

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021
FOR
CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL

Lang Bennetts
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL**

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FOR THE YEAR ENDED 31ST DECEMBER 2020**

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**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

The trustees present their report with the financial statements of the charity for the year ended 31st December 2021. The trustees have adopted the provisions of 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).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

218341

Principal address

3 Walsingham Place
TRURO
Cornwall
TR1 2RP

Trustees

RA Fitzsimmons
T Spivey
P Cale
Mrs J Hocking
R Margetts
R Cranage
Mrs R Fisher
Mrs S Wardle
Mrs J Ninnis

Chairman

Other Officers

Clare Greenwood Executive Officer
Paul Charlesworth Treasurer

Bankers

Barclays Bank
King Street
Truro

Investment Manager

CCLA Investment Management Limited
Senator House
85 Queen Victoria Street
London EC4V 4ET

Independent Examiner

JS Mashen FCA
Lang Bennetts
The Old Carriage Works
Moresk Road
TRURO TR1 1DG

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

CHAIRMAN'S FOREWARD

Like a lot of people, I found that the world has changed since Covid 19 hit us, and it has been noticeable that services have taken a while to get back to normal. Actually, some things have changed forever.

We have noticed that bookings are down for NHS services and this could be for a number of reasons. We know that the hospital has been struggling with numbers of patients and there are staff shortages. We have also noticed that more services are now remote, not face2face.

This can be good for d/Deaf people who have problems with transport and driving and maybe the costs of parking, but this is not so good for d/Deaf people who do not have access to computers or know how to use the remote services.

It is important that Hearing Loss Cornwall are able to make this Deaf Voice heard and continue to take this message to the providers of our health and social care. It is not comfortable to feel that d/Deaf people seem to have to keep reminding services, over and over again, that we need to be included whenever they have discussions about accessibility.

I have also been upset to know that there has been more Hate Crime against the Deaf Community since lockdown and I hope that the police in Cornwall will take this matter seriously before it becomes a bigger problem. I think Covid has made some people angrier and more distressed and this could be why they behave badly, but no excuse.

I can understand why fewer people come into the office now because some older people and those with disabilities still feel anxious. But, if it is not a service that they want or feel they need then HLC will move with the times and try to provide the help and support that is needed.

It is very good to hear that the advocacy service has become busier. We do not want people to have problems, but we have known for a long time that the support is needed. We are grateful to the interpreters for helping us to support this service.

Also, very good news about the Deaf BSL counselling service being supported by the local council grant. For a long time, we have known that some people really want this help, but there has never been any money to help them. It is a shame that the money will not last for a long time. Maybe this will give us an opportunity to demonstrate that this is a service which is a good benefit to our community.

Now we look forward to 2022 and have been told that there will be many changes with the council working closer with the NHS services. Let's hope that this is good news but we shall see what happens.

R A Fitzsimmons - Chairman

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

EXECUTIVE OFFICER'S REPORT

Executive Report 2021

As we launched into 2020, we had ideas of several projects that may be on the horizon, but had no idea that many aspects of Hearing Loss Cornwall's plans would soon be stopped in their tracks by the arrival of Covid-19.

We had left 2019 with thoughts of delivering deaf awareness trainings to various departments within NHS England, we had plans to record BSL videos for Cornwall Council, based on mental health issues and were working towards firming up previous discussions around offering advocacy services through a Cornwall Council commission.

Alongside these projects, we had been creating relationships with Newquay Airport and the Tate St. Ives to improve awareness around accessibility and we had also heard the upsetting news that Jo Mace-Butler, the lady who we considered to be the Social Worker for the d/Deaf at Cornwall Council, and an admirable colleague, was about to retire.

As it turned out, Jo Mace-Butler retired around the start of Covid 19, just as we had discovered that Cornwall Council did not have plans to replace her, but were proposing to train all their social workers to be deaf aware and able to work with the people we support. This made the discussions around Hearing Loss Cornwall offering advocacy much more pressing as we were already receiving distressing contacts from people who had relied on Jo for support. While Hearing Loss Cornwall had been resistant, in the past, to getting involved with this level of support, it became apparent that the need for this service was there.

After a considerable number of emails and a great deal of input from our new trustee, Peter Cale, we were finally able to agree terms and the service was officially launched in late 2020. However, there was a discussion around remaining vigilant about not supporting services which trained social workers, with expertise, should be offering.

