

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 2025



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

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DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS
TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2025**

Trustees	S Kilty, Chair D Gregory G Le Hunte A Mate F Rowe C Simpson P Skea J Stinton (resigned 2 December 2024) P Stannett (appointed 3 December 2024) N Walker (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 Management Personnel	J Johnson (Chief Executive Officer) K Roxburgh (Finance Manager) - appointed 14 October 2024 R Daniell (Finance Manager) - resigned 5 September 2024 R-J Johnson (Chief Operating Officer, Humans Cornwall) T Court (Advice Service Manager) S Reily (Executive support)
Chief executive officer	J Johnson, MBE
Independent auditors	Griffin Chartered Accountants Courtenay House Pynes Hill Exeter EX2 5AZ

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

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS
TRUSTEES AND ADVISERS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

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 (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees present their annual report together with the audited financial statements of the Charity for the 1 April 2024 to 31 March 2025. 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 Board of Trustees

As Trustees of disAbility Cornwall & Isles of Scilly, we are pleased to share this Annual Report for 2024–2025, a year shaped by practical action, collaborative partnerships, and a deepening commitment to our founding values: to represent, include, support, and empower.

Across our services and projects this year we supported over **11,450 people**, including people receiving advice and welfare support, people discharged from hospital, families attending inclusive activities, employers and Personal Assistants supported through our payroll and workforce development programmes. In total, we delivered more than **73,000 individual interventions**, ranging from advocacy, detailed casework and personalised care planning and brokerage to hospital discharge coordination. Every action reflects our commitment to providing practical, emotional, and rights-based support that helps people live with greater independence, confidence, and dignity in their own homes and communities.

The environment we work in remains complex and often difficult. Our stakeholders continue to experience the compounding effects of welfare reform, the high cost of living, inaccessible and unaffordable housing and transport, and pressure on statutory services. These challenges weigh heavily on disabled people and their families, and we continue to witness the human impact of structural inequalities. As an organisation, we are not immune to these pressures, facing rising delivery costs, increased Employers National Insurance contributions, with no uplifts in contracts and the challenge of meeting growing demand with limited resources.

Despite this, we have delivered real progress. One significant development this year was securing new contracts from Cornwall Council to lead both the Direct Payment Support Service and the county's Personal Assistant (PA) Bank. These contracts allow us to strengthen support for people managing their own care, while continuing to grow a skilled, person-centred PA workforce across Cornwall.

We were also proud to launch Dementia Together during the year, in partnership with Cornwall NHS Foundation Trust, the Alzheimer's Society, and Memory Matters. This community-focused initiative ensures people with dementia and their carers receive ongoing support and clearer, more coordinated pathways following diagnosis.

Another major development was the start of our first pilot for community end of life support, working alongside clinical colleagues in the North and East of the county. This new area of work has seen us embedded within GP practices, bringing our person-led, holistic approach into primary care and exploring how community-based support can make a difference at one of the most critical times in people's lives.

This year also marked a significant transition as we were asked to take on the legacy of Kernow Positive Support, a Cornish charity providing vital services to people living with HIV and AIDS. We are honoured to carry this forward, with the support and recommendation of the National Lottery, and will be working over the coming year to establish a new peer support platform, advice and support services, and a collaboration with the Marram Clinic at Royal Cornwall Hospital to ensure strong referral pathways and resource provision for patients.

Throughout the year, collaboration has remained a cornerstone of our approach. As co-chair of the Cornwall Disability Alliance, we've worked closely with fellow disability organisations to drive collective action and raise shared concerns. With thanks to National Lottery funding, we are about to recruit for a dedicated Advocacy & Participation Coordinator, to enhance the Alliance's ability to gather insight, influence decision-making, and ensure lived experience is at the heart of system change.

Our facilitation of the Cornwall Lived Experience Partnership has continued to centre underrepresented voices in policy and service design. This year, the Partnership made a decision to evolve into a focused advocacy think tank, shining a light on the intersecting issues faced by diverse communities and helping to shape a more just and inclusive Cornwall.

Our reach and visibility have grown significantly. Through our marketing and communications work, we engaged over **1.7 million people** on digital platforms. Our DISCOVER Voices media network continues to amplify stories from across Cornwall's disability and carer communities through podcasts, videos, and social content, shaping public understanding and encouraging dialogue led by those with lived experience.

Internally, we have made important strides in strengthening our core operating structure. This includes enhancements to our governance, information systems, and cyber security protocols, ensuring we are well-positioned to manage risk, protect data, and deliver services efficiently and securely.

We have also maintained our commitment to staff wellbeing and equity, diversity and inclusion. From improved EDI monitoring and inclusive policy development to a range of staff support initiatives, we aim to reflect the values we champion externally in the way we operate internally.

As Directors, we extend heartfelt thanks to our staff team, volunteers, partners, and funders. Your continued commitment and collaboration are what enable us to make a difference, even under pressure.

Looking ahead, our focus will be on consolidating our growth, refining our systems, and preparing for the future. We are positioning ourselves to align with evolving NHS strategy, including the roll-out of Integrated Neighbourhood Teams and place-based community support. By continuing to listen to our stakeholders, collaborate with our partners, and adapt with care, we will remain responsive and ready to meet emerging needs.

Our goal remains unchanged: a fully inclusive society where everyone has equal opportunity to thrive. We are proud to play our part in bringing that vision to life.

Signed on behalf of the Board of Directors & Trustees:

S Kilty (Chair of Trustees)

Acknowledgments

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

The NHS Cornwall & IoS Integrated Care Board

Cornwall Council

Cornwall Community Foundation

BBC Children in Need

Royal Cornwall Hospitals Trust

Cornwall Council

Truro Lyons Club

Masonic Charitable Foundation

Skills for Care

Objectives and activities

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.

Activities, Performance & Achievements

Advice Services

- ❖ Disability Information & Advice Line
- ❖ Carers Advice Line
- ❖ Dementia Together



This year has continued to be deeply challenging for many of the people who turn to us for help. The ongoing cost-of-living crisis, combined with uncertainty surrounding the government's welfare reform green paper, has left many feeling anxious and unsure about how they will manage in the months and years ahead. Against this backdrop, our advice lines remain an essential lifeline.

DIAL's social value return on investment is
£9.39 for every £1 invested

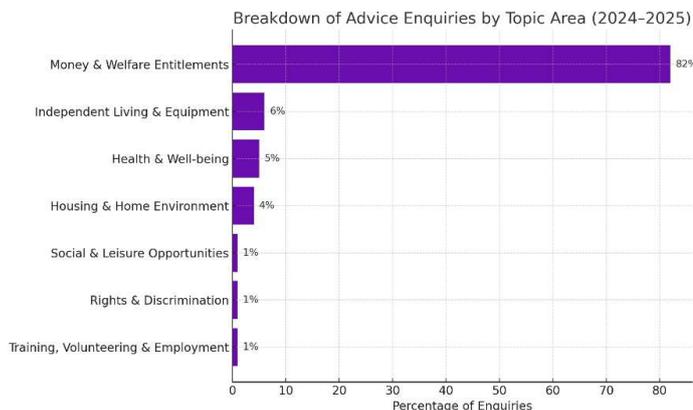
Our dedicated Advice Team supported **7,959 people**, delivering **29,838** individual actions, from benefit checks and appeals to grant applications and complex casework.



In total, we helped secure **£2.78 million** in welfare entitlements, individual grants, and other financial support for our clients, providing vital stability and relief during uncertain times.

The majority of enquiries this year related to Money and Welfare Entitlements, reflecting the financial pressure so many people are under. Our data shows that **45%** of people seeking support had a long-term health condition. We also saw an even split between people with physical disabilities and with mental health needs (**14%** each), while **18%** of our clients identified as non-disabled. This reflects the breadth of individuals and families who benefit from our service, many of whom are facing complex, intersecting barriers to stability and wellbeing.

Feedback from clients and professionals consistently highlights the value of our timely, person-centred approach. People regularly comment on how reassuring it is to speak directly with an adviser, without long waits, and how quickly our team responds when messages are left. In our most recent impact data, **92% of clients** reported that our service made **“a lot of difference”** to their situation.



