



## Annual Report and Accounts 2019 - 2020

Charity registration number: 1140925

Company registration number: 07436153



## Contents

<b>Acknowledgements</b>	<b>1</b>
<b>Legal and Administrative Information</b>	<b>2</b>
<b>Management and People</b>	<b>3 - 4</b>
<b>Our Vision, Mission, Aims and Values</b>	<b>5</b>
<b>Foreword from the Chair of Trustees</b>	<b>6 - 7</b>
<b>Activities, Achievements and Performance</b>	<b>8 - 21</b>
<b>Plans for the Future</b>	<b>22 - 23</b>
<b>Structure, Governance and Management</b>	<b>24 – 27</b>
<b>Statement of trustees’ responsibilities</b>	<b>28</b>
<b>Independent examiner’s report</b>	<b>29</b>
<b>Financial Statements</b>	<b>30 – 57</b>
<b>Contact information</b>	<b>58</b>

## Acknowledgements

A very special thank you to our grant funders, without whom we could not undertake our valuable work, of supporting people with a long-term health condition or disability, their carers and families in Cornwall and the Isles of Scilly:

### **Children in Need**

**Cornwall Community Foundation**

**Cornwall Council**

**European Regional Development Fund**

**European Social Fund**

**Lloyds Bank Foundation for England and Wales**

**National Children's Bureau**

**Skills for Care**

**The Sobell Foundation**

## Legal and administrative information

<b>Charity operating name</b>	disAbility Cornwall & Isles of Scilly
<b>Charity registered name</b>	Disability Cornwall and the Isles of Scilly
<b>Charity registration number</b>	1140925
<b>Company registration number</b>	07436153
<b>Governing instrument</b>	Constitution adopted 25 April 1997, amended 30 July 2003 and 6 June 2006. Memorandum and articles of association adopted 11 November 2010
<b>Principal address</b>	Units 1G/H Guildford Road Industrial Estate Guildford Road Hayle Cornwall TR27 4QZ <a href="http://www.disabilitycornwall.org.uk">www.disabilitycornwall.org.uk</a>
<b>Independent Examiner</b>	Mark Williams FCA DChA RRL LLP Peat House Newham Road Truro Cornwall TR1 2DP
<b>Bankers</b>	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
<b>Solicitors</b>	Michelmores LLP Woodwater House Pynes Hill Exeter EX2 5WR

# disAbility Cornwall & Isles of Scilly

## Management and People

### Trustees / Directors

Christine Simpson	Chair	
Stephen Helley	Vice Chair	
Francis Rowe	Treasurer	
Chris Jordan		Resigned 6 December 2019
Trevor Bailey		
Joe Stinton		
Sharon Kilty		
George Le Hunte		
Benjamin Oliver		
Carole Gravett		From 18 July 2019
Craig Carscadden MBE		From 24 February 2020

### President

Steve Paget MBE

### Patron

David Wetherill From 9 September 2019

### Advisers

Steve Harry  
Nigel Walker

### Staff

#### Core Team

James Burrows	Web Administrator	
Dennis Leavy	Communications Administrator	Until 28 May 2019
Jane Johnson	Chief Executive Officer	
Romy-Jo Johnson	Marketing and Communications	
Katie Pratt	Executive Assistant and Finance Officer	
Christina Sandow	Projects Support Officer	
Vaughan Temby	Community Engagement Manager	

#### Advice Services

Theresa Court	Advice Services Manager
Debbie Iles	Independent Living Adviser (DIAL)
Jeremy Toman	Welfare Rights Adviser
Naomi Stevenson	DIAL Adviser for Inclusion Matters
Susan Russell	DIAL Adviser for Inclusion Matters
Michael Goodenough	Community Coach for Inclusion Matters
Denise Lydall	Community Coach for Inclusion Matters

## Special Educational Needs and Disability Information Advice and Support Service (SENDIASS)

Cathy Galsworthy	SENDIASS Officer	Until 31 March 2020
Denise Lydall	SENDIASS Officer	Until 31 March 2020
Adele Nankervis	SENDIASS Supervisor	Until 31 March 2020
Susan Russell	SENDIASS Officer	Until 30 November 2020

## Care and Support Service

Lynne Drew	Care and Support Lead
Fiona Wallis	Care and Support Administrator
Sharon Riley	Care and Support Administrator

## Village Works

Helen Page	Disability Advisor
Allison Livingston	Village Spotter
Natalie Goldsworthy	Village Spotter
Henrietta Sloan	Village Coach
Sam Rowe-Johnson	Village Coach

## Other

Erin Hardy	Cleaner
------------	---------

## Volunteers

Lynn Brittle	SENDIASS
Maggie Maclaren	SENDIASS
Geoff Squibb	Photographer

## Our Vision, Mission, Aims and Values

### Vision

A fully inclusive society with equality of opportunity for all.

### Mission

To **R**epresent, **I**nclude, **S**upport and **E**mpower 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.

## Foreword from the Chair of Trustees

In my first full year as Chair of disAbility Cornwall & Isles of Scilly, I have been delighted to oversee the continued expansion of the charity to meet the direct needs of our clients. We have been called upon as disability experts in a number of new significant contracts and developments and have secured grants to fund the frontline services which we know are vital, as well as generating unrestricted income through a variety of paid-for services.

As a result, the charity has seen its highest income to date this year and staff numbers increased from 17 in April 2019 to 24 in March 2020. As always, we are extremely grateful to our funders who enable us to fulfil our remit to Represent, Include, Support and Empower people of all ages living with a long-term limiting impairment or disability in Cornwall and the Isles of Scilly.

We had three changes in our Board this year. Christopher Jordan stepped down at our AGM in December to concentrate on his duties as a Parish Councillor. Chris had served on the Board for nine years and on behalf of disAbility Cornwall & IoS, I would like to record our thanks to Chris for his long and insightful contribution to the charity.

During the year we welcomed Carole Gravett and Craig Carscadden MBE to the Board. Carole is a former nurse with lived experience of disability as the mother of a disabled son. Craig competed in the 1996 Paralympics and achieved his MBE through various volunteer roles with disability sport organisations and also coaching athletes. He is currently the Chief Executive of Cerebral Palsy International Sport and Recreation Association (CPISRA). Both Carole and Craig bring a wealth of skills and experience and we were delighted to have them join us.

We also had the pleasure of appointing the charity's first ever Patron this year. David Wetherill is a British international table tennis player from Torpoint who has a rare bone development disorder, Multiple Epiphyseal Dysplasia. David has represented Great Britain at three Paralympic Games: Beijing, London and Rio. We interviewed David for an article in Discover Magazine and were all so inspired by his achievements and values that we asked him to be our Patron. Already David has helped to raise the charity's profile with his online presence and public speaking. In particular we would like to thank David for attending the Care and Support Awards, where disAbility Cornwall & IoS sponsors the Excellence in Leadership Award and for speaking at the launch event of our new initiative, Every Customer Counts.

An overview of our activities and achievements is given further on in this report and I am extremely proud of the team for their collective contribution to everything we do.

It goes without saying that no individual or organisation has been unaffected by the Covid-19 pandemic. In March 2020 and even before official Government guidance was announced, we took the decision to close our office. Staff rose to this unprecedented challenge very positively and supported each other to shut down the office, gather and install all the equipment needed to work effectively from home. No mean feat where our telephone-based advice line and the Care & Support service are concerned.

## disAbility Cornwall & Isles of Scilly

Full details of our Covid-19 response will be covered in next year's Annual Report and Accounts for the year 1 April 2020 to 31 March 2021, however as the pandemic is having such a huge and significant effect on our sector and stakeholders, we have included a summary of our Covid-19 response up until August 2020 within the report.

I would like to take this opportunity to remember and pay our respects to all the people lost this year to Covid-19, a substantial number of which were people with long term limiting health conditions or disability.

We continue to do everything in our power to help and support our clients in the wake of this global pandemic, both through new projects and ensuring we are able to sustain our frontline services. I would like to pay tribute and convey my sincere gratitude to all the staff for the way they have responded, especially our Chief Executive, Jane Johnson, for her outstanding leadership. Thank you.

A handwritten signature in black ink that reads "Christine M Simpson". The signature is written in a cursive, flowing style.

