

REGISTERED CHARITY NUMBER: 218341

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023
FOR
CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
TRADING AS HEARING LOSS CORNWALL

TC Group
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 2023**

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

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. 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

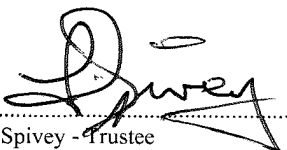
Trustees

T Spivey Chairman
R A Fitzsimmons
P Cale
R Margetts
R Cranage
Mrs R Fisher
Mrs S Wardle
Mrs J Ninnis

Independent Examiner

TC Group
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

Approved by order of the board of trustees on 27/04/2024 and signed on its behalf by:


.....
T Spivey - Trustee

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

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

CHAIRMAN'S FOREWARD

Chairman's Report 2023

It is now almost one year since I was elected as Chairman for Hearing Loss Cornwall (HLC). My year as Chairman had flown so quickly and many things had happened.

Also, as I have been Chairman for a few organisations, HLC is different. Why? The other organisations I chaired were mostly Deaf committee members, whereas HLC have more Hearing committee members, but I have enjoyed the past year chairing HLC meetings.

I would like to thank Robert Fitzsimmons, who had served as Chairman for HLC for many years and did an excellent job. I am pleased that Robert is still on the Board of Trustees as Vice Chairman.

I must thank Clare Greenwood for her sterling work for HLC attending so many meetings over the past year, including regular meetings with ICB. We have a contract with the NHS for a minimum of 3 years which is excellent. An event was organised by NHS and HLC last January at Cornwall Deaf Community Centre which was well attended.

We need to keep pushing the NHS for better understanding of how much problems the deaf people can have while visiting the hospital as an in-patient as this is the biggest issue, of not booking a BSL interpreter. That barrier needs to be broken down.

It was good to see some grants have been received, including £2000 from the Duke of Cornwall Estate.

I would like to thank Paul for his good works on the financial side and we welcomed Helen Rule as a new staff member, taking over from Denise Chatfield who had retired. I do hope Helen will remain with HLC, for many years to come, as she had already done a lot of good work.

It was good to see a great attendance from our trustees and it was nice to see Sarah Wardle being able to join us.

And finally, I would like to thank all the Trustees for their support at the meetings and for attending events organised by Clare.

I hope to remain with Hearing Loss Cornwall for many years.

Terence Spivey – Chairman

December 2023

**CORNWALL ASSOCIATION FOR DEAF AND HARD
OF HEARING PEOPLE
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

EXECUTIVE OFFICER'S REPORT

Executive Report 2023

Annual Report 2023

The new year launched with me signing up to do some training in IAG - Level 3, Information, Advice and Guidance. I managed to get a grant to cover this and the training has been very useful. I have, subsequently, updated our website and various policies. These were only small changes, but we did need to get some policies up on our website.

I have already finished Level 3 and I am currently working on completing "Level 5 Specialist Dual Sensory Needs assessor training". The other headline being "Deafblindness, Duties and Compliance for Senior Leaders and Practitioners". This is giving me an idea of what the council needs to provide and is valid training for me, in this subject. While our charity works with deafness, it seems that the council, and others, look to HLC for advice on dual sensory needs and do not contact I sightCornwall. Therefore, I felt it would be a good idea to have this knowledge. The course is paid for by a government grant.

This offer came about due to my assisting with delivery of deaf awareness to various teams across the council, while the provider of Dual Sensory Loss training, David Sutton from Hi-Vis delivered his specialist support. As his organisation is not local it became apparent that it would be good for our charity to understand the implications for d/Deaf people who may also struggle with their sight/vision.

This training has enabled me to upgrade my skills and knowledge around sensory loss, but, also to be able to know what the various laws are around sensory loss, what provision there should be, and establish good working relationships with various council teams. All of this information has been particularly helpful regarding the advocacy service that we are contracted to assist with, for all deaf people.

Meanwhile, it has become normal to establish good working relationships with team leads, only to find that they move on or retire! Our charity needs to keep in the cycle of the revolving wheel so that we are considered, whenever there is a valid chance to offer our service. On this matter, unfortunately Denise had decided to give in her notice, after many years of good service, and we also found ourselves in the position of needing to seek a replacement. Luckily, we found Helen. Paul has been an enormous support in training her into a varied role that offers some significant challenges.

Early in the year, we were invited to a run of events including a fundraiser by the Porthleven Christadelphians, a talk at the Gwennap WI, Cusgarne WI and Perranwell Health Hub and, also, staff and student training events at Bodmin College, as well as attending various stands at events around the Duchy.

