

DISABLED LIVING

(A Company Limited By Guarantee)

Trustees Report and Consolidated Accounts

For the year ended 31 March 2021

Company Number 00383902

Registered Charity Number 224742

## Disabled Living

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Disabled Living  
Legal and administrative information

NAME OF THE CHARITY:	Disabled Living
CHIEF EXECUTIVE:	Mrs D Evans
TRUSTEES :-	
PRESIDENT:	Mr K Yeung OBE, DL
CHAIRMAN:	Mr C D J Styger FCMA (Resigned 14/10/2020) Mrs P Brown (Appointed 14/10/2020)
HONORARY TREASURER:	Mrs P Brown (Resigned 14/10/2020) Mr C D J Styger FCMA (Appointed 14/10/2020)
OTHER ELECTED MEMBERS:	Mr P J Downs MBE Mr A Norton Mr G Owen Mrs J Gee Mr J Campbell Mrs S Jones Mr T Malgwi Mr Josh Wintersgill (Appointed 14/10/2020)
REPRESENTATIVE MEMBERS:	
AUDITORS:	Beever Struthers St George's House 215 – 219 Chester Road Manchester M15 4JE
SOLICITORS:	Kennedy's 3rd Floor Churchgate House 56 Oxford Street Manchester M1 6EU  Browne Jacobson 14 <sup>th</sup> Floor No.1, Spinningfields 1 Hardman Square Manchester M3 3EB
REGISTERED OFFICE:	Burrows House 10 Priestley Road Wardley Industrial Estate Worsley Manchester M28 2LY

Disabled Living  
Legal and administrative information

BANKERS:

The Co-operative Bank Plc  
1 Balloon Street  
Manchester  
Lancashire  
M60 4EP

Royal Bank of Scotland  
Manchester, Mosley Street  
38 Mosley Street  
Manchester  
M60 2BE

DISABLED LIVING  
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Report of the Trustees

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The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity and its subsidiary for the year ending 31<sup>st</sup> March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK & Republic of Ireland (FRS102) (effective 1 January 2015).

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### LEGAL STATUS

Disabled Living is a registered charity, number 224742, which has a Memorandum and Articles of Association as its governing document. It is incorporated under the Companies Act as a company limited by guarantee, number 00383902. For the purposes of the Companies Act the elected members of the Council, being the trustees of the Charity, also act as the directors of the company.

##### ELECTED MEMBERS AND METHOD OF APPOINTMENT

The members shall be the persons appointed as trustees from time to time who shall have consented in writing to become members and whose names have been entered in the register.

The serving trustees have the power to appoint any person who is able and willing to do so to be a trustee. A trustee must be a natural person aged 16 years or older. The number of trustees shall be not less than three, but shall not be subject to any maximum.

New trustees undertake an induction process in order to brief them of their obligations under charity and company law, the structure, activities and processes of the charity and to meet key employees.

##### ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Chief executive officer has responsibility for running the organisation on behalf of the trustees and leads the executive team. The executive team provide day to day management of the charity and recommend strategy to the Trustees who meet on a quarterly basis.

##### RISK MANAGEMENT - GENERAL FUND

The Trustees manage surplus cash reserves to ensure the declared Reserves Policy is achieved. Surplus cash remaining after meeting that objective will be moved to an interest bearing deposit account. Given the Charity's historic financial position, the Trustees do not feel it prudent to invest in long term securities of a general or specific nature.

##### OBJECTIVES AND ACTIVITIES

##### MISSION AND VISION

Central to our on-going success is commitment to our mission, vision and values and we would like to take this opportunity to reiterate them again.

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Report of the Trustees

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Our mission is to be the leading voluntary organisation in the North West providing advice and information about assistive technology (equipment and products) to help disabled people make more informed choice which enables easier, safer and more independent living.

Our vision is to work for a society where disabled people, their families and carers can achieve optimum independence and self determination.

#### VALUES

Through its values and activities, Disabled Living provides public benefit in the following areas:

Equality - treating all people equally, irrespective of race, religion, sex or age.

Innovation - taking an innovative approach to providing a wide variety of high quality services to meet people's needs.

Respect - treating all people, both the users of Disabled Living's services and the staff who deliver them, in a respectful and friendly manner.

Accountability - accountable to users of the services, staff and Trustees. Disabled Living will report on aspects of operations and use of resources in an open and honest way.

Commitment - committed to the fair, equal and just treatment of all its staff and volunteers.

Education and Training - providing staff with the right 'tools' to do their jobs and encouraging and enabling their personal and professional development.

In sharing our objectives for the year, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance on public benefit and fee charging. The charity relies on the voluntary services of the trustees, and exists to support older people and those with disabilities or long term health conditions to make informed decisions in relation to equipment and services to support them to remain independent or regain their independence – ultimately improving quality of life, not only for the individual, but also their families. This is achieved through all the services Disabled Living provides.

#### ACHIEVEMENTS AND PERFORMANCE

Nobody could ever have predicted the challenges the world faced as the Pandemic struck. For Disabled Living this equated to losing over 80% of our income overnight. The priority was to ensure the Equipz and Bladder & Bowel UK helplines continued to operate as we started to work remotely. Disabled Living were in the process of implementing a five-year IT strategy, which included the upgrade of equipment and software. Last year the investment commenced with the purchase of new IT equipment, and we transferred to a cloud-based system. With further investment this year in telephony, we were delighted some aspects of Disabled Living's services could be delivered seamlessly, while our staff worked from home.