Mrs Christine Simpson, M.Phil  
Chair

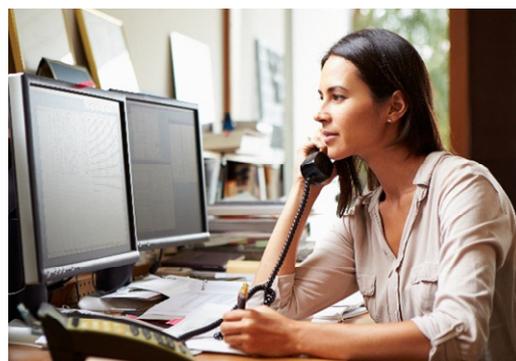
# disAbility Cornwall & Isles of Scilly

## Activities, Achievements and Performance for the Year Ending 31 March 2020

### Disability Information & Advice Line (DIAL)

We have found that due to welfare reforms and cuts to services, people are presenting with increasingly complex situations and require more assistance than ever before. Frontline support is delivered through our free Disability Information & Advice Line (DIAL), where people receive information and advice from our team of qualified, professional advisers and case record accordingly, across the areas of:

- Health & Wellbeing
- Independent Living & Equipment
- Social & Leisure Opportunities
- Money & Welfare Entitlements
- Housing & Home Environment
- Rights & Discrimination
- Training, Volunteering & Employment.



This year we supported 1,060 people through 4,642 individual actions, and assisted in raising an additional £544,332 in household income for our clients. DIAL is funded through a variety of income streams including the Lloyds Bank Foundation.

### Inclusion Matters

We are a partner in this Cornwall Council commissioned service, providing multi-faceted one-to-one support to adults with health and wellbeing needs, to increase connections to their community and improve each individual's sense of wellbeing. This project will run until at least September 2022.

### Village Works

We are a partner in this European Social Fund project, led by Inclusion Cornwall, providing one-to-one support to people who are economically excluded, unemployed or disadvantaged and living in rural coastal villages in targeted areas across the County. The project will run until at least December 2021.

### Who Dares Works

We are a welfare entitlements specialist partner in this European Social Fund and National Lottery Community Fund project, which is led by Active Plus. It is focussed on assisting people in West Cornwall to reconnect with education, training and employment and will run until at least March 2022.

## The Inclusivity Project

This is a European Regional Development Fund research project, led by Exeter University and for which we are the disability expert partner. Broadly speaking, the Inclusivity Project explores the barriers to employment for disabled and older workers, with a view to developing new policies and products to overcome them. Our main focus and responsibility is to be the conduit for the project to reach disabled people, so their voice, experience and opinions are heard to inform its ongoing work, which will run until at least March 2022.



## Free Wills Service

Making a Will is one of the most important things we can do to ensure our wishes are carried out and our family is taken care of in the way we would want them to be, and is the principal guiding reason for instigating this partnership with McClure Solicitors. This year we held 10 free Will Clinics at our offices for a total of 43 clients, which also generated £2,821 in donations for us.

## Training for Personal Assistants and Employers

Utilising Skills for Care's User Led Organisation funding, our training service 5 Degrees West, trained 165 Personal Assistants and five employers through training sessions. These sessions covered:

- Spinal Injury Care & Support
- Huntingdon's Disease Care & Support
- Autism in Cornwall
- Makaton
- Emergency First Aid in the Workplace
- Assisted Movement
- Food Hygiene
- Health and Safety in the Home
- Creating Moments of Joy for People with Alzheimer's Disease
- Safeguarding Vulnerable Adults
- Positive Behaviour Support
- Ageing with Autism
- Key Signing.

We also supported an additional five employers to apply for a Skills for Care Individual Employer grant, which they used to commission our training service to provide bespoke training for their collective 34 Personal Assistants.

## Care and Support Service

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, to manage their own care package. They comprise payroll services for clients who employ their care staff directly, 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 366 active clients: 96 of whom used only the payroll service, 97 just a managed account service and 173 used both. Our payroll clients collectively employ 598 Personal Assistants.



## Have a Go Days

We delivered 18 Have a Go Days from two locations, Bodmin in the East, and Camborne in the West. These are free sports activities for children aged 6-17 with any disability or additional need, their siblings and friends. A total of 128 children attended at least one session, which are delivered by Shilton Soccer and funded by Children in Need and The Sobell Foundation. Attending these sessions has already demonstrated an improvement in the children's physical and mental wellbeing, skill development, participation in other activities, and a reduction in feeling isolated. Children who require one-to-one support receive this support thanks to Inclusion Grants administered by Cornwall Council's Family Information Service.



## Special Educational Needs & Disability Information & Advice Line (SENDIASS)

SENDIASS supports 0-25-year olds and their families with Education, Health & Care Plans, school inclusions and support with tribunals. We have been delivering this service since 2011 and it has consistently assisted more beneficiaries than specified in the contract. This year we supported 609 clients through 2,312 actions. The



significant increase in numbers has been due to changes in the Children & Families Act with the new Education, Health & Care Plans, cuts in school budgets, an increase in exclusions and a greater number of children and people diagnosed with additional needs. On 31 March 2020, we surrendered this contract back to the Local Authority as we could no longer deliver a quality service to the people who need it, within the cost envelope provided. The contract was re-tendered and now sits within CSW.

## Access Audit Advice and Consultancy

We facilitate various forms of consultation to ensure the voices of disabled people are heard and focus groups have proved to be the most popular option. We have held many focus groups over the years for major new road constructions, public realm schemes, significant changes to public services or public attractions, as well as for major business developments.



Most significantly this year, we hosted a

series of Focus Groups across the county for Cornwall Council to consult with our stakeholders, regarding their proposed new Direct Payment Policy.

Working with friends in the Cornwall Accessible Activities Programme, we visited Cornwall Airport Newquay, and produced a brochure regarding its accessibility features, to enable prospective disabled passengers be better informed about what the Airport can offer.

*Our partners...*

- » Inclusivity Project
- » Active Plus
- » Daniel Wood Associates
- » Inclusion Cornwall
- » Age UK Cornwall
- » Cornwall Fire, & Rescue Service
- » McClure Solicitors
- » Seahorse Associates
- » Shilton Soccer
- » Cornwall Rural Community Charity

We provided informal access audits to local services and businesses, keen to improve their accessibility and to become as inclusive as possible. Our clients this year included the National Trust and Kresen Kernow, the brand-new home of the Cornwall Records Office.

## Every Customer Counts

Our new initiative to assist all businesses to become as accessible as possible, to enhance inclusion for everyone was launched at a wonderful event in December 2019 on International Day for Disabled People at Lanydrock Hotel & Country Club. It was attended by 50 different businesses who enjoyed brilliant presentations, learned how our new initiative will help them and received a gift bag containing a free voucher for ECC which will give them a two-year license.



The event was opened by our partner, Daniel Wood (Associates), followed by the keynote speakers, our Patron David Wetherill and Mark Shayler, Author and Innovation & Business Consultant. Our Chief Executive, Jane Johnson, presented Every Customer Counts. Laurie Magowan from The Inclusivity Project told delegates why diversity enriches business and Clare Harris of the Local Enterprise Partnership explained how the Beacon Work & Health Project has become a one-stop-shop to help employers create a diverse workforce.

In essence, ECC is a custom-built quiz, which a business takes and is provided with a bespoke personalised accessibility report telling them what they can change and how. They are provided with an ECC rating 1-5 and receive a window sticker and an advert on the website.

We believe it is the first kitemark for accessibility to goods and services in the country and we are currently having an app built, so prospective customers can find, view and rate businesses. It will be re-launched next year, complete with the app, and to celebrate 10 years of the Equality Act.





## Discover Magazine

We have re-energised our disability lifestyle magazine, *Discover*, which has laid dormant since 2012. As before, the two editions we have produced this year were full of information, advice, community engagement opportunities, a directory of useful telephone numbers and especially focussed on human interest stories. 5,000 copies were delivered direct to all our members, thanks to partners within the NHS, Cornwall Council and fellow Voluntary & Community Sector organisations, the remaining copies were distributed across the county to libraries, one stop shops, healthcare waiting rooms, day centres, cafés and offices.