This was a defining year for Humans Cornwall, which has evolved into a well-established, multi-service offer under the Humans sub-brand within disAbility Cornwall. Contracted by both Health and Adult Social Care, this programme builds on the success of our original hospital discharge work and now encompasses a wider range of person-led services: hospital discharge, admission avoidance, community end of life care, self-directed support, and workforce development through the PA Academy.

Hospital Discharge and Admission Avoidance

During the year, the Humans Cornwall Hospital Discharge Team supported **2,071 people**, delivering tailored discharge packages and admission avoidance support. This translated into **35,411** interventions or actions. As a key delivery partner in the Home Together Reablement Collaborative, we help people return home from hospital, Discharge to Assess settings, care homes, and mental health units safely and with dignity.

Working in partnership with each client, we co-produce flexible, time-limited support plans that reflect their unique goals, values, and living arrangements. Support is delivered through a blended model that includes home visits, brokerage and resource assistants, and advice from our DIAL team. Our approach is made possible by our broad network of Micro providers, Personal Assistants, and partner organisations, enabling holistic, creative, and truly responsive care.

For many people, returning home is not straightforward. The reasons behind admission often go beyond medical need, spanning housing insecurity and inaccessibility for needs, poverty, social isolation, or lack of support and community infrastructure. By addressing these root causes early and wrapping tailored support around each client, we help to prevent readmissions and ensure people can stay safely at home.

Community End of Life Care and support

This year we began a new and important chapter by delivering our first community end of life care pilot, in partnership with clinical teams across the North and East of Cornwall. This innovative approach sees us embedded within GP practices, working directly alongside primary care teams to provide practical and emotional support to individuals and their families at the end of life.

With compassion and person-led care at the centre, our role is to complement medical provision with community-based support, ensuring people can choose how they spend the latter part of their life journey and what and who with, ensuring appropriate support to honour their wishes, with choice, with dignity, and with the right care around them. The learning from this pilot will shape future integrated approaches across Cornwall and demonstrate the value of holistic, non-clinical support at one of the most critical points in life.

Self-Directed Support & ISF Provision

Our Self-Directed Support Team was established as the leading provider of community Direct Payment support in Cornwall. Working closely with Adult Social Care and Direct Payment Champions, we support people to take control of their care and live independently with choice and confidence.

We offer end-to-end support including:

- PA recruitment, shortlisting, and assisted interviews
- Brokering alternative care arrangements
- Financial management via our PAMAS team (including payroll and managed accounts)

A significant milestone this year was becoming an approved provider for Individual Service Funds (ISFs). This enables us to hold and manage funds on behalf of people who may not be able to do so themselves. Working closely with each person, we co-create a personalised weekly support grid, allowing for real-time adjustments as needs or preferences change. This flexible, person-led approach is already making a positive impact on quality of life.

The PA Collective

The PA Collective is both an academy & bank, and is formally contracted by Adult Social Care. It remains the only recognised PA Bank in Cornwall and a vital part of our effort to strengthen the local care workforce.

We:

- Recruit, onboard, and train new Personal Assistants
- Maintain a growing pool of skilled, person-centred PAs
- Offer peer support, workshops, and continuous professional development
- Deliver safeguarding, quality assurance, and workforce standards
- Carefully match PAs with individuals and families across Direct Payments, ISFs, hospital discharge, end of life care, and carers respite services.

This model has created a reliable and resilient care workforce, enabling us to meet diverse needs across Cornwall and the Isles of Scilly with speed, flexibility, and quality.

Crucially, by recruiting and deploying PAs within their own communities, it reduces the need for long-distance travel, minimising emissions and promoting a more sustainable model of care. The emphasis on locality ensures that support is delivered by people who understand the area, can respond rapidly, and contribute to reducing the system-wide carbon footprint of the care and support workforce. This localised approach goes beyond simple intelligent matching: it's a structural shift that embeds sustainability into everyday care delivery.

Additionally, this programme is aligned with our organisational MEAL (Monitoring, Evaluation, Accountability & Learning) priorities by:

- **Monitoring** PA performance, service delivery quality, and gaps across geographic areas
- **Evaluating** the effectiveness of support outcomes and training interventions
- **Ensuring Accountability** to service users, commissioners, and partners through robust reporting and feedback mechanisms
- **Embedding Learning** into the design of training, workforce standards, and continuous improvement initiatives

Together, this approach not only addresses the immediate challenges of workforce shortages and service delivery but also contributes meaningfully to Cornwall's wider ambitions for sustainable, community-led care.



Humans social value
return of **£6.81** for
every £1 invested.

Payroll & Managed Accounts Service (PAMAS)



Since 2012, our Payroll and Managed Account Service (PAMAS) has provided essential support for people managing their own care through social care personal budgets, NHS personal health budgets, or self-funding arrangements. By removing the administrative burden and ensuring full legal and financial compliance, PAMAS empowers people to focus on what matters most: living independently and on their own terms.

Our service plays a vital role in enabling people to choose the care and support that suits their lives, offering greater autonomy, flexibility, and dignity. Whether someone employs their own Personal Assistant, uses an Individual Service Fund or another care option, PAMAS ensures that funding is used safely and efficiently to reflect their individual needs and preferences.

We provide:

- Monthly payroll services (including pension administration) for individuals who employ their own PAs, ensuring they meet all legal responsibilities as employers
- A comprehensive managed account service, where we handle all transactions on the individual's behalf, including staff wages, invoices, and direct payments, removing the stress of financial management.

Our clients:

- **76** clients used payroll only
- **171** clients used managed accounts only
- **184** clients used both services

Collectively, these clients employed **698 Personal Assistants**.

Importantly, PAMAS manages and monitors the flow of approximately **£9 million** annually in public funds from both local authority and NHS sources. Our team conducts regular audits on each client's account to ensure transparency, accountability, and appropriate use of funds, providing assurance to both individuals and commissioners that budgets are used lawfully and in line with agreed support plans.

PAMAS continues to be a cornerstone of our work in supporting personalised, rights-based care and promoting choice, control, and independence for people across Cornwall and the Isles of Scilly.

Personal Assistant Training & Workforce Development

Personal Assistants (PAs) play a vital role in delivering care and support that is truly person-led. Yet as an unregulated workforce, there is no statutory framework to ensure consistent standards. That's why investing in the training, development, and confidence of PAs is not only necessary, but also essential to safeguarding the wellbeing, dignity, and rights of the people they support.

Every year, we apply for user-led organisation funding from Skills for Care to provide high-quality, free training for PAs and their employers across Cornwall. This funding allows us to deliver a robust programme of learning opportunities that promote best practice, build confidence, and help create a safe and competent workforce.

Our training offer includes both essential core courses and condition-specific modules, delivered in partnership with Seahorse Associates. These are available through a mix of face-to-face and online formats to ensure flexibility and accessibility.

This year **275 PA's and employers** received training in subjects including:

- Corporate Induction to Being a PA
- Principles of Adult Safeguarding
- Effective Interpersonal Skills
- Working in a Person-Centred Way
- Assisting and Moving People Safely
- End-of-Life Care Core Skills Awareness
- Awareness of Mental Health and Dementia
- Awareness of Learning Disability, Autism and Positive Behaviour Support
- Emergency First Aid at Work
- Diabetes

- Safeguarding Vulnerable Adults
- Safe Administration of Medication
- Care Certificate Induction

An additional **617 PAs** accessed our free mandatory training courses, required for PA employment.

This investment is a key part of how we promote high-quality, rights-based support. By equipping PAs with knowledge, skills, and confidence, we're helping ensure that people across Cornwall receive safe, reliable, and empowering care from the people who support them day to day.

Have a Go Days



Our out-of-term-time inclusive multi-sport sessions are one of the most joyful and impactful programmes we deliver, offering children and young people the chance to play, connect, and grow in a safe, supportive environment. Delivered in partnership with Shilton Soccer, these sessions run throughout the school holidays at Bodmin Leisure Centre and Cornwall College.

Thanks to generous funding from the Cornwall Community Foundation in 2024-25, the programme was completely free of charge to families, ensuring that cost was no barrier to participation.

Open to children and young people aged 6 to 18 with a range of additional needs or disability, the sessions also welcome their siblings and friends, creating a fun and inclusive space where everyone belongs. In 2024–2025, we delivered 18 sessions, with over 300 children and young people taking part, many attending multiple sessions.