We took advantage of government initiatives, the furlough scheme, deferral of VAT payments, a CBILS loan and local authority grant. In addition, an application to the Reaching Communities Covid Resilience Fund resulted in a grant of £96K to support the salaries of staff delivering helpline services. With a successful application to The Growth Company, Disabled Living received a grant to purchase video conferencing technology to enable the team to offer virtual training options. Disabled Living also submitted a claim to our insurance company for loss of income – a final decision on the outcome of this claim has not been concluded, although loss adjusters consider there is no claim.

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Report of the Trustees

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We operated between April and July with eleven staff working remotely, while our remaining nine colleagues were furloughed. A request from Manchester City Council to deliver essential training for health and social care staff prompted the opening of Redbank House towards the end of July. In addition, the NHS Diabetic Eye Screening Service who have rooms within Redbank House were keen to re-start appointments for their patients.

With social distancing measures in place, sanitising stations, additional cleaning regimes and large stocks of PPE, over the months, staff gradually returned from furlough, working between Redbank House and home.

The Disabled Living Centre at Burrows House is our head office and where the majority of the team were based pre-covid, working alongside colleagues from Equipment Services at Salford City Council and Salford NHS Foundation Trust. To ensure there was minimal risk to their services which included the delivery of essential equipment. It was agreed with Salford Managers, the Disabled Living team would not return to Burrows House until the Covid risks were at an acceptable level. As these risks have fluctuated over the months, the team have still not returned to working at the Disabled Living Centre as we write this report in September 2021. However, we have a minimum number of staff who will work from the Centre when delivering training or undertaking equipment assessments.

The Pandemic has highlighted the flexibility of Disabled Living's team - how they can adjust to challenges, adapt to new models of service delivery, innovate to deliver new services and to think 'out of the box' when it comes to income generation projects. We have an extended team in our Trustees, each of which contribute significantly, through their own expertise to support the Chief Executive and the management team to deliver first class services to our clients.

#### Equipz

Providing advice and information about equipment is at the heart of Disabled Living's charitable objectives.

As the number of Covid cases increased, it soon became apparent it was difficult for people to access many statutory sector services, especially in health and social care, resulting in a significant increase in calls to the Disabled Living helplines. There also became an influx of calls from relatives looking for practical solutions on how they could support relatives to remain independent and safe, while they were unable to visit during 'lock down'.

The team suggested taking to social media and started a three-month campaign posting daily practical suggestions including, subscribing to a frozen meal delivery service, having a box of continence pads delivered by mail order instead of buying a packet from the supermarket, using a shampoo cap if hair washing was difficult and accessing the Newlife toy library.

At the height of the first lock down, Disabled Living occupational therapy services were called upon to support an emergency situation. A care home required urgent assessments for all residents to enable them to be moved to a new facility as staff levels reduced to unacceptable levels.

Throughout the year, there have been times when we have restricted non urgent in- person assessments, however we continued to offer virtual assessments. Our work with Salford Local Authority to support their team to assess blue badge applications continues, as they receive increasing numbers of people applying now the criteria has changed to include people with a wider range of disabilities and additional needs. As the year ended, the team are expecting a busy time ahead as waiting list for occupational therapy and equipment assessments continue to increase.

#### Bladder & Bowel UK

Bladder & Bowel UK (BBUK) is the only charitable service supporting adults and children with bladder and bowel problems and the professionals who work with them.

Services for BBUK were in demand from the outset of the year.

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The team were already working on several projects, providing clinical consultancy services for the development of new products. One partnership was with LUCID, a company who specialise in intelligent connected medical device design. This partnership saw the development of an interactive App for children who have Enuresis and an App for people with Dementia to delay incontinence. As with many projects, what you start off to achieve often opens avenues for diversification and these two projects are no exception. Further funding is currently being sought to develop the prototypes to financially viable commercial products.

Providing training throughout the UK to develop the skills of Specialist Nurses has been at the forefront of BBUK's service provision. Although the team could not deliver the two scheduled Continence Symposiums which in pre-covid times were attended by professionals from throughout the UK, Covid, did not stop the progression of training sessions on alternative platforms. Many virtual training sessions were delivered to support colleagues continuing professional development.

Lockdown for many people has been tough, especially for those with disabled children. However, an initiative between BBUK and the Down Syndrome Association did have a positive impact for many children and their families. The 'boot camp' toilet training programme was established, comprising four one-hour zoom sessions providing clinical and peer support for twelve parents. Evaluation from the initial session resulted in a high success rate, with the participants' children becoming fully toilet trained - a skill which many of the parents were told was unachievable. These boot camps continue.

The teams' expertise continued to be called upon internationally, with a presentation at a medical conference in Rio de Janeiro.

A joint project between the charity ERIC and BBUK, 'Help at School - a partnership approach to providing guidance and practical support' was awarded The Nursing Times Award in the Continence Promotion and Care Category.

Last year the team launched Talk about....., a free digital newsletter for people with bladder and bowel problems. The first edition was emailed to 250 people on our database who had signed up to receive the quarterly publication. Each edition gathered momentum in terms of subscribers. As this year draws to a close, we emailed issue four of Talk about.... to 4,500 people. We think we can call this a definite success!

## Training

Disabled Living is recognised nationally for their accredited training programme.

As we went into lockdown, face to face training stopped immediately and the team took full advantage of the time available to review and update the portfolio of existing training courses.

Manchester City Council (MCC) were keen to commence training for their health and social care staff as soon as restrictions were lifted. Redbank House was opened to accommodate this contract. As the teams were working to strict social distancing guidelines course numbers were capped at six, with multiple cohorts being delivered in tandem.