## Free Family Fun Day

This is our largest event each year and is held close to International Day for Disabled People in early December. The Free Family Fun Day is held at Tolvaddon Community Fire Station in partnership with Cornwall Fire, Rescue & Community Safety Service. It was the busiest one yet with around 500 children and adults attending throughout the day. We had face painters, a bouncy castle, soft play equipment, Christmas tree decoration making, stands and stalls, refreshments, emergency service vehicles and visits from Father Christmas who gave out a free gift to each child!



## Representation

As a representative organisation we are often called upon when people experience problems and issues, which come to us through our Disability Information and Advice Line (DIAL) service. Our DIAL Advisers can often ensure the problem is resolved, however, sometimes the issues reported to us need to be referred for further investigation or exploratory work. These subsequently become 'representation' or 'social policy' issues which, by their very nature, can take a considerable amount of time and effort to resolve.

This year however, our main areas of representative work have been on a larger scale. For example, we brought together a large group of people who receive Personal Budgets from Cornwall Council (to meet their care & support needs) as a Direct Payment, to feedback their thoughts, concerns and experiences on the new Direct Payment policy. We then collated all of this feedback to inform the new draft Policy, which in turn led to us being asked to arrange a further six group meetings across the county and submit a report – ***Direct Payment Policy Consultation for Cornwall Council October / November 2019*** where our recommendations were as follows:

- Clarity and consistency required about what Direct Payments can be spent on
- Combine the visits to a client's home for Care Assessments / Reviews & Financial Assessments
- Clarity needed in the service process at the outset
- To have Case Coordinators allocated to individual clients
- Review staff training provision (to ensure clarity and consistency and overcome the postcode lottery which appears to currently exist)
- Explore the Possibility for a Federation of Employers (one of the most challenging areas for people employing their own Personal Care Assistants is with HR issues and what to do if things go wrong)
- Consider supporting a PA Agency (to help overcome the lack of Personal Assistants, PAs being an unregulated workforce, HR issues, the lack of care agency coverage in some rural areas etc.)
- Establish a Steering Group of Direct Payment Holders (as there was in Cornwall at the outset of the scheme in 2004)
- Establish a Reference Group (so voluntary sector representatives can review Adult Social Care literature to ensure clarity and accuracy)
- Review and revise the Care & Support Plan template (it is currently confusing for most people)
- Provide appropriate support if any online Self-Help Tool is to be provided (an eligibility checker for support and possible financial contributions)
- Improve opportunities for service user feedback.

## Membership

As a user led organisation, our membership must comprise at least 51% disabled people. Our Board of Directors is elected from our membership and it must comprise at least 75% disabled people and / or carers. We had 403 individual members on 31 March 2020.

## Websites

We manage the following websites which received the attributed number of 'hits' this year:

www.disabilitycornwall.org.uk	20,313 hits
www.freewillscornwall.co.uk	901 hits
www.everycustomercounts.co.uk	(Under development)

## Social Media

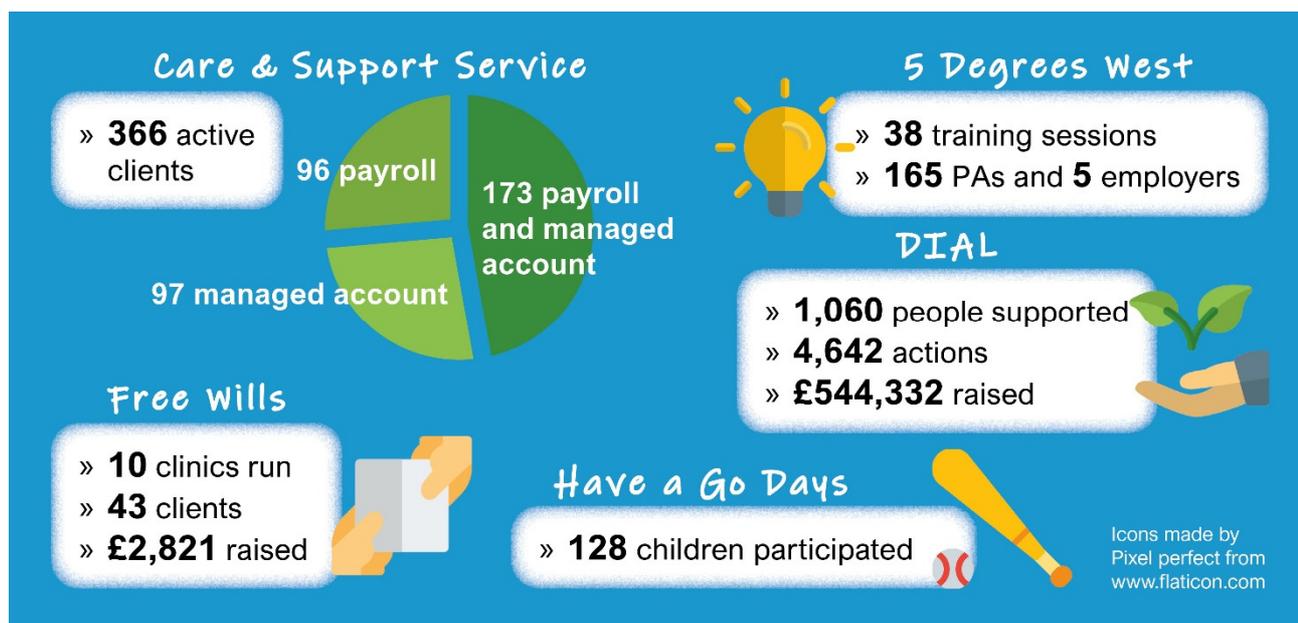
We have recognised how important social media is to engaging with our stakeholders, and have kept our 'followers' up to date with information, opportunities and items of interest via:

disAbility Cornwall & IoS Facebook page	2,700 followers
5 Degrees West Training Facebook page	83 followers
Every Customer Counts Facebook group	13 members
Have a Go Days Facebook group	161 members
PA Employer Network Facebook group	111 members
Personal (Care Assistant Network) Facebook group	56 members
disAbility Cornwall & IoS Twitter page	2,591 followers
5 Degrees West Training Twitter page	21 followers
disAbility Cornwall & IoS LinkedIn account	26 followers
disAbility Cornwall & IoS Instagram account	175 followers

## Weekly Round-Up Emails

The Weekly Round-Up of items posted onto our social media platforms are sent as an email weekly to the 742 people who have requested to receive them.





## Impact of Covid-19

Because our client group would be especially vulnerable to the Covid-19 pandemic, we kept a close eye on developments in China and how subsequently it quickly began to spread in Northern Europe. We recognised how the virus may make a significant impact upon our work so were ready to commence lock down a week before the Government officially announced it. Moving our key services to home working arrangements was a major challenge, but this preparation made the move relatively smooth. There was a great desire among our staff to 'do something' constructive and frontline, as our organisational response to the pandemic. We immediately increased the opening times for our Disability Information & Advice Line service to 9am-5pm Monday to Friday and undertook the following:

### Hayle Community Kitchen

Thanks to grants from the Cornwall Community Foundation and the Masonic Benevolent Fund, we set up the Hayle Community Kitchen in partnership with Hayle Rugby Football Club and the Cornish Oven, to respond to issues around food insecurity during lockdown and provided free hot meals twice weekly to local vulnerable people who were shielding.

We received many offers of help and significant publicity and soon had a 20+ strong army of 'Community Heroes', who became our vital volunteer drivers



delivering meals around the local area, from Penzance in the West to Scorrier in the East, Breage to St Ives.

Many other local businesses offered their help with equipment and additional food items, so from 25 March – 27 June 2020, we were able to collectively deliver over 11,000 meals to 501 households.

### **Wellbeing Friends**

It became apparent from listening to feedback from our Community Heroes, how lonely and isolated so many of our clients were, and we discussed concerns for them when the kitchen closed. They were often the only person our clients would see all week. The kitchen was only ever designed to be part of our own emergency response to the pandemic, but we realised that we would need to construct a supportive exit strategy from it so our people were not suddenly left with no contact from us at all. Thanks to financial support from the National Lottery Community Fund, we were able to offer weekly telephone calls to any client who wanted one, from our Wellbeing Friends, so we could check-in with them, have a friendly chat, emotional and practical support where needed. If a need for more in depth support is identified, the client is then seamlessly referred for a call from one of our specialist DIAL Advisers.

