

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

FOR

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

Lang Bennetts Audit Limited
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 31 DECEMBER 2022**

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**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. 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

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

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
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CHAIRMAN'S FOREWARD

Chairman's Report 2022

Although the world is getting back to more normal, after Covid, it has been interesting to see how things have changed for d/Deaf people. I have noticed how more and more interpreters are working "remotely", not as much face-to-face. This has advantages, but I think it is important to keep reminding the NHS, how important it is to have face-to-face interpreters.

For many Deaf BSL users, it is still a struggle to understand how to use all the technology and we prefer if we can see the interpreter. I understand why Hearing Loss Cornwall have to explore the other options of using remote video services, but let's hope that we can find a good balance between video and face-to-face.

It is concerning to see that bookings are still at a much lower level than before, and we can only hope that when the new opportunities for contracts come, that Hearing Loss Cornwall will be remain the contract providers. We know that this is our main source of income and that the charity will struggle without these funds.

However, it is good to know that we are managing to help d/Deaf people through our advocacy contract with Cornwall Council. We all know that there are many problems for d/Deaf people when they cannot make contact and everything is now done on computer. Again, we have to keep telling people that communication is always a problem and the providers of services need to understand this and work with us. Maybe younger people, in the future, will have fewer problems, but there are many d/Deaf people out there who find it very difficult to get people to listen to us, especially when we did not grow up with modern devices such as laptops and mobile phones.

It is also good to hear that we still have some money in the budget to support Deaf BSL counselling as we know that Mental Health is a big problem these days, especially since Covid.

I am glad to know that Hearing Loss Cornwall have been delivering Deaf Awareness Trainings to hospital and council staff. This way we can get our message across by explaining, but not complaining. As we know, there are at least one in five people living in Cornwall with some kind of hearing loss. That is a significant number of people that our charity represents and it is a privilege to be chairman of trustees to help get this deaf voice out into the community.

I expect that 2023 will bring new challenges that we will deal with, as they come along. Meanwhile, I would like to thank all the trustees and staff of Hearing Loss Cornwall, Paul, Denise and Clare, who continue to support the charity and its aims.

R. A. Fitzsimmons - Chairman

December 2022

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

EXECUTIVE OFFICER'S REPORT

Executive Report 2022

This was to be the year when the newly formed Integrated Care Board, (ICB) was due to be set in motion with the various NHS services, Cornwall Council and the voluntary sector aiming to work together to improve accessibility, keep people fitter for longer with more preventative measures and services being supported

As the year drew to an end, it was very hard to ascertain whether any of these proposals had, or would, work going forward into the long-term future. What we did note was that the funding for the voluntary sector seemed to be directed, for the most part, straight to the Voluntary Sector Forum, who would have quite a big handle on where any funds would be allocated. There remain concerns that some of the smaller charities may not be in right place to benefit from this source of funding. Only time will tell, however, Hearing Loss Cornwall have remained very involved with the Disability Alliance, which places us in a stronger position to be considered for larger pots of money, that we would not be able to access on our own. From what we have experienced this alliance has proved to be very useful and gained us two big pots of money, most especially with the COMF fund which helped us be able to support Deaf BSL counselling.

We also continued to input our feedback into GOALD, (Generating Older Active Lives Digitally) Project, which was the University of Plymouth's research project into future AI (artificial intelligence) devices that would help future older generations. Jane and Rachel have represented us, as trustees, on this project, along with some other volunteers. Jane has also been involved in discussions about the new build at RCHT. There does seem to be a commitment to get things right, but, as we know, getting the actions right can be hard work. This project will continue. From early reports, it seems that one of big accessibility issues remain around car parking more than the actual building! As we know from previous reports around car parks, the issue of speaking through a remotely manned system at the exit barrier continues to present huge challenges.

In other ways there have been few changes since 2021. PALS complaints have continued, responses from anyone and everyone are extremely slow and it has been a real challenge trying to find out who is doing what. There appear to have been many changes within staffing at both the NHS and Cornwall Council with a regular response of "I'm new here"! It is not that people are rude or dismissive, we just can't move forward quickly on any matter.

Interpreter bookings continue to be a struggle, and people are waiting longer for appointments, often with two to three changes of date. We also continue to have problems with the recording of d/Deaf patients on all systems so this issue does not seem to have improved.