Manchester City Council requested the development of a course to support Occupational Therapists to access for major adaptations, relating to Disabled Facilities Grants. The pilot course delivered virtually focused on the integration of assessments to the MCC policies and procedures, with an emphasis on understanding the functional impact medical conditions can have on people's lives. It is anticipated this course can be delivered virtually and bespoke to individual local authority guidelines.



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Report of the Trustees

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Over the last two years, Disabled Living has been supporting relative carers by providing moving and handling workshops to reduce the risk of harm to themselves through inappropriate techniques when moving and handling their loved ones. Most of this client group were classed as vulnerable and therefore were self-isolating, many still continuing to shield. Throughout the year, the team have delivered several virtual training sessions to carers, and it is our intention to increase the number of courses we have available to they are accessible for people throughout the UK. A grant from the Growth Company enabled Disabled Living to purchase video conferencing technology which has significantly improved the quality of what the team can deliver.

There will be an increase in demand for training as local authorities consider how to 'do things differently', to provide the most cost-effective services.

#### Kidz to Adultz Exhibitions

The Kidz to Adultz Exhibitions are collectively the largest FREE UK events totally dedicated to children and young adults up to 25 years with disabilities and additional needs, their parents, carers and the professionals who support them.

The Kidz to Adultz exhibitions generate fifty percent of Disabled Living's income. As a team, and with Trustees we often discussed the financial risk if one exhibition could not take place. As the events are based in different venues around the UK, we considered the 'risk' would be around the venue not being available due to unforeseen circumstances. There had never been a conversation about the inability to deliver all five events in one year. However, this year has been that year!

As we went into lock down, it soon became apparent Kidz to Adultz South, Kidz to Adultz Wales and West and Kidz to Adultz Scotland which were scheduled for May, July and September, would not take place.

The team immediately considered the options available, to ensure parents and professionals had the opportunity to engage with companies and service providers. Kidz to Adultz Exhibitions Live was developed, not as an income generation idea, but to ensure our brand remained in the spotlight and we could support our commercial colleagues, many of whom would also be going through challenging times. Companies had the option to showcase videos of their equipment and products via this service. The importance of social media and having an online presence has certainly been highlighted during the Pandemic.

As the Pandemic showed no sign of remission the decision was made to cancel Kidz to Adultz North in November 2020 and Kidz to Adultz Middle in March 2021. Following the success of Kidz to Adultz Exhibitions Live, the team considered it essential to ensure the services they provide remain in the public arena, despite not having a physical exhibition. It became very clear from our visitors and exhibitors alike that online events were vital during the unprecedented times.

Venue to Virtual – Kidz to Adultz Exhibitions was the new concept. The first virtual event was delivered in November over five days, streaming videos from YouTube showcasing products and services, combined with an interactive chat facility. The event attracted 2805 participants from 32 countries, 40 exhibitors and 15,330 page views. It was an overwhelming success which, was developed further to deliver an event in March. The virtual events generated much needed income.

The Kidz to Adultz magazine continued to be distributed throughout the year as an e: magazine.

As a result of Covid, the owners of EventCity our venue for the Kidz to Adultz North event for many years, took the decision not to relocate and develop a new site in Manchester. Once again, we had to find a new venue which would become the home to the Kidz to Adultz North Exhibition – that venue will be ACC Liverpool, and we hope to deliver the first event since the onset of Covid in November 2021.

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Report of the Trustees

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## Redbank

Redbank House is a well-established training and meeting venue. The proximity to Manchester City Centre provides excellent accommodation for companies and organisations to bringing people together from all over the UK.

We opened Redbank House in July, following the lifting of government restrictions to provide a venue for essential training for health and social care staff. The NHS Diabetic Eye Screening Service and The Shaw Centre returned in August and operated with reduced numbers to adhere to social distancing guidelines.

At this time, the majority of our regular sensory room clients were shielding as they were classed as vulnerable adults. However, we opened the rooms in August for the use of children with reduced and alternate sessions to ensure social distancing. We fully expected our adult clients to return by the end of the year. However, the reality is, as we write this report the vast majority of carers consider the risk is still too great.

A contract from Manchester City Council saw the sensory rooms in full use over the 2021 Easter holidays and this arrangement will continue throughout the 2021/22 school holidays.

Despite reduced numbers coming through the doors of Redbank House, it has remained a hive of activity, as this has been the office environment for the Disabled Living team. With multiple office spaces compared to an open place office at Burrows House it has made social distancing easier. This approach combined with home working has reduced the risk to the business.

## The Year Ahead

There is no doubt the Pandemic has brought many challenges; however, it has also highlighted opportunities. We have an innovative team with a flexible approach, who are open to change.

'Zoom and Team's' became the new buzz words for 2020. Disabled Living will fully embrace the opportunities this brings to the business to make it more productive and cost effective.

The priorities for the year ahead have not changed since last year, as there wasn't the opportunity to develop many of the projects or services in the Covid year. The only element which may change, is how the service are delivered.

## Our Priorities for 2021/22

- Identify and develop additional income generation opportunities that are not 'physically' linked to existing services to ensure reduce risk to the charity overall
- To develop further, any new business development ideas that have been tested and evaluated
- To develop digital and remote options to complement our existing services.
- To be totally open to any partnerships, that offer diversity without straying from the charity's core services
- To continue to develop the RROTA project, by securing funding, which had it been at the stage of commercialisation during the Pandemic would have offered a platform within health and social care services to continue to offer assessments in people in their home environment.
- To consider the wider opportunities for the RROTA platform which have been identified during development.
- To consider options to enhance the work/life balance for all our team and options to work remotely.