Terry and Jane attended Penwith College and Richard and I attended Truro College for their "Equality, Diversity and Inclusivity" Fair, which all students are required to attend. I was really impressed with young people who showed a lot of interest, but I was concerned to discover how many of them explained that they already had hearing loss or thought they did. We talked about protecting their ears and our protective ear buds were well received. I also offered for HLC to host Deaf Awareness Trainings.

This year also saw us coming to the end of two sources of funding, one through the BSL counselling grant and the other, the 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 had represented us, as trustees, on this project, along with some other volunteers.

Regarding NHS services, I had been in conversation with the ICB and submitted various reports and feedback about the service we offer and pointed out the gaps. I, subsequently, met Lucy Tucson, their communications and PR team lead who arranged to meet up to establish what services we offered and how they were delivered. Following a huge range of complaints from across the sector, Lucy agreed to get RCHT to make a video recording made of myself going through this catalogue of challenges for d/Deaf people since the new ICB came into being. This video was to be shown to all board members, at their forthcoming meeting.

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

The emphasis of this new way of working with the NHS, Council and voluntary organisations working together, had been cited as being to promote well-being and prevent health and mental health decline. We were able to state that for d/Deaf people, the opposite is what has been happening. Lucy Tucson followed up, after the board meeting, by agreeing to support an event that we wanted to deliver with the Cornwall Deaf Community Centre, around accessibility and provision of services to d/Deaf people.

It was a very successful event at the Deaf Centre. The turnout was great, the audience participation was fantastic and people did not hold back in sharing their message and concerns. Also in attendance, were Healthwatch Cornwall, the patient liaison lead from RCHT, a lead member from NHS England, a member of The Advocacy People and representatives of the team who help us to keep our NHS Deaf Communication contracts.

I had, previously reported that we have been in regular meetings with what has been known to us as NHS England, and we feel reassured that this good relationship will continue. The colleague, who attended on behalf of Healthwatch Cornwall arranged that we should meet, once a month, so that we could feedback any concerns or good news stories and this has been very worthwhile in helping me to establish more relationships with the NHS and Cornwall Council teams.

Following some direct complaints, I attended a meeting with the local MP George Eustice for Camborne and Redruth, with Tracey Rail, BSL interpreter. He was amiable and listened, but he advised us that he would not be standing for re-election, which we felt was code for sorry, I can't really help you!

Hearing Loss Cornwall have remained very involved with the Disability Alliance, and this continues to be a positive relationship. We have received more funding to support people who are struggling with their household payment bills and continue to work together on projects to help strengthen the Deaf Voice. I noted the challenges before, that the Voluntary Sector Forum receives the funds to support the voluntary sector, but that we do not have access to this funding stream. Through this alliance, this may be the only way that we can get some level of support.

Meanwhile, Jane Innis has continued to be involved with the RCHT Accessibility Forum, 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. It seems that this year, like last, has still been focused on parking but it is now obvious that much more work has been completed on the actual building!

Jane also joined me for a training to a "Deaf Awareness Training" to team leads at RCHT, which we believe was well received. As usual, the delivery of this service came with no budget attached. However, we still felt that getting the message across is the most important issue.

Hearing Loss Cornwall has always worked well with Action on Hearing Loss, which reverted back to its original title of the Royal National Institute for the Deaf (RNID). We agreed to let them use our space to hold Hearing Aid Clinics, every last Wednesday of the month, with volunteers to help and supplies provided by Audiology at RCHT. This service has been very successful and we have met new people who did not know about HLC services. We have found it beneficial to both charities to support this teamwork

Interpreter bookings remain low with no improvement on how the bookings are made. We believe that there has been a change of staff in the authorisation team at RCHT, as we have needed to remind them what to do. Hopefully, things will settle down. We still find team members who do not know how to book interpreters, but unfortunately, we can't guide them through their internal intranet, although we know the information is there.

To support our communication service, we were finally able to launch "SignVideo" so that people can make direct contact with us. It is an expensive investment, but one that will make us more accessible, which is an essential requirement, considering our aims.

What we anticipated has been a reality, and we are finding that the moment the word d/Deaf is mentioned, everyone signposts to us. We then take the stress, frustration and anger of these people who have been misinformed and, sometimes, turned away from the people who should be helping them. Of course, we will try to help people, whenever we can and I would like to thank my team, Paul and Helen for their patience and efforts, and thank the trustees for continuing to support us to achieve our charitable aims.

Clare Greenwood Executive Officer

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

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

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.

