, and more. These multifaceted interventions aim to overcome barriers by enveloping people with community support in a personalised manner, enabling them to readjust and stabilise their situations, thereby allowing a focused approach to their recovery.

Over the past year, the Humans Cornwall staff team has seen substantial growth, encompassing Team Leads, Personalised Care Leads, Reablement PAs, Support Brokers, Marketing and Onboarding Officers, and a Direct Payment Community Support Broker. This team is complemented by a countywide workforce, including bank staff Personal Assistants providing lifestyle support, a growing workforce of Micro providers delivering localised care, and a growing volunteer base committed to undertaking random acts of kindness.

By fostering connections and promoting social engagement, our social movement strives to unite communities, mitigate isolation, and elevate the overall quality of life for people requiring care and support. Leveraging technological approaches for community mobilisation, we collaborate across the health, social care, and community system to share insights and foster integration.

Activities, Performance & Achievements (continued)

This year, our efforts translated into the provision of discharge support packages for 956 clients and personalised prevention support for 978 people. Notably, we redirected our focus from prevention in December to prioritise discharges in response to acute system pressures. Additionally, we commissioned 345 deep cleans and declutters, incurring a total cost of £203,271, and allocated £66,379 from the practical support fund to provide essential items for our clients.

Payroll & Managed Accounts Service (PAMAS)

We provide affordable professional services to support people who receive a personal health budget from the NHS, or a social care personal budget from the local authority, or who self-fund, to manage their own care package.

This comprises monthly payroll services (including pensions) for clients who employ their own staff, ensuring they receive all the support they need to fulfil their legal obligations as employers.

We also provide a full wrap-around managed account service, where we receive and make all payments relating to the client's personal budget on their behalf, alleviating the additional stress which managing your own funds can cause.

At the end of this financial year, we had 349 active clients, 84 of whom used the monthly payroll service, 92 a managed account service and 173 used both. Our payroll clients collectively employ 634 Personal Assistants as of 31 March 2023.

Training for Personal Assistants and Micro Employers

Every year we bid for user led organisation funding from Skills for Care to support the Personal Assistant workforce and their employers in county. Funding enables us to provide free essential courses such as Safeguarding, Health & Safety in the Community, Food Hygiene etc, and we provide a variety of face-to-face training with our partners Seahorse Associates which are on condition specific subjects such as dementia, autism, diabetes and more.

Activities, Performance & Achievements (continued)

Have a Go Days

We continue to deliver these multi-sport sessions in partnership with Shilton Soccer throughout the school holidays at Bodmin Leisure Centre and Cornwall College. They are free and cater to children with diverse additional needs or disabilities, as well as their siblings or friends, aged 6-18. This year we delivered16 sessions, with an attendance of over 400 children and young people participating in at least one session.

The dedicated coaches possess a wealth of expertise in addressing each child's unique requirements, ensuring their engagement and enjoyment from the activities. This personalised approach may involve active participation in group games or one-on-one interactions with a designated 'includer'. As a result of these sessions, children forge positive relationships, gain good memories, they develop heightened confidence and self-efficacy, develop fine motor skills, and get to enjoy activities suitable for them. Improvements to their mental and physical wellbeing has been witnessed. They also provide some essential respite for parents and carers.

An inspiring example of the programme's impact is the story of Jack, a frequent attendee who, upon turning 18, transitioned into the role of an 'includer'. His continued involvement underscores the profound connection and passion he developed within this group, showcasing the enduring positive influence of these sessions.

VCSE Cornwall Disability Alliance

This consortium of 10 disability organisations has gone from strength to strength. disAbility Cornwall are the current chair for the alliance, and we work hard to organise meetings, stay connected, follow up on issues raised and identify suitable funding for our collaborative. Members are: iSight Cornwall, Hearing Loss Cornwall, Mid-Cornwall Lifestyles, Actives, Cornwall Accessible Activities Programme, Merlin Neurotherapy Centre, Cornwall Mobility, Kernow Positive Support and the Cornwall Memory Cafe Network.

We have been working on codesign, developments and co-producing funding applications to ensure a fair and proportionate investment in the disability community to identify and fill gaps and to bolster service provisions to meet current needs.

Through our collaborative work programmes, the demand for our services has increased by 30%, with 21,500 direct stakeholders now directly supported across the alliance organisations.

Activities, Performance & Achievements (continued)

Co-production

The Disability Alliance lived experience representatives are working with the Royal Cornwall Hospitals Trust (RCHT), co-producing inclusive infrastructure to ensure accessibility for everyone. Some inclusive developments as a result of this include:

- Makaton Signage being piloted in the MRI and Oncology Unit for people living with a Learning Disability to navigate the building.
- Colour Scheme review for the Mermaid Centre to ensure it's an inclusive and safe environment for people with visual impairment and is also Dementia friendly.
- Agreement over Fire Safety Protocols within the Trust for evacuation of wheelchair users and people with limited mobility.
- Video Intercom System for MRI and Oncology so d/Deaf people can have an equitable offering for access to wards and buildings.
- Lift Review prioritised in West Cornwall Hospital due to access concerns.
- Accessible Bathroom designs in MRI and Oncology Unit (via walkthrough day).
- External areas made safe via implemented measures by Estates Team including removal and upkeep of overgrown shrubbery and grass, ensuring handrails and steps are highlighted with contrasting colours and tactile paving replaced.
- Largest representation at the user experience sessions for the new patient entertainment system to ensure it's inclusive and accessible for all.