## RESERVES POLICY

The aims of Disabled Living's reserves policy is to ensure the ongoing future activities of the charity are reasonably protected. The board have agreed that a minimum level of reserves should be three months expenditure. Free reserves are calculated currently at £319,608, which takes into account the unrestricted reserves less fixed assets. Current reserves are higher than three month's expenditure, which is calculated at £204,087, but this is currently considered reasonable given the on-going Coronavirus pandemic and this will support the charity as we develop plans to continue to adapt our services moving forward.

DISABLED LIVING  
For the year ended 31 March 2021

Report of the Trustees

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FINANCIAL REVIEW

RESULTS FOR THE YEAR

Against of background of a pandemic, with many organisations struggling to survive, and the difficult conditions businesses face due to the Brexit fall out, the last report we prepare for Disabled Living was always going to be a little bit different!

Firstly, let us report on the last 12 months finances. The business interruption loan was finally approved and received. Disabled Living took advantage of the furlough scheme, VAT deferral and received a local authority grant. Along with careful cost control, maximising income wherever possible and diligent cash management throughout the year meant all staff were retained. This in itself is testament to the skills of the management team.

Services to our clients was obviously affected. The Kidz to Adultz exhibitions, always major events and substantial income generators for Disabled Living were cancelled and the Sensurround rooms at Redbank House were closed. Income for room hire at Redbank suffered, although some hires were achieved to NHS Diabetic Eye Screening Service. Manchester City Council also booked several training courses. However probably the most significant achievement was the continuation of the Bladder & Bowel UK helpline, achieved through the sterling efforts and flexibility of the team.

Turnover, including grants and furlough scheme (£214k), was £586.2k, compared to an amended budget of £369k. Salaries were £28k below budget and overheads in line with expectations. The net deficit was £230.2k, £260.8k below the budgeted deficit.

Income can be analysed as follows:

Kidz Events 8%

Training 16%

Bladder & Bowel UK 13%

Redbank House 10%

Legacies 7%

Fundraising/ Donations/ Grants 33%

Management 13%

While a deficit result is never good news, the cash reserves built up over the years and the receipt of the business loan has ensured Disabled Living can look forward to a stable future post Covid 19.

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Report of the Trustees

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STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Disabled Living for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and its subsidiary and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

SMALL COMPANY PROVISIONS

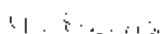
This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

APPROVAL

This report was approved by the board of directors and trustees on 13th October 2021 and signed on its behalf.



Mrs D Evans  
Chief Executive



## Opinion

We have audited the group and the parent charity group financial statements of Disabled Living (the 'charity') for the year ended 31 March 2021 which comprise the consolidated statement of financial activities, the consolidated and charity statement of financial position, the consolidated and charity statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the charitable company's affairs as at 31 March 2021 and of the group's incoming resources and application of resources profit] for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## Basis for opinion

We conducted our audit in accordance with International Standards on auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relation to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

## Disabled Living

### Independent Auditor's Report to the Members and Trustees of Disabled Living

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We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 10, the trustees (who are also the directors of the group and parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

## Disabled Living

### Independent Auditor's Report to the Members and Trustees of Disabled Living

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and addressing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We obtained an understanding of laws, regulations and guidance that affect the Charitable Company, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on its operations. Key laws, regulations and guidance that we identified included the Companies Act 2006, tax legislation, health and safety legislation, and employment legislation.
- We enquired of the Trustees and reviewed correspondence and Trustee meeting minutes for evidence of non-compliance with relevant laws and regulations. We also reviewed controls the Trustees have in place, where necessary, to ensure compliance.
- We gained an understanding of the controls that the Trustees have in place to prevent and detect fraud. We enquired of the Trustees about any incidences of fraud that had taken place during the accounting period.
- The risk of fraud and non-compliance with laws and regulations was discussed within the audit team and tests were planned and performed to address these risks.
- We reviewed financial statements disclosures and supporting documentation to assess compliance with relevant laws and regulations discussed above.
- We enquired of the Trustees about actual and potential litigation and claims.
- We performed analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

Disabled Living

Independent Auditor's Report to the Members and Trustees of  
Disabled Living

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Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body for our audit work, for this report, or for the opinions we have formed.

*Beever and Struthers*

Sue Hutchinson FCCA  
Senior Statutory Auditor

For and on behalf of  
BEEVER AND STRUTHERS  
Statutory Auditor  
St George's House  
215/219 Chester Road  
Manchester M15 4JE

Date: 8 December 2021



## Disabled Living

### Consolidated Statement of Financial Activities (Incorporating a Consolidated Income and Expenditure Account) For the year ended 31 March 2021

		Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	Notes	£	£	£	£
Income and endowments					
Income and endowments from generated funds:					
Donations and legacies:	4				
Donations and gifts		12,669	-	12,669	7,570
Legacies		39,322	-	39,322	121,422
Annual appeal		10,689	-	10,689	8,786
Grants		27,108	161,572	188,680	-
Other trading activities:	5				
Commercial trading operations		165,778	-	165,778	806,971
Rental income		21,365	-	21,365	22,568
Investment income and interest	6	-	-	-	1,156
Charitable activities:					
Services to people with disabilities	7	115,211	32,447	147,658	298,903
<b>Total income and endowments</b>		<b>392,142</b>	<b>194,019</b>	<b>586,161</b>	<b>1,267,376</b>
Expenditure					
Cost of generating funds:					
Raising funds	8	25,281	-	25,281	25,439
Charitable activities	8	607,423	194,019	801,442	1,134,173
Governance costs	8	(10,376)	-	(10,376)	90,540
<b>Total expenditure</b>		<b>622,328</b>	<b>194,019</b>	<b>816,347</b>	<b>1,250,152</b>
<b>Net income/(expenditure) and net movement in funds</b>		<b>(230,186)</b>	<b>-</b>	<b>(230,186)</b>	<b>17,224</b>
Other recognised gains/(losses)					
Movement on revaluation of investments		-	-	-	-
<b>Net movement in funds before transfer</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(230,186)</b>	<b>-</b>	<b>(230,186)</b>	<b>17,224</b>
Reconciliation of funds					
Fund balances brought forward		1,759,925	-	1,759,925	1,742,701
<b>Fund balances carried forward</b>	<b>18</b>	<b>1,529,739</b>	<b>-</b>	<b>1,529,739</b>	<b>1,759,925</b>

All of the above results are derived from continuing activities. All gains and losses recognised in the year are included in the above. The notes on pages 21 to 31 form part of these accounts.

Disabled Living  
Consolidated Balance Sheet  
as at 31 March 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Investments	11	-	-
Tangible assets	12	<u>1,210,131</u>	<u>1,272,057</u>
		1,210,131	1,272,057
CURRENT ASSETS			
Debtors	13	129,992	242,562
Short term investments		155	154
Cash at bank and in hand		<u>557,682</u>	<u>500,167</u>
		687,829	742,883
CREDITORS:			
Amounts falling due within one year	14	<u>(184,888)</u>	<u>(255,015)</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>502,941</u>	<u>487,868</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,713,072	1,759,925
CREDITORS:			
Amounts falling due after one year	15	<u>(183,333)</u>	<u>-</u>
NET ASSETS		<u>1,529,739</u>	<u>1,759,925</u>
Income funds			
Restricted funds	17	-	-
Unrestricted funds:			
Revaluation reserve		554,773	567,675
Other charitable funds	18	<u>974,966</u>	<u>1,192,250</u>
		<u>1,529,739</u>	<u>1,759,925</u>

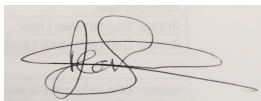
The notes on pages 21 to 31 form part of these accounts.

These financial statements have been audited under the requirements of Section 144 of the Charities Act 2011.

The financial statements have been prepared in accordance with the Companies Act 2006 and with the Financial Reporting standard applicable in the UK and Republic of Ireland (FRS 102)

The financial statements were approved by the Board of Trustees on 13th October 2021 and were signed on its behalf by:

.....  
K Yeung OBE, DL, President



.....  
C D J Styger FCMA, Honorary Treasurer

.....  
P Brown, Chairman



Disabled Living  
Charity Balance Sheet  
as at 31 March 2021

		2021	2020
	Notes	£	£
FIXED ASSETS			
Investments	11	100	100
Tangible assets	12	<u>1,210,131</u>	<u>1,272,057</u>
		1,210,231	1,272,157
CURRENT ASSETS			
Debtors	13	51,897	260,404
Short term investments		155	154
Cash at bank and in hand		<u>433,907</u>	<u>88,010</u>
		485,959	348,568
CREDITORS: Amounts Falling due within one year	14	<u>(59,513)</u>	<u>(70,367)</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>426,446</u>	<u>278,201</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,636,677	1,550,358
NET ASSETS		<u>1,636,677</u>	<u>1,550,358</u>
Income funds			
Restricted funds	17	-	-
Unrestricted funds:			
Revaluation reserve		554,773	567,675
Other charitable funds	18	<u>1,081,904</u>	<u>982,683</u>
		<u>1,636,677</u>	<u>1,550,358</u>

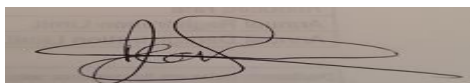
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K Yeung OBE, DL, President



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C D J Styger FCMA, Honorary Treasurer

.....  
P Brown, Chairman



Disabled Living  
Statement of Cash Flows and Consolidated Statement of Cash Flows  
For the year ending 31 March 2021

	Notes	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Cash used in operating activities	23	63,033	165,818	351,415	111,283
Cash flows from investing activities					
Interest Income		-	1,156	-	-
Purchase of tangible fixed assets		(5,672)	(47,351)	(5,672)	(47,351)
Cash provided by (used in) investing activities		(5,672)	(46,195)	(5,672)	(47,351)
Cash flows from financing activities					
Repayment of borrowing		-	-	-	-
Cash used in financing activities		-	-	-	-
Increase (decrease) in cash and cash equivalents in the year		57,361	119,623	345,743	63,932
Cash and cash equivalents at the beginning of the year.		500,321	380,698	88,164	24,232
Total cash and cash equivalents at the end of the year		557,682	500,321	433,907	88,164

The notes on pages 21 to 31 form part of these accounts.

## Disabled Living

### Notes to the accounts for the year ended 31 March 2021

#### 1 ACCOUNTING POLICIES

##### 1.1 Basis of preparation of accounts

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Disabled Living meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s) and with the exception of investments which are included at market value.

##### 1.2 Going concern

The accounts have been drawn up on a going concern basis. In common with many fund-raising charities, the adoption of the going concern basis is dependent on the company receiving adequate fundraising from voluntary income such as donations and legacies. While the Trustees recognise the uncertainties inherent in predicting the timing and level of future funding from voluntary income that is not yet assured, they believe that adequate funding will be secured from donations and legacies. Credit facilities remain in place and we continue to receive the full support of the bank. The Trustees believe it is appropriate to prepare the accounts of the company on a going concern basis. The accounts do not include any adjustments that would result if the going concern basis was not appropriate.