### **Voluntary Emergency Response Alliance (VERA)**

Our Chief Executive was invited to join this emergency alliance with 15 other Chief Executives across Cornwall as a disability partner. This 'Strategic Alliance', established and led by Cornwall Voluntary Sector Forum (VSF), has been vital for key and related organisations to remain connected, while developing and sharing information and resources to respond to the needs of Cornwall's citizens collectively. VERA works with the Council to join up responses through the provision of intelligence from frontline organisations to enable us all to collectively support Cornwall communities at this unprecedented time. Moving on from the emergency response phase, the next step involves each of the Strategic Alliance Chief Executives chairing their own Thematic Alliance and we subsequently chaired the first virtual meeting of the Disability Alliance in August. We are delighted to be working collaboratively with Cornwall's disability related organisation to help learn of the impact on our stakeholders and collectively address issues.

### **Coproduction with Cornwall Council**

We worked with the Council to prepare a mail-out to over 1,000 Direct Payment recipients, as we felt this client group was even less thought about than care homes right at the start of the pandemic. We wrote straightforward information and guidance for recipients on how to keep safe, where to obtain PPE, and what community helplines were available for support, as many were being left without their usual care staff and becoming even more vulnerable. This relationship has continued and we are working on a recovery plan for our particular client group to ensure they are supported while adjusting to the 'new normal', with their needs and requests at the heart.

## Highlighting the Impact of Covid-19 on Disabled People

When we saw the Government Office for Women & Equalities put out a call for evidence on the impact of people with protected characteristics, we knew we had to respond. We were concerned at seeing the government introduce easements to the Care Act (2014) and with that, the potential relaxation of duty on local authorities. In addition, there was inequality with the NICE priority guidelines, so in the event of health services coming under pressure, it would potentially mean our client group were a lower priority for life saving treatment and further, hearing of people being asked to sign DNR disclosures. This all seemed to devalue the lives of disabled people and threatened to undermine the gains made over 60 years in the independent living movement, which had been hard fought for.

We consulted with our members on the phone and through an online survey and then worked with our partners in Exeter University's Inclusivity Project to compile all the responses into a comprehensive report with a set of recommendations and submitted '*A rapid assessment of COVID-19 implications for disabled people in Cornwall (UK)*' to central government. Our MPs received the report, the regional media picked up on the story and we raised the profile of these issues by calling for the government to specifically consider disabled people, especially within their recovery plans.

Our report included the following recommendations:

- Ensuring a more comprehensive Government approach to identifying and notifying (in writing) disabled people and carers with overlooked shielding needs
- Communicating these needs to supermarket and other food providers, along with pharmacies, to ensure timely and regular access to food and medicine deliveries
- Introducing flexibility in the spending of Direct Payments to ensure care and livelihood needs can be met in these unprecedented times
- Providing necessary PPE and COVID-19 testing for all key workers (including personal care assistants and formal/informal care workers)
- Ensuring key workers with existing health conditions or new household care responsibilities are supported by employers to self-isolate without detrimental financial repercussions
- Mainstreaming more inclusive forms of information provision and communication that do not presume universal access to Information Technology (IT)
- Providing access to online/phone counselling and health support for self-isolating individuals with specific health needs and family members with increased care responsibilities
- Collaborate with the disability community to produce and share a clear plan for how the needs and priorities of disabled people will be respected and met as lockdown restrictions are eased
- Ensuring the changes introduced by the Coronavirus Bill to social care needs assessment and provision processes are reversed as soon as possible and do not continue to infringe upon the human rights and wellbeing needs of disabled people
- Considering the many interdependencies between health and social care systems, and the many uncertainties and emergent outcomes of the COVID-19 pandemic, adopting a complex system approach to policy that joins up many laudable interventions and responses across these sectors could be a valuable way forward.

## Have a Go Days

Given the ability for online connections, we decided to take these days 'online' via Zoom in partnership with Shilton Soccer. A Children in Need booster grant made this possible and we have been able to buy each of the children and young people a piece of sport equipment and had it delivered to their homes. They chose basketball hoops, football nets, tennis racquets, boxing games, fitness tracker watches, hula hoops and dart boards to name but a few. These eight online small group sessions helped reduce isolation and give the children something to look forward to each week, where the Shilton Soccer coaches engage with each child, encourage them to engage with each other and get them doing some exercises together.



**Looking ahead**

At the time of publishing the Annual Report and Accounts (October 2020), we continue to have measures in place to protect our staff, board and volunteers. We have a staff rota for home and office working so a maximum of 10 staff only work from the office at any one time. Meetings are held virtually, including Board Meetings. We do not rent out our meeting rooms, or allow visitors to the building and we have strict hygiene and social distancing measures in place.

We have secured several grants specifically relating to our Covid-19 response and the charity is in a sound financial position for the year ending 31 March 2021. However, we are concerned about the availability of funding beyond this time, as our clients will be feeling the effects of the pandemic for a long time to come and therefore remain in need of our support.

## Plans for the Future

As mentioned above under 'Impact of Covid-19', we have been successful in securing a range of funding to sustain and to increase frontline service provision this year. We anticipate that disabled people and carers will continually be disproportionately affected by the pandemic and the detrimental effects will be long lasting. Alongside this, we have lost some of our usual income, including: room hire at our offices; access audit and consultancy income; and advertising sales from Discover Magazine, which has once again been put on hold. Therefore, it's vital we continue to secure funding to meet the needs of our communities.

We have just been successful in securing further User Led Organisation Funding from Skills for Care to deliver training for Personal Assistants and their employers. For the first time we will be delivering this training virtually. We are very aware of the benefits of face-to-face training however, we feel the health risks of this are still too great. Therefore, we have been working closely with our trainer to ensure that online delivery via Zoom will be as effective as it possibly can be.

In September, we will facilitate a consultation between Cornwall Council, disabled people and carers, regarding the Council's proposed Charging Policy for Adult Social Care. The new policy will set out more clearly what people will be expected to pay for and how the system will work.

We are currently seeking funding to establish an Advice and Wellbeing Café at the Hayle Rugby Football Club in partnership with Citizens Advice Cornwall, to combine frontline advice services and wellbeing support services to help overcome the issues associated with the pandemic, including: loneliness and isolation; fear and anxiety; deterioration of health conditions due to lack of usual treatments and therapies; increase in frailty and falls at home through trying to manage without support leading to injuries and loss of confidence; debt; and loss of homes and jobs.

We have given notice to terminate the lease on our rented office space on 31 March 2021. We have been based at this office on Guildford Road Industrial Estate in Hayle for 10 years, turning the unit from an empty shell into a fully accessible and welcoming office with separate meeting rooms. However, as the industrial estate has become busier, we are getting increasingly concerned over the health and safety of our staff and any visitors to the building. We also anticipate that our staff will continue to work a significant proportion of their hours from home and therefore we can reduce the charity's overheads by moving to a smaller office space.

Our Chief Executive was requested to Chair the new Disability Alliance for Cornwall while it gets up and running and we invited representatives from all disability specific organisations across the County to join the Alliance and we have now started to choose topical subjects to focus on to support our collective stakeholders. Initially this will be digital inclusion. We aim to ensure that people with long term health conditions or a disability receive a high level, equitable and integrated 'voice' through this Alliance.

We know our stakeholders will face the most difficult times over the next year and possibly beyond, as this continues: food insecurity, loneliness and isolation, loss of employment and even homes, and we also know that the rights of disabled people have been severely compromised so there is much to do to address this and stand with others to push for a more fairer and equitable society.

It is highly likely also given the social distancing measures that our usual autumn activities such as our AGM, International Day for Disabled People celebrations and our free family fun day in December will not go ahead.

On a more positive note, we look forward to the re-launch of Every Customer Counts, our national 'disability kite mark' initiative, complete with an App in Autumn. At this time of the need to support the economy, there is no better way than for businesses and service providers to make their premises more inclusive for everyone. That way they will benefit from new and repeat loyal custom, not least by accessing their share of the 'purple pound', the spending power of disabled people estimated to be worth £249bn nationally.

This year has no doubt stunned us all, and a realisation that sometimes, no matter how or what we plan, change can be forced on us. However, we believe one of disAbility Cornwall & IoS' greatest strengths is our ability to look ahead, anticipate the needs of our clients and plan prudently for a sustainable future so we can continue our mission, to: Represent, Include, Support and Empower; and of course, to make Cornwall and Isles of Scilly a better place to live, for everyone.