Leaders with Lived Experience

The Heritage Lottery funded Disabled People's Organisations (DPOs) Leaders with Lived Experience Programme for DPOs to share their experience of Covid 19 and pandemic recovery came to an end this year.

This was a success and positioned our organisation as an innovative leading DPO in the sector. The project was well respected and welcomed by DPOs who recognised the valuable work of the project, not least the DPO mapping work that took place.

For the first time we have a picture of the whole sector nationally and know where each other are located across the country. This has shown where the gaps in provision exist. The map on our website has been viewed over 10,000 times, clearly demonstrating how valuable it is by a range of audiences.

Activities, Performance & Achievements (continued)

Discover Voices

This year, we proudly released three additional editions of our long-standing disability lifestyle magazine, DISCOVER, each with a print run of 5000 copies that reached homes across the county. While the magazine served as a valuable resource, we recognised its environmental impact and production costs. In response, we've embarked on an innovative journey by channelling our focus into the development of a dynamic Podcast channel, embracing the power of voice and representation.

Central to our mission is serving as an indispensable information conduit for the disabled people's movement, empowering individuals with the knowledge they seek. In line with this commitment, we have expanded our media presence beyond our robust social media following of over 11,000 individuals. Introducing DISCOVER Voices, an integral part of our burgeoning media network, we dive into comprehensive media production, including captivating videos that capture the essence of life through the lens of people living with long-term health conditions or disabilities, along with subjects of profound significance. While our network is still in its fairly embryonic stages, we are fostering growth by collaborating with diverse hosts, each presenting their own podcast series. These hosts bring forth unique perspectives, offering insights and engaging discussions on topics close to their hearts. Our media network is poised to evolve into a dynamic platform amplifying diverse voices and fostering enriching conversations.

b. Investment policy and performance

The Trustees continue to adopt the most appropriate policy for investing funds and effectively managing our financial resource. As interest rates rise the method of doing so has been kept under review.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charitable Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

In order that the charitable company can meet its objectives for disabled people in Cornwall and Isles of Scilly, the Trustees have considered its resources and commitments. We are reliant on a combination of grant funding, contracts, self-generated income and donations, and the Trustees review the level of reserves required based on an assessment of the major financial risks to which the charity is exposed. The Trustees consider that the general reserve of £348,424 will be more than sufficient to cover approximately three months of the expected core running costs, redundancy costs, cost of early termination of leases, plus professional fees for closing the charity. This sum will also cover any future deficit that may arise over the next 2 years. The level of total funds at the year-end is £1,180,420 of which £598,424 are free reserves. This year a further unrestricted fund of £250,000 has been created that is designated to help fund the purchase of a building.

c. Financial Review

The results for the year ending 31 March 2023 show a net income of £2,510,892 (2022: £2,779,647) and expenditure £2,828,442 (2022: £1,648,638), resulting in an in year deficit of £317,550 (2022: £1,131,009 surplus).

The reserve balance at the year-end is £1,180,420 (2022: £1,497,970). This consists of £581,996 of restricted funds (2022: £1,140,213) and £598,424 of unrestricted funds (2022: £357,757).

d. Risk Management

The Trustees regularly assess the major risks to which the charitable company is exposed, and a Risk Register is held and formally reviewed annually by the Board, or sooner if necessary. Potential risks are identified and scored based on likelihood and severity and mitigating actions are taken, as necessary. The Trustees will continue to monitor and review risks pertaining to it, for instance, financial monitoring, by nature contracts and grants come to an end and need to be replaced with new funding streams, and ensuring contract payments are made on time.

A Data Protection Officer monitors internal compliance and manages all the data protection needs of the charity, including ensuring policies and procedures are in place to manage any risk around data, and retention and destruction. The charity is registered with the ICO and uses toolkits, including the Record of Processing Activities (ROPA) and the Data Security and Protection Toolkit (DSPT) to manage risk from any data breach. Annually the charity provides Cyber Security surveys to all staff to ensure all staff understand the importance of protecting sensitive information to minimise risk.

A Business Continuity and Recovery Plan is in place and reviewed annually or sooner if necessary, which sets out the general principles and processes for the development and revision of business continuity and service recovery plans for services, IT & finance, it is an important part of our risk management arrangements which reviews sources of potential disruption to minimise the effects of a number of potentially destructive events, such as: major accident or incident: national disaster: epidemic: terrorist attack: pandemic: Fire, flood, extreme weather conditions: Loss of utilities, including IT and telephone systems: major disruption of staffing; mass resignations. It covers planning documents checklists and guidelines, roles and responsibilities, implementation monitoring and review.

e. Principal funding

The charity at all times aims to have diversification in its funding streams to ensure financial stability and sustainability and over reliance on any particular one. Our income is derived from a combination of contracts, grants, donations, and earned income through professional services. At this time, our primary income is via the NHS Integrated Care Board, and local authority contracts. All funding received is utilised to further the charity's mission and objectives through direct provision of services. All contract and grant funding is restricted to the use of what it was provided for, and accurate accounting for and reporting on outcomes and expenditure of funds is provided to the funder on the terms they require. The charity is committed to compliance with legal and regulatory requirements in its funding processes. Quarterly reports on income and expenditure are presented for scrutiny by the board as well as three-year cash flow projections.