All considerations around delivering trainings to the NHS were put on hold, as were all the opportunities to work with front facing organisations. In fact, the last training that we were able to deliver was to the staff at Newquay Airport. They were very responsive to the conversation around deafness and many noted that, despite wearing ear defenders, they felt that they had not been aware enough of the whole noisy environment that they worked in. At some stage Newquay Airport will get back to working on their "accessibility" project, but have stated that this will not be for a while yet.

The date for filming the BSL videos for the council also had to be cancelled. This was rather unfortunate, as mental health challenges really came to the fore over Covid 19, yet we were not able to launch the BSL mental health videos on their website.

As "zoom" and "teams" started to take over our lives, it felt like one new challenge after the other. There was no learning curve on how to access meetings through these remote platforms as we all had to have this knowledge immediately!

There was a very bumpy start and truthfully, many accessibility issues have not been smoothed out. It quickly became apparent that Deaf people and those living with hearing loss, were going to struggle in this new "remote" world. Suddenly medical appointments were all being delivered by "Attend Anywhere" through laptops and iPad, with no discussion around accessibility.

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021

Fortunately, The National Lottery Funders agreed that this would be a problem for many of our people who did not even own a laptop or tablet and we received money to support the purchase of several items, along with some training. This has been advantageous for people to access medical support, but also to remain engaged with family and friends through distressing times. Another boost to our coffers, was a grant from Cornwall Council of £10k, which was given in support of local charities who were facing hardship during Covid 19.

Over 2020, we did not receive any progress reports around the re-evaluation of NHS contracts, so we have been offering business as usual, although much less than we normally would do. Numbers of NHS bookings fell considerably over 2020 and we can only hope that this has not impacted on the health of those who we support.

Early on, we had to close the doors of our offices to the public which means that we were not able to offer the “try before you buy” assistive technology service. However, the audiology department at RCHT, had previously given us several pieces of kit and we were able to simply arrange for people to collect this to keep.

At the same time, the Cornwall Deaf Community Centre, also had to close its doors, which left their members without the usual social support. Due to various issues that the club had with its building, Mark Cunliffe, their fundraiser, saw an opportunity to try to purchase a building, in Camborne, that may support the various deaf causes, namely the Deaf Club, Hearing Loss Cornwall and the Deaf Children’s Society. However, after several conversations, trustees of Hearing Loss Cornwall made the decision that they did not feel that they could support the current plans.

Over the several periods of lockdown we heard several distressing stories of the various ways that people’s lives had been impacted by the lack of accessibility to services and resources, with many complaints about the issues around retubing and ear cleaning. These were reported to Healthwatch Cornwall, although many people realised that some issues could not easily be resolved in a hurry.

At the same time, the voluntary sector came together in a variety of ways and many good alliances have been formed. The remote meeting platforms have enabled far more conversations and sharing of ideas and opportunities to report back. In this regard, Covid 19 has enabled new ways of working and a more coherent voice around disability and accessibility issues.

In reflection 2020, became a year of distress and challenges, but also, a year of reviewing, renewing and refocusing.

Clare Greenwood
Executive Officer

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Structure, governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Hearing Loss Cornwall (HLC) is the face and voice of the Deaf and Hard of Hearing people of Cornwall and the Isles of Scilly. It is a unique, local Cornish charity set up in 1931, and remains at the forefront of helping people living with deafness, hearing loss and tinnitus to live fulfilling lives in a world geared to sound.

It aims to assist the Deaf and deafened community to take control of their lives, break down barriers and help them to acknowledge their hearing loss and be able to take action. HLC offer frontline delivery services to NHS and other health and welfare providers to ensure vital communication support, creating essential links for the hearing community.

Communication Support

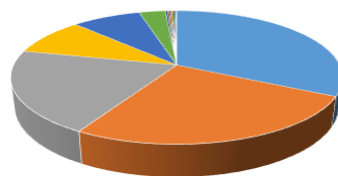
Whilst some of the charity's activities has been curtailed due to Covid-19 we have continued to provide communication support in the medical environment. Whilst face to face appointments were significantly reduced the interpreters adopted the appropriate technology to cater for remote appointments.

NHS Kernow have now taken over providing the service for doctors and other medical services with the exception of dental and optical services which are still provided by NHS England. We have also built on the relationship with interpreters in Devon thus seeing an increase in bookings for NHS Devon.