Led by experienced, empathetic coaches with strong expertise in adaptive physical activity, the sessions are designed to meet each child's unique needs while promoting development and wellbeing. Children benefit from:

- Growing confidence and self-belief
- Strengthening fine and gross motor skills
- Developing teamwork, communication, and resilience
- Experiencing joy, laughter, and connection through physical activity
- Building lasting friendships and making positive memories.

The sessions also provide much-needed respite for parents and carers, who know their children are not only safe but thriving in an environment designed to support them.

Feedback from families includes:

“Had a smashing time as always. Thanks for all you guys do.”

“Thank you so much. It was great to have this back on, and the boys had a fab time. They really look forward to these sessions.”

“Fantastic time as always, thank you.”

This programme continues to be a standout part of our offer, promoting inclusion, wellbeing, and community while giving children and young people the opportunity to live, play, and grow as themselves.

Cornwall Disability Alliance (CDA)



Over the past year, the Cornwall Disability Alliance (CDA), a collaborative of disability organisations has focused on deepening its shared commitment to equity, inclusion, and collective advocacy. United by values and purpose, the Alliance has worked to enhance support systems, share expertise, and create a strong, coordinated voice for disabled people across Cornwall.

Recognised countywide for its specialist insight, the CDA is currently co-chaired and led by disAbility Cornwall and iSightCornwall, with our organisation providing core administrative and coordination support. Members include:

- Hearing Loss Cornwall
- Mid-Cornwall Lifestyles
- Active8
- Bridges for Change
- Cornwall Accessible Activities Programme
- Merlin Neurotherapy Centre
- Cornwall Mobility
- Cornwall Memory Cafe Network
- disAbility Cornwall & Isles of Scilly

Together, we have co-designed initiatives, jointly developed a funding application, and championed investment that is proportionate, equitable, and rooted in lived experience. Our collective efforts aim to identify and bridge service gaps, ensuring that people of all ages, with a long term health condition or disability across Cornwall have access to the support and opportunities they deserve.

Expanding Capacity and Strategic Voice

This year, we were pleased to secure four-year funding from the National Lottery, enabling the appointment of a dedicated Advocacy and Participation Coordinator to help drive forward the objectives of the CDA. With this new capacity, the Alliance can further strengthen stakeholder engagement and evidence-informed advocacy, particularly through the delivery of the Big Disability Survey for Cornwall.

Thanks to funding from the NHS Cornwall and Isles of Scilly Integrated Care System, via Voluntary Sector Forum, the Big Disability Survey will gather vital data across social care, health services, transport, housing, environment, and more. Anticipated to reach over 2,000 respondents, it will be the largest survey of disabled people ever undertaken in Cornwall.

This work will shine a light on the cumulative impact of welfare reforms, inaccessible infrastructure, and the cost-of-living crisis, issues that disproportionately affect disabled people. The findings will inform future community engagement, strategic planning, service design, and will allow benchmarking against other regions, creating a shared evidence base to drive meaningful change.

CDA Accessibility Advisory Group (AAG)

The CDA also continues to play a leading role in improving accessibility across Cornwall's acute hospital settings through its work with the Royal Cornwall Hospitals Trust (RCHT). Now funded for another year, the AAG provides lived experience-led input into capital and estates planning, ensuring accessibility and inclusion are embedded from the outset of all new projects at Treliske (RCH), St Michael's, and West Cornwall Hospitals.

Internal Patient Experience Improvements:

- Reviewed and improved room layouts, colour contrast, and interior design features for new treatment areas, including Endoscopy and Trauma Assessment
- Conducted a comprehensive review of signage and wayfinding, leading to the introduction of improved lettering, enhanced colour contrast, Makaton symbols, and expanded "way out" signage
- Assessed intercom, buzzer, and hearing loop systems to ensure clear signage and user instructions
- Contributed to fire safety signage updates and helped shape fire evacuation training with a focus on accessibility needs.

External Environment Enhancements:

- Advocated for a safer pedestrian crossing on the forthcoming Northern Access Road near car park 1C and the helipad
- Provided key input into the redesign of the route between accessible parking and the Trelawny entrance, highlighting long-standing concerns around pavement width, pay machine placement, and absence of safety railings

- Secured additional accessible parking bays at both the Sunrise Centre (now 7 total) and the Mermaid Centre (6 total)
- Consulted on the installation of visually distinctive benches, now located outside Trelawny Wing, Princess Alexandra Wing, and the Eye Clinic
- Provided feedback on walking and wheeling routes to green space and wellbeing areas, including the Clinical Therapy Area.

Through this work, the AAG not only supports RCHT in meeting its legal obligations under the Equality Act but also fosters a proactive culture of inclusive design and user involvement, ensuring healthcare environments are welcoming, safe, and accessible for all now and for many years to come.

Cornwall Memory Cafe Network (CMCN)



The Cornwall Memory Cafe Network (CMCN) supports a growing network of over 40 independent, community-led Memory Cafes across Cornwall. These cafes are powered by an exceptional team of more than **400 dedicated volunteers**, who provide warm, inclusive, and welcoming spaces for over **600 people living with memory loss** and their carers.

Each Memory Cafe offers far more than just a cup of tea, they provide vital peer support, stimulating social activities, practical guidance, and signposting to formal health and care services when needed. These community sessions foster friendship, reduce loneliness, and support emotional and mental wellbeing, offering both a lifeline and a strong sense of belonging.

This year, CMCN was honoured as the **winner of the Dementia Friendly Community Project of the Year Award** at the national Dementia in Care Awards. Two of CMCN's amazing volunteers proudly represented the network at a glamorous ceremony in London, accepting the award on behalf of all the cafes and volunteers who make this work possible. This national recognition reflects the heart, commitment, and community spirit that define the Cornwall Memory Cafe Network.

Strengthening the Network

This year, our focus has been on reinforcing the foundations of the network, ensuring that individual cafes feel supported, connected, and equipped to thrive. A major milestone was the successful launch of a new membership structure, bringing greater consistency, clarity, and cohesion across the network, while reinforcing a shared identity and collective purpose. We've worked closely with cafes to offer:

- Regular and responsive communication
- Tailored guidance based on individual needs
- Opportunities for peer learning, collaboration, and sharing best practice.

Digital Transformation & Volunteer Support

Another significant achievement has been the launch of the new CMCN website. At the heart of the site is a secure members' area, designed to empower and support volunteer-led cafes through access to:

- A full suite of approved policies and best practice guidance
- Downloadable templates and planning resources
- A free training offer tailored to volunteer needs
- Information about available grants and funding support
- A continually growing toolkit covering all aspects of running a safe, effective and welcoming Memory Cafe.

This digital hub will continue to evolve, offering a central point of reference for busy volunteers and helping reduce the burden of administration, while ensuring that every cafe in the network has the tools, knowledge and confidence to thrive.

Looking Ahead

As we look to the future, our commitment remains clear: to build on this momentum, foster even stronger collaboration across the network, and champion the essential role Memory Cafes play in Cornwall's dementia support landscape. Together, we are helping ensure that people affected by memory loss can live well, stay connected, and continue to feel part of their communities. We're also excited to come together in 2025 for a special event that recognises and celebrates the dedicated volunteers who are the heart of this essential support in Cornwall's communities.

Moment Makers



Moment Makers is a unique intergenerational project created through collaboration between the Cornwall Memory Cafe Network and our Learning Disability Champion. The initiative recognises the valuable contributions that people with a learning disability can make when given the opportunity and aims to create meaningful roles that foster both inclusion and connection. Through volunteering at Memory Cafes, Moment Makers gain important life and employability skills, including:

- Teamwork
- Communication
- Problem-solving
- Work experience in supportive community settings.

In return, Memory Cafes benefit from the presence of two volunteers: a young person with a learning disability and their Personal Assistant. The young person brings warmth, curiosity, and a different life experience that often sparks meaningful interactions with older attendees, while the PA offers additional practical support, enhancing the overall running of the session and enriching the intergenerational atmosphere.

These interactions during cafe sessions offer mutual joy, respect, and learning, building bridges across generations and creating uplifting, inclusive environments for everyone involved.

The project not only strengthens our cafe communities but also demonstrates the power of purposeful inclusion and the value of lived experience in creating connected, compassionate spaces.

CQC Experts By Experience

Between September 2023 and March 2025, disAbility Cornwall was proud to act as a subcontractor to the organisation Choice Support, for the Care Quality Commission's (CQC) Experts by Experience Programme. Our role was to build a bridge between regulatory bodies and local communities by recruiting and supporting individuals with lived experience of using or caring for someone who uses regulated services.