In terms of future funding prospects, we envisage a multi-year contract from the Integrated Care Board as the charily is a key part of the landscape for prevention, hospital discharge and reablement provision and discussions are underway, we expect new local authority contracts as well as those continuing, and we will have a greater focus on independent grant sources, to sustain our key services.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management

a. Governing document

Disability Cornwall and the Isles of Scilly is a company Limited by Guarantee governed by its Memorandum and Articles of Association adopted on 11 November 2010. It is a registered charity with the Charity Commission.

b. Organisational structure and decision-making policies

The Trustees are legally responsible for the overall management and control of the charity.

The Trustees delegate to the Chief Executive, responsibility for the day-to-day management of the charity and administrative control of the charitable funds.

The policy and general affairs of the organisation are directed by the full Board of Trustees who may exercise all powers of the charitable company as set out in the Memorandum and Articles of Association.

Prior to each meeting the Board are presented with a briefing from the Chief Executive and financial reports from the Finance Manager including quarterly management accounts and projections. Project / service staff attend each meeting and provide an update on their area of work to the Board, which allows Trustees the opportunity to meet and consult with key staff on a regular basis.

Structure, governance and management (continued)

c. Recruitment and induction of Trustees

The directors of the company are also charity Trustees for the purposes of charity law. Members of the charity may put themselves forward as Trustees. Their appointment is confirmed by members at the charity's annual general meeting. New Trustees are inducted into the workings of the charity and given training when required.

All Trustees give their time voluntarily and receive no benefits from the charity.

The organisation seeks Trustees who can provide advice and guidance based on experience on all aspects of disAbility Cornwall & Isles of Scilly's work, utilising their specific skills, knowledge and lived experience in making sound decisions. They must have the following attributes:

- A working knowledge of disabled people's organisations and of issues facing disabled people in Cornwall.
- An acceptance and understanding of the duties, responsibilities and liabilities of Trusteeship.
- The willingness to devote the necessary time and effort to the duties of a Trustee.
- Integrity mixed with good independent judgement plus the desire to be an effective team member.
- The ability to think creatively and strategically and a willingness to speak their mind.

The charity aims to provide a full induction programme for each new Trustee to absorb them quickly and effectively into their role within the organisation and make them feel informed, valued and welcome.

Structure, governance and management (continued)

d. Related party relationships

The charity is aware of related party relationships and maintain adequate records regarding any conflict of interests which is monitored and recorded on a quarterly basis. Where staff have familial responsibilities with line managers, they have the option to escalate their concerns first to the line manager's supervisor as set out in the Grievance Policy and Procedure. If this escalation is still not deemed appropriate, they may then seek support from the board. Further, no two people who are related have access to the finance policy and process for committing expenditure and authorisation.

Related Party Relationships in the context of our charity are meticulously acknowledged and managed. The charity demonstrates a conscientious awareness of connections between individuals involved in its operations and keeps comprehensive records to effectively address any potential conflicts of interest. This scrutiny and record-keeping process is conducted on a quarterly basis to ensure a proactive approach to maintaining integrity and transparency within the organisation.

In situations where staff members have familial ties with their immediate line managers, a well-defined process is in place to facilitate the resolution of any concerns they may have. This process is in accordance with the established Grievance Policy and Procedure. Specifically, employees are provided with the option to express their concerns to the line manager's supervisor as an initial step. This allows for an independent and objective assessment of the situation, helping to maintain fairness and impartiality. Should the need for escalation persist, and the initial step is deemed inadequate in addressing the issue, employees are further encouraged to seek support and resolution from the charity's board. This higher-level intervention is designed to ensure that any related party conflicts are thoroughly examined and resolved with the utmost consideration for the best interests of the organisation and our stakeholders.

Additionally, the charity implements a robust control mechanism to prevent undue influence or potential misuse of authority within its financial processes. Specifically, it ensures that no two individuals who share a familial relationship have access to the organisation's finance policy and expenditure authorisation processes. This measure serves to enhance financial transparency and maintain a strict separation of duties, preventing any possibility of impropriety related to financial matters.

Plans for the Year Ahead

As we look ahead to the coming year, our commitment to greater impact and inclusivity is unwavering. Our primary focus is on strengthening collaborations with Cornwall Disability Alliance partners and like-minded, values driven organisations.

This alliance aims to enhance support systems and foster inclusivity by pooling resources and expertise and having a collective platform for voice and representation. Simultaneously, we are actively seeking suitable accommodation to establish a central hub for our operations, a dedicated centre for independent living. This space, serving as both our organisational headquarters and an inclusion and wellbeing centre, will promote empowerment and autonomy through co-located offices and staff, catalysing the development of innovative programs and services and enabling collaborations for the benefit of our community.