Jane Johnson  
Chief Executive

## Structure, governance and management

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2020.

The financial statements comply with the Charities Act 2011, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

## Governing document

disAbility Cornwall & 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.

## 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 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 expertise 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.

## Recruitment and induction of Trustees (continued)

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.

They will be given:

- Access to all relevant information pertaining to their role as Trustees
- Access to the intranet where all organisational documentation is located
- A full briefing on the work of the charity, our vision, mission, aims, values, working systems, policies and procedures
- The opportunity to meet all the disAbility Cornwall & Isles of Scilly staff to find out more about the work of the charity.

## Organisation

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 Officer 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.

## 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.

## Equality and diversity

disAbility Cornwall & Isles of Scilly is committed to being an equal opportunities employer. We aim to ensure that no job applicant, volunteer, employee or Trustee receives less favourable treatment on the grounds of sex, age, disability, marital status, sexual orientation, religion, colour, nationality, ethnic or national origin, nor is disadvantaged by conditions or requirements which cannot be shown to be justifiable.

## Risk management

The Trustees regularly assess the major risks to which the charitable company is exposed. 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 review potential risks on a regular basis and will act to minimise or mitigate these risks as required.

The table below shows the principal risks identified by the Trustees as at 31 March 2020.

<b>Risk area</b>	<b>Key risk to disAbility Cornwall &amp; Isles of Scilly</b>	<b>Mitigating actions</b>
Funding	Shortfall in funding leading to an inability to deliver services at the level currently provided to clients.	Opportunities to diversify funding streams and control costs are constantly under review. An adequate level of reserves is held to minimise the impact of a funding shortfall in the short-term.
Human resources	Failure to attract and retain a sufficient level of skilled staff and volunteers to deliver our services.	The charity has successfully retained the Investors in People Gold accreditation since 2005 as a result of commitment to excellent people management practices. Training and career development opportunities are available, and total reward packages are kept under review.
Operational	Poor service or noncompliance with terms and conditions of grants and contracts leading to loss of funding and reputation.	Regular performance monitoring for each service is undertaken by senior staff and reported on quarterly to the Board. Service Strategies are in place and communicated to relevant staff and accompanied by training and mentoring. We collect feedback from service users and any complaints received are investigated.
COVID-19	Effects of the pandemic on our client group leading to increased demand for services. Funding becoming difficult to secure after the initial short term emergency grants have ended.	Senior Management Team focused on partnership developments to meet the emerging needs of stakeholders, and prepare applications & submit accordingly in response. Memberships with Supply2Gov, Government Contracts Finder and NCVO keep us abreast of both contracts and independent funding opportunities regularly.

## Financial review

The results for the year show net expenditure of £41,156 (2019: net expenditure £18,913) as detailed in the statement of financial activities.

## Grant making policy

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.

## Investment policy

The Trustees have considered the most appropriate policy for investing funds and find that the current arrangements with a 12-month fixed rate savings account, 60-day notice account and instant access accounts meet the requirement to generate a return on capital whilst maintaining access to funds for operational purposes.

## 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. The charitable company is 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 unrestricted reserves to cover approximately three months of the expected core running costs, plus costs of closing the charity, should be maintained. £118,000 of unrestricted funds have been designated for this purpose.

A separate future deficit reserve is held to cover the forecasted deficit position at 31 March 2021. £90,000 of unrestricted funds have been designated for this purpose.

A separate designated fund is held representing the value of funds held in capital assets.

## Remuneration policy for key management

The Trustees consider the CEO, Advice Service Manager and Community Engagement 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.

## Statement of Trustees' responsibilities

The trustees (who are also directors of disAbility Cornwall & Isles of Scilly, for the purposes of company law) are responsible for preparing the Trustees Annual 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, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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 and the Charities Act 2011. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Statement of disclosure to independent examiner

In so far as the trustees are aware, there is no relevant information of which the charitable company's independent examiner 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 independent examiner is aware of that information.

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

By order of the trustees

Units 1G/H  
 Guildford Road Industrial Estate  
 HAYLE  
 Cornwall  
 TR27 4QZ

**Christine Simpson**  
*Trustee*

16 October 2020

## Independent examiner's report to the trustees of disAbility Cornwall & Isles of Scilly

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2020, which are set out on pages 30 to 57.

### Responsibilities and basis of report

As the charity trustees of the company (who are also its directors for the purpose of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's report

Since the company's income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England Wales.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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

**Mark Williams FCA DChA**  
*Chartered Accountant*

RRL LLP  
Peat House  
Newham Road  
TRURO  
TR1 2DP

21 October 2020

Statement of financial activities (incorporating income and expenditure account)

For the year ended 31 March 2020

	Notes	Restricted funds £	Unrestricted funds £	Total 2020 £	Total 2019 £
<b>Income from:</b>					
Donations and legacies	5	22,065	3,155	<b>25,220</b>	87,485
Charitable activities	6	79,520	296,073	<b>375,593</b>	234,459
Primary purpose trading activities	7	-	236,604	<b>236,604</b>	197,761
Other trading activities	8	-	4,046	<b>4,046</b>	2,243
Investment income	9	-	1,923	<b>1,923</b>	1,173
Other income		-	6,200	<b>6,200</b>	-
<b>Total income</b>		<b>101,585</b>	<b>548,001</b>	<b>649,586</b>	<b>523,121</b>
<b>Expenditure on:</b>					
Cost of raising funds	10	-	6,983	<b>6,983</b>	1,217
Charitable activities	11	118,663	565,096	<b>683,759</b>	540,817
<b>Total expenditure</b>		<b>118,663</b>	<b>572,079</b>	<b>690,742</b>	<b>542,034</b>
<b>Net expenditure for the year</b>	13	<b>(17,078)</b>	<b>(24,078)</b>	<b>(41,156)</b>	<b>(18,913)</b>
Total funds brought forward		29,286	274,895	<b>304,181</b>	323,094
<b>Total funds carried forward</b>		<b>12,208</b>	<b>250,817</b>	<b>263,025</b>	<b>304,181</b>

The statement of financial activities includes all gains or losses recognised in the year.

All income and expenditure are derived from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act.

## Balance sheet

As at 31 March 2020

	Notes	£	2020 £	£	2019 £
<b>Fixed assets</b>					
Tangible assets	17		-		8,105
			-		8,105
<b>Current assets</b>					
Debtors	18	94,790		28,962	
Cash at bank and in hand		199,757		274,620	
		294,547		303,582	
<b>Creditors: amounts falling due within one year</b>					
	19	(31,522)		(7,506)	
<b>Net current assets</b>			263,025		296,076
<b>Net assets</b>	20,21		263,025		304,181
<b>Funds of the charity</b>					
Restricted funds	22, 23		12,208		29,286
Unrestricted designated funds	24	208,000		210,800	
Unrestricted general funds	24	42,817		64,095	
			250,817		274,895
<b>Total charity funds</b>			263,025		304,181

# disAbility Cornwall & Isles of Scilly

## Balance sheet (continued)

*As at 31 March 2020*

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006 for the year ended 31 March 2020. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements.

The trustees' responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the provision applicable to companies subject to the small companies' regime.