We successfully recruited seven highly capable Experts by Experience, each of whom brought valuable insights, commitment, and a genuine passion for contributing to service improvement. Unfortunately, due to operational challenges within the CQC, the planned inspections did not go ahead. As a result, the Experts were not given the opportunity to participate as originally intended.

While their formal involvement in the programme was limited, their readiness and enthusiasm to contribute was clear. We remain hopeful that future opportunities will allow this pool of talented individuals to use their experience to influence and improve care standards across Cornwall and beyond.

The Marketing Team & DISCOVER Voices Media Network



Our Marketing Team operate as a full-service in-house agency, supporting the charity's wide range of services and projects. The team ensure each service, as well as our partner/collaborators organisations are represented effectively to the relevant audience, while remaining aligned with the organisation's wider values, voice, and vision.

Internal Support & Service Visibility

Working across all our branded services, delivering high-quality, accessible marketing materials tailored to the specific needs of each team. Internal functions include

- Design and production of print and digital assets
- Website development, maintenance, and search engine optimisation (SEO)
- Social media management, covering both organic content and paid advertising
- Development of individual marketing strategies for each service
- Creation of internal performance reports and content analytics
- Content production for our in-house media platform, DISCOVER Voices

External Engagement & Public Relations

Externally, the team manages media relations and stakeholder engagement, responding promptly to enquiries and maintaining values-led, respectful interactions across all platforms. They also represent the organisation at community events, exhibitions, and shows, raising awareness, building partnerships, and promoting our services to new audiences.

Marketing Reach: At a Glance

Social Media

- **1.71mn** + content views
- **15,200+** engagements (likes, shares, comments)
- **5,500+** link clicks
- **+984** new followers

Websites (combined platforms)

- **53,624** page views
- **14,820** individual visitors

Email Marketing

- **6,346** subscribers receiving direct newsletters and communications.

DISCOVER Voices Media Network

Our in-house media platform, DISCOVER Voices, continues to grow as a powerful tool for amplifying lived experience, challenging stigma, and showcasing the real impact of our work. Through a mix of podcasts, videos, and interviews, we shine a light on the voices of disabled people, unpaid carers, and community changemakers across Cornwall and beyond.

DISCOVER Voices helps shape public understanding, holds space for underrepresented perspectives, and ensures that disabled people's stories and insights remain central to the broader conversation around equity, care, and inclusion.

Our podcasts this year include:



The Advocacy Fellows: Young people with a learning disability share their voices and lived experiences, with the support of advocacy mentors. Each episode champions inclusion, self-expression and rights, tackling themes from friendship and identity to services and support systems.



Care to Speak: The Carers' Voice: A raw and honest podcast sharing the lives of unpaid carers across Cornwall hosted by Stephen Horscroft. Discover first-hand stories that explore: The emotional highs and lows of caregiving; navigating Personal Independence Payment (PIP); mental health, mindfulness, and juggling work and caring; campaigns for a National Care Service and better government support.



Conversations, with Dr Theo Blackmore: Join Dr Theo Blackmore from disAbility Cornwall as he speaks with sector leaders across the UK. Explore deep conversations with disabled people's organisations, grassroots changemakers and community leaders shaping the future of inclusion, equity, and rights-based practice.



Cornwall Memory Cafe Podcast: A gentle and heartfelt series for people living with memory loss or dementia – and the people who care for them. Hosted by our Content Creator and Podcast Host, and guests, this series shares what Cornwall's Memory Cafes offer, personal stories of connection and community and helpful conversations for families navigating dementia.



Makaton Sign of the Week: Each week, our Learning Disability Champion teaches our audience a new Makaton sign with our community partners. Makaton is a language programme that uses symbols, signs and speech to enable people to communicate.

Staff & Volunteer Wellbeing

Supporting the wellbeing of our team continues to be a key organisational priority. This year marked a significant step forward with the full rollout of the Wisdom Employee Assistance Programme (EAP) a comprehensive, industry-leading support package offering 24/7, year-round access to a wide range of confidential resources for all employees.

The appointment of a dedicated Wellbeing Officer has been invaluable in embedding a culture of care across the organisation, the role has helped keep wellbeing visible, relevant, and responsive to the needs of our diverse workforce.

Listening and Responding to Staff

We conducted anonymous Wellbeing Surveys with both office-based and community-based staff to better understand what matters to our teams. Informed by survey findings and ongoing feedback, we introduced or enhanced a range of wellbeing initiatives to support mental, physical, and emotional health, the coming year will focus on our incredible community teams.

Key Wellbeing Initiatives in 2024–2025:

- Expanded access to streamed wellbeing content for non-office-based employees
- Mindfulness sessions, including meditation and breathing exercises
- Men’s Health Group launched, with quarterly check-ins for discussion and peer support
- Physical wellbeing sessions including Pilates, yoga, stretching, and chair-based exercises
- Upgrade to the Platinum Wisdom EAP, promoted via digital signage in communal spaces
- New Display Screen Equipment (DSE) Assessment Form introduced via Bright HR/Wisdom to promote ergonomic, safe workstations & reviewed annually
- Continued success of our quarterly ‘Pasty Lunch’, fostering appreciation for our team and informal connection
- Launch of “Fridge Facts: Getting to Know the Team”, a weekly spotlight encouraging cross-team engagement and connection
- Expansion of Wellbeing Wednesday activities across alternating days to improve inclusivity
- Weekly whole organisation communications to enable the team to remain abreast of all organisational activity undertaken by colleagues.
- Participation in national campaigns and awareness events including:
 - ❖ *Time to Talk Day*
 - ❖ *Know Your Numbers (Blood Pressure Awareness)*
 - ❖ *Stress Awareness Week*
 - ❖ *National Walking Month*
 - ❖ *Eating Disorder Awareness Week*
 - ❖ *Deaf Awareness Week*

These initiatives reflect our commitment to fostering a healthy, supportive, and inclusive working environment where staff feel valued, connected, and able to bring their best to their roles.

Lived Experience Team

Learning Disability Collective



In November, our lived experience team worked in collaboration with a group of like-minded partners to establish the Learning Disability Collective (LDC), a new cross-sector network dedicated to improving outcomes for people with learning disabilities, their families, and carers across Cornwall.

This co-produced initiative was created in response to the need for a more joined-up, inclusive space where lived experience, professional insight, and community leadership come together to influence service design, amplify underrepresented voices, and strengthen collaborative working. It is committed to promoting human-centred, inclusive dialogue and challenging the barriers that prevent people from living well, being heard, and participating fully in their communities.

By March 2025, the LDC had established its Terms of Reference, held six meetings and commenced planning for its first public engagement event 'Gloriously Ordinary Days', scheduled for September 2025 at the Eden Project. The event will mark the formal launch of the LDC and will bring together people with learning disabilities, their supporters, services, and commissioners to explore what good, everyday life looks like.

The Cornwall Lived Experience Programme (CLEP)

The CLEP is an intersectional, VCSE-led collaboration of Lived Experience and Journeying Organisations across Cornwall and the Isles of Scilly. Together, we worked throughout 2024–2025 to amplify underrepresented voices and promote inclusive representation for communities facing systemic barriers. Our shared vision remains a fair, just, and equitable Cornwall and Isles of Scilly, where interdependence is embraced and lived experiences are meaningfully embedded in decision-making.

Since its formation in September 2023, CLEP held nine full partnership meetings, providing a space for strategic collaboration, peer learning, and shared advocacy. In March 2025, the partnership hosted a pivotal Strategy Day, where members agreed to evolve CLEP into a dedicated advocacy think tank. This decision marked the beginning of a shift in focus toward collaborative research, co-production, and policy influence, in partnership with local authorities, universities, and other VCSE stakeholders.