The recent appointment of our Equity, Diversity, and Inclusion (EDI) Officer marks a significant stride in fostering intersectionality within our initiatives. Collaborating with inclusion partners, we aim to address diverse identities and experiences more comprehensively. This strategic collaboration holds the promise of enriched programmes, increased representation, and a deeper understanding of the varied needs within our diverse community.

Our commitment to amplifying the collective voice of our communities remains strong. Engaging with the public sector, we advocate for vital changes and essential support for individuals with long-term health conditions, their carers, and families. Through a unified front, we aim to dismantle barriers to social and economic inclusion in our county. Our approach involves dialogue, collaboration, and strategic partnerships to create a landscape where everyone has the opportunity to thrive, irrespective of background or circumstance. As we embark on this journey, our resolve is to create positive, meaningful and lasting change, and we anticipate a future marked by greater impact, inclusivity, and empowerment.

As the general election approaches, we are committed to partnering with disabled people's organisations nationwide, uniting under a new manifesto. This strategic alliance seeks to ensure that any incoming government comprehends and commits to upholding the rights of disabled people. Our Disability Manifesto sets out our vision for change incorporating four key pillars and a variety of asks, not least:

Voice and Representation: a seat at the political table, disabled people's organisations to be adequately funded, and co-production.

Rights: Legislate to fully incorporate the UN Convention on the Rights of Persons with Disabilities (UNCRPD) into UK law. Bring into force all provisions of the Equality Act, including socio-economic duty. Communication access to include languages and disability access.

Independence through a fair benefits system, free-at-the-point-of-use social care, and affordable and accessible housing enabling us to lead fulfilling, connected lives.

Plans for the Year Ahead (continued)

Inclusion: in education, employment, infrastructure and transport.

The essence of our call is encapsulated in "Nothing About Us Without Us." As Disabled People's Organisations, we must unite, championing these causes to effect positive change and ensure that the diverse needs of the disabled community are central to the national discourse.

Equity & Diversity

disAbility Cornwall & Isles of Scilly is committed to being a real living wage, equal opportunities and Disability Confident employer. We aim to ensure that no job applicant, volunteer, employee, Trustee or anyone that uses our services receives less favourable treatment on the grounds of age, disability or long-term health condition, gender identity or expression, race or ethnicity, faith, nationality, sex, sexuality, carer or veteran status, nor is disadvantaged by conditions or requirements which cannot be shown to be justifiable. Through our systems and procedures, we ensure that our EDI targets are met through monitoring and measuring our efforts, and we encourage our team to raise ideas and improvements. We acknowledge that EDI is an ongoing journey, and we are committed to improving and enhancing our intersectional EDI work as a Disabled People's Organisation.

Remuneration policy for key management

The Trustees consider the CEO, Advice Service Manager and Humans Cornwall Manager to comprise the key management personnel of the charity, to be in charge of directing and controlling, running and operating the charity on a day-to-day basis.

The pay of the senior staff is reviewed annually and normally increased in accordance with average earnings. In view of the nature of the charity, the Trustees benchmark against pay levels in other similar organisations and through industry advice such as via NCVO.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charitable Company for the purposes of company law) are responsible for preparing the Trustees' report 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. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charitable Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 adequate accounting records that are sufficient to show and explain the Charitable Company's transactions and disclose with reasonable accuracy at any time the financial position of the Charitable Company and 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.

Disclosure of information to auditors

In so far as the Trustees are aware, there is no relevant information of which the charitable company's auditor is unaware. Additionally, the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant information and to establish that the charitable company's auditor is aware of that information.

This report has been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Auditors

The auditors, Griffin, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 14/12/2023 and signed on their behalf by:

S Kilty
(Chair of Trustees)

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL AND THE ISLES OF SCILLY

Opinion

We have audited the financial statements of Disability Cornwall and the Isles of Scilly (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure 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 Charities Act 2011.

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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council'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.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL AND THE ISLES OF SCILLY (CONTINUED)

Conclusions relating 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 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 Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. 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. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL AND THE ISLES OF SCILLY (CONTINUED)

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the 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 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.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL AND THE ISLES OF SCILLY (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 Auditors' 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 extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our audit procedures have reviewed for evidence of management override, any ongoing legal cases, completeness of related party transactions, as well as an ongoing consideration of fraud and irregularities during the whole audit process.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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 Auditors' report.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF DISABILITY CORNWALL AND THE ISLES OF SCILLY (CONTINUED)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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 Auditors' 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Laura Waycott FCA (Senior statutory auditor)
For and on behalf of Griffin
Statutory Auditors
Courtenay House
Pynes Hill
Exeter
EX2 SAZ

Date: 18/12/2023

Griffin are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	*As restated Total funds 2022 £*
Income from:					
Donations and legacies	4	**1,871,296**	**13,038**	**1,884,334**	*2,162,240*
Charitable activities	5	**309,373**	**302,561**	**611,934**	*546,144*
Other trading activities	6		**6,719**	**6,719**	*70,988*
Investments	7		**7,905**	**7,905**	*275*
Total income		**2,180,669**	**330,223**	**2,510,892**	*2,779,647*
Expenditure on:					
Charitable activities	9	**2,738,886**	**89,556**	**2,828,442**	*1,648,638*
Total expenditure		**2,738,886**	**89,556**	**2,828,442**	*1,648,638*
Net movement in funds		**(558,217)**	**240,667**	**(317,550)**	*1,131,009*
Reconciliation of funds:					
Total funds brought forward		**1,140,213**	**357,757**	**1,497,970**	*366,961*
Net movement in funds		**(558,217)**	**240,667**	**(317,550)**	*1,131,009*
Total funds carried forward		**581,996**	**598,424**	**1,180,420**	*1,497,970*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 35 to 62 form part of these financial statements.