Signed on behalf of the trustees by:

**Christine Simpson**

*Trustee*

Approved and authorised for issue by the trustees on: 16 October 2020

Company registration No. 07436153

# disAbility Cornwall & Isles of Scilly

## Cash flow statement

For the year ended 31 March 2020

	2020	2019
	£	£
<b>Net cash (outflow)/inflow from operating activities</b>	<b>(85,786)</b>	<b>23,124</b>
<b>Cash flows from investing activities</b>		
Interest received	1,923	1,173
Proceeds from the sale of:		
Fixed assets	9,000	-
	<hr/>	<hr/>
<b>Net cash provided by investing activities</b>	<b>10,923</b>	<b>1,173</b>
	<hr/>	<hr/>
<b>Change in cash and cash equivalents in the reporting period</b>	<b>(74,863)</b>	<b>24,297</b>
Cash and cash equivalents at 1 April 2019	274,620	250,323
	<hr/>	<hr/>
<b>Cash and cash equivalents at 31 March 2020</b>	<b>199,757</b>	<b>274,620</b>
	<hr/> <hr/>	<hr/> <hr/>
Reconciliation of net movements in funds to net cash flow from operating activities.		
Net movement in funds	(41,156)	(18,913)
<b>Adjustments for</b>		
Depreciation charges	5,305	10,047
Surplus on disposal of fixed asset	(6,200)	-
Interest received	(1,923)	(1,173)
(Decrease)/Increase in debtors	(65,828)	37,284
Decrease/(Increase) in creditors	24,016	(4,121)
	<hr/>	<hr/>
Net cash (outflow)/inflow from operating activities	(85,786)	23,124
	<hr/> <hr/>	<hr/> <hr/>
<b>Analysis of cash and cash equivalents</b>		
Cash in hand	199,757	274,620
	<hr/> <hr/>	<hr/> <hr/>

# disAbility Cornwall & Isles of Scilly

## Notes

*(forming part of the financial statements)*

### 1 General information

The charity is incorporated as a company Limited by Guarantee and not having a share capital. In the event of a winding up, registered members are liable to contribute a sum not exceeding £1 per member towards the debts and liabilities of the charity and the costs and expenses of winding up. There were 403 members at 31 March 2020 (2019: 365).

### 2 Summary of significant accounting policies

#### 2.1 Accounting policies

##### Charity information

disAbility Cornwall & Isles of Scilly is a company incorporated in England and Wales. The registered office is Unit 1G/H, Guildford Road Industrial Estate, Hayle, Cornwall, TR27 4QZ.

#### 2.2 Accounting convention

These financial statements have been prepared in accordance with FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”), “Accounting and Reporting by Charities” the Statement of Recommended Practice for charities applying for FRS 102, the Companies Act 2006 and UK Generally Accepted Accounting Practice. The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 2.3 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

# disAbility Cornwall & Isles of Scilly

## Notes

*(forming part of the financial statements)*

## 2 Summary of significant accounting policies (continued)

### 2.4 ***Incoming resources***

Voluntary income is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods, or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Legacies are recognised in the accounts in the period to which the charity becomes entitled to the income, unless it is incapable of financial measurement.

Income from trading activities is recognised as earned as the related goods and services are provided.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contract and grant funding. Any income subject to specific performance conditions is recognised as the related goods or services are provided. Income included in this category funding the support of performance activities is recognised when there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Income is deferred when performance related grants are received in advance of the performances or events to which they relate.

No amount is included in the financial statements for volunteer time.

### 2.5 ***Resources expended***

Expenditure is included on an accruals basis. The irrecoverable element of VAT is included with the item of expense to which it relates. Expenditure is recognised when a liability is incurred.

Certain expenditure is directly attributable to specific activities and has been included in those cost categories. Other costs, which are attributable to more than one activity, are apportioned across cost categories on the basis of an estimate of the proportion of time spent by staff on those activities.

Governance costs represent the costs of management committee expenses, independent examination fees and professional fees.

## 2 Summary of significant accounting policies (continued)

### 2.6 Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.

Unrestricted funds are available to the trustees without specific conditions. The use of these funds is entirely at the discretion of the trustees.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

### 2.7 Fixed assets and depreciation

Depreciation is provided on fixed assets to write off the cost less the estimated residual value of the assets by equal instalments over their estimated useful economic lives as follows:

Leasehold improvements	Over the period of the lease
Motor vehicles	20% per annum
Computer equipment	33.33% per annum

### 2.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

### 2.9 Cash and cash equivalent

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of 12 months or less from the date of acquisition or opening of the deposit or similar account.

## **2 Summary of significant accounting policies (continued)**

### **2.10 Financial instruments**

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

### **2.11 Basic financial assets**

Basic financial assets, which include debts, cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financial transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

### **2.12 Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

## **2 Summary of significant accounting policies (continued)**

### **2.13 Basic financial liabilities (continued)**

#### ***Derecognition of financial liabilities***

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### **2.14 Taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### **2.15 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

### **2.15 Pension costs**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### **2.16 Transfers**

Transfers are made when appropriate from a specific fund to recover costs incurred not charged directly to that fund.

### **2.17 Operating leases**

Rental charges are charged in the statement of financial activities on a straight line basis over the life of the lease.

### **3 Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# disAbility Cornwall & Isles of Scilly

Notes

*(forming part of the financial statements)*

## 4 Prior year statement of financial activities

	Restricted funds £	Unrestricted funds £	Total 2019 £
<b>Income from:</b>			
Donations and legacies	71,082	16,403	<b>87,485</b>
Charitable activities	80,806	153,653	<b>234,459</b>
Primary purpose trading activities	-	197,761	<b>197,761</b>
Other trading activities	-	2,243	<b>2,243</b>
Investment income	-	1,173	<b>1,173</b>
	<hr/>	<hr/>	<hr/>
Total income	151,888	371,233	<b>523,121</b>
	<hr/>	<hr/>	<hr/>
<b>Expenditure on:</b>			
Cost of raising funds	-	1,217	<b>1,217</b>
Charitable activities	174,330	366,487	<b>540,817</b>
	<hr/>	<hr/>	<hr/>
Total expenditure	174,330	367,704	<b>542,034</b>
	<hr/>	<hr/>	<hr/>
<b>Net (expenditure)/income before gains on sale of fixed assets</b>	<b>(22,442)</b>	<b>3,529</b>	<b>(18,913)</b>
Net gain on sale of investment assets	-	-	-
	<hr/>	<hr/>	<hr/>
<b>Net (expenditure)income for the year</b>	<b>(22,442)</b>	<b>3,529</b>	<b>(18,913)</b>
Total funds brought forward	51,728	271,366	<b>323,094</b>
	<hr/>	<hr/>	<hr/>
<b>Total funds carried forward</b>	<b>29,286</b>	<b>274,895</b>	<b>304,181</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

# disAbility Cornwall & Isles of Scilly

Notes

(forming part of the financial statements)

## 5 Donations and legacies

	Restricted funds £	Unrestricted funds £	Total 2020 £	Total 2019 £
Donations	-	3,155	<b>3,155</b>	16,403
<b>Grants:</b>				
Access to Work	-	-	-	915
Children in Need	9,586	-	<b>9,586</b>	-
Cornwall Community Foundation	2,500	-	<b>2,500</b>	400
Cornwall Council Community Grants	-	-	-	320
Cornwall Council Inclusion Grants	4,979	-	<b>4,979</b>	2,718
DM Thomas Foundation	-	-	-	744
Garfield Weston Foundation	-	-	-	50,000
Leonard Laity Stoate Charitable Trust	-	-	-	1,000
Sir Jules Thorne Charitable Trust	-	-	-	750
Sports Foundation for the Disabled	-	-	-	1,000
The Hedley Foundation	-	-	-	2,235
The MacRobert Trust	-	-	-	5,000
The Sobell Foundation	5,000	-	<b>5,000</b>	5,000
The Tylour Foundation	-	-	-	1,000
	22,065	3,155	<b>25,220</b>	87,485
	22,065	3,155	<b>25,220</b>	87,485

# disAbility Cornwall & Isles of Scilly

Notes

(forming part of the financial statements)

## 6 Income from charitable activities

	Restricted funds £	Unrestricted funds £	Total 2020 £	Total 2019 £
<b>Contracts:</b>				
Inclusion Matters	-	64,100	<b>64,100</b>	-
Independent Support Information Advice and Support Programme	-	-	-	23,393
SENDIASS (Cornwall)	-	48,165	<b>48,165</b>	42,000
SENDIASS (Isles of Scilly)	-	70,725	<b>70,725</b>	85,510
The Inclusivity Project	-	1,604	<b>1,604</b>	2,750
Village Works	-	35,678	<b>35,678</b>	-
Who Dares Works	-	46,273	<b>46,273</b>	-
	-	29,528	<b>29,528</b>	-
<b>Performance related grants:</b>				
Journey to Employment	-	-	-	4,500
Lloyds Bank Foundation	23,800	-	<b>23,800</b>	24,800
SENDIASS Transition	-	-	-	6,944
Skills for Care	55,720	-	<b>55,720</b>	-
Sport England	-	-	-	9,950
The Henry Smith Charity	-	-	-	28,800
The Rank Foundation (Internship)	-	-	-	5,812
	<hr/>	<hr/>	<hr/>	<hr/>
	79,520	296,073	<b>375,593</b>	234,459
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