As yet, we have still not heard any more about the proposal to present more deaf awareness raising sessions to the ICB, most especially to staff at RCHT, so it appears that this remains an ongoing discussion. However, we did deliver a few sessions direct to the NHS, via online. This was a new skill for me and I am not sure I mastered it. We either experienced connections breaking, sound disappearing on the videos, files not uploading or other frustrations, but, for the most part, there was a good attendance and some useful feedback. Ultimately, it was interesting to discover what misconceptions remain around deafness and how to support patients, so these sessions were very useful.

We were also invited to offer several trainings to various businesses, sometimes due to the fact that they have some staff who have hearing loss and it has been great to have some face-to-face interaction which really helps to get the message across.

There has also been a lot more opportunity to go out to different organisations to give talks. These have been more geared to answering people's concerns and questions and giving them information about where and how they can get support. The tinnitus group also started to be able to offer meetings again and it has been good for people to be able to get together again and share their thoughts and concerns.

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**REPORT OF THE TRUSTEES
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Healthwatch presented a report about the challenges for d/Deaf people being properly recorded as having d/Deaf needs and this gave us a great opportunity to be reported in the press, and also to get some vital input from our local d/Deaf people who were invited to share their concerns. We also worked with Healthwatch and the Deaf Centre to gather some feedback about mental health issues so that this information could be included in public health reports. Our provision of advocacy support has been well received and the number of people that we have helped continues to grow. It looks like this service will prove to be essential as the internet takes over and d/Deaf people struggle with accessibility. It would be good if this is not the case for them, we will have to watch this space.

Our connections with various alliances such as the Disability Alliance, CEDN Cornwall Equality and Diversity Network) and other voluntary services have continued to grow. In fact, there has been a lot more interest in d/Deaf needs. This has not always been followed by any money, but the more the need is known about, the more likely some funding will follow.

Noting current trends around us, and based on contact through the office, the concern we have will be that services could be signposted to us without any funding support attached. Yet again, there is an uncertain picture which is not yet in focus. What we do know is that 2022 did bring with it changes that we are, as yet, unaware of and we will deal with them as best we can.

Clare Greenwood
Executive Officer

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

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

On occasions we struggled to provide face to face appointments for the profoundly deaf community as there is shortage of qualified BSL Interpreters in Cornwall. Although we have been able to provide remote service in some instances.

NHS Cornwall & Isle of Scilly ICB 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.

Containment Outbreak Management Fund (COMF)

This was a pot of money, received through a Disability Alliance bid to Cornwall Council, to support projects where people may have been adversely affected by Covid. Hearing Loss Cornwall aimed to focus this project on Deaf people who use British Sign Language, as their chosen language, who have expressed concerns about their mental health and well-being, some, over a considerable period of time, with problems exacerbated by Covid 19.

This project was aimed at a person-centred approach, whereby the Deaf person could use their own language with someone who speaks the same language, with no intermediary involved, to benefit from BSLtoBSL counselling.