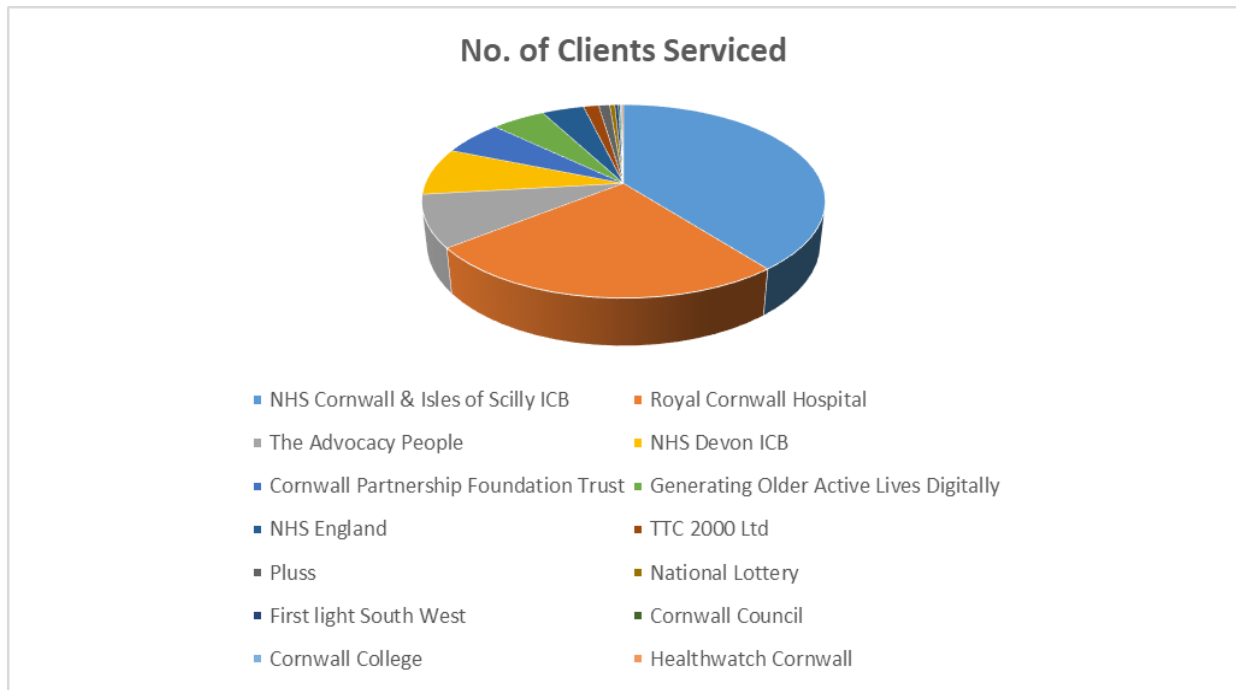
Communication Support

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.

A total of 14 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



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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

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 three part-time members of staff, 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.

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

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

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2023**

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

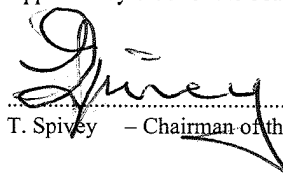
FUNDS	2023	2022
Unrestricted funds:		
Contingency Reserve	£167,640	£191,214
	£80,000	£80,000
Restricted Funds	£9,192	£14,002
TOTAL FUNDS	£256,832	£285,216

Restricted 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	£8,532
Cornwall Community	£32
Wadebridge Rotary	£31
Awards for All	£597

Approved by order of the board of trustees on 27/09/2024 and signed on its behalf by:


.....
T. Spivey – Chairman of the Trustees

**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 2023.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

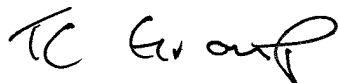
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act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

Independent examiner's statement

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

- accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to
- charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.



James Pearce FCA
TC Group
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

Date: 16/10/24

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	12,512	-	12,512	61,988
Other trading activities	3	120,198	-	120,198	128,110
Investment income	4	<u>9,731</u>	<u>-</u>	<u>9,731</u>	<u>9,729</u>
Total		<u>142,441</u>	<u>-</u>	<u>142,441</u>	<u>199,827</u>
EXPENDITURE ON					
Charitable activities					
Welfare and education	5	<u>172,189</u>	<u>1,470</u>	<u>173,659</u>	<u>186,884</u>
Net gains/(losses) on investments		<u>2,834</u>	<u>-</u>	<u>2,834</u>	<u>(33,853)</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	16	<u>(26,914)</u> <u>3,340</u>	<u>(1,470)</u> <u>(3,340)</u>	<u>(28,384)</u> <u>-</u>	<u>(20,910)</u> <u>-</u>
Net movement in funds		<u>(23,574)</u>	<u>(4,810)</u>	<u>(28,384)</u>	<u>(20,910)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>271,214</u>	<u>14,002</u>	<u>285,216</u>	<u>306,126</u>
TOTAL FUNDS CARRIED FORWARD		<u>247,640</u>	<u>9,192</u>	<u>256,832</u>	<u>285,216</u>