# disAbility Cornwall & Isles of Scilly

## Notes

(forming part of the financial statements)

### 7 Income from primary purpose trading activities

	Restricted funds £	Unrestricted funds £	<b>Total 2020 £</b>	Total 2019 £
5 Degrees West	-	31,496	<b>31,496</b>	16,124
Access audits, focus groups and consultancy	-	16,754	<b>16,754</b>	2,308
Discover Magazine sale of adverts	-	4,420	<b>4,420</b>	-
Managed Accounts	-	106,155	<b>106,155</b>	104,674
Payroll	-	77,710	<b>77,710</b>	73,775
Other	-	69	<b>69</b>	880
	<hr/>	<hr/>	<hr/>	<hr/>
	-	236,604	<b>236,604</b>	197,761
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

### 8 Income from other trading activities

	<b>2020 £</b>	2019 £
Advertising fees	-	110
Cornish Pixels	<b>86</b>	550
Fish Insurance Commission	<b>68</b>	98
Meeting room hire	<b>3,892</b>	1,485
	<hr/>	<hr/>
	<b>4,046</b>	2,243
	<hr/> <hr/>	<hr/> <hr/>

### 9 Investment income

	<b>2020 £</b>	2019 £
Bank interest receivable	<b>1,923</b>	1,173
	<hr/> <hr/>	<hr/> <hr/>

# disAbility Cornwall & Isles of Scilly

## Notes

*(forming part of the financial statements)*

### 10 Cost of raising funds

	<b>2020</b>	2019
	£	£
Wages and salaries	<b>6,983</b>	-
Cost of raising donations and legacies via Free Will Service	-	169
Advertising and marketing	-	232
Other costs	-	816
	<hr/>	<hr/>
	<b>6,983</b>	1,217
	<hr/> <hr/>	<hr/> <hr/>

# disAbility Cornwall & Isles of Scilly

## Notes

(forming part of the financial statements)

### 11 Cost of charitable activities

	2020 £	2019 £
Salaries and pension contributions	465,578	403,423
Staff travel	9,607	6,241
Staff training and recruitment	4,325	3,529
5 Degrees West – training fees	27,443	11,083
Skills for Care funded training fees and expenses	35,365	45
Have a Go Days direct project costs	13,622	8,265
Discover Magazine	7,916	-
Every Customer Counts direct costs	23,604	-
Other direct project costs	6,411	12,408
Access audit, focus groups and consultancy costs	1,922	196
Advertising and marketing	3,940	3,518
Business rates	300	296
Rent and office maintenance	18,944	20,184
Light, heat and water	1,944	5,243
Equipment and furnishings	1,548	3,667
IT maintenance	13,471	6,457
Insurance	1,495	1,675
Telephone	6,345	3,769
Postage, stationery and photocopier	11,222	7,528
Cleaning (including wages)	2,811	1,762
Professional fees	2,868	17,403
Minibus costs	272	1,199
Subscriptions	3,796	2,961
Volunteers expenses	599	1,198
Bank charges	65	70
Sundries and waste disposal	4,923	5,011
Depreciation	5,305	10,047
Governance (note 12)	5,416	3,564
Bad debt written off	2,702	75
	<hr/>	<hr/>
	<b>683,759</b>	<b>540,817</b>
	<hr/> <hr/>	<hr/> <hr/>

# disAbility Cornwall & Isles of Scilly

## Notes

(forming part of the financial statements)

### 12 Governance costs

	Restricted funds £	Unrestricted funds £	Total 2020 £	Total 2019 £
Independent examiner's fee	-	2,160	<b>2,160</b>	1,800
Professional fees	-	1,063	<b>1,063</b>	253
Management committee expenses	-	2,193	<b>2,193</b>	1,511
	-	5,416	<b>5,416</b>	3,564

### 13 Net income for the year is stated after charging:

	2020 £	2019 £
Independent examiner's fee	<b>2,160</b>	1,800
Depreciation	<b>5,305</b>	10,047

### 14 Staff costs and numbers

	2020 £	2019 £
<i>Staff costs were as follows:</i>		
Salaries	<b>432,573</b>	373,080
Social security costs	<b>32,237</b>	27,203
Pension contributions	<b>7,751</b>	3,140
	<b>472,651</b>	403,423

No employee received remuneration of £60,000 or more.

The average monthly number of employees employed by the company during the year was:

	2020 No	2019 No
Charitable activities	<b>21</b>	17

# disAbility Cornwall & Isles of Scilly

## Notes

(forming part of the financial statements)

### 15 Pension contributions

#### *Defined contribution schemes*

	<b>2020</b>	2019
	£	£
Charge to the SOFA in respect of defined contribution schemes	<b>7,751</b>	3,140
	<u>          </u>	<u>          </u>

The company operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the company in an independently administered fund.

Contributions amounting to £Nil (2019: £Nil) were payable to the scheme at 31 March 2020.

### 16 Related party transactions

No remuneration was paid to the trustees in 2020 or 2019. Attendance fees and reimbursement of travel costs were paid to 5 (2019: 2) trustees totalling £223 for participation in disability events and not for their trusteeship duties (2019: £62). Expenses of £827 were paid to or on behalf of 4 (2019: 7) trustees (2019: £704).

#### **Remuneration of key management personnel**

The remuneration of key management personnel is as follows:

	<b>2020</b>	2019
	£	£
Aggregate compensation	<b>136,835</b>	125,091
	<u>          </u>	<u>          </u>

# disAbility Cornwall & Isles of Scilly

## Notes

(forming part of the financial statements)

### 17 Tangible fixed assets

	Leasehold Improvements £	Computer equipment £	Motor vehicles £	Total £
<b>Cost</b>				
At 1 April 2019	53,058	5,823	14,000	72,881
Disposals	-	-	(14,000)	(14,000)
	-----	-----	-----	-----
At 31 March 2020	53,058	5,823	-	58,881
<b>Depreciation</b>				
At 1 April 2019	47,753	5,823	11,200	64,776
Disposals	-	-	(11,200)	(11,200)
Charge for the Year	5,305	-	-	5,305
	-----	-----	-----	-----
At 31 March 2020	53,058	5,823	-	58,881
<b>Carrying amount</b>				
<b>At 31 March 2020</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	=====	=====	=====	=====
At 31 March 2019	5,305	-	2,800	8,105
	=====	=====	=====	=====

### 18 Debtors

	2020 £	2019 £
Other debtors	93,254	27,426
Prepayments	1,536	1,536
	-----	-----
	<b>94,790</b>	<b>28,962</b>
	=====	=====

# disAbility Cornwall & Isles of Scilly

## Notes

(forming part of the financial statements)

### 19 Creditors: amounts falling due within one year

	2020 £	2019 £
Trade creditors	4,518	2,187
Other creditors	22,525	-
Accruals	4,479	5,319
	<hr/>	<hr/>
	<b>31,522</b>	<b>7,506</b>
	<hr/> <hr/>	<hr/> <hr/>

### 20 Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total £
Net current assets	12,208	250,817	<b>263,025</b>
	<hr/>	<hr/>	<hr/>
	12,208	250,817	<b>263,025</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

### 21 Prior year analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total £
Tangible fixed assets	5,305	2,800	<b>8,105</b>
Net current assets	23,981	272,095	<b>296,076</b>
	<hr/>	<hr/>	<hr/>
	29,286	274,895	<b>304,181</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

# disAbility Cornwall & Isles of Scilly

Notes

(forming part of the financial statements)

## 22 Restricted funds

	At 1 April 2019 £	Income £	Expenditure £	Transfer £	At 31 March 2020 £
<b>Grants:</b>					
Children in Need	-	9,586	-	-	<b>9,586</b>
CCF Crisis Fund	216	-	(94)	-	<b>122</b>
Cornwall Community Foundation	-	2,500	-	-	<b>2,500</b>
Cornwall Council Inclusion Grants	-	4,979	(4,979)	-	-
Lloyds Bank Foundation	-	23,800	(23,800)	-	-
Skills for Care	-	55,720	(55,720)	-	-
The Hedley Foundation	1,343	-	(1,343)	-	-
The Henry Smith Charity	14,022	-	(14,022)	-	-
The MacRobert Trust	4,200	-	(4,200)	-	-
The Sobell Foundation	4,200	5,000	(9,200)	-	-
Development project (fixed assets)	5,305	-	(5,305)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	29,286	101,585	118,663	-	<b>12,208</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