Generating Older Active Lives Digitally (GOALD)Project

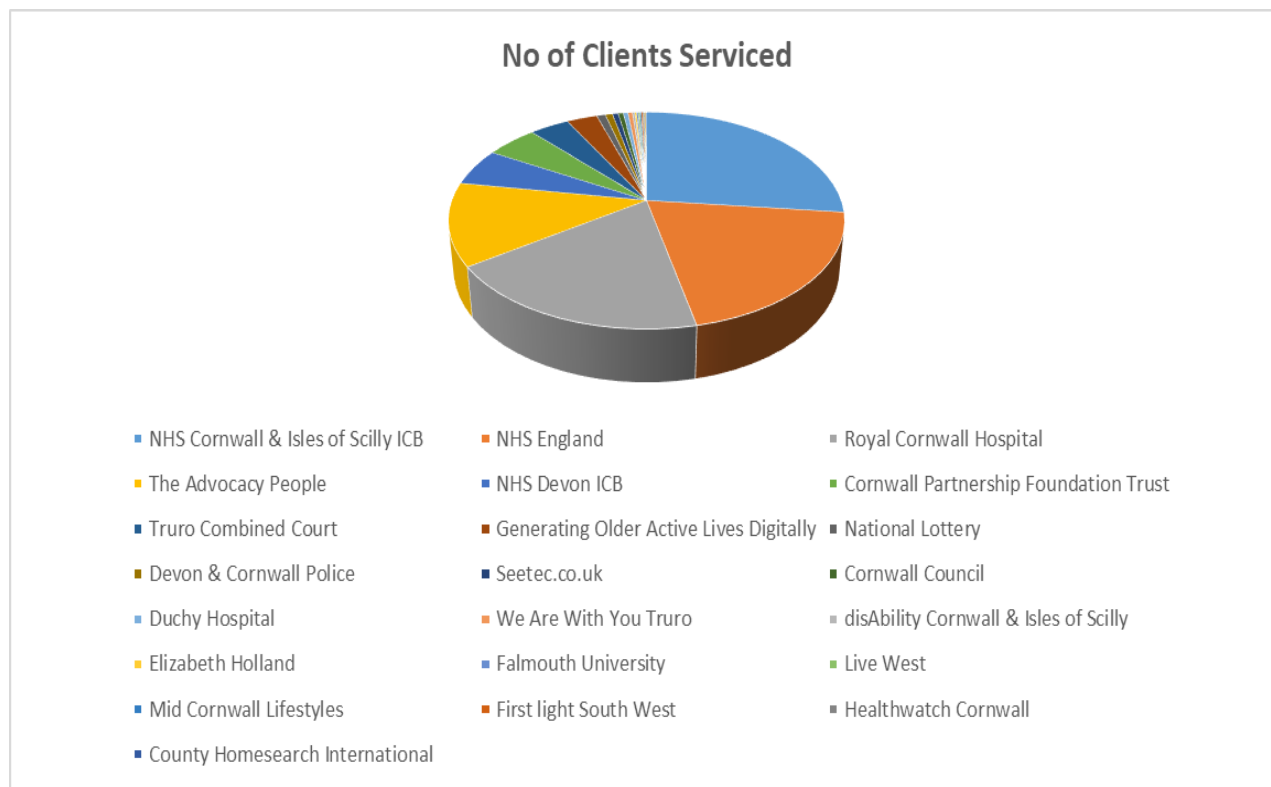
Hearing Loss Cornwall took part in this intergenerational project, alongside the University of Plymouth, to inform future developments of technologies that may support d/Deaf and older people to access important matters of everyday life – connecting to community and culture and heritage – in Cornwall. The aim was to gather information, and build on creating digital connections, to help transport older people into the new era of digital technology.

This was of great interest to our charity, as we work within the realm of communication support for those who are d/Deaf or live with hearing loss and tinnitus. It became very apparent, during Covid 19, that using accessible technology was going to become a very important, even vital, part of deaf people's lives.

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A total of 22 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 Cornwall & Isle of Scilly ICB, Cornwall Partnership Foundation Trust and NHS Devon.



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”.

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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.

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.

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

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 attack on the Charity's Information systems.	Disclosure of information leading to scams and possible fraud.	Anti-virus software and secure password management.	Finance Officer

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.

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

Review of current and previous year funds

FUNDS	2022	2021
	£	£
Unrestricted funds	191,214	213,745
Contingency reserve	80,000	80,000
Restricted funds	14,002	12,381
TOTAL FUNDS	285,216	306,126

Restricted reserves

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

	£
Clare Milne	9,715
Disability Cornwall	3,539
Awards for all	685
Wadebridge rotary	32
Cornwall Community	31
Total	14,002

Approved by order of the board of trustees on 11th August 2023 and signed on its behalf by:



R A Fitzsimmons - Trustee

**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 31 December 2022.

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.



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

Date: 15th August 2023

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	39,172	22,816	61,988	38,089
Other trading activities	3	128,110	-	128,110	137,265
Investment income	4	<u>9,729</u>	<u>-</u>	<u>9,729</u>	<u>9,710</u>
Total		<u>177,011</u>	<u>22,816</u>	<u>199,827</u>	<u>185,064</u>
 EXPENDITURE ON					
Charitable activities					
Welfare and education	5	<u>178,255</u>	<u>8,629</u>	<u>186,884</u>	<u>176,792</u>
Net gains/(losses) on investments		<u>(33,853)</u>	<u>-</u>	<u>(33,853)</u>	<u>35,344</u>
NET INCOME/(EXPENDITURE)		(35,097)	14,187	(20,910)	43,616
Transfers between funds	15	<u>12,566</u>	<u>(12,566)</u>	<u>-</u>	<u>-</u>
Net movement in funds		(22,531)	1,621	(20,910)	43,616
RECONCILIATION OF FUNDS					
Total funds brought forward		293,745	12,381	306,126	262,510
TOTAL FUNDS CARRIED FORWARD		<u>271,214</u>	<u>14,002</u>	<u>285,216</u>	<u>306,126</u>