Core CLEP Members (2024-25):

- ❖ Active Plus
- ❖ Autistic Community of Cornwall
- ❖ Black Voices Cornwall
- ❖ Carefree
- ❖ Churches Together in Cornwall
- ❖ CLEAR
- ❖ Cornwall Independent Poverty Forum
- ❖ Cornwall Pride
- ❖ Cornwall Refugee Resource Network
- ❖ disAbility Cornwall & Isles of Scilly (representing Cornwall Disability Alliance)
- ❖ Farm Cornwall
- ❖ Konnect Communities
- ❖ Traveller Space
- ❖ WILD Young Parents Project
- ❖ Women's Centre

Wider Inclusion Partners:

- ❖ Inclusion Cornwall
- ❖ Transformation Cornwall
- ❖ Voluntary Sector Forum (VSF)
- ❖ Cornwall Rural Community Charity

Project Highlights

“We Are Cornwall’s Communities!” – A Documentary Project In partnership with Screen Cornwall, CLEP entered post-production on a short documentary film showcasing the voices and stories of individuals from often-overlooked communities. As part of the project, two interactive workshops on filmmaking and interviewing were delivered, with participating groups receiving GoPro cameras, tripods, and memory cards to continue their own storytelling journeys. The film aims to promote inclusion and amplify the role of lived experience in shaping a fairer Cornwall.

Lived Experience Exhibition – In Partnership with Kresen Kernow CLEP also co-produced a lived experience exhibition, set to launch in June 2025. The exhibition was created through a series of three workshops, where participants explored the Kresen Kernow archives and selected meaningful materials for public display. Through this project, diverse communities reflected on identity, representation, and local heritage, creating a powerful narrative about Cornwall’s multifaceted cultural and social history.

Structure, Governance and Management

Governing Document

disAbility Cornwall & Isles of Scilly is a Company Limited by Guarantee and a registered charity, governed by its Memorandum and Articles of Association, adopted on 11 November 2010.

Recruitment and Induction of Trustees

The Directors of the company also serve as Trustees under charity law. Trustees may be nominated by members of the charity and are formally appointed at the Annual General Meeting. All Trustees give their time voluntarily and receive no financial benefit from the charity.

New Trustees are supported through an induction process to ensure they are well-informed, confident in their role, and aligned with our values. Training is offered as required, and Trustees are encouraged to bring their lived experience, professional knowledge, and strategic insight to their governance responsibilities.

We seek Trustees who:

- Have an understanding of the lived realities and challenges facing disabled people in Cornwall (We are constituted to 75% of our board comprising people with a long term health condition or disability).
- Are committed to the duties, responsibilities, and values of Trusteeship
- Can think creatively and strategically, exercise sound judgement, and work collaboratively
- Are willing to dedicate time, effort, and integrity to support our mission.

Organisational Structure

The Board of Trustees has legal responsibility for the overall management and strategic direction of the charity. Day-to-day operations are delegated to the Chief Executive, who is also responsible for the administration of the charity's funds.

The Board meets regularly and is supported by:

- Briefings from the Chief Executive
- Financial reports, including quarterly management accounts and projections, from the Finance Manager
- Service and project reports and updates from operational managers, who attend Board meetings to share insights and allow Trustees to engage directly with operational teams

This structure ensures accountability, transparency, and ongoing dialogue between governance and service delivery.

Public Benefit

The Trustees confirm that they have complied with the Charity Commission's guidance on public benefit in setting the charity's objectives and planning activities. All services and programmes are designed to meet our charitable aims, and to ensure that people across Cornwall and the Isles of Scilly benefit from improved access, rights-based support, and inclusive community provision.

Equity, Diversity and Inclusion (EDI)

As a Disabled People's Organisation, we remain deeply committed to creating an environment that is inclusive, intersectional, and anti-discriminatory. disAbility Cornwall & Isles of Scilly is a Real Living Wage employer (but without accreditation), Disability Confident, and Equal Opportunities employer.

We are committed to ensuring that no person, whether employee, volunteer, Trustee, or client is treated less favourably on the grounds of age, disability or long-term health condition, gender identity or expression, race or ethnicity, religion or belief, sex, sexual orientation, nationality, carer or veteran status, or any other unjustifiable criteria.

Our EDI Progress in 2024–2025

This year, we took both structural and cultural steps to strengthen our organisational inclusivity. Key developments included:

- Inclusion of pronouns in staff email signatures and name badges
- Makaton enhancements to email signatures
- Makaton Sign of the Week included as part of the membership weekly update, also shared with the whole staff team
- Updated identity language and definitions in our EDI Monitoring Surveys
- Split EDI Monitoring Surveys for applicants and employees to better understand diversity gaps and inform targeted improvement
- Implementation of a formal EDI Monitoring Strategy, with annual data review between January–March
- Policy updates, led jointly by our EDI Lead and HR, Governance & Compliance Officer
- Introduction of Equality Impact Assessments into all relevant policy and procedural workstreams.

These actions reflect our long-term commitment to not just compliance, but to becoming a model of best practice in inclusive employment and leadership. We recognise that this work is ongoing, and we will continue to listen, learn, and evolve our approach with purpose and humility.

Sustainability, Climate and Environmental Policy – Laying the Foundations

We have introduced our Sustainability, Climate and Environmental Policy, affirming our commitment to reducing environmental impact and embedding sustainable practices across our organisation.

In 2024–2025 our focus was on laying strong foundations. We began scoping a Monitoring, Evaluation, Accountability and Learning (MEAL) framework and preparing for wider staff engagement and training. Plans for 2025–2026 include establishing a dedicated Sustainability Working Group to drive this work forward.

In parallel, our PA Academy & Bank is already contributing to our sustainability goals. By recruiting and deploying Personal Assistants within their own local communities, we are reducing unnecessary travel, lowering emissions, and promoting more resilient, responsive care. This locality-based model demonstrates how sustainability can be embedded directly into service design, not just operational policy.

Our priorities for the coming year include:

- Tracking energy use and environmental impact
- Expanding digital delivery to reduce printing and travel
- Embedding sustainability into procurement decisions
- Building on locality-based models like the PA Collective to deliver low-carbon, community-centred services

We are at the beginning of this journey, but our direction is clear: to act responsibly, reduce harm, and ensure our work reflects the values we promote, for people, communities, and the planet.

Principal Risks and Uncertainties

The Trustees are committed to effective risk management as part of good governance and organisational resilience. Key risks to which the charity may be exposed are regularly reviewed and managed through a formal Risk Register, which is updated and approved by the Board annually, or sooner if significant changes or emerging risks are identified. Each risk is assessed for its likelihood and potential impact, and appropriate mitigation measures are put in place. This proactive approach enables the organisation to respond effectively to strategic, operational, financial, and reputational risks.

As several major contracts approach their final year, the Trustees are also focused on the risks and opportunities linked to service transition. Forward planning is under way to strengthen financial resilience, build organisational capacity, and align with emerging NHS and local authority strategies. Alongside this, we are working to secure and deepen collaborative partnerships so that future bids and programmes are developed on strong, shared foundations. By combining readiness with robust governance and collective action, the Board remains confident that the organisation is well-prepared to adapt, protect its core mission, and take advantage of new opportunities to sustain and grow our impact.

Financial Review

For the year ended 31 March 2025, the charity reported:

The results for the year ending 31 March 2025 show income of £2,549,411 (2024: £2,546,729) and expenditure £2,379,865 (2024: £2,780,217), resulting in a surplus of £169,546 (2024: (£233,488)).

The reserve balance at the year-end is £1,116,478 (2024: £946,932). This consists of £128,346 of restricted funds (2024: £107,713) and £988,132 of unrestricted funds (2024: £839,219).

Grant making Policy

From time to time, the charity receives restricted funding that it is not best placed to deliver directly. In such cases, we work with trusted delivery partners and other suitable organisations to achieve the intended outcomes. All such grants are made in line with our charitable objectives and funding conditions. We undertake appropriate checks and maintain oversight to ensure the funds are used effectively and for the purposes intended.

Investment Policy

The Trustees are committed to a prudent and effective investment policy that supports the long-term sustainability of the charity and safeguards its financial resources. Surplus funds are managed to balance security, accessibility, and a reasonable return, in line with our charitable objectives and risk appetite.

During the financial year 2024–25, interest rates declined, and the Trustees kept the investment approach under regular review to respond to changing market conditions. We continued to prioritise low-risk, ethical options for holding reserves, ensuring that available funds were managed responsibly and remained readily accessible to support operational needs and for our future plans.

Reserves Policy

To ensure the charity can continue to meet its objectives for disabled people in Cornwall and the Isles of Scilly, the Trustees have carefully reviewed its financial position, income sources, and potential risks. The charity is reliant on a blend of grant funding, commissioned contracts, self-generated income, and voluntary donations.