We have continued to engage with the NHS and Cornwall Council to ensure that d/Deaf people's accessibility needs are taken care of and have worked hard with the business and voluntary sector to ensure that accessibility issues are addressed and needs met.

A total of 13 differing clients were serviced during the year. Eighty percent of the Communications Income was generated by five major clients namely NHS England, Royal Cornwall Hospital Trust, NHS Kernow, Cornwall Partnership Foundation Trust and NHS Devon.

Cleints Serviced in 2021



- | | |
|---|---------------------------------|
| ■ NHS England | ■ Royal Cornwall Hospital |
| ■ NHS Kernow | ■ NHS Devon CCG |
| ■ Cornwall Partnership Foundation Trust | ■ Duchy Hospital |
| ■ Newquay Airport | ■ The Advocacy People |
| ■ Falmouth University | ■ Police Camborne |
| ■ Penzance Town Council | ■ The Ploy Falmouth Arts Centre |
| ■ NHS Kernow | |

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Governance

Hearing Loss Cornwall has a small team which enables employees to work to their skills. Various new processes have been implemented over the previous years and these systems are now functioning well. Measures have been put in place to ensure that HLC follow guidance on GDPR.

Trustees are represented by Deaf, deafened, deaf, hard of hearing and hearing.

Our Team

The team remains the same at HLC and having worked together for a few years, they understand their separate roles but are encouraged to work in support of each other. There are regular team meetings with the Executive Officer who endeavours to ensure that the team are content and working effectively

Whilst HLC only employ two part-time members of staff and a financial advisor, Hearing Loss Cornwall recognises that there may be times that we have to draw on outside resources to run the organisation effectively.

We will continue to streamline all of our processes so that our time can be most effectively spent on the charitable “cause”.

Volunteers and Membership

Whilst we don't benefit from a large number of members. The Rotary and Lions Clubs also continue to be very supportive when we have needed assistance at events which are challenging for Deaf people to volunteer for. We have also enlisted the offer of support from several people who became aware of our charity through various outreach events. We hope to grow this voluntary team.

Cyber Risk

Our patient/client data is encrypted through our NHS email system and we generally address any user of our communication support service by their NHS number, not their name. This is a system adopted by our communication support workers for confidentiality reasons.

Data Protection

HLC abides by the data protection act and shreds printed data and has its own Data Protection Policy to ensure the appropriate use of any data.

We will ALWAYS respect our supporters and benefactors and never share their data with third parties. We only work with British Sign Language interpreters who operate under the strict terms of their professional bodies, (ASLI and NRCPD).

Confidentiality

We will continue to observe all measures in place to, only, share information when absolutely necessary, with the relevant parties, such as the interpreters and medical bodies. All emails to RCHT are sent through their secure system. We keep very little paperwork shredding as much as possible as we go along.

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Risk and uncertainties

The charity sector is on the line - political, economic, social and technological challenge.

“Our findings indicate that clients reliant on public sector funding and/or fixed term contracts or grants, may be particularly vulnerable”

As noted in previous minutes and reports, we are now really noticing the significant changes in the voluntary sector, at Cornwall Council and throughout the NHS.

Whilst Trustees and staff continue to assess the major risks to which the charity is exposed, we are constantly trying to mitigate exposure to these risks, as a small organisation, we can only do so much to fight the new juggernaut of IT and removal of the “human touch” in the process.

If we lose contracts with the NHS and RCHT, then our ability to operate will be severely challenged. As such we will continue to keep a constant eye on what we can do to remain focussed on doing the best job we can in a very challenging climate of change and cuts in provision.

We shall continue to offer the services that we know are of benefit and are appreciated by our users, but we shall also look forward, in the world of modern technology, to addressing any future possibilities and look for opportunities that have not yet been explored. Innovation and creativity have opened up a whole new world to Deaf people, with technology, gadgets and apps in abundance. These are opportunities to explore, not ignore.

Risk Policy

The Charity Commission require us to have a risk policy. Set out in the table are the major risks facing the charity.