##### 1.3 Basis of consolidation

The consolidated accounts incorporate the results of Disabled Living ('the charity') and its subsidiary undertaking on a line by line basis. The consolidated entity is referred to as 'the Group'. No separate company Statement of Financial Activities (SOFA) has been prepared for the Charity as permitted by section 408 of the Companies Act 2006 and paragraph 397 of the SORP.

##### 1.4 Income and endowments

###### Donations and gifts

###### Legacies

Legacies are recognised in the period in which the charity becomes legally entitled to the income, notification has been received and the amount can be quantified with reasonable accuracy. It is categorised as unrestricted or restricted funds dependent upon whether expenditure restrictions by donors are placed on such receipts. Donated investments are introduced at the market value at the date of receipt.

###### Direct giving, fundraising and appeals

Cash donations are recognised as they are received.

###### Grants

Grants are recognised when there is evidence of entitlement, the receipt is probable and the amount can be measured reliably.

###### Other trading activities

###### Rental Income

Rental income is recognised when receivable.

###### Investment income

Investment income is recognised on a cash received basis with any taxation recoverable thereon recognised on a receivable basis.

## Disabled Living

### Notes to the accounts for the year ended 31 March 2021

#### Room hire

Room hire income is recognised in the period when the hire occurs.

#### Charitable activities

##### Events and training

Income relating to the events and training services is recognised in the period to which the event or training service occurs, this policy results in accrued and deferred income.

These policies result in deferred and accrued income which is stated net of value added tax.

#### 1.5 Pension Costs

The company operates a defined contributions scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

#### 1.6 Tangible fixed assets - depreciation and grants

Depreciation is provided on all tangible fixed assets for Charity use, other than freehold land, at rates calculated to write off the cost or valuation of each asset evenly over its expected useful life as follows:

Freehold buildings	-	50 years
Fixtures, fittings and equipment	-	5, 10 and 25 years

#### 1.7 Investments

Endowment investments are shown at market value at the balance sheet date. Investments in subsidiaries are stated at cost.

The SOFA includes unrealised gains and losses from the revaluation of investments.

#### 1.8 Creditors and Provisions

Creditor's and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

#### 1.9 Taxation

The charity is exempt from corporation tax on its charitable activities under Section 505 of the Income and Corporation Taxes Act 1988 to the extent that they are applied to the organisation's charitable objects. The trading subsidiary does not generally pay UK corporation tax because their policy is to pay taxable profits as Gift Aid to the Charity.

#### 1.10 Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.



## Disabled Living

### Notes to the Accounts for the year ended 31 March 2021

#### 1.11 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### Charitable activities

##### Raising funds

These include salaries and directly attributable overheads, plus a proportion of central support costs.

##### Charitable activities

These include salaries and direct costs associated with generating income for the group, also items such as depreciation and property repairs.

##### Governance costs

These are the central running costs of the Charity, including strategic oversight and public accountability.

#### 1.12 Financial instruments

The group only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

## 2 FINANCIAL PERFORMANCE OF THE CHARITY

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited.

The summary financial performance of the charity alone is:

	2021 Total	2020 Total
	£	£
Income and endowments	420,383	459,264
Gift aid from subsidiary company	<u>230,210</u>	<u>-</u>
	650,593	459,264
Expenditure on charitable activities	(554,000)	(582,039)
Governance costs	<u>(10,274)</u>	<u>(69,252)</u>
Net income/(expenditure)	86,319	(192,027)
Total funds brought forward	<u>1,550,358</u>	<u>1,742,385</u>
Total funds carried forward	<u><u>1,636,677</u></u>	<u><u>1,550,358</u></u>
Represented by:		
Restricted funds	-	-
Unrestricted funds	<u>1,636,677</u>	<u>1,550,358</u>
	<u>1,636,677</u>	<u>1,550,358</u>

## Disabled Living

### Notes to the Accounts for the year ended 31 March 2021

#### 3 INCOMING RESOURCES FROM ACTIVITIES GENERATING FUNDS

The wholly owned trading subsidiary Disabled Living (Trainings and Exhibitions) Limited is incorporated in the United Kingdom (company number: 07079318) and pays the majority of its profits to the charity by gift aid.

The charity owns the entire share capital of 100 ordinary shares of £1 each. A summary of the trading results is shown below. The subsidiary provides training courses and holds exhibitions.

The summary financial performance of the subsidiary alone is:

	2021 Total £	2020 Total £
Turnover	165,778	806,971
Cost of sales and administration costs	(273,361)	(577,573)
Interest receivable	-	1,142
Corporation tax charge	<u>21,288</u>	<u>(21,288)</u>
Net profit	(86,295)	209,252
Amount gift aided to the charity	<u>(230,210)</u>	-
Retained in subsidiary	<u>(316,505)</u>	<u>209,252</u>

The assets and liabilities of the subsidiary were:

Current assets	215,713	1,041,404
Current and long term liabilities	<u>(322,880)</u>	<u>(831,736)</u>
Total net assets	(107,167)	209,668
Aggregate share capital and reserves	<u>(107,167)</u>	<u>209,668</u>

The charity's wholly owned subsidiary, Disabled Living (Training and Exhibitions) Limited commenced trading on 1 April 2010