The Trustees review the reserves requirement regularly as part of the charity's risk management process, assessing the key financial risks and future commitments. This includes considering unexpected loss of income, redundancy liabilities, early termination of leases, and professional costs associated with winding up the organisation if necessary.

As of the year end, the Trustees consider a general reserve policy of £433,860 to be more than sufficient to cover approximately three months of core operating costs, including the above liabilities. This reserve level is considered appropriate to ensure organisational stability while continuing to deliver impact for our communities.

Remuneration Policy for Key Management

The Trustees consider the key management personnel of the charity to be those individuals responsible for directing, controlling, and managing overall day-to-day operations.

The remuneration of key management personnel is reviewed annually by the Trustees. This review takes into account a range of factors, including sector benchmarks, affordability, individual and organisational performance, and wider economic conditions such as inflation.

The Trustees are responsible only for setting the pay of key management personnel. All other staff salaries are determined through the charity's payscale framework.

During 2024–25, the charity undertook a comprehensive review of all staff salaries. This included detailed benchmarking of local and national pay levels across sectors, and the introduction of an internal minimum and real living wage. As a result, formal payscales were developed to reflect our organisation's roles, responsibilities, and values. These payscales will be implemented in 2025 and reviewed annually to ensure fairness, transparency, and consistency across the workforce.

Plans for the year ahead

Looking ahead, we will continue to place co-production at the heart of our work, ensuring our board, staff, partners, and stakeholders all play a role in shaping the organisation's next chapter. A strategic away day will mark the start of developing our new plan, guided by the voices of those we represent. The consolidation of the Disability Alliance, led by our new Advocacy & Participation Officer, alongside the roll-out of the Big Disability Survey, will give us the strongest evidence base yet to influence policy, set priorities, and ensure disabled people's experiences are central to system change.

As we enter the final year of several contracts, we are readying ourselves for future opportunities, aligning with emerging NHS and council strategies, and strengthening our resilience. We will continue to invest in our workforce and the PA Collective, supporting a skilled, sustainable care workforce while embedding equity, diversity, and wellbeing across our teams. Our partnerships with lived experience organisations and the Cornwall Lived Experience Partnership will deepen, creating a stronger, more coordinated voice for inclusion.

Alongside this, we will build on our sustainability commitments, reduce environmental impact through localised and digital delivery, and continue strengthening our governance, information systems, and cyber security. We will also expand the reach of DISCOVER Voices and our inclusive programmes, engaging communities through media, campaigns, and activities that challenge stigma and celebrate lived experience.

These plans reflect both continuity and change: a commitment to the values that define us, and the readiness to adapt, innovate, and grow in a shifting environment. By listening, collaborating, and preparing with care, we will remain responsive to need and ambitious for a more inclusive Cornwall.

Statement of Disclosure to Auditor

In accordance with the provisions of the Companies Act 2006, each Trustee confirms that:

- So far as they are aware, there is no relevant audit information of which the charitable company's auditor is unaware; and
- They have taken all the steps that they ought reasonably to have taken to make themselves aware of any relevant audit information and to ensure that the auditor is aware of it.

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

By order of the Trustees

Signed: **S Kilty** (Chair of Trustees)

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

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025

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 . 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 SORP;
- make judgments 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 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 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.

Approved by order of the members of the board of Trustees on
05/11/2025 and signed on its behalf by:



S Kilty
(Chair of Trustees)

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

**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 2025 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 2025 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.

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

**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.

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

**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.

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.

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

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

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.

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
Courtenay House
Pynes Hill
Exeter
EX2 5AZ

Date: 24/11/25

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

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

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND
EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Income from:					
Donations and legacies	4	366,053	652	366,705	489,861
Charitable activities	5	1,932,490	213,423	2,145,913	2,006,281
Other income	6	-	8,843	8,843	8,889
Investments	7	-	27,950	27,950	41,698
Total income		2,298,543	250,868	2,549,411	2,546,729
Expenditure on:					
Charitable activities	9	2,277,910	101,955	2,379,865	2,780,217
Total expenditure		2,277,910	101,955	2,379,865	2,780,217
Net movement in funds		20,633	148,913	169,546	(233,488)
Reconciliation of funds:					
Total funds brought forward		107,713	839,219	946,932	1,180,420
Net movement in funds		20,633	148,913	169,546	(233,488)
Total funds carried forward		128,346	988,132	1,116,478	946,932

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

The notes on pages 38 to 65 form part of these financial statements.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)
REGISTERED NUMBER: 07436153

BALANCE SHEET
AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Tangible assets	14	8,294	5,593
		<u>8,294</u>	<u>5,593</u>
Current assets			
Debtors	15	108,021	119,330
Cash at bank and in hand	16	4,334,775	3,207,119
		<u>4,442,796</u>	<u>3,326,449</u>
Creditors: amounts falling due within one year	17	(3,334,612)	(2,385,110)
Net current assets		1,108,184	941,339
Total assets less current liabilities		<u>1,116,478</u>	<u>946,932</u>
Net assets excluding pension asset		<u>1,116,478</u>	<u>946,932</u>
Total net assets		<u>1,116,478</u>	<u>946,932</u>
Charity funds			
Restricted funds	18	128,346	107,713
Unrestricted funds	18	988,132	839,219
Total funds		<u>1,116,478</u>	<u>946,932</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
(A company limited by guarantee)
REGISTERED NUMBER: 07436153

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2025

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
and signed on their behalf by:

05/11/2025



S Kilty
(Chair of Trustees)

The notes on pages 38 to 65 form part of these financial statements.

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

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net cash used in operating activities	1,107,952	(1,641,812)
Cash flows from investing activities		
Interest received	27,950	41,698
Purchase of tangible fixed assets	(8,246)	(8,389)
Net cash provided by investing activities	19,704	33,309
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	1,127,656	(1,608,503)
Cash and cash equivalents at the beginning of the year	3,207,119	4,815,622
Cash and cash equivalents at the end of the year	4,334,775	3,207,119

The notes on pages 38 to 65 form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

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.

2.4 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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

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.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 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:

Leasehold improvements	- over the period of the lease
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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

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.

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

4. Income from donations and legacies

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Donations	-	652	652
Grants	366,053	-	366,053
	<u>366,053</u>	<u>652</u>	<u>366,705</u>
	<u><u>366,053</u></u>	<u><u>652</u></u>	<u><u>366,705</u></u>
	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Donations	-	1,981	1,981
Grants	487,880	-	487,880
	<u>487,880</u>	<u>1,981</u>	<u>489,861</u>
	<u><u>487,880</u></u>	<u><u>1,981</u></u>	<u><u>489,861</u></u>

Government funding for household support grants included above totalling £360,000 (2024: £400,000)

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

5. Income from charitable activities

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Income from contracts	1,932,490	18,232	1,950,722
Income from PAMAS services	-	195,191	195,191
	<u>1,932,490</u>	<u>213,423</u>	<u>2,145,913</u>
	<u><u>1,932,490</u></u>	<u><u>213,423</u></u>	<u><u>2,145,913</u></u>
	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Income from contracts	1,718,191	114,133	1,832,324
Income from PAMAS services	-	173,957	173,957
	<u>1,718,191</u>	<u>288,090</u>	<u>2,006,281</u>
	<u><u>1,718,191</u></u>	<u><u>288,090</u></u>	<u><u>2,006,281</u></u>

Government funding included above totalling £167,000 (2024: £49,000)

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

6. Other income including

Income from fundraising events

	Unrestricted funds 2025 £	Total funds 2025 £
Other income	8,843	8,843
	<u>8,843</u>	<u>8,843</u>
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Other income	8,889	8,889
	<u>8,889</u>	<u>8,889</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

7. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £
Bank interest	27,950	27,950
	<u>27,950</u>	<u>27,950</u>
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Bank interest	41,698	41,698
	<u>41,698</u>	<u>41,698</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8. Analysis of grants

	Grants to Individuals 2025 £	Total funds 2025 £
Grant disbursements	<u>228,239</u>	<u>228,239</u>
	<i>Grants to Individuals 2024 £</i>	<i>Total funds 2024 £</i>
Grant disbursements	<u>458,509</u>	<u>458,509</u>

During the year ended 31 March 2025 the following grant disbursements were made to individuals:

1. Household Support Grants - £220,085
2. Surviving Winter Grants - £4,548
3. Young Carers Grant - £3,606

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

9. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total 2025 £
Total costs	<u>2,277,910</u>	<u>101,955</u>	<u>2,379,865</u>
	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total 2024 £</i>
Total costs	<u>2,680,354</u>	<u>99,863</u>	<u>2,780,217</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

10. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Grant funding of activities 2025 £	Support costs 2025 £	Total funds 2025 £
Total costs	1,655,123	228,239	496,503	2,379,865

	<i>Activities undertaken directly 2024 £</i>	<i>Grant funding of activities 2024 £</i>	<i>Support costs 2024 £</i>	<i>Total funds 2024 £</i>
Total costs	1,705,448	458,509	616,260	2,780,217

Analysis of direct costs

	Activities 2025 £	Total funds 2025 £
Direct staff costs	1,413,123	1,413,123
Other staff costs	93,188	93,188
Project costs	148,812	148,812
	<u>1,655,123</u>	<u>1,655,123</u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

10. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	<i>Activities 2024 £</i>	<i>Total funds 2024 £</i>
Staff costs	1,291,699	1,291,699
Other staff costs	128,324	128,324
Project costs	285,425	285,425
	<u>1,705,448</u>	<u>1,705,448</u>

Analysis of support costs

	Activities 2025 £	Total funds 2025 £
Staff costs	322,909	322,909
Depreciation	5,545	5,545
Advertising and marketing	3,887	3,887
Premises costs	31,906	31,906
Repairs and maintenance	42,837	42,837
IT costs	14,068	14,068
Office overheads	55,620	55,620
Professional fees	8,311	8,311
Bank charges	162	162
Governance costs	11,258	11,258
	<u>496,503</u>	<u>496,503</u>

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

10. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

	<i>Activities</i> 2024 £	<i>Total</i> <i>funds</i> 2024 £
Staff costs	346,539	346,539
Depreciation	2,796	2,796
Advertising and marketing	9,214	9,214
Premises costs	29,359	29,359
Repairs and maintenance	93,771	93,771
IT costs	44,875	44,875
Office overheads	53,618	53,618
Professional fees	26,233	26,233
Bank charges	118	118
Governance costs	9,737	9,737
	<u>616,260</u>	<u>616,260</u>

11. Auditors' remuneration

The auditors' remuneration amounts to an auditor fee of £10,647 (2024 - £8,757), and a fee for other services of £7,007 (2024 - £5,795).

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

12. Staff costs

	2025	2024
	£	£
Wages and salaries	1,589,976	1,486,363
Social security costs	114,620	122,177
Contribution to defined contribution pension schemes	31,436	29,698
	<u>1,736,032</u>	<u>1,638,238</u>

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

	2025	2024
	No.	No.
Average employees	<u>80</u>	<u>77</u>

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

	2025	2024
	No.	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 £207,765 (2024 - £176,574).

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

14. Tangible fixed assets

	Leasehold Improvements £	Office equipment £	Total £
Cost			
At 1 April 2024	53,189	14,082	67,271
Additions	-	8,246	8,246
At 31 March 2025	53,189	22,328	75,517
Depreciation			
At 1 April 2024	53,189	8,489	61,678
Charge for the year	-	5,545	5,545
At 31 March 2025	53,189	14,034	67,223
Net book value			
At 31 March 2025	-	8,294	8,294
<i>At 31 March 2024</i>	-	5,593	5,593

15. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	98,779	104,338
Other debtors	9,242	9,992
Prepayments and accrued income	-	5,000
	108,021	119,330

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**NOTES TO THE FINANCIAL STATEMENTS
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16. Cash at bank and in hand

Included in the cash at bank and in hand figure is £3,235,873 (2024: £2,291,033) in a CAF holding account and Natwest 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

	2025 £	2024 £
Trade creditors	6,822	20,016
Other taxation and social security	42,131	34,797
Other creditors	3,242,730	2,296,885
Accruals and deferred income	42,929	33,412
	3,334,612	2,385,110
	3,334,612	2,385,110
	2025 £	2024 £
Deferred income at 1 April 2024	10,000	1,400,000
Resources deferred during the year	-	10,000
Amounts released from previous periods	(10,000)	(1,400,000)
	-	10,000
	-	10,000

At the balance sheet date the Charity was holding funds of £Nil (2023: £10,000 for Have A Go Days) received in advance for future funding and projects.

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Running costs reserve	-	-	-	434,869	434,869
Premises deposit reserve	-	-	-	350,000	350,000
Building Improvement works	-	-	-	30,000	30,000
Replacement vehicle	-	-	-	17,000	17,000
Rent Deposit Deed	-	-	-	9,079	9,079
	-	-	-	840,948	840,948
General funds					
General Funds	839,219	250,868	(101,955)	(840,948)	147,184
Total Unrestricted funds	839,219	250,868	(101,955)	-	988,132

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Statement of funds (continued)

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Restricted funds					
NHS/ICB Humans contract	61,005	1,400,004	(1,382,256)	-	78,753
Support grants	-	330,000	(330,000)	-	-
Other grants	-	31,053	(23,173)	-	7,880
Personal grants	-	5,000	(2,130)	-	2,870
Cornwall Council Carers contract	-	215,957	(215,957)	-	-
Other projects	46,708	-	(46,708)	-	-
NHS/ICB Dementia Together Contract	-	167,000	(157,743)	-	9,257
RCHT AAG/Cornwall Disability Alliance	-	8,260	(1,766)	-	6,494
ICB VSF/Cornwall Disability Alliance	-	14,000	-	-	14,000
CCF/Lived Experience Partnership	-	15,359	(6,267)	-	9,092
Inclusion Matters contract	-	111,910	(111,910)	-	-
	<u>107,713</u>	<u>2,298,543</u>	<u>(2,277,910)</u>	<u>-</u>	<u>128,346</u>
Total of funds	<u><u>946,932</u></u>	<u><u>2,549,411</u></u>	<u><u>(2,379,865)</u></u>	<u><u>-</u></u>	<u><u>1,116,478</u></u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Statement of funds (continued)

Designated Funds

Running Cost Reserves

This reserve is in place to cover 3 months of operational cost.

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.

Building Improvement Fund

This reserve will fund modifications required to accommodate additional staff.

Replacement Vehicle Fund

This reserve will fund the purchase of a new vehicle

Rent Deposit Deed

A dedicated fund is required for the rental deposit for Unit 1E

Restricted Funds

NHS/ICB Humans Cornwall Contract

Humans Cornwall are part of Home Together, the county's Hospital Discharge support programme. The service delivers holistic support pre and post discharge for up to six weeks, to ensure people transition well and safely with the support they need. This can incorporate issues within the home, maximising entitlements and household income (via DIAL), advocacy, and practical support. The service also provides bank staff for people who need daily visits while they recover.

Support Grants

The main grant in this category is the DWP Household Support Fund, which Disability Cornwall administer on behalf of Cornwall Council. This grant provides one-off payments to disabled people and/or their carers who are experiencing financial hardship. Other support grants received in this year included one from the Cornwall Crisis Fund to support people in crisis.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Statement of funds (continued)

Other Grants

During the year we continue to be a part of smaller programmes of work, often in partnership with others. This year it included:

1. A grant from Cornwall Community Foundation for the Cornwall Lived Experience Partnership that enabled the making of a short film to raise awareness of issues facing marginalised and underrepresented communities.
2. ICB funds (via a VSF grant) for the Cornwall Disability Alliance towards the cost of carrying out a Big Disability Survey in 2025.
3. Cornwall Memory Cafe Network receives reimbursement to pay for insurance and subscriptions from the Carers Contract (via CRCC).

Personal Grants

Advice staff often apply for personal grants to independent grant funders on behalf of clients. When an application is successful, the grant provider may request that Disability Cornwall administers the grant on the client's behalf. In practice, this means the charity receives the awarded funds into its account and then transfers the equivalent amount either directly to the client or to the service provider delivering the support.

Cornwall Carers Service Contract

We are a subcontracted partner by Cornwall Rural Community Charity, on this Council funded contract. We deliver a free information and advice service to unpaid carers, provide the emergency card service, and support the Carers social media platform and service evaluation.