The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**BALANCE SHEET
31 DECEMBER 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	11	2,927	-	2,927	2,415
Investments	12	<u>235,716</u>	<u>1,129</u>	<u>236,845</u>	<u>275,698</u>
		238,643	1,129	239,772	278,113
CURRENT ASSETS					
Debtors	13	15,601	-	15,601	15,785
Cash at bank and in hand		<u>28,781</u>	<u>12,873</u>	<u>41,654</u>	<u>20,069</u>
		44,382	12,873	57,255	35,854
CREDITORS					
Amounts falling due within one year	14	(11,811)	-	(11,811)	(7,841)
		<u>32,571</u>	<u>12,873</u>	<u>45,444</u>	<u>28,013</u>
NET CURRENT ASSETS					
		<u>271,214</u>	14,002	285,216	306,126
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>271,214</u>	<u>14,002</u>	<u>285,216</u>	<u>306,126</u>
NET ASSETS					
FUNDS					
15					
Unrestricted funds:					
General fund				191,214	213,745
Contingency reserve				<u>80,000</u>	<u>80,000</u>
				<u>271,214</u>	<u>293,745</u>
Restricted funds				<u>14,002</u>	<u>12,381</u>
TOTAL FUNDS					
				<u>285,216</u>	<u>306,126</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 11th August 2023 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 31 DECEMBER 2022**

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 31 DECEMBER 2022**

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations and fundraising	24,172	19,873
Grants	<u>37,816</u>	<u>18,216</u>
	<u>61,988</u>	<u>38,089</u>

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

	2022	2021
	£	£
Clare Milne	10,000	-
Disability Cornwall	27,816	12,816
Cornwall Council	<u>-</u>	<u>5,400</u>
	<u>37,816</u>	<u>18,216</u>

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Fundraising events	50	2,778
Deaf awareness training	1,400	250
Communications support	118,904	130,207
Speech to text	<u>7,756</u>	<u>4,030</u>
	<u>128,110</u>	<u>137,265</u>

4. INVESTMENT INCOME

	2022	2021
	£	£
Income from listed investments	<u>9,729</u>	<u>9,710</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Welfare and education	<u>98,328</u>	<u>88,556</u>	<u>186,884</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022	2021
	£	£
Interpreter costs	78,879	83,556
Speech to text	5,488	3,381
Awareness raising in action	-	515
Advocacy support	7,097	1,195
Counselling	6,114	2,042
GOALD	<u>750</u>	<u>-</u>
	<u>98,328</u>	<u>90,689</u>

7. SUPPORT COSTS

	Management	Finance	Governance	Totals
	£	£	costs £	£
Welfare and education	<u>68,481</u>	<u>119</u>	<u>19,956</u>	<u>88,556</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

Trustees' expenses of £110 were paid for the year ended 31 December 2022 (2021: £55).

9. STAFF COSTS

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

	2022	2021
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	25,274	12,815	38,089
Other trading activities	137,265	-	137,265
Investment income	<u>9,710</u>	<u>-</u>	<u>9,710</u>
Total	<u>172,249</u>	<u>12,815</u>	<u>185,064</u>
EXPENDITURE ON			
Charitable activities			
Welfare and education	<u>174,272</u>	<u>2,520</u>	<u>176,792</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Net gains on investments	<u>35,344</u>	<u>-</u>	<u>35,344</u>
NET INCOME	33,321	10,295	43,616
Transfers between funds	<u>1,131</u>	<u>(1,131)</u>	<u>-</u>
Net movement in funds	34,452	9,164	43,616
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>259,293</u>	<u>3,217</u>	<u>262,510</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>293,745</u></u>	<u><u>12,381</u></u>	<u><u>306,126</u></u>

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 January 2022	2,829	8,910	11,739
Additions	<u>-</u>	<u>1,406</u>	<u>1,406</u>
At 31 December 2022	<u>2,829</u>	<u>10,316</u>	<u>13,145</u>
DEPRECIATION			
At 1 January 2022	1,673	7,651	9,324
Charge for year	<u>175</u>	<u>719</u>	<u>894</u>
At 31 December 2022	<u>1,848</u>	<u>8,370</u>	<u>10,218</u>
NET BOOK VALUE			
At 31 December 2022	<u><u>981</u></u>	<u><u>1,946</u></u>	<u><u>2,927</u></u>
At 31 December 2021	<u><u>1,156</u></u>	<u><u>1,259</u></u>	<u><u>2,415</u></u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

12. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2022	275,698
Disposals	(6,028)
Revaluations	<u>(32,825)</u>
At 31 December 2022	<u>236,845</u>
NET BOOK VALUE	
At 31 December 2022	<u>236,845</u>
At 31 December 2021	<u>275,698</u>

There were no investment assets outside the UK.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade debtors	6,748	7,141
Other debtors	5,000	5,000
Prepayments and accrued income	<u>3,853</u>	<u>3,644</u>
	<u>15,601</u>	<u>15,785</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	9,454	4,782
Taxation and social security	215	767
Other creditors	<u>2,142</u>	<u>2,292</u>
	<u>11,811</u>	<u>7,841</u>

15. MOVEMENT IN FUNDS

	At 1/1/22	Net movement in funds	Transfers between funds	At 31/12/22
	£	£	£	£
Unrestricted funds				
General fund	213,745	(35,097)	12,566	191,214
Contingency reserve	<u>80,000</u>	<u>-</u>	<u>-</u>	<u>80,000</u>
	293,745	(35,097)	12,566	271,214
Restricted funds				
Project costs	<u>12,381</u>	<u>14,187</u>	<u>(12,566)</u>	<u>14,002</u>
TOTAL FUNDS	<u>306,126</u>	<u>(20,910)</u>	<u>-</u>	<u>285,216</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

15. MOVEMENT IN FUNDS - continued

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	177,011	(178,255)	(33,853)	(35,097)
Restricted funds				
Project costs	22,816	(8,629)	-	14,187
	<u>199,827</u>	<u>(186,884)</u>	<u>(33,853)</u>	<u>(20,910)</u>

Comparatives for 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>-</u>	<u>-</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>-</u>	<u>306,126</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	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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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

15. MOVEMENT IN FUNDS - continued

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

	At 1/1/21 £	Net movement in funds £	Transfers between funds £	At 31/12/22 £
Unrestricted funds				
General fund	179,293	(1,776)	13,697	191,214
Contingency reserve	<u>80,000</u>	<u>-</u>	<u>-</u>	<u>80,000</u>
	259,293	(1,776)	13,697	271,214
Restricted funds				
Project costs	3,217	24,482	(13,697)	14,002
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>262,510</u>	<u>22,706</u>	<u>-</u>	<u>285,216</u>

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	349,260	(352,527)	1,491	(1,776)
Restricted funds				
Project costs	35,631	(11,149)	-	24,482
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>384,891</u>	<u>(363,676)</u>	<u>1,491</u>	<u>22,706</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.

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

16. RELATED PARTY DISCLOSURES

During the year the charity paid Trustees' expenses of £110 (2021: £55).

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	2022	2021
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and fundraising	24,172	19,873
Grants	<u>37,816</u>	<u>18,216</u>
	61,988	38,089
Other trading activities		
Fundraising events	50	2,778
Deaf awareness training	1,400	250
Communications support	118,904	130,207
Speech to text	<u>7,756</u>	<u>4,030</u>
	128,110	137,265
Investment income		
Income from listed investments	<u>9,729</u>	<u>9,710</u>
Total incoming resources	199,827	185,064
EXPENDITURE		
Charitable activities		
Interpreter costs	78,879	83,556
Speech to text	5,488	3,381
Awareness raising in action	-	515
Advocacy support	7,097	1,195
Counselling	6,114	2,042
GOALD	<u>750</u>	<u>-</u>
	98,328	90,689
Support costs		
Management		
Wages	44,203	42,634
Pensions	1,342	1,279
Rates and water	380	393
Insurance	1,101	1,112
Light and heat	2,098	2,774
Telephone	1,804	1,737
Postage and stationery	1,110	1,604
Advertising	255	240
Sundries	1,674	835
Staff training	225	345
Rent	12,574	12,541
Software support	820	457
Carried forward	67,586	65,951

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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	2022 £	2021 £
Management		
Brought forward	67,586	65,951
Fixtures and fittings	176	641
Computer equipment	<u>719</u>	<u>211</u>
	68,481	66,803
Finance		
Bank charges	119	79
Governance costs		
Independent examiner's fee	1,956	1,971
Wages and officers' fees	<u>18,000</u>	<u>17,250</u>
	<u>19,956</u>	<u>19,221</u>
Total resources expended	<u>186,884</u>	<u>176,792</u>
Net income before gains and losses	12,943	8,272
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	<u>(1,028)</u>	<u>266</u>
Net income	<u><u>11,915</u></u>	<u><u>8,538</u></u>

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