Risk Description	Impact	Mitigation	Owner
Income – HLC relies on four major clients for 80% of income.	Lack of income will have long term impact of the viability of the Charity.	Continue to monitor developments within the Health Service.	Chief Executive Officer
Lack of Cashflow.	Lack of funds to meet the Charity’s liabilities.	Micro-manage the debtor’s ledger.	Finance Officer
Cyber attacked on the Charity’s Information systems.	Disclosure of information leading to scams and possible fraud.	Anti-virus software and secure password management.	Finance Officer

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Reserves Policy

The trustees believe that Hearing Loss Cornwall should hold financial reserves in order to ensure that the charity can operate and meet the needs of clients in the event of unforeseen and potentially financial damaging circumstances arising. It has taken into account the reliability and continuance of future funding, timing of cash flow and working capital requirements and potential liabilities relating to staff should there be closure of the charity.

The reserves policy has been developed based on the guidelines set out in the Charity Document CC19 and will be reviewed by the Trustee Board on annual basis.

The Charity reserves policy is to maintain a sufficient level of reserves to enable normal operating activities to continue over a period of six months should a shortfall in income occur and to take into account of any potential risks and contingencies that may arise from time to time. Therefore, have considered the amount equivalent to six months operating expenditure of £80,000

Review of current and previous year funds

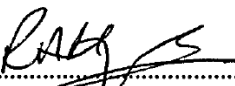
FUNDS	2021	2020
	£	£
Unrestricted funds:	£213,745	£180,079
Contingency Reserve	£80,000	£80,000
Restricted Funds	£12,381	£3,217
TOTAL FUNDS	£306,126	£262,510

Unrestricted Reserves

The following funds are restricted by the funder and cannot be used for the general purposes of the charity. The current restricted fund held are set out below:

Clare Milne	£8
Cornwall Community	£32
Wadebridge Rotary	£31
Awards for All	£1,636
Disability Cornwall	£10,674

Approved by order of the board of trustees on 26/7/2022and signed on its behalf by:

.....

 R A Fitzsimmons – Chairman of the Trustees

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE**

Independent examiner's report to the trustees of Cornwall Association for Deaf and Hard of Hearing People

I report to the charity trustees on my examination of the accounts of Cornwall Association for Deaf and Hard of Hearing People (the Trust) for the year ended 31st December 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Jonathan Mashen FCA
Lang Bennetts Audit Limited
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

Date:26/7/2022.....

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	25,274	12,815	38,089	10,670
Other trading activities	3	137,265	-	137,265	89,975
Investment income	4	9,710	-	9,710	10,118
Other income		<u>-</u>	<u>-</u>	<u>-</u>	<u>10,000</u>
Total		172,249	12,815	185,064	120,763
 EXPENDITURE ON					
Charitable activities	5				
Welfare and education		174,272	2,520	176,792	137,274
Net gains on investments		<u>35,344</u>	<u>-</u>	<u>35,344</u>	<u>7,206</u>
NET INCOME/(EXPENDITURE)		33,321	10,295	43,616	(9,305)
Transfers between funds	15	<u>1,131</u>	<u>(1,131)</u>	<u>-</u>	<u>-</u>
Net movement in funds		34,452	9,164	43,616	(9,305)
 RECONCILIATION OF FUNDS					
Total funds brought forward		259,293	3,217	262,510	271,815
TOTAL FUNDS CARRIED FORWARD		<u>293,745</u>	<u>12,381</u>	<u>306,126</u>	<u>262,510</u>

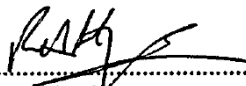
The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**BALANCE SHEET
31ST DECEMBER 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	11	2,415	-	2,415	1,797
Investments	12	<u>275,698</u>	<u>-</u>	<u>275,698</u>	<u>245,353</u>
		278,113	-	278,113	247,150
CURRENT ASSETS					
Debtors	13	15,785	-	15,785	16,118
Cash at bank and in hand		<u>7,460</u>	<u>12,609</u>	<u>20,069</u>	<u>5,857</u>
		23,245	12,609	35,854	21,975
CREDITORS					
Amounts falling due within one year	14	(7,613)	(228)	(7,841)	(6,615)
		<u>15,632</u>	<u>12,381</u>	<u>28,013</u>	<u>15,360</u>
NET CURRENT ASSETS					
		<u>293,745</u>	12,381	306,126	262,510
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>293,745</u>	<u>12,381</u>	<u>306,126</u>	<u>262,510</u>
NET ASSETS					
FUNDS					
15					
Unrestricted funds:					
General fund				213,745	179,293
Contingency reserve				<u>80,000</u>	<u>80,000</u>
				<u>293,745</u>	<u>259,293</u>
Restricted funds				<u>12,381</u>	<u>3,217</u>
TOTAL FUNDS					
				<u>306,126</u>	<u>262,510</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 26/07/2022
and were signed on its behalf by:


.....
R A Fitzsimmons - Trustee

The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Legacies

Legacies are recognised on a case by case basis where the receipt of the legacy is considered probable and the amount can be measured reliably. A receipt will be probable if there has been a grant of probate: the executors have established that there are sufficient assets in the estate to pay the legacy, after settling any liabilities; and any conditions attached to the legacy are either within the control of the charity or have been met. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 10% on cost
Computer equipment	- 25% on cost

Taxation

The charity is exempt from tax on its charitable activities.

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 objects 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.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations and fundraising	19,873	995
Grants	18,216	9,500
Sundry income	<u>-</u>	<u>175</u>
	<u>38,089</u>	<u>10,670</u>

Grants received, included in the above, are as follows:

	2021	2020
	£	£
Awards for All Disability Cornwall	-	9,500
Disability Cornwall	12,816	-
Cornwall Council	<u>5,400</u>	<u>-</u>
	<u>18,216</u>	<u>9,500</u>

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Fundraising events	2,778	3,408
Deaf awareness training	250	125
Communications support	130,207	84,323
Speech to text	<u>4,030</u>	<u>2,119</u>
	<u>137,265</u>	<u>89,975</u>

4. INVESTMENT INCOME

	2021	2020
	£	£
Income from listed investments	<u>9,710</u>	<u>10,118</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Welfare and education	<u>90,689</u>	<u>86,103</u>	<u>176,792</u>

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021 £	2020 £
Interpreter costs	83,556	54,090
Basic BSL courses	-	150
Speech to text	3,381	1,953
Hearing equipment	-	7,128
Awareness raising in action	515	-
Advocacy support	1,195	-
Counselling	<u>2,042</u>	<u>-</u>
	<u>90,689</u>	<u>63,321</u>

7. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Welfare and education	<u>66,803</u>	<u>79</u>	<u>19,221</u>	<u>86,103</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2021 nor for the year ended 31st December 2020.

Trustees' expenses

Trustees' expenses of £55 were paid for the year ended 31 December 2021 (2020: £266).

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

9. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2021	2020
Administration	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	1,170	9,500	10,670
Other trading activities	89,975	-	89,975
Investment income	10,118	-	10,118
Other income	<u>10,000</u>	<u>-</u>	<u>10,000</u>
Total	111,263	9,500	120,763
EXPENDITURE ON			
Charitable activities			
Welfare and education	130,706	6,568	137,274
Net gains on investments	<u>7,206</u>	<u>-</u>	<u>7,206</u>
NET INCOME/(EXPENDITURE)	(12,237)	2,932	(9,305)
RECONCILIATION OF FUNDS			
Total funds brought forward	271,530	285	271,815
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	<u>259,293</u>	<u>3,217</u>	<u>262,510</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
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11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1st January 2021	2,829	7,440	10,269
Additions	<u>-</u>	<u>1,470</u>	<u>1,470</u>
At 31st December 2021	<u>2,829</u>	<u>8,910</u>	<u>11,739</u>
DEPRECIATION			
At 1st January 2021	1,032	7,440	8,472
Charge for year	<u>641</u>	<u>211</u>	<u>852</u>
At 31st December 2021	<u>1,673</u>	<u>7,651</u>	<u>9,324</u>
NET BOOK VALUE			
At 31st December 2021	<u>1,156</u>	<u>1,259</u>	<u>2,415</u>
At 31st December 2020	<u>1,797</u>	<u>-</u>	<u>1,797</u>

12. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1st January 2021	245,353
Disposals	(4,733)
Revaluations	<u>35,078</u>
At 31st December 2021	<u>275,698</u>
NET BOOK VALUE	
At 31st December 2021	<u>275,698</u>
At 31st December 2020	<u>245,353</u>

There were no investment assets outside the UK.