## Disabled Living

### Notes to the Accounts for the year ended 31 March 2021

#### 4 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Gifts and donations	12,669	-	12,669	7,570
Legacies	39,322	-	39,322	121,422
Annual appeal	10,689	-	10,689	8,786
Grants	27,108	161,572	188,680	-
	<u>89,788</u>	<u>161,572</u>	<u>251,360</u>	<u>137,778</u>

#### 5 OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Commercial trading operation	165,778	-	165,778	806,971
Rental Income	21,365	-	21,365	22,568
	<u>187,143</u>	<u>-</u>	<u>187,143</u>	<u>829,539</u>

#### 6 INVESTMENT INCOME

	Unrestricted Funds	Endowment Funds	Total 2021	Total 2020
	£	£	£	£
Deposit interest	-	-	-	1,156
Investment income from	-	-	-	-
Quoted investments	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,156</u>

#### 7 CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Disabled Living Centre	115,211	32,447	147,658	298,903
	<u>115,211</u>	<u>32,447</u>	<u>147,658</u>	<u>298,903</u>

# Disabled Living

## Notes to the Accounts for the year ended 31 March 2021

8	EXPENSE TYPE	Allocation	Raising Funds	Charitable Activities	Governance Costs	2021	2020
			£	£	£	£	£
	Salaries & associated cost	Percentage & Direct	17,537	558,275	8,769	584,581	653,556
	Utilities & other building costs	Percentage	5,485	53,624	1,828	60,937	43,971
	Phone & Fax	Percentage	341	3,335	114	3,790	3,309
	Post & Stationery	Percentage	605	5,912	201	6,718	7,696
	Sundry	Direct		2,811		2,811	898
	Travel	Direct		3,140		3,140	12,913
	Volunteer & appeal costs	Direct	1,313			1,313	884
	Income generating activities	Direct		63,235		63,235	374,741
	Audit Fees	Direct		13,900		13,900	10,000
	Bank charges and interest	Direct		1,762		1,762	2,597
	Legal & Professional	Direct		18,590		18,590	31,525
	Advertising	Direct		-		-	94
	Repairs	Direct		9,380		9,380	16,274
	Depreciation	Direct		67,478		67,478	70,406
	Corporation tax	Direct		-	(21,288)	(21,288)	21,288
			25,281	801,442	(10,376)	816,347	1,250,152

The allocation for overheads and utilities is as follows:

Raising funds	9%
Charitable activities	88%
Governance	3%

Service department Salaries and PAYE are made up of their own direct costs, as well as the following allocation of management and administration salaries:

	Management and administration salaries
Raising funds	3.00%
Charitable activities	95.50%
Governance	1.50%

## 9 SURPLUS FOR THE YEAR

The surplus/(deficit) of income over expenditure is stated after charging:

	2021	2020
	£	£
Depreciation of tangible fixed assets - owned by charity	67,597	70,406
Audit fees	12,900	10,000
Non audit services	3,500	2,500

Disabled Living  
Notes to the Accounts  
for the year ended 31 March 2021

10 STAFF COSTS

No remuneration was paid to trustees in the year, nor were any expenses reimbursed to them. The costs of the remaining staff were:

	2021	2020
	£	£
Wages and salaries	518,188	582,611
Social security costs	50,622	54,332
Other pension costs	15,771	16,613
	<u>584,581</u>	<u>653,556</u>

The average weekly number of staff employed, calculated as full time equivalents during the year were as follows:-

	2021	2020
	No.	No.
Fundraising	-	-
Administration	12	13
Disabled Living centre	6	9
	<u>18</u>	<u>22</u>

No employee received remuneration of more than £60,000 (2020: Nil)

The number of employees to whom retirement benefits were accruing was sixteen (2020: 17)

The key management personnel of the group comprise those of the charity, being the trustees, the chief executive officer and managers. The total employee benefits of the key management personnel of the group were £220,179 (2020: £237,619).

Statutory redundancy payments were made in the year totalling £745 (2020: £Nil)

11 FIXED ASSET INVESTMENTS

	Group 2021	Group 2020	Charity 2021	Charity 2020
	£	£	£	£
Shares in Group undertakings	-	-	100	100
Market value at 31 March 2019	-	-	100	100

Subsidiary

The charitable company's investment at the balance sheet date in the share capital of limited companies included the following:

Disabled Living (Training and Exhibitions) Limited 100% Holding

	2021	2020
	£	£
Aggregate capital and reserves	-107,167	209,668
Profit/(Loss) for the year before tax	-	-

Disabled Living (Training and Exhibitions) Limited has 100 shares with a nominal value of £1 each.

# Disabled Living

## Notes to the Accounts for the year ended 31 March 2021

### 12 TANGIBLE FIXED ASSETS

#### Group and Charity

	Freehold land and buildings	Fixtures, fittings, and equipment	Total
	£	£	£
<b>COST</b>			
At 1 April 2020	880,000	928,807	1,808,807
Additions	-	5,672	5,672
At 31 March 2021	<u>880,000</u>	<u>934,479</u>	<u>1,814,479</u>
<b>DEPRECIATION</b>			
At 1 April 2020	91,200	445,550	536,750
Charge for year	<u>15,200</u>	<u>52,397</u>	<u>67,597</u>
At 31 March 2021	<u>106,400</u>	<u>497,947</u>	<u>604,347</u>
<b>NET BOOK VALUE</b>			
At 31 March 2021	<u>773,600</u>	436,531	1,210,131
At 31 March 2020	<u>788,800</u>	483,257	1,272,057

On transition to FRS 102, the Trustees elected to adopt the fair value of the freehold land and buildings as deemed cost. The freehold land and buildings have been accounted for on a historic cost basis since this date.

