



action on disability

Life beyond barriers

A Company Limited by Guarantee

Company No. 4237604

Charity No. 1091518

Report and financial statements

For the year ended

31 March 2025

Action on Disability

Report and financial statements For the year ended 31 March 2025

<u>Contents</u>	Page
Reference and administrative information	1
Trustees' Annual Report	2 - 22
<ul style="list-style-type: none">• Achievements and performance• Financial review• Structure, governance and management• Statement of responsibilities of the Trustees• Statement as to disclosure to our auditors	
Independent Auditors' Report	23 - 26
Statement of Financial Activities (incorporating an income and expenditure account)	27
Balance Sheet	28
Statement of Cashflows	29
Notes to the Financial Statements	30 - 38

Action on Disability

Report and financial statements
For the year ended 31 March 2025

Reference and administrative information

Trustees:	Sharon Holder (Chair) Kate Betteridge Thomas Butler Donna Fenner Mike Gannon Jack Hill Mustafa Karim Naomi Key-Field Greg Patton Jenny Parker Ashley Pearce
Co-opted Adviser:	Patrick McVeigh
Company Secretary:	David Buxton OBE
Chief Executive:	David Buxton OBE
Company number:	4237604
Charity number:	1091518
Registered office:	Centre for Independent Living, Mo Mowlam House, Clem Atlee Court, London SW6 7BF
Auditors:	Goldwins Limited 75 Maygrove Road West Hampstead London NW6 2EG
Bankers	Lloyds Bank 417 North End Road Fulham London, SW6 1NS

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

Trustees Annual Report 2024-25

The Trustees are pleased to present the Annual Report and Accounts for the year 1st April 2024 to 31st March 2025.

Our Vision

To achieve an inclusive and accessible society, free from disabling barriers.

Our Mission

To ensure that Deaf and Disabled Londoners have independence, choice, and control over our own lives, and can influence and change the disabling barriers we experience.

Our Values and what makes us unique

We have been progressing towards our vision since 1979. We began as a small group of Disabled residents campaigning for access to local swimming pools and public toilets. As we have broadened our services, activities and influence, the values that guide us and give Action on Disability its unique character are:

Human Rights:

- We believe every Deaf and Disabled person's life should be defined by human rights rather than by charity
- We follow the principles of the UN Convention of the Rights of Disabled People¹ and 12 Pillars of Independent Living²
- We actively promote everyone getting fair, equitable³ and accessible opportunities which enable independence

Social Model of Disability:

- We work within the Social Model of disability⁴
- This model recognises that people are Disabled by barriers in society, not by their impairments or differences

Lived Experience Leadership and Co-production:

- We stand for '**Nothing about us, without us**'. That means Deaf and Disabled people should be fully involved in leading change
- We lead by example in this as an organisation governed and run by Deaf and Disabled people. We do this well because we have lived experience of Deaf and Disabled people's issues
- We believe in coproduction. That means local Deaf and Disabled people should be involved in local decision making, and actively part of designing solutions to local problems and issues

Partnership and Collaboration:

¹ [UNCRPD \(equalityhumanrights.com\)](https://equalityhumanrights.com/) and [UNCRPD Video](#)

² [Independent Living | Disability Rights UK](#) and [H&F Independent Living Vision Easy Read version](#)

³ [Equality, Equity, Diversity and Inclusion – making sense of the jargon | Equasense](#)

⁴ [Social Model of Disability Video](#) and [The Social / Human Rights Model of Disability Video](#)

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

- We work closely with the local community of Deaf and Disabled people; peer support groups; families; local communities; and groups working with other marginalised people
- We collaborate with other Deaf and Disabled people led organisations (DDPOs) around London and beyond
- We believe we are stronger together. This is a more effective way of influencing change getting closer to our vision

Inclusion, Diversity and understanding trauma:

- We actively embrace justice, dignity and respect within our organisation and wider community
- We value the diversity of our community. We work sensitively, knowing people will experience trauma because of intersectional⁵ forms of discrimination such as ableism, racism, sexism, and homophobia
- We believe in empowering Deaf and Disabled people and groups who are less visible and under-represented inside and outside of Action on Disability

Action on Disability stands for:

Inclusion, Diversity, Equality and Access – this is our **IDEA** for the future!

Our Strategic Objectives

Strategic Objective 1

Engage Deaf and Disabled People in our community through a range of high quality and accessible services and support.

Strategic Objective 2

Enable Deaf and Disabled people to thrive and use their strengths through opportunities to build knowledge and skills and gain experience and confidence in accessing rights and opportunities.

Strategic Objective 3

Grow Deaf and Disabled leaders of social change: challenging systemic barriers, promoting the rights of Deaf and Disabled people, and influencing local and national policy and practice.

Strategic Objective 4

Lead by example: providing evidence of Deaf and Disabled people's strengths and ability to lead change as an effective Deaf and Disabled people led organisation.

Achievements and performance 2024-25

⁵ [What is Intersectionality Video](#)

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

Employment Service

This year is our 12th anniversary since we launched a new small employment project to support 12 young Disabled people and also to provide job club to support Disabled residents to look for work. Looking back over the past 12 years, as a result of this, AoD have supported a total of 642 Disabled people finding paid employment, 21% of them furthering their career progression and promotion, 79% of them currently working.

This year, AoD Employment Service continues to provide three different projects:

- **Supported Internships;**
133 hours a week to provide job coaching and employer engagement for 17 Disabled young people at 2 different sites
- **Follow on Support Service; and**
30 hours a week to support ex-graduates Disabled people to look for paid employment
- **In Work Support Service.**
216 hours a week job support and coaching to Disabled workers at different work locations across Greater London

All projects are aimed at promoting accessible recruitment and jobs for Disabled people, whilst supporting employers in the development of a diverse work force through consultation and training. We are proud to be working with several employers and partners who are committed to change. Here are some of the employers with whom we have worked this year:

- Building 245 Hammersmith
- Holiday Inn
- Imperial College London, Charing Cross
- Imperial College London University
- London Borough of Hammersmith and Fulham
- Lyric Theatre Hammersmith
- Nandos
- National Theatre
- NHS
- Pret
- Primark
- Royal Borough of Kensington and Chelsea
- London Borough of Ealing

Our 2024-25 Highlights:

- 13 graduate interns supported by our Supported Employment Coordinators are now in paid employment
- 39 ex-graduate interns are being supported by our Follow up Coordinator in finding paid employment
- 31 Disabled people in paid employment are being supported by AoD's In Work Support Service

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

Case Story – Kabir's Supported Internship Journey

Kabir joined the Kensington and Chelsea Supported Internship programme because ***'I needed to develop my employability skills to prepare for my future job ... especially if you may have been excluded from apprenticeships or traineeships ... none would get back to me'***.

Kabir was keen to pursue technical and supportive roles where he could assist other deaf people but felt unable to do so due to his own barriers – he had previously sought support for his impairment. During his first placement - he worked as a Business Support Officer in Kensington and Chelsea councils Children's services. Due to the pandemic, this was a remote role.

Kabir wished to develop his data-processing skills during this time and spent most of this placement updating a database of disability-confident employers in the local area. Other aspects of his role involved co-production; Kabir investigated access issues with the local offer's website, gave his opinion on how deaf people could access the material on the site, as well as other functionalities he believed the site should consider.

Kabir discussed performance pressures with his job coach – where he found regular meetings tiring but wanted to show his hearing colleagues and mentors that he was present/ paying attention during those meetings, alongside other issues such as ergonomic issues (strain signing on screen whilst using a keyboard). Kabir's job coach worked with him to develop better ergonomics and his self-advocacy skills to discuss with his workplace mentors about what reasonable adjustments he would require as a deaf autistic person to do his job remotely.

The Equality Act 2010 places a duty on an employer to make reasonable adjustments for Disabled employees. By the second term Kabir negotiated to have bullet-pointed notes of meetings sent to him, a detachable keyboard and a change in his role (titled: SEND Local Offer Officer in Employment Pathways and Participation) to focus primarily on co-produced tasks. Action on Disability staff also negotiated a 'check-in' system and a timetable with planned in screen-time and ergonomic breaks to elevate these issues that were causing Kabir anxiety.

During this time, Kabir created a 'deaf friendly' video on his experience as a deaf student and why he chose to join a supported internship programme – for the purposes of informing other deaf students of vocational programmes. Kabir also enrolled on a business enterprise workshop, where he developed a business plan and a website for a deaf student support service which matches students with the appropriate support, they require to complete a chosen course (including BSL).

Once Kabir has completed the supported internship programme, he's considering a paid IT apprenticeship role within the council - developed by his workplace mentors for Kabir to continue developing his IT skills whilst in paid employment.

Kabir would prefer to complete functional skills to Level 2 next year, however he has a dependant, and he needs to evidence £18,600 earnings as a home-office requirement.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

Kabir is currently working with Action on Disability staff to find full-time paid employment and assistance to setup Access to Work arrangements once in-work.

"It was pleasant speaking with Kabir at team meetings and we value his positive contributions to the project ... he was very pro-active with his approach to the tasks we were working on together".

Marianna, Kensington and Chelsea Register Office

Our Future Plans:

- Seek new key partner(s) to expand more Supported Internship sites with our Follow-On Support Service
- Recruit more job coach / support worker to meet the growing demand of our In Work Support Service
- Achieve new funding to develop new partnerships and continue projects, especially a great need to fund a Follow-Up and Support project

Independent Living Service

Independent Living Service has gradually grown from strength to strength over the last 9 years, starting from the dedicated Peer Support project to a wide range of Independent Living projects now:

- **Direct Payments Support Service**
Assisting local Disabled residents to manage their Direct Payments
- **Our Place Project**
3 year Lottery fund starting from February 2023
- **Peer Support Project**
Providing and facilitating a number of Peer Support led groups run by Disabled people
- **Co-production and Disability Equality Project**
Providing training and support to local Disabled residents to become co-producers

Direct Payments Support Service

London Borough of Hammersmith and Fulham contracted AoD to provide the Direct Payment Support Service (DPSS) to assist local Disabled residents to manage their Direct Payments.

We work closely with the Direct Payment Peer Support Group and Disabled residents to ensure that the service is co-produced and that we are working together in an active way to co-plan, co-deliver and co-review the service.

We believe that a good Direct Payment Support Service should promote choice, control, and independence for Disabled residents, and that their views should inform our service delivery every step of the way.

The Direct Payment Support Service assists Disabled residents to:

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

- Set up their Direct Payments.
- Recruit and employ their own support staff.
- Find a suitable payroll service and manage their staff or identify a suitable care agency or provider.
- Manage their Direct Payment budget.
- Be signposted to other organisations for different support where applicable.
- Use their Direct Payments flexibly and creatively (e.g., pooling budgets)
- Be introduced to meet other Disabled people who use a Direct Payment through the Peer Support Group.

Our Project Outcomes:

- Disabled residents are enabled to optimise the opportunities available to them through increased choice and control.
- Through an ethos of self-help, Disabled residents feel empowered and have the ability and confidence to manage their own Direct Payments.
- Disabled residents feel safe, secure, and supported to achieve greater independence with minimal support.
- Disabled residents have improved quality of life.

Our 2024-25 Highlights:

- We received 168 referrals, the majority of which were from LBHF (Circa 92%) the other 8% were made up of self-referrals.
- We provided support through 389 phone calls, 107 face-to-face meetings and 1,421 emails.
- On average and throughout the year the DPSS team were supporting 88 residents at any one time at different stages of the Direct Payment process.
- The most common request for support from the DPSS was focused on Employer Support.
- We delivered and supported access to 10 training and information sessions for residents or their representatives which had 118 attendances in total.
- We facilitated 28 peer group sessions with a total 196 attendances, with an average attendance of 38 residents or their representatives each quarter.
- We delivered 6 training sessions to LBHF Social Workers with a total of 70 attendances.
- By the end of February 2025, AoD had recruited a full team to deliver the service. The team are now motivated and committed, and generating excellent testimony from residents which reflects very well on AoD.
- Through stakeholder operational meetings AoD implemented a service action plan to ensure the work we do aligns with the needs of Disabled residents
- With the Peer support group, developed a strategy to recruit an independent peer group facilitator and continue to increase engagement from Disabled residents.

Our Challenges:

How we have overcome these:

- Recruiting an independent peer group facilitator to increase engagement from Disabled residents, has proven a challenge, however we have now implemented a recruitment

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

plan and have secreted interest in the role from 3 Disabled residents, who will go through a competitive recruitment process led by Disabled residents.

- Recruiting and retaining staff was challenging this year, but by early 2025 we had built a full, motivated team delivering a high-quality service.
- Administrative support, which would improve communications to personal assistants and self-directed support residents, support the increased demands from the DP Peer Support Group, and promote training and information-sharing activities will require additional human resource. A review of budgets will be required to confirm resources to add this role to the service.

Feedback:

- AoD DPSS service received two complaints throughout the year. One focused on a pay issue to a PA and the other relating to the impartiality of an information session organised by the peer support group.
- *"I look forward to another exciting year with direct payments and AOD and look forward to lots of lovely courses that will help the direct payment users, keep well informed and trained"*

Our Future Plans:

- AoD will continue to implement a service action plan to ensure the work we do aligns with the needs of Disabled residents.
- AoD will review the staffing structure within the DPSS to ensure the service is delivering the best service possible for local Disabled residents.
- Continue to work closely with Local Authority Senior officers, social work managers and teams to improve the streamlining of referrals to the DPSS.
- Review and enhance the delivery of training to social work teams with support from senior LBHF staff and through initiatives including Direct Payments Operational Group and Direct Payments Champions.
- AoD will recruit an independent peer group facilitator and increase engagement from Disabled residents.
- AoD will commence the process of being tender ready as we draw towards the end of this current contract.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

Our Place Project

Funded by the National Lottery Community Fund (Reaching Communities) and Propel London managed by the City Bridge Foundation, 'Our Place' is a community space for Disabled people in Hammersmith and Fulham.

The 'Our Place' project is located at Normand Croft Community School, Lillie Road, across the road from the newly built AoD Centre for Independent Living. This reflects AoD's continued growth and commitment to giving more choices and control to Disabled residents in Hammersmith & Fulham, and across West London.

Our Place offers an inclusive and accessible space where Disabled people can socialise, learn skills, pursue interests, and build relationships. Key to this initiative is ensuring Disabled people have significant ownership of 'Our Place', from participating in peer support groups and activities to being involved in operational delivery.

By focusing on four key outcomes, Disabled people can achieve their full potential:

- To facilitate a space inclusive to all, and equipped with purpose designed rooms e.g. Music Studio, Dance Studio, Art Room, Sensory Room & Lounge Space
- A home away from home, a safe space to reduce isolation, improve wellbeing, and a space for meeting and gathering to socialise and meet new people.
- To facilitate exciting opportunities that Disabled residents can lead on, empowering the community to be involved in the running of the Our Place Project
- To create a long-lasting effect for the wider community of Disabled residents across West London.

Our 2024-25 Highlights:

- Focused activity and peer led sessions delivered: 335
- All attendances (accumulative): 2,075 by 180 regular unique individuals
- The official opening was carried out in July and was conducted by the Deputy Mayor for LBHF, with all stakeholders present and represented.
- We completed a full refurbishment of the kitchen space thanks to a donation from Screw Fix.
- We have and continue to be led by Disabled residents to create peer led activity opportunities at Our Place, with a significant increase in the numbers of Disabled people leading on project activity.
- We have created a fully trained access audit group who will complete audits to generate essential income for the Our Place costs, to ensure sustainability.
- AoD has linked with partner agencies and specialist providers to support the delivery of a broad range of group activities, including lived experience peer led sessions.
- The National Lottery Community Fund provided an uplift to our grant to support with access needs for particular peer led projects.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

Our Challenges:

- Staffing had an impact on the wider organisation and on consistent service delivery, however, the AoD staff team provided great flexibility to ensure residents were not impacted upon. We also had a great deal of support, which we remain grateful for, from our funders.
- The process to secure volunteers to support with the practical operations of Our Place has lacked a consistent approach as wider initiatives across AOD continue to be implemented
- Supporting the project lead proved difficult at times due to competing priorities across AoD, but we have used this as an opportunity to review and strengthen our approach.
- Providing agreeable support and resources to activity groups has led to inconsistency and interruption to activity delivery (Writing Group and West London Deaf Club).

How we have overcome these:

- AoD has provided the West London Deaf Club with its own budget to allow it to be autonomous, with guidance from AoD.
- The participants of the writing group have agreed to take responsibility for meeting the costs of delivery.
- The National Lottery Community Fund provided an uplift to our grant to support access needs for peer led projects
- AoD service leads who recruit volunteers have been working together to create a centralised volunteer recruitment process which should address the needs of all volunteering opportunities at AoD, including a filtering process to meet the needs of Our Place
- The project leader decided to leave AoD which has provided us with an opportunity to reflect on and improve recruitment, to ensure a more consistent reliable project delivery.
- AoD continues to access its vast network of partners to ensure a wide reach to the Disabled

Feedback:

"I am so happy to find a music studio that prioritises Disabled music artists"

"I love that I have the place and time to socialize with my new friends".

"Our Place really does get me out of the house. I love it".

Our Future Plans:

- Identify funding for the long-term future of Our Place.
- Generate revenue stream from rental of the Our Place spaces and building.
- Access Audit Group operational to generate income to cover costs of Our
- Implement a structured regular program of activities which has a wide reach to engage more Disabled residents.
- Continue to aspire to a 7-day activity and resource hub.
- Increase engagement of Disabled volunteer residents.
- Implement a comms strategy that raises the profile of Our Place, which will include online platforms, videos and leaflets.
- increase our networking with other DPO's & and community hubs.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

- Implement an open-door approach for Our Place Space so it reflects the hours of opening for the community who access the project.

Welfare Benefits Advice Service

AoD Welfare Benefits Service (WBS) offers free benefits advice and assistance to Disabled adults and children of all ages – including parents and carers of Disabled children – living in the London Borough of Hammersmith and Fulham. The help given is hands-on casework up to First-Tier Tribunal level, and, in some cases, Upper Tribunal level.

Our 2024-25 Highlights:

- We supported 416 residents over the course of the year.
- This resulted in backdated lump sum payments for residents of **£247,614.51**.
- This represents Increased weekly payments for residents of **£27,718.03**.
- With the expectation that welfare benefits are awarded for at least 52 weeks, the total figure for weekly income is **£1,441,337.56**.

Our Challenges:

- Having access to the appropriate resources to match the demands for the service has proven difficult. The Advice contract awarded to AoD by LBHF has remained at the same annual value for eight years, which has presented challenges in meeting increasing demand.
- This means that the team, and the demands on them, are not matched with competitive remuneration.
- The pressure of increasing demand and limited resources were challenging, and one member of the team moved on during the year. We responded by recruiting a new advisor who has made a positive impact.
- The Advice contract is a partnership contract which is also delivered by CAHF and H&F Law Centre. Although there have been requests to LBHF to facilitate adequate support through partnership forums, this has not been backed.
- Access to the service is directed by numerous routes, some of which may have access to their own resources to provide advice. These include Adult Mental Health Services and Health Services. Health do not contribute to the cost of this contract which we believe needs to be addressed by LBHF.
- We did not recruit any volunteers, who can support with the essentials of form filling.
- Securing trust funding to meet the shortfall in the services annual budget is incredibly challenging.
- In partnership with LBHF family hubs, we established that the drop-in sessions delivered at Old Oak and Tudor Rsoe were not proving impactful for Disabled residents, so we collectively agreed to focus our drop-ins at Stephen Wiltshire only twice a month. We submitted a 3SIF funding application to invest in further outreach work by the awarding of new 3SIF work was withdrawn by LBHF.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

How we have overcome these:

- AoD recruited a new Welfare Benefits Advisor for Adults who has settled into the service, the team and AoD very well and has had a significant positive impact on those adult residents seeking high quality, responsive and knowledgeable advice.
- We have met with LBHF Commissioners and service managers to highlight the lack of support to deliver on the demands of this contract.
- We have highlighted that the value of the contract is still as set eight years ago and that it is not sustainable to maintain service delivery.
- AoD secured a grant from DEBK to the value of £8k to meet some of the annual shortfall in the WBS budget.
- We have met with HF Law Centre and HF Citizens advice to reinvigorate a strong partnership that is responding to the needs of residents.

Feedback:

- *"The service helped me get all the help I can get with both boys. This service they provide is life changing"*
- *"I received help with completing forms with supporting evidence. Plus, guidance on the process and the likelihood of the appeals process"*
- *"I use AOD Welfare Benefit Service for my PIP forms. We had to do a Mandatory Reconsideration on my case, which was handled so professionally. The staff were a delight! Competent, professional, understanding and caring towards myself and mum, also especially, our task ahead. And we won! Got my original award reinstated, we were so relieved! Ever so reassured to have AOD available to help us, such a valuable & much appreciated service. Thank you"*

Our Future Plans:

- We will continue to engage with the advice partnership to ensure we are tender ready, when the 3SIF Advice contract comes to an end in 2028.
- In partnership with H&F Law Centre, we will provide a one day a week placement for a trainee solicitor to work with our WBS and Disabled residents.
- Continue to explore the potential to generate sufficient income to cover any forecast deficit in annual delivery through trust fundraising.
- Request increased support through the advice contract partnership, facilitated by LBHF.
- Review the staffing structure and delivery model to best match the value associated with this contract.
- Recruit a skilled team of volunteers who can contribute to easing the demands on the team within the service

Youth Service

AoD Youth Service provides opportunities for Disabled young people aged 11-25 to participate in positive activities, and, through partnerships, supports the development of inclusion across London Borough of Hammersmith and Fulham. Disabled young people have access to fun, informal learning where they can gain new skills and challenge themselves through a varied

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

curriculum programme of activities, and progression through accreditation schemes like the DofE.

AoD Youth Service delivered 4 holiday projects (Easter, Summer, October half term Feb half term). We also delivered 4 youth projects each term time week.

Holiday delivery amounted to 32 days with a total of 64 sessions (AM & PM) which amounts to 384 hours of activity. Our term time offers included Soundz, a 4hrs weekly music project delivered at Our Place Music Space. Acting Up with AoD, a 2hrs weekly performing arts project delivered at Lyric Hammersmith. A weekly Youth club that ran for 3hrs every term time Thursday at the Masbro Centre (Urban Partnership Group) and a 3hrs weekly Junior club delivered every Friday at Normand Croft School. This amounts to 120 term time sessions amounting to 420hrs of delivery. In total, AoD Youth service delivered 184 sessions amounting to 804 hours of direct delivery. 148 unique individual young Disabled people accessed our delivery on a regular basis.

Our 2024-25 Highlights:

- On the back of the youth Inclusion Charter, our Youth Board commenced work to develop a film highlighting how they wanted to change the world to include them and their peers as equals. The film was premiered at an event in the Irish Centre to mark National Coproduction week.
- Continued to work with a verity of partners including West Youth Zone, Lyric Hammersmith, Masbro Centre, and YHFF to ensure that any development with the delivery of youth work would ensure young Disabled people have access to opportunities as equals.
- We protected several young people from harm with our multi agency approach to safeguarding.
- We provided all young people with a meal every day that they attended our holiday projects.
- 14 young people worked through the DofE awards scheme and 5 of those young people achieved Gold and received their awards at a ceremony held in the gardens of Buckingham Palace.
- We successfully delivered a one year Acting Up (Performing Arts Project) in partnership with Lyric Hammersmith.
- We delivered a weekly Youth club in partnership with the Urban Partnership Group at the Masbro Centre.
- We delivered a weekly music production project called Soundz and Our Place Music Space.
- We delivered a weekly Junior club at the Our Place Youth Space.
- We delivered four holiday projects at critical times for families in partnership with West Youth Zone.
- We delivered an LBHF sub-contract through Let Me Play to deliver Universal, Targeted and Specialist Youth Provision.
- We delivered a weekly Music production project called Soundz, funded by Earls Cout Community Fund.
- We secured £250k from John Lyons Charity towards the core costs of the youth service over 5 years.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

- We secured a grant from Addison Youth to continue delivery of our Soundz Music Project.

Our Impact:

- Through the delivery of our project's, young Disabled people have been thriving as equal members of their communities and continue to aspire to their full potential.
- Young Disabled people have greater interpersonal skills, increased awareness of healthy life choices and well-being, acquired practical life skills, improved employability skills, increased creativity, and accredited learning outcomes.
- Young Disabled people have a positive perspective of Disability, confidence to access their communities and their wider communities, a greater understanding of social and professional responsibility, increased self-esteem, and emotional resilience, can make informed decisions, and have enhanced self-awareness and an awareness of others.
- Young Disabled people have increased independence and economic well-being, have gained peer support and friendships, have a greater sense of belonging and contribution, and have improved well-being.

Our Challenges:

- Our Youth Service team leader went on maternity leave, which impacted on the way in which we staff and manage project delivery.
- Throughout the course of 2024-25, there were 6 significant safeguarding concerns raised. In line with AoD policy and procedures, all incidents were managed accordingly.
- While the Youth Inclusion Charter was a welcome initiative to measure the work that AoD Youth Service do, and while there is a commitment from the Youth board to ensure other partner organisations sign up to the charter, some partner organisations continue to deliver a segregated model of inclusion.
- The 5-year core funding from City Bridge Foundation will come to an end in July 2025. To ensure consistent delivery, we approached for funding to a number of the charitable trusts and foundations, all of which were unsuccessful.

Our Future Plans:

- Deliver on all sub-contracted obligations for 2025-26.
- In line with strategic plans for the Youth Service, identify and secure core funds to deliver a comprehensive, partnership-based youth service. (This includes potential approaches to Henry Smith and National Lottery Reaching Communities, amongst others).
- Explore partnership arrangements with all partners and identify areas requiring improvement. This should include partnership funding opportunities.
- Develop and implement a term time youth offer with Young Harrow Foundation, London and Borough of Harrow, supported by John Lyons Charity.
- Continue to promote young Disabled people's Youth Inclusion Charter to partner organisations and request that they adapt delivery to ensure equal access.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

Our Voice

Our Voice is the heartbeat of Action on Disability - without it, AoD would lose the energy and direction that comes from our Disabled members, supporters, and residents.

Our Voice drives confidence, skills, and leadership among Disabled residents in Hammersmith & Fulham and beyond. It brings together a range of projects, campaigns, and opportunities for local representation, co-production, collaborative working, and meaningful participation.

Our Voice ensures that local Disabled people can actively influence decisions, policies, and services that affect their lives.

Co-production & Disability Equality Training

In 2024-25, we delivered two full Co-production and Disability Equality training courses:

- Course 4 supported 21 Disabled residents across 7 sessions, totalling 147 attendances
- Course 5 supported 20 Disabled residents across 6 sessions, totalling 110 attendances

The training introduces participants to the Social Model of Disability, the 12 Pillars of Independent Living, and practical approaches to embedding coproduction. Sessions are cofacilitated by Disabled trainers and guest speakers from local authorities and NHS partners.

Feedback shows participants gained confidence, developed a stronger understanding of their rights, and felt motivated to get involved in decision making. Many graduates have joined the Co-production Peer Support Group and contributed to live projects with the Council and NHS partners.

Co-production Peer Support Group

The Co-production Peer Support Group continues to grow as a vibrant community of local coproducers. The group now has more than 80 members and holds regular sessions to share opportunities, support one another, and collaborate on projects with H&F Council and Imperial College Healthcare NHS Trust.

In 2024-25, the group held 10 sessions with 201 attendances.

Other Our Voice Projects

Alongside training and peer support, we delivered a series of engagement projects, including:

- Accessibility evaluation at Charing Cross Hospital
- International Women's Day celebration: Empowered Women
- Contributions to the H&F Coproduction Survey
- Engagement in the Equality Delivery System (EDS2) review for NHS partners

Across all Our Voice activities this year, 94 local Disabled residents took part in 20 sessions, generating 306 attendances.

Our 2024-25 Highlights

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

- Over 300 attendances from local Disabled residents across all Our Voice projects
- More than 80 active members regularly engaged in the Coproduction Peer Support Group
- Two full training cohorts delivered - over 100 local Disabled coproducers trained since the project began
- Strong and growing partnerships with H&F Council and Imperial College Healthcare NHS Trust
- Creation of a sustainable, peer led community driving meaningful participation and influence in local decision making

Feedback

- "This course has changed how I see myself - I feel proud to be Disabled and to speak up for our rights." - Coproduction Course Participant
- "I never thought people like me could be part of decision making. Now I know we can - and we must." - Peer Support Group Member
- "Being part of Our Voice makes me feel seen, valued, and included. I feel I belong somewhere at last." - Our Voice Participant

Disabled People's Housing for Independent Living Campaign

Funded by Trust for London, the Housing for Independent Living Campaign was launched in May 2024 in response to the urgent need for improved housing for Disabled people in Hammersmith & Fulham. So far, it has engaged more than 50 Disabled residents - and continues to grow.

The campaign aims to secure safe, accessible housing for local Disabled residents by:

- Campaigning for changes to the way housing services are codesigned and co-delivered
- Highlighting housing and policy issues that need urgent attention

Our 2024-25 Highlights

• Research Report

We were commissioned to produce a research report to support the Housing for Independent Living Campaign. Coproduced by Action on Disability and the campaign, the report shares findings from 12 months of research beginning in November 2024.

It amplifies the voices of local Disabled residents and offers a formative assessment of the Council's Innovative Disabled People's Housing Strategy (2021) from the perspective of those most affected.

The report draws on qualitative research, using in depth semi structured interviews to explore the lived experiences of 21 residents in Hammersmith & Fulham's social housing sector. The approach was first piloted with focus groups and a survey in May 2024, before being refined in collaboration with the campaign's Steering Committee.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

Disabled members of the Steering Committee led and conducted the interviews, ensuring genuine coproduction. As a result, the report captures robust, firsthand data about the housing situation in the borough and its impact on local Disabled people.

- **Disabled Residents Housing Campaign Steering Group**

The Steering Group has played a vital role in guiding and shaping the campaign. Made up of local Disabled residents, the group ensures that the campaign remains firmly grounded in lived experience and reflects the priorities of Disabled people in the borough.

- **Leadership by Disabled residents** - The group has created a space where Disabled people lead decision making, ensuring the campaign reflects their voices, needs, and aspirations.
- **Strategic direction** - Members have identified key housing challenges and shaped the campaign's priorities, helping to influence local policy.

Bringing It All Together

From co-production training and peer support to engagement projects and the Housing for Independent Living Campaign, this year has shown the power of Disabled residents leading change. Together, these initiatives demonstrate AoD's commitment to co-production, campaigning, and meaningful participation - ensuring that local Disabled people have the skills, confidence, and influence to shape the policies and services that affect their lives.

Our thanks to the following funders for their support of our work

City Bridge Trust	Youth Service – Core Support
Daisy Trust	Our Place Project – Creative Writing Group
Dr Edwards & Bishop King's Fulham Charity	Welfare Benefits Service
Dr Edwards & Bishop King's Fulham Charity	Youth Project – Holiday Activities
Earl's Court Community Fund	Youth Project – Youth Music
Jack Petchey Foundation	Youth Project - Young People Scheme
John Lyon's Charity	Youth Service – Core Support
London Borough of Hammersmith & Fulham	Independent Living Service - Co-production
London Borough of Hammersmith & Fulham	Independent Living Service - Direct Payments
London Borough of Hammersmith & Fulham	Welfare Benefits Service
London Borough of Hammersmith & Fulham	Youth Service - Youth Contract (via LMP)
National Lottery Community Fund	Our Place Project
Propel London (via City Bridge Trust)	Our Place Project
ScrewFix Foundation	Our Place Project - Kitchen Refurbishment
Trust for London	Our Voice – Co-Production Training
Trust for London	Our Voice - Housing Campaign Project

And, also to those who made generous donations and remembered Action on Disability in their Wills.

Financial review

A successful year which ended with a small deficit.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

- During this financial year there has not been one significant event that has contributed to AoD's financial performance. We have been responsive to situations as they have arisen and have been careful to work within agreed budgets, control costs and new full cost recovery models.
- The principal sources of funding for the charity are derived from a number of different contracts, grant awards and earned income.
- There are no pension liabilities arising from obligations to a defined benefit pension scheme or pension asset on the financial position of the charity.
- The charity holds no material financial investments, other than our reserves account held with Lloyds Bank.

Reserves policy

Our unrestricted funds, as at 1st April 2025, were £320,534 in general funds. The current reserves policy as agreed by the Trustees is a minimum of 25% of annual expenditure, or 3 months running costs in the 2025-26 financial year, to preserve AoD's cash flow and to meet any unexpected contingencies. For the year a 25% target would require a reserve of £362,450 in unrestricted general funds. The present level of free reserves of £320,534, available to the charity, is just below this target level.

In the short term, the Board has also considered the extent to which existing activities and expenditure could be curtailed, should this be necessary, and have agreed to set a balanced year.

Going concern

There are no concerns about the Charity's ability to meet all of its financial and contractual obligations in the year ahead. The charity is a going concern.

Principal risks and uncertainties

The Board of Trustees has conducted a review of the major risks to which the charity is exposed. We have a Risk Register which is updated every six months. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Significant external risks to funding have led to the development of a strategic plan, which will allow for the diversification of funding and activities. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Cash flow remains the greatest risk. With a number of grants/contract funds being released in arrears, careful planning is required. Cash flow projections enable the Chief Executive to give advance notice to the Board of Trustees of any periods when temporary support is required from reserves.

Regular supervision for staff and volunteers ensures compliance with employment laws. Improved internal communication with staff and volunteers ensures everyone feels part of one organisation. Procedures are in place to ensure compliance with health and safety of staff, volunteers, service users and visitors to the centre.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated in June 2001 and registered as a charity in April 2002. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1 to the assets of the charity. The Board members have no beneficial interest in the charity.

The objects of the charity are:

- a. To promote equality of opportunity, choice and independence by removing physical, social and attitudinal barriers to integration within the community for people who have a physical or sensory impairment or learning difficulty, or who experience mental health difficulties, through the encouragement and development of education, training, facilities for recreation, employment based on the ethos of independent living and who reside, work or are undergoing educational or vocational training in, but not exclusively, Greater London.
- b. To fulfil any other object which is deemed wholly and exclusively charitable by the laws of England and Wales.

The issues that AoD seeks to tackle cover every part of a person's life and can affect any person from any culture and any walk of life. It covers the following, though this is by no means an exhaustive list:

- Poverty
- Discrimination
- Lack of access, exclusion and segregation
- Health inequalities and lower life expectancy
- Internalised oppression

The Trustees have agreed the following strategies to ensure the charity meets both its objects and the public benefit.

- Inclusion – where possible delivering services inclusively in mainstream settings and influencing other organisations (public, private and voluntary) to do the same.
- Specialist services – where necessary providing tailored, specialist services for Disabled people only.
- Campaigning for equality – arguing for equality of outcome over opportunity and supporting organisations to identify whether inclusion or specialist provision is required to achieve equality of outcome.

The charity fulfils its objects and the public benefit requirement through the following activities:

- Information, signposting and referrals – ensuring people have accurate information and are connected with appropriate services is an essential first step to tackle the issues above.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

- Advice and guidance – supporting people through the complex maze of public services is essential.
- Advocacy – ensuring that people have their voice heard when they have been denied, or are not happy with, a service.
- One to one support and person-centred planning – providing direct support to tackle individual issues.
- Employment and volunteering opportunities – providing and supporting people to access opportunities that can lift them out of poverty and to give them a purpose.
- Campaigning and influencing – working with politicians and officers in the public sector, and directors and managers in the private and voluntary sectors, to change attitudes and remove barriers to inclusion.

At the first meeting after each Annual General Meeting, the Trustees will review how the charity meets the public benefit, and the Chief Executive also takes them through their specific responsibilities as charity Trustees. Each Trustee is provided with the location of all Charity Commission guidance online and specific toolkits are printed and given to them.

Recruitment and appointment of Trustees

The directors of the company are also charity Trustees for the purposes of charity law and, under the company's Articles, are known as members of the Board of Trustees. Under the requirements of the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years, after which they must be re-elected at the next AGM. Each year those Trustees who have served their 3-year term must step down but may be re-elected for another three-year term up to a maximum of 9 years of service. Temporary vacancies are filled by the Board until the following AGM when they can be re-elected. The Board appoints its honorary officers at its first meeting after the AGM.

The Board of Trustees represent the voice of local Disabled people and, constitutionally, 75% of its members must have a disability. This is an important part of our structure and one that ensures Action on Disability remains 'user-led'.

Trustee induction and training

Most Trustees have personal experience of disability, and all subscribe to the 'Social Model of Disability' which is the guiding principle of the organisation. However, as part of induction, all Trustees will attend our internal Disability Equality training course.

We encourage new Trustees to participate in short training sessions to familiarise themselves with the charity and the context within which it operates. These sessions cover:

- The obligations of the Trustees.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles.
- Basic charity law.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives for the charity.
- Disability Equality Training & Social Model understanding.

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

The induction programme gives new Trustees an understanding of the work of individual projects, funding of the organisation and various Charity Commission publications. The Chair and senior managers deliver a brief induction shortly after the AGM. Trustees are encouraged to take an interest in a specific area of Action on Disability covering both operations and a strategic interest in the organisation's future developments.

All Trustees serve on the Board of Trustees, which meets quarterly, to review performance and long-term strategies for Action on Disability (AoD). The Officers Group meets at least four times a year to ensure that the policies of AoD are implemented and that the work is properly managed.

The Trustees delegate the day to day running of the charity to the Chief Executive, who is responsible for ensuring that the organisation delivers the agreed services and meets its key performance indicators. The Chief Executive leads a team of 23 full and 4 part-time staff, 63 sessional workers, and around 17 volunteers. Together with the leadership team, they ensure the effective and efficient delivery of AoD's services to Disabled people, with a primary focus on Hammersmith and Fulham and the surrounding West London Boroughs.

Volunteers

AoD relies on volunteers to staff its reception function. They are the frontline and first contact for people visiting, calling or emailing the charity. Individuals benefit from the role, increasing their social contact, improving their skills and their chance of paid employment. However, the charity could not be run effectively without these volunteers, many of whom work several shifts a week and stay with us for years.

Like all charities, our Trustees give unpaid time to run the charity. They take the legal responsibility for the organisation, set strategy, monitor the finances and ensure that we comply with all regulations. Trustees take an active role in fundraising and are each encouraged to get involved in an area of activity.

Across the organisation our volunteers contributed well over 3,720 hours this year. If this was calculated just at the living wage level it would equate to £45,770 per year. Many of the roles volunteers carry out would attract salaries above the living wage.

Statement of responsibilities of the Trustees

The Trustees confirm that the financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

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

- Select suitable accounting policies and then apply them consistently,
- Observe the methods and principles in the Charities SORP,

Action on Disability

Trustees' Annual Report

For the year ended 31 March 2025

- Make judgements and estimates that are reasonable and prudent,
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements,
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure to our auditors

Insofar as the Trustees are aware:

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

Auditors

Goldwins Limited were re-appointed as the auditors of the charitable company during the year and have expressed their willingness to continue in that capacity.

The Trustees' Annual Report has been approved by the Trustees on 28th July 2025 and signed on their behalf by;



Sharon Holder
Chair

Action on Disability

Independent Auditors' Report For the year ended 31 March 2025

Opinion

We have audited the financial statements of Action on Disability (the 'Charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2025 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent

Action on Disability

Independent Auditors' Report For the year ended 31 March 2025

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Our responsibilities for the audit of the financial statements

Action on Disability

Independent Auditors' Report For the year ended 31 March 2025

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

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

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

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

Action on Disability

Independent Auditors' Report
For the year ended 31 March 2025

Anthony Epton

Anthony Epton (Senior Statutory Auditor)

for and on behalf of

Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

DATE: 30/9/25

Action on Disability

Statement of Financial Activities For the year ended 31 March 2025

	Notes	Restricted £	Unrestricted £	2025 Total £	Restricted £	Unrestricted £	2024 Total £
Income							
Income from							
Donations and fundraising		-	7,587	7,587	-	7,582	7,582
Charitable activities:							
Disability projects		870,260	514,004	1,384,264	714,544	632,012	1,346,556
Total income	2	870,260	521,591	1,391,851	714,544	639,594	1,354,138
Expenditure on							
Raising funds		(2,044)	-	(2,044)	-	(460)	(460)
Charitable activities							
Disability projects		(900,321)	(504,983)	(1,405,304)	(697,124)	(555,254)	(1,252,378)
Total expenditure	3	(902,365)	(504,983)	(1,407,348)	(697,124)	(555,714)	(1,252,838)
Net income / (expenditure) for the year		(32,105)	16,608	(15,497)	17,420	83,880	101,300
Transfers between funds		15,838	(15,838)	-	-	-	-
Net movement in funds		(16,267)	770	(15,497)	17,420	83,880	101,300
Funds at 1 April		280,998	484,061	765,059	263,578	400,181	663,759
Funds at 31 March		264,731	484,831	749,562	280,998	484,061	765,059

All of the above results are derived from continuing activities. There are no