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**NOTES TO THE FINANCIAL STATEMENTS - continued
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13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade debtors	7,141	7,443
Other debtors	5,000	5,000
Prepayments and accrued income	<u>3,644</u>	<u>3,675</u>
	<u>15,785</u>	<u>16,118</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	4,782	4,197
Taxation and social security	767	564
Other creditors	<u>2,292</u>	<u>1,854</u>
	<u>7,841</u>	<u>6,615</u>

15. MOVEMENT IN FUNDS

	At 1/1/21	Net movement in funds	Transfers between funds	At 31/12/21
	£	£	£	£
Unrestricted funds				
General fund	179,293	33,321	1,131	213,745
Contingency reserve	<u>80,000</u>	-	-	<u>80,000</u>
	259,293	33,321	1,131	293,745
Restricted funds				
Project costs	3,217	10,295	(1,131)	12,381
	<u>262,510</u>	<u>43,616</u>	-	<u>306,126</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	172,249	(174,272)	35,344	33,321
Restricted funds				
Project costs	12,815	(2,520)	-	10,295
	<u>185,064</u>	<u>(176,792)</u>	<u>35,344</u>	<u>43,616</u>

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15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/20 £	Net movement in funds £	At 31/12/20 £
Unrestricted funds			
General fund	191,530	(12,237)	179,293
Contingency reserve	<u>80,000</u>	<u>-</u>	<u>80,000</u>
	271,530	(12,237)	259,293
Restricted funds			
Project costs	285	2,932	3,217
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>271,815</u>	<u>(9,305)</u>	<u>262,510</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	111,263	(130,706)	7,206	(12,237)
Restricted funds				
Project costs	9,500	(6,568)	-	2,932
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>120,763</u>	<u>(137,274)</u>	<u>7,206</u>	<u>(9,305)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/20 £	Net movement in funds £	Transfers between funds £	At 31/12/21 £
Unrestricted funds				
General fund	191,530	21,084	1,131	213,745
Contingency reserve	<u>80,000</u>	<u>-</u>	<u>-</u>	<u>80,000</u>
	271,530	21,084	1,131	293,745
Restricted funds				
Project costs	285	13,227	(1,131)	12,381
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>271,815</u>	<u>34,311</u>	<u>-</u>	<u>306,126</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	283,512	(304,978)	42,550	21,084
Restricted funds				
Project costs	22,315	(9,088)	-	13,227
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>305,827</u>	<u>(314,066)</u>	<u>42,550</u>	<u>34,311</u>

The contingency reserve represents six months of running costs set aside to enable normal operating activities to continue in the event of a shortfall in income or other potential risks and contingencies that may arise from time to time.

The restricted reserve represents funds received for the improvement of the health and mental well being of deaf people, providing a technology platform for the profoundly deaf, counselling and advocacy costs.

16. RELATED PARTY DISCLOSURES

During the year the charity paid Trustees' expenses of £55 (2020: £266).

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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and fundraising	19,873	995
Grants	18,216	9,500
Sundry income	-	175
	38,089	10,670
Other trading activities		
Fundraising events	2,778	3,408
Deaf awareness training	250	125
Communications support	130,207	84,323
Speech to text	4,030	2,119
	137,265	89,975
Investment income		
Income from listed investments	9,710	10,118
Other income		
Government grant	-	10,000
	-	10,000
Total incoming resources	185,064	120,763
EXPENDITURE		
Charitable activities		
Interpreter costs	83,556	54,090
Basic BSL courses	-	150
Speech to text	3,381	1,953
Hearing equipment	-	7,128
Awareness raising in action	515	-
Advocacy support	1,195	-
Counselling	2,042	-
	90,689	63,321
Support costs		
Management		
Wages	42,634	35,863
Pensions	1,279	1,076
Carried forward	43,913	36,939

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**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021**

	2021 £	2020 £
Management		
Brought forward	43,913	36,939
Rates and water	393	315
Insurance	1,112	1,094
Light and heat	2,774	2,070
Telephone	1,737	1,169
Postage and stationery	1,604	630
Advertising	240	299
Sundries	835	699
Staff training	345	48
Rent	12,541	12,335
Software support	457	628
Fixtures and fittings	641	283
Computer equipment	<u>211</u>	<u>634</u>
	66,803	57,143
Finance		
Bank charges	79	180
Governance costs		
Independent examiner's fee	1,971	1,630
Wages and officers' fees	<u>17,250</u>	<u>15,000</u>
	<u>19,221</u>	<u>16,630</u>
Total resources expended	<u>176,792</u>	<u>137,274</u>
Net income/(expenditure) before gains and losses	8,272	(16,511)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	<u>266</u>	<u>7,206</u>
Net income/(expenditure)	<u><u>8,538</u></u>	<u><u>(9,305)</u></u>

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