## DISABLED LIVING

### Notes to the Accounts for the year ended 31 March 2021

13	Debtors	Group 2021	Group 2020	Charity 2021	Charity 2020
		£	£	£	£
	Trade debtors	61,455	144,329	20,199	53,533
	Prepayments and accrued income	68,537	98,233	16,982	26,231
	Amount due from subsidiary undertaking	-	-	14,716	180,640
	Other taxes and social security costs	-	-	-	-
		<u>129,992</u>	<u>242,562</u>	<u>51,897</u>	<u>260,404</u>
14	Creditors - amounts falling Due within one year	Group 2021	Group 2020	Charity 2021	Charity 2020
		£	£	£	£
	Trade creditors	19,976	36,535	8,304	22,268
	Other creditors, accruals and deferred income	88,832	167,217	24,959	46,489
	Loans	16,667	-	-	-
	Other taxes and social security costs	59,413	51,263	26,250	1,610
		<u>184,888</u>	<u>255,015</u>	<u>59,513</u>	<u>70,367</u>
15	Creditors - amounts falling Due after one year	Group 2021	Group 2020	Charity 2021	Charity 2020
		£	£	£	£
	Loans	183,333	-	-	-
		<u>183,333</u>	<u>-</u>	<u>-</u>	<u>-</u>

The above loan was taken out in October 2020 in relation to the Coronavirus Business Interruption Scheme and is repayable in monthly instalments starting in November 2021. For the first 12 months from the date on which the loan is drawn the annual interest rate is in effect 0%. After this period the loan is subject to interest rates at 2.81% over the base rate.

## 16 DEFERRED INCOME

Deferred income comprises advanced sales for training events which are held post year end or office rent invoiced in advance.

	Group £	Charity £
Balance as at 1 April 2020	126,825	126,825
Amount released to income earned from charitable activities	(126,825)	(126,825)
Amount deferred in year	<u>61,286</u>	<u>767</u>
Balance as at 31 March 2021	<u>61,286</u>	<u>767</u>

## DISABLED LIVING

### Notes to the Accounts for the year ended 31 March 2021

#### 17 RESTRICTED FUNDS

	Business Growth Hub	National Lottery	Innovate Project	Ferring	Total 2021	Total 2020
	£	£	£	£	£	£
At 1 April 2020	-	-	-	-	-	4,400
Incoming resources	2,965	95,696	61,691	33,667	194,019	-
Resources expended	(2,965)	(95,696)	(61,691)	(33,667)	(194,019)	(4,400)
At 31 March 2021	-	-	-	-	-	-

BusinessGrowthHub – grant funding to purchase video conference technology

NationalLottery – grant funding to support salaries of helpline staff

Innovate – BBUK product development

Ferring – National Paediatric Project

#### 18 UNRESTRICTED FUNDS – OTHER CHARITABLE FUNDS

	General funds	2021	2020
	£	£	£
At 1 April	1,192,250	1,192,250	1,157,725
Net incoming resources for the year	(230,186)	(230,186)	21,624
Transfer from revaluation reserves	12,902	12,902	12,901
At 31 March	974,966	974,966	1,192,250

#### 19 ANALYSIS OF NET ASSETS

	Restricted funds	Endowment funds	Unrestricted funds	Total funds	2020
	£	£	£	£	£
Tangible fixed assets	-	-	1,210,131	1,210,131	1,272,057
Investments	-	-	-	-	-
Current assets	-	-	687,829	687,829	742,883
Current and long term liabilities	-	-	(368,221)	(368,221)	(255,015)
Net assets at 31 March	-	-	1,529,739	1,529,739	1,759,925

#### 20 COMPANY LIMITED BY GUARANTEE

The charity is incorporated by a company limited by guarantee and members' liability is limited to £1 each which has not been called up at 31 March 2021.



## DISABLED LIVING

### Notes to the Accounts for the year ended 31 March 2021

#### 21 RELATED PARTY TRANSACTIONS

Fees amounting to £12,475 (2020: £19,250) were paid to Dean Styger, the Chairman, during the year for professional financial services provided.

#### 22 OPERATING LEASES

At 31 March 2021, the charity had total commitments under non-cancellable operating leases over the remaining life of those leases of £0 (2020: £Nil).

#### 23 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Group 2021	Group 2020	Charity 2021	Charity 2020
	£	£	£	£
Net movements in funds	(230,186)	17,224	86,319	(192,027)
Add back depreciation charge	67,597	70,406	67,597	70,406
Add/deduct interest income shown in investing activities	-	(1,156)	-	-
Decrease/(increase) in debtors	112,416	(77,244)	208,353	210,500
Increase/(decrease) in creditors	113,206	156,588	(10,854)	22,404
Net cash used in operating activities	63,033	165,818	351,415	111,283



## Certificate of Completion

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Security Events	Status	Timestamp (UTC)	I.P. Address
Auditor Account Authentication	Complete	2021-10-12 16:29	82.71.231.237
Hashed/Encrypted Document	Complete	2021-10-12 14:55	82.71.231.237
Signer Account Authentication	Complete	2021-10-12 22:00	82.42.7.235
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Signer Account Authentication	Complete	2021-10-13 08:05	2a00:23c6:2d85:d
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Signer Account Authentication	Complete	2021-10-13 08:26	81.149.120.237
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User Audit Trail	User	Timestamp (UTC)	I.P. Address
Request Created	nici.boardman@beeverstruthers.co.uk	2021-10-12 14:55	82.71.231.237
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