The notes form part of these financial statements

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**BALANCE SHEET
31 DECEMBER 2023**

		Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	11	2,033	-	2,033	2,927
Investments	12	<u>224,679</u>	<u>-</u>	<u>224,679</u>	<u>236,845</u>
		226,712	-	226,712	239,772
CURRENT ASSETS					
Debtors	13	23,608	-	23,608	15,601
Cash at bank and in hand		<u>4,397</u>	<u>9,192</u>	<u>13,589</u>	<u>41,654</u>
		28,005	9,192	37,197	57,255
CREDITORS					
Amounts falling due within one year	14	(7,077)	-	(7,077)	(11,811)
		<u>20,928</u>	<u>9,192</u>	<u>30,120</u>	<u>45,444</u>
NET CURRENT ASSETS					
		<u>247,640</u>	<u>9,192</u>	<u>256,832</u>	<u>285,216</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>247,640</u>	<u>9,192</u>	<u>256,832</u>	<u>285,216</u>
NET ASSETS					
		<u>247,640</u>	<u>9,192</u>	<u>256,832</u>	<u>285,216</u>
FUNDS	16				
Unrestricted funds:					
General fund				167,640	191,214
Contingency reserve				<u>80,000</u>	<u>80,000</u>
				<u>247,640</u>	<u>271,214</u>
Restricted funds				<u>9,192</u>	<u>14,002</u>
TOTAL FUNDS				<u>256,832</u>	<u>285,216</u>

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

.....
T Spivey - Trustee

The notes form part of these financial statements

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

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.

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

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations and fundraising	12,512	24,172
Grants	<u>-</u>	<u>37,816</u>
	<u>12,512</u>	<u>61,988</u>

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

	2023	2022
	£	£
Clare Milne	-	10,000
Disability Cornwall	<u>-</u>	<u>27,816</u>
	<u>-</u>	<u>37,816</u>

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Fundraising events	7,110	50
Deaf awareness training	423	1,400
Communications support	111,574	118,904
Speech to text	<u>1,091</u>	<u>7,756</u>
	<u>120,198</u>	<u>128,110</u>

4. INVESTMENT INCOME

	2023	2022
	£	£
Income from listed investments	9,690	9,729
Deposit account interest	<u>41</u>	<u>-</u>
	<u>9,731</u>	<u>9,729</u>

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

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Welfare and education	<u>79,355</u>	<u>94,304</u>	<u>173,659</u>

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2023 £	2022 £
Interpreter costs	71,361	78,879
Speech to text	1,080	5,488
Advocacy support	4,538	7,097
Counselling	976	6,114
GOALD	<u>1,400</u>	<u>750</u>
	<u>79,355</u>	<u>98,328</u>

7. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Welfare and education	<u>83,595</u>	<u>106</u>	<u>10,603</u>	<u>94,304</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

Trustees' expenses of £85 were paid for the year ended 31 December 2023 (2022: £110).

9. STAFF COSTS

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

	2023	2022
Administration	<u>3</u>	<u>2</u>

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

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	39,172	22,816	61,988
Other trading activities	128,110	-	128,110
Investment income	<u>9,729</u>	<u>-</u>	<u>9,729</u>
Total	<u>177,011</u>	<u>22,816</u>	<u>199,827</u>
EXPENDITURE ON Charitable activities			
Welfare and education	<u>178,255</u>	<u>8,629</u>	<u>186,884</u>
Net gains/(losses) on investments	<u>(33,853)</u>	<u>-</u>	<u>(33,853)</u>
NET INCOME/(EXPENDITURE)	(35,097)	14,187	(20,910)
Transfers between funds	<u>12,566</u>	<u>(12,566)</u>	<u>-</u>
Net movement in funds	(22,531)	1,621	(20,910)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>293,745</u>	<u>12,381</u>	<u>306,126</u>
TOTAL FUNDS CARRIED FORWARD	<u>271,214</u>	<u>14,002</u>	<u>285,216</u>
11. TANGIBLE FIXED ASSETS	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 January 2023 and 31 December 2023	<u>2,829</u>	<u>10,316</u>	<u>13,145</u>
DEPRECIATION			
At 1 January 2023	1,848	8,370	10,218
Charge for year	<u>175</u>	<u>719</u>	<u>894</u>
At 31 December 2023	<u>2,023</u>	<u>9,089</u>	<u>11,112</u>
NET BOOK VALUE			
At 31 December 2023	<u>806</u>	<u>1,227</u>	<u>2,033</u>
At 31 December 2022	<u>981</u>	<u>1,946</u>	<u>2,927</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

12. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2023	236,845
Disposals	(14,017)
Revaluations	<u>1,851</u>
At 31 December 2023	<u>224,679</u>
NET BOOK VALUE	
At 31 December 2023	<u>224,679</u>
At 31 December 2022	<u>236,845</u>

There were no investment assets outside the UK.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade debtors	14,621	6,748
Other debtors	5,000	5,000
Prepayments and accrued income	<u>3,987</u>	<u>3,853</u>
	<u>23,608</u>	<u>15,601</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	4,256	9,454
Taxation and social security	548	215
Other creditors	<u>2,273</u>	<u>2,142</u>
	<u>7,077</u>	<u>11,811</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

15. MOVEMENT IN FUNDS

	At 1/1/23 £	Net movement in funds £	Transfers between funds £	At 31/12/23 £
Unrestricted funds				
General fund	191,214	(26,914)	3,340	167,640
Contingency reserve	<u>80,000</u>	<u>-</u>	<u>-</u>	<u>80,000</u>
	271,214	(26,914)	3,340	247,640
Restricted funds				
Project costs	14,002	(1,470)	(3,340)	9,192
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>285,216</u>	<u>(28,384)</u>	<u>-</u>	<u>256,832</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	142,441	(172,189)	2,834	(26,914)
Restricted funds				
Project costs	-	(1,470)	-	(1,470)
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>142,441</u>	<u>(173,659)</u>	<u>2,834</u>	<u>(28,384)</u>

Comparatives for 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	12,381	14,187	(12,566)	14,002
	<u> </u>	<u> </u>	<u> </u>	<u> </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 2023**

16. MOVEMENT IN FUNDS - continued

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

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

	At 1/1/22 £	Net movement in funds £	Transfers between funds £	At 31/12/23 £
Unrestricted funds				
General fund	213,745	(62,011)	15,906	167,640
Contingency reserve	<u>80,000</u>	<u>-</u>	<u>-</u>	<u>80,000</u>
	293,745	(62,011)	15,906	247,640
Restricted funds				
Project costs	12,381	12,717	(15,906)	9,192
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>306,126</u>	<u>(49,294)</u>	<u>-</u>	<u>256,832</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	319,451	(350,443)	(31,019)	(62,011)
Restricted funds				
Project costs	22,817	(10,100)	-	12,717
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>342,268</u>	<u>(360,543)</u>	<u>(31,019)</u>	<u>(49,294)</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 2023**

17. RELATED PARTY DISCLOSURES

During the year the charity paid Trustees' expenses of £85 (2022: £110).

**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and fundraising	12,512	24,172
Grants	-	37,816
	12,512	61,988
Other trading activities		
Fundraising events	7,110	50
Deaf awareness training	423	1,400
Communications support	111,574	118,904
Speech to text	1,091	7,756
	120,198	128,110
Investment income		
Income from listed investments	9,690	9,729
Deposit account interest	41	-
	9,731	9,729
Total incoming resources	142,441	199,827
EXPENDITURE		
Charitable activities		
Interpreter costs	71,361	78,879
Speech to text	1,080	5,488
Advocacy support	4,538	7,097
Counselling	976	6,114
GOALD	1,400	750
	79,355	98,328
Support costs		
Management		
Wages	60,560	44,203
Pensions	1,297	1,342
Rates and water	387	380
Insurance	1,343	1,101
Light and heat	190	2,098
Telephone	2,085	1,804
Postage and stationery	1,140	1,110
Advertising	301	255
Carried forward	67,303	52,293

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**CORNWALL ASSOCIATION FOR DEAF AND HARD
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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	2023 £	2022 £
Management		
Brought forward	67,303	52,293
Sundries	2,001	1,674
Staff training	-	225
Rent	12,642	12,574
Software support	754	820
Fixtures and fittings	176	176
Computer equipment	<u>719</u>	<u>719</u>
	83,595	68,481
 Finance		
Bank charges	106	119
 Governance costs		
Independent examiner's fee	2,774	1,956
Wages and officers' fees	<u>7,829</u>	<u>18,000</u>
	<u>10,603</u>	<u>19,956</u>
 Total resources expended	<u>173,659</u>	<u>186,884</u>
 Net (expenditure)/income before gains and losses	(31,218)	12,943
 Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	<u>2,834</u>	<u>(1,028)</u>
 Net (expenditure)/income	<u>(28,384)</u>	<u>11,915</u>

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