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 Cornwall Dementia Together Collaborative, Disability Alliance funding for a new ICB project and one-off Cornwall Lived Experience Partnership that enabled the charity to make a short film to raise awareness to their community.

NHS/ICB Dementia Together Contract

A collaborative programme, contracted by NHS/ICB Cornwall & IoS, in partnership with Cornwall NHS Foundation Trust, Alzheimer's Society and Memory Matters. Working alongside primary care, the service delivers holistic support to people living with dementia and their carers in the community.

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**NOTES TO THE FINANCIAL STATEMENTS
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18. Statement of funds (continued)

RCHT grant – Disability Alliance

RCHT provide this funding for coproduction meetings with an Accessibility Advisory Group, who are people with lived experience, to shape and develop RCHT internal and external buildings and grounds accessibility.

ICB VSF/Cornwall Disability Alliance

Funding for "Cornwall Big Disability" survey.

CCF/Lived Experience Partnership

Funding for ongoing film and exhibition projects.

Inclusion Matters contract

We are a subcontracted partner by Cornwall Rural Community Charity (CRCC), on this Council funded contract. The charity provides professional information and advice via the Charity's DIAL Team and service evaluation.

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds					
Designated funds					
Premises deposit reserve	250,000	-	-	(250,000)	-
General funds					
General Funds	348,424	340,658	(99,863)	250,000	839,219
Total Unrestricted funds	598,424	340,658	(99,863)	-	839,219

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Statement of funds (continued)

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Restricted funds					
NHS/ICB Humans contract	473,285	1,422,500	(1,834,780)	-	61,005
Support grants	-	400,000	(400,000)	-	-
Other grants	-	83,192	(83,192)	-	-
Personal grants	-	4,688	(4,688)	-	-
Cornwall Council Carers contract	-	234,465	(234,465)	-	-
Other projects	108,711	61,226	(123,229)	-	46,708
	<u>581,996</u>	<u>2,206,071</u>	<u>(2,680,354)</u>	<u>-</u>	<u>107,713</u>
Total of funds	<u><u>1,180,420</u></u>	<u><u>2,546,729</u></u>	<u><u>(2,780,217)</u></u>	<u><u>-</u></u>	<u><u>946,932</u></u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

19. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024	Income	Expenditure	Transfers in/out	Balance at 31 March 2025
	£	£	£	£	£
Designated funds	-	-	-	840,948	840,948
General funds	839,219	250,868	(101,955)	(840,948)	147,184
Restricted funds	107,713	2,298,543	(2,277,910)	-	128,346
	<u>946,932</u>	<u>2,549,411</u>	<u>(2,379,865)</u>	<u>-</u>	<u>1,116,478</u>

Summary of funds - prior year

	<i>Balance at 1 April 2023</i>	<i>Income</i>	<i>Expenditure</i>	<i>Transfers in/out</i>	<i>Balance at 31 March 2024</i>
	£	£	£	£	£
Designated funds	250,000	-	-	(250,000)	-
General funds	348,424	340,658	(99,863)	250,000	839,219
Restricted funds	581,996	2,206,071	(2,680,354)	-	107,713
	<u>1,180,420</u>	<u>2,546,729</u>	<u>(2,780,217)</u>	<u>-</u>	<u>946,932</u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

20. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	-	8,294	8,294
Current assets	3,364,219	1,078,577	4,442,796
Creditors due within one year	(3,235,873)	(98,739)	3,334,612)
Total	<u>128,346</u>	<u>988,132</u>	<u>1,116,478</u>

Analysis of net assets between funds - prior year

	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Tangible fixed assets	-	5,593	5,593
Current assets	2,398,746	927,703	3,326,449
Creditors due within one year	(2,291,033)	(94,077)	(2,385,110)
Total	<u>107,713</u>	<u>839,219</u>	<u>946,932</u>

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

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

	2025	2024
	£	£
Net income/expenditure for the year (as per Statement of Financial Activities)	169,546	(233,488)
Adjustments for:		
Depreciation charges	5,545	2,796
Dividends, interests and rents from investments	(27,950)	(41,698)
Decrease/(increase) in debtors	11,309	(14,268)
Increase in creditors	949,502	1,355,154
Net cash provided by operating activities	1,107,952	1,068,496

22. Analysis of cash and cash equivalents

	2025	2024
	£	£
Cash in hand	4,334,775	3,207,119
Total cash and cash equivalents	4,334,775	3,207,119

23. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	3,207,119	1,127,656	4,334,775
	3,207,119	1,127,656	4,334,775

DISABILITY CORNWALL AND THE ISLES OF SCILLY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

24. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately 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 £31,436 (2024: £29,698). Contributions totalling £6,026 (2024: £5,852) were payable to the fund at the balance sheet date and are included in creditors.

25. Operating lease commitments

At 31 March 2025 the Charitable Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025	2024
	£	£
Not later than 1 year	17,565	16,542
Later than 1 year and not later than 5 years	623	-
	<u>18,188</u>	<u>16,542</u>

26. 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.

27. Related party transactions

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 2025 Disability Cornwall paid £114 for 5 hours of PA support. At the balance sheet date no amounts were owed.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

28. 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.

SIGNATURE CERTIFICATE



REFERENCE NUMBER
03DB6976-512D-44CD-A26C-93B426CF3053

TRANSACTION DETAILS

Reference Number
03DB6976-512D-44CD-A26C-93B426CF3053

Transaction Type
Signature Request

Sent At
10/30/2025 12:06:06 PM EDT

Executed At
11/11/2025 06:21:06 AM EST

Identity Method
email

Distribution Method
email

Signed Checksum
20fb5540b981bb829b0d325c115b52ca66d45069662878879d5ea5af7495a89d

Signer Sequencing
Disabled

Document Passcode
Disabled

DOCUMENT DETAILS

Document Name
Final accounts for signing

Filename
Final_accounts_for_signing.pdf

Pages
67 pages

Content Type
application/pdf

File Size
913 KB

Original Checksum
398823ec4b03f756ccddf7b867e19915813115442a57fce8db3cdbf5d1763450

SIGNERS

SIGNER	E-SIGNATURE	EVENTS
<p>Name S Kilty</p> <p>Email chair@disabilitycornwall.org.uk</p> <p>Components 3</p>	<p>Status signed</p> <p>Multi-factor Digital Fingerprint Checksum 4f53cda18c2baa0c0354bb5f9a3ecbe5ed12ab4d8e11ba873c2f11161202b945</p> <p>IP Address 104.28.40.161</p> <p>Device Mobile Safari via iOS</p> <p>Drawn Signature </p> <p>Signature Reference ID 97FB1694</p> <p>Signature Biometric Count 1</p> <p>Drawn Signature </p> <p>Signature Reference ID 8357D3BF</p> <p>Signature Biometric Count 1</p>	<p>Viewed At 11/11/2025 06:18:31 AM EST</p> <p>Identity Authenticated At 11/11/2025 06:21:06 AM EST</p> <p>Signed At 11/11/2025 06:21:06 AM EST</p>

AUDITS

TIMESTAMP	AUDIT
10/30/2025 12:06:06 PM EDT	Team Griffin (office@griffinaccountancy.co.uk) created document 'Final_accounts_for_signing.pdf' on Chrome via Windows from 185.253.179.97.
10/30/2025 12:06:06 PM EDT	S Kilty (chair@disabilitycornwall.org.uk) was emailed a link to sign.
11/07/2025 07:57:26 AM EST	S Kilty (chair@disabilitycornwall.org.uk) was emailed a reminder.
11/07/2025 07:57:33 AM EST	Team Griffin (office@griffinaccountancy.co.uk) extended document 'Final_accounts_for_signing.pdf' on Microsoft Edge via Windows from 185.253.179.97.
11/11/2025 06:17:54 AM EST	S Kilty (chair@disabilitycornwall.org.uk) viewed the document on Mobile Safari via iOS from 104.28.40.161.
11/11/2025 06:18:31 AM EST	S Kilty (chair@disabilitycornwall.org.uk) viewed the document on Chrome via Windows from 72.145.83.93.
11/11/2025 06:21:06 AM EST	S Kilty (chair@disabilitycornwall.org.uk) authenticated via email on Mobile Safari via iOS from 104.28.40.161.
11/11/2025 06:21:06 AM EST	S Kilty (chair@disabilitycornwall.org.uk) signed the document on Mobile Safari via iOS from 104.28.40.161.