BALANCE SHEET
AS AT 31 MARCH 2023

	Note		2023 £		*As restated 2022 £*
Fixed assets					
Current assets					
Debtors	15	**105,062**		*851,611*	
Cash at bank and in hand	17	**4,815,622**		*2,886,698*	
		4,920,684		*3,738,309*	
Creditors: amounts falling due within one year	17	**3,740,264)**		*2,240,339)*	
Net current assets			**1,180,420**		*1,497,970*
Total assets less current liabilities			**1,180,420**		*1,497,970*
Net assets excluding pension asset			**1,180,420**		*1,497,970*
Total net assets			**1,180,420**		*1,497,970*
Charity funds					
Restricted funds	19		**581,996**		*1,140,213*
Unrestricted funds	19		**598,424**		357,757
Total funds			**1,180,420**		*1,497,970*

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2023

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 144 of the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 14/12/2023 and signed on their behalf by:

S Kilty
(Chair of Trustees)

The notes on pages 35 to 62 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	*As restated 2022 £*
Cash flows from operating activities		
Net cash used in operating activities	**1,921,019**	*2,554,562*
Cash flows from investing activities		
Interest received	**7,905**	*275*
Net cash provided by investing activities	**7,905**	**275**
Cash flows from financing activities		
Net cash provided by financing activities	**-**	**-**
Change in cash and cash equivalents in the year	**1,928,924**	**2,554,837**
Cash and cash equivalents at the beginning of the year	**2,886,698**	*331,861*
Cash and cash equivalents at the end of the year	**4,815,622**	*2,886,698*

The notes on pages 35 to 62 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1. General information

Disability Cornwall and the Isles of Scilly is a private company limited by guarantee without share capital, registered in England and Wales. The registered office is Units 1G & H, Guildford Road Industrial Estate, Guildford Road, Hayle, Cornwall, TR27 4QZ.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Disability Cornwall and the Isles of Scilly 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.

On the 22 January 2022 the Charitable Company set up a subsidiary The Inclusion Hub C.I.C. The company has not commenced trading at the date of approving these accounts resulting in its operations not being material to the Charitable Company and therefore consolidated financial statements have not been prepared.

2.2 Going concern

The trustees confirm that, having considered their expectations and intentions for the next twelve months, and the availability of working capital, the charity is a going concern.

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charitable Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charitable Company's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charitable Company; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2. Accounting policies (continued)

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Long-term leasehold property	
Leasehold improvements	- over the period of the lease
Motor vehicles	- 20% per annum
Computer equipment	- 33% per annum

2.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2. Accounting policies (continued)

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charitable Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.10 Financial instruments

The Charitable Company 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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Pensions

The Charitable Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charitable Company to the fund in respect of the year.

2. Accounting policies (continued)

2.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charitable Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charitable Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charitable Company makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. No estimates or assumptions were considered to be significant.

4. Income from donations and legacies

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Donations	-	13,038	**13,038**
Grants	1,871,296	-	**1,871,296**
	1,871,296	13,038	**1,884,334**

	Restricted funds 2022 £	*Unrestricted funds 2022 £*	As *restated Total funds 2022 £*
Donations	-	*7,962*	*7,962*
Grants	*2,154,278*	-	*2,154,278*
	2,154,278	*7,962*	*2,162,240*

Government funding included above totalling £1,156,750 (2022: £934,467)

5. Income from charitable activities

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Income from contracts	309,373	132,039	**441,412**
Income from PAMAS services	-	170,522	**170,522**
	309,373	302,561	**611,934**

	Restricted funds 2022 £	*Unrestricted funds 2022 £*	*Total funds 2022 £*
Income from contracts	*163,547*	*208,812*	*372,359*
Income from PAMAS services	-	*173,785*	*173,785*
	163,547	*382,597*	*546,144*

Government funding included above totalling £47,249 (2022: £169,766)

6. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2023 £	Total funds 2023 £
Access audits, focus groups and consultancy	5,352	**5,352**
Other income	1,367	**1,367**
	6,719	**6,719**

	Unrestricted funds 2022 £	*Total funds 2022 £*
Access audits, focus groups and consultancy	*69,398*	*69,398*
Other income	*1,590*	*1,590*
	70,988	*70,988*

7. Investment income

	Unrestricted funds 2023 £	Total funds 2023 £
Bank interest	7,905	**7,905**

	Unrestricted funds 2022 £	*Total funds 2022 £*
Bank interest	*275*	*275*

8. Analysis of grants

	Grants to Institutions 2023 £	Grants to Individuals 2023 £	Total funds 2023 £	*Total funds 2022 £*
Grant disbursals	95,000	370,177	**465,177**	-

During the year ended 31 March 2023 the following grant disbursals were made to individuals:
1. Household Support Grants - £303,493
2. Crisis Support Fund - £1,374
3. One off Discharge Support Grants - £24,428
4. Discharge Practical Support - £40,882

During the year ended 31 March 2023 the following grant disbursals were made to institutions:
1. Actives - £15,000
2. CAAP - £15,000
3. Cornwall Memory Cafe Network - £5,000
4. iSightCornwall - £15,000
5. Hearing Loss Cornwall - £15,000
6. Merlin MS Centre - £15,000
6. Mid Cornwall Lifestyles - £15,000

9. Analysis of expenditure on charitable

Summary by fund type

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total 2023 £
Direct costs	2,738,886	89,556	2,828,442

	Restricted funds 2022 £	*Unrestricted funds* 2022 £	*Total* 2022 £
Direct costs	*1,635,412*	*13,226*	*1,648,638*

10. Analysis of expenditure by activities

	Activities Undertaken directly 2023 £	Grant funding activities 2023 £	Support costs 2023 £	Total funds 2023 £
Direct costs	1,938,203	465,177	425,062	**2,828,442**

	Activities undertaken directly 2022 £	*Support costs 2022 £*	*Total funds 2022 £*
Direct costs	*1,503,490*	*145,148*	*1,648,638*

Analysis of direct costs

	Activities 2023 £	Total funds 2023 £
Direct staff costs	1,317,094	**1,317,094**
Other staff costs	158,667	**158,667**
Project costs	462,442	**462,442**
	1,938,203	**1,938,203**

10. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	Activities 2022 £	*Total funds 2022* £
Staff costs	*913,196*	*913,196*
Other staff costs	*53,401*	*53,401*
Project costs	*536,893*	*536,893*
	1,503,490	*1,503,490*

Analysis of support costs

	Activities 2023 £	**Total funds 2023** £
Staff costs	264,237	**264,237**
Advertising and marketing	2,507	**2,507**
Premises costs	29,335	**29,335**
Repairs and maintenance	11,397	**11,397**
IT costs	31,000	**31,000**
Office overheads	56,720	**56,720**
Professional fees	19,621	**19,621**
Bank charges	833	**833**
Governance costs	9,412	**9,412**
	425,062	**425,062**

10. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

	Activities 2022 £	*Total funds 2022* £
Advertising and marketing	*19,220*	*19,220*
Premises costs	*29,619*	*29,619*
Repairs and maintenance	*35,659*	*35,659*
IT costs	*20,509*	*20,509*
Office overheads	*31,030*	*31,030*
Professional fees	*3,889*	*3,889*
Bank charges	*280*	*280*
Governance costs	*4,942*	*4,942*
	145,148	*145,148*

11. Auditors' remuneration

The auditors' remuneration amounts to an auditor fee of £6,950 *(2022 - £3,770),* and a fee for the preperation of the financial statements of £1,500 *(2022 - £1,000).*

12. Staff costs

	2023 £	*As restated 2022 £*
Wages and salaries	**1,439,252**	*836,944*
Social security costs	**114,269**	*61,124*
Contribution to defined contribution pension schemes	**27,810**	*15,128*
	1,581,331	*913,196*

The average number of persons employed by the Charitable Company during the year was as follows:

	2023 No.	*2022 No.*
Average employees	**83**	52

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2023 No.	*2022 No.*
In the band £60,001 - £70,000	**1**	

The total employee benefits, including employers pension costs, of the key management personnel of the charity were £203,919 (2022 - £152,916).

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2022 - £NIL).*

During the year ended 31 March 2023, no Trustee expenses have been incurred *(2022 - £NIL).*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

14. Tangible fixed assets

	Leasehold Improvements	Office equipment	Total
	£	£	£
Cost			
At 1 April 2022	**53,189**	**5,693**	**58,882**
At 31 March 2023	**53,189**	**5,693**	**58,882**
Depreciation			
At 1 April 2022	**53,189**	**5,693**	**58,882**
At 31 March 2023	**53,189**	**5,693**	**58,882**
Net book value			
At 31 March 2023			
At 31 March 2022			

15. Debtors

	2023	As *restated* 2022
	£	£
Due within one year		
Trade debtors	**87,971**	*156,755*
Other debtors	**16,655**	*36,222*
Prepayments and accrued income	**436**	*658,634*
	105,062	*851,611*

16. Cash at bank and in hand

Included in the cash at bank and in hand figure is £2,288,071 (2022: £2,131,360) in a CAF holding account. The money in this account does not belong to Disability Cornwall and the Isles of Scilly, it is money they hold on behalf of their managed accounts and payroll clients.

17. Creditors: Amounts falling due within one year

	2023 £	*As restated 2022* £
Trade creditors	**6,678**	*96,210*
Other taxation and social security	**37,065**	*6,504*
Other creditors	**2,288,071**	*2,131,360*
Accruals and deferred income	**1,408,450**	*6,265*
	3,740,264	*2,240,339*

18. Prior year adjustments

Income totalling £657,098 from Cornwall Council should have been accrued within the previous financial year. A prior year adjustment has been made this year to reflect this. The majority of this income has been spent in the year ended 31 March 2023. The charity holds funds on behalf of its clients within a deposit account. This account balance, and the corresponding creditor, were not included within the previous financial year. A prior year adjustment has been made this year to reflect this. This has effected the statement of financial activities as per below:

	Unrestricted Funds 2022 £	Restrcited Funds 2022 £	Total Funds 2022 £
Net Movement in funds as previously stated	£431,611	£42,300	£473,911
Prior year adjustment		£657,098	
Net Movement as restated	£431,611	£699,398	£1,131,009

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19. Statement of funds

Statement of funds - current year

	Balance at 1 April 2022	Income	Expenditure	Transfers in/out	Balance at 31 March 2023
	£	£	£	£	£
Unrestricted funds					
Designated funds					
Running costs reserve	205,000			(205,000)	
Future deficit reserve	130,000			(130,000)	
Premises deposit reserve				250,000	250,000
	335,000			(85,000)	250,000
General funds					
General Funds	22,757	330,223	(89,556)	85,000	348,424
Total Unrestricted funds	357,757	330,223	(89,556)		598,424
Restricted funds					
Humans income	807,998	1,396,750	1,731,463)		473,285
Support grants	149,100	352,250	(501,350)		
Other grants	28,688	74,474	(103,162)		
Personal grants	1,427	7,822	(9,249)		
Carers service		191,824	(191,824)		
Other projects	153,000	157,549	(201,838)		108,711
	1,140,213	2,180,669	2,738,886)		581,996
Total of funds	1,497,970	2,510,892	2,828,442)		1,180,420

19. Statement of funds (continued)

Designated Funds

Premises Deposit Reserve
This reserve is in place for the purchase of a new office premises that Disability Cornwall and the Isles of Scilly can act from.

Running Costs Reserve
This reserve was in place to cover 3 months of operational cost.

Future deficit Reserve
This reserve was in place to cover deficits in future periods.

Restricted Funds

Humans
The Human's service ensures that most vulnerable citizens are supported at key times of need. Humans work with our NHS and Cornwall Council and receive referrals for people needing such support, whether this is because it's to assist them being discharged from hospital, or because they are potentially in crisis at home and need assistance to stabilise their situation. DC also provide a free independent, confidential, information and advice service - DIAL - (including welfare benefits support). The whole programme of work is funded by an NHS Integrated Care Board grant (ICB).

Support Grants
The main grant in this category is the Household support grant which Disability Cornwall administer on behalf of their Disability Alliance partners. This grant provides one off payment's to disabled people and or their carers who are experiencing financial hardship. This grant is funded by Cornwall Council. Other support grants received in this year included one from Cornwall Crisis Fund to support people in crisis.

Other Grants
Disability Cornwall were in receipt of several smaller grants that helped support to work of the charity. The grant provider include Children in Need who funded our Have a go days. Skill For Care who funded a programme of work related to training and funding for personal assistants and people who employ them. The Garfield Weston foundation who also provided a grant to support our core activities including those to address the marginalisation of the disability community during and post Covid 19.

19. Statement of funds (continued)

Personal Grants
Personal grants are often applied for by DC staff on behalf of their clients. When application is successful the grant provider often asks that Disability Cornwall administer the grant on behalf of the client. The effect of that is that Disability Cornwall will receive an amount of money into its account and the equivalent amount will be transferred to the client or direct to the service provider.

Carers Service
This service provides an independent, confidential, and free information and advice service to people caring for those living with a long-term health condition or disability. This service is funded for a four-year period by Cornwall Rural Community Charity (CRCC).

Other projects
During the year DC continue to be part of several smaller projects that were designed to benefit the disability community in Cornwall. These included Who Dares Works whose purpose was to help and inspire people aged 18 and over who are not working, and who have a range of needs or barriers to overcome, to reconnect with education, training, and work. This project was funded by European Social Fund and the National Lottery Community Fund. Other project that falls into this category include the Inclusivity project. The project will seek to understand and address opportunities and challenges faced by Small and Medium Enterprises in relation to inclusive growth; specifically relating to older workers and those with a disability. This project was led by Exeter University and was funded by the European Union Regional Development Fund.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

19. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2021 £	*As restated Income* £	*Expenditure* £	*Transfers in/out* £	*As restated Balance at 31 March 2022* £
Unrestricted funds					
Designated funds					
Running costs reserve	*145,000*			*60,000*	*205,000*
Future deficit reserve	*130,000*				*130,000*
	275,000			*60,000*	*335,000*
General funds					
Contract reserves		*208,742*	*(208,742)*		
General funds	*40,457*	*391,627*	*(349,327)*	*(60,000)*	*22,757*
	40,457	*600,369*	*(558,069)*	*(60,000)*	*22,757*
Total Unrestricted funds	*315,457*	*600,369*	*(558,069)*		*357,757*

19. Statement of funds (continued)

	Balance at 1 April 2021 £	As restated Income £	Expenditure £	Transfers in/out £	As restated Balance at 31 March 2022 £
Restricted funds					
COMF		747,997	(747,997)		
Extremely Vulnerable Welfare Grant		176,600	(176,600)		
CCG Dementia		153,000			153,000
CCG Community Reenablement		300,000			300,000
Carers service	51,504	144,583	(165,972)		30,115
Cornwall Council Practical Support		657,098			657,098
	51,504	2,179,278	'1,090,569)		1,140,213
Total of funds	366,961	2,779,647	'1,648,638)		1,497,970

20. Summary of funds

Summary of funds - current year

	Balance at 1 April 2022	Income	Expenditure	Transfers in/out	Balance at 31 March 2023
	£	£	£	£	£
Designated funds	**335,000**			**(85,000)**	**250,000**
General funds	**22,757**	**330,223**	**(89,556)**	**85,000**	**348,424**
Restricted funds	**1,140,213**	**2,180,669**	**2,738,886)**		**581,996**
	1,497,970	**2,510,892**	**2,828,442)**		**1,180,420**

Summary of funds - prior year

	Balance at 1 April 2021	*As restated Income*	*Expenditure*	*Transfers in/out*	*Balance at 31 March 2022*
	£	*£*	*£*	*£*	*£*
Designated funds	*275,000*			*60,000*	*335,000*
General funds	*40,457*	*600,369*	*(558,069)*	*(60,000)*	*22,757*
Restricted funds	*51,504*	*2,179,278*	*'1,090,569)*		*1,140,213*
	366,961	*2,779,647*	*'1,648,638)*		*1,497,970*

21. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Current assets	2,870,067	2,050,617	**4,920,684**
Creditors due within one year	2,288,071)	1,452,193)	**3,740,264)**
Total	581,996	598,424	**1,180,420**

Analysis of net assets between funds - prior year

	As restated Restricted funds 2022 £	*Unrestricted funds 2022 £*	*Total funds 2022 £*
Current assets	*1,249,192*	*2,489,117*	*3,738,309*
Creditors due within one year	*(108,979)*	*'2,131,360)*	*'2,240,339)*
Total	*1,140,213*	*357,757*	*1,497,970*

22. Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	*As restated 2022* £
Net (expenditure)/income for the year (as per Statement of Financial Activities)	**(317,550)**	*1,131,009*
Adjustments for:		
Dividends, interests and rents from investments	**(7,905)**	*(275)*
Decrease/(increase) in debtors	**746,549**	*(806,712)*
Increase in creditors	**1,499,925**	*2,230,540*
Net cash provided by operating activities	**1,921,019**	*2,554,562*

23. Analysis of cash and cash equivalents

	2023 £	*2022* £
Cash in hand	**4,815,622**	*2,886,698*
Total cash and cash equivalents	**4,815,622**	*2,886,698*

24. Analysis of changes in net debt

	As restated At 1 April 2022 £	Cash flows £	At 31 March 2023 £
Cash at bank and in hand	**2,886,698**	**1,928,924**	**4,815,622**
	2,886,698	**1,928,924**	**4,815,622**

25. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held seperately from those of the Charity in an independent administered fund. The pension cost charge represents contributions payable by the Charity to the fund and mounted to £25,960 (2022: £15,128). Contributions totalling £Nil (2022: £Nil) were payable to the fund at the balance sheet date and are included in creditors.

26. Operating lease commitments

At 31 March 2023 the Charitable Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2023 £	*2022* £
Not later than 1 year	**10,884**	*10,884*
Later than 1 year and not later than 5 years	**192**	*576*
	11,076	*11,460*

27. Members' liability

Each member of the charitable company undertakes to contribute to the assets of the company in the event of it being wound up while he/she is a member, or within one year after he/she ceases to be a member, such amount as may be required, not exceeding £1 for the debts and liabilities contracted before he/she ceases to be a member.

28. Related party transactions

J Stinton (trustee), is a trustee of iSight Cornwall which works with Disability Cornwall as part of the Disability Alliance. During the year ended 31 March 2023 Disability Cornwall paid £15,000 of grant income to iSight Cornwall and £213 to a trustee of iSight Cornwall to attend a advisory group meeting. At the balance sheet date no amounts were owed.

F Rowe (trustee), is a trustee of Mid Cornwall Lifestyles which works with Disability Cornwall as part of the Disability Alliance. During the year ended 31 March 2023 Disability Cornwall paid £15,000 of grant income to Mid Cornwall Lifestyle! and £120 to a trustee of Mid Cornwall Lifestyle to attend a advisory group meeting. At the balance sheet date no amounts were owed.

29. The Inclusion Hub C.I.C

The Charity has set up a subsidiary, The Inclusion Hub C.I.C. The CIC was incorporated on 18 January 2022 and had not commenced trading at the date of approving the financial statements.

The CIC is limited by guarantee, and therefore there is no investment in share capital to include on the charity balance sheet.

The CIC has no aggregate capital or reserves and is 100% owned by Disability Cornwall and the Isles of Scilly.