# disAbility Cornwall & Isles of Scilly

## Notes

*(forming part of the financial statements)*

### 22 Restricted funds (continued)

#### Purposes of restricted funds

Children in Need	To deliver 'Have a Go Days'
CCF (Cornwall Community Foundation) Crisis Fund	To directly benefit people in crisis who are urgently in need of small, one off amounts of money.
Cornwall Community Foundation	To deliver the 'Community Kitchen', free hot meals delivered to vulnerable people self-isolating due to COVID-19.
Cornwall Council Inclusion Grants	To fund one-to-one support for children requiring additional support to attend 'Have a Go Days'.
Lloyds Bank Foundation For England and Wales	To provide longer-term support to clients who have had issues relating to Employment Support Allowance, Universal Credit or Job Seeker's Allowance, and who would like to make a positive change in their life.
The Hedley Foundation	To deliver 'Have a Go Days'.
The Henry Smith Charity	To increase capacity in our disability information and advice line (DIAL).
The MacRobert Trust	To deliver 'Have a Go Days'.
The Sobell Foundation	To deliver 'Have a Go Days'.
Development project	This fund represents the cost of the warehouse conversion and conference facilities less depreciation.

# disAbility Cornwall & Isles of Scilly

Notes

(forming part of the financial statements)

## 23 Prior year restricted funds

	At 1 April 2018 £	Income £	Expenditure £	Transfer £	At 31 March 2019 £
<b>Grants:</b>					
Access to Work	-	915	(915)	-	-
CCF Crisis Fund	228	-	(12)	-	<b>216</b>
Cornwall Community Foundation	2,834	400	(3,234)	-	-
Cornwall Council Community Grants	-	320	(320)	-	-
Cornwall Council Inclusion Grants	-	2,718	(2,718)	-	-
Cornwall Council Youth Grant	2,262	-	(2,262)	-	-
DM Thomas Foundation	-	744	(744)	-	-
Garfield Weston Foundation	-	50,000	(50,000)	-	-
Journey to Employment	-	4,500	(4,500)	-	-
Leonard Laity Stoate Charitable Trust	-	1,000	(1,000)	-	-
Lloyds Bank Foundation	-	24,800	(24,800)	-	-
National Lottery Awards for All	9,700	-	(9,700)	-	-
SENDIASS Transition	-	6,944	(6,944)	-	-
Sir Jules Thorne Charitable Trust	-	750	(750)	-	-
Sports England	-	9,950	(9,950)	-	-
Sports Foundation for the Disabled	-	1,000	(1,000)	-	-
The Hedley Foundation	-	2,235	(892)	-	<b>1,343</b>
The Henry Smith Charity	10,165	28,800	(24,943)	-	<b>14,022</b>
The MacRobert Trust	-	5,000	(800)	-	<b>4,200</b>
The Rank Foundation	10,000	-	(10,000)	-	-
The Rank Foundation Internship	5,328	5,812	(11,140)	-	-
The Sobell Foundation	-	5,000	(800)	-	<b>4,200</b>

# disAbility Cornwall & Isles of Scilly

## Notes

*(forming part of the financial statements)*

### 23 Prior year restricted funds (continued)

The Taylour Foundation	-	1,000	(1,000)	-	-
Development project (fixed assets)	10,611	-	(5,306)	-	<b>5,305</b>
Computer equipment (fixed assets):					
- Cabinet Office LSF	266	-	(266)	-	-
- Henry Smith Charity	334	-	(334)	-	-
	<u>51,728</u>	<u>151,888</u>	<u>(174,330)</u>	<u>-</u>	<u><b>29,286</b></u>

# disAbility Cornwall & Isles of Scilly

## Notes

(forming part of the financial statements)

### 24 Unrestricted funds

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
<i>Designated funds:</i>					
Running costs reserve	118,000	-	-	-	<b>118,000</b>
Future deficit reserve	90,000	-	-	-	<b>90,000</b>
Fixed asset reserve	2,800	-	(2,800)	-	-
 <i>Contracts reserves:</i>					
Inclusion Matters Information Advice and Support Programme SENDIASS (Cornwall)	-	64,100	(64,100)	-	-
SENDIASS (Isles of Scilly)	-	1,604	(1,604)	-	-
The Inclusivity Project	-	35,678	(35,678)	-	-
Village Works	-	46,273	(46,273)	-	-
Who Dares Wins	-	29,528	(29,528)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	210,800	296,073	(298,873)	-	<b>208,000</b>
General funds	64,095	251,928	(273,206)	-	<b>42,817</b>
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	274,895	548,001	(572,079)	-	<b>250,817</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The running costs reserve is to fund a period of approximately three months of the expected core running costs, plus costs of closing the charity. This is held to enable the charity to seek alternative funding should existing funding cease, and to close the charity if alternative funding cannot be secured.

The future deficit reserve is a fund held to cover the latest forecasted deficit position at 31 March 2021.

The fixed asset reserve represents the value of funds held in fixed assets owned by the charity.

The contracts reserves are for funds held for specific contracts.

**Contracts information**

Inclusion Matters	A Cornwall Council commissioned service delivered in partnership, providing multi-faceted 1-2-1 support to adults with health and wellbeing needs to increase wellbeing and connections to their community.
Information Advice and Support Programme	To develop SENDIASS beyond the Council commissioned service.
SENDIASS	Special Educational Needs and Disability Information and Advice Support Service. Contracts with Cornwall Council and Council of the Isles of Scilly to deliver information, advice and support to children and young people aged 0-25 with a special education need or disability, their parents and families.
The Inclusivity Project	An European Regional Development Fund research project led by Exeter University in which we are a disability expert partner, exploring barriers to employment for disabled workers with a view to developing new policy and products to overcome them.
Village Works	A European Social Fund project delivered in partnership, led by Inclusion Matters, providing the very first steps to individuals who have multiple and complex needs, targeted in rural coastal villages.
Who Dares Works	A European Social Fund and Nation Lottery Community Fund project led by Active Plus, in which we are a welfare entitlements specialist partner, helping people in West Cornwall to reconnect with education, training and employment.

# disAbility Cornwall & Isles of Scilly

## Notes

(forming part of the financial statements)

### 25 Prior year unrestricted funds

	At 1 April 2018 £	Income £	Expenditure £	Transfers £	At 31 March 2019 £
<i>Designated funds:</i>					
Running costs reserve	118,000	-	-	-	<b>118,000</b>
Future deficit reserve	60,000	-	-	30,000	<b>90,000</b>
Fixed asset reserve	6,941	-	(4,141)	-	<b>2,800</b>
<i>Contracts reserves:</i>					
Independent Support Information Advice and Support Programme SENDIASS (Cornwall)	-	23,393	(23,393)	-	-
SENDIASS (Isles of Scilly)	-	2,750	(2,750)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	184,941	153,653	(157,794)	30,000	<b>210,800</b>
General funds	86,425	217,580	(209,910)	(30,000)	<b>64,095</b>
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	271,366	371,233	(367,704)	-	<b>274,895</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

# disAbility Cornwall & Isles of Scilly

## Notes

(forming part of the financial statements)

### 26 Financial commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable leases which fall due as follows:

	<b>Land and buildings 2020</b>	Land and buildings 2019	<b>Other 2020</b>	Other 2019
	£	£	£	£
<i>Operating leases which expire:</i>				
In one year	<b>18,432</b>	18,432	<b>4,200</b>	1,567
Between two and five years	-	-	<b>2,018</b>	143
	<hr/>	<hr/>	<hr/>	<hr/>
	<b>18,432</b>	18,432	<b>6,218</b>	1,710
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

### 27 Analysis of changes in net debt

The charity had no debt during the year.

## Contact us



Units 1G/H Guildford Road  
Industrial Estate  
Guildford Road  
Hayle  
TR27 4QZ

Tel: 01736 759500

Email: [info@disabilitycornwall.org.uk](mailto:info@disabilitycornwall.org.uk)

[www.disabilitycornwall.org.uk](http://www.disabilitycornwall.org.uk)

 Disability Cornwall

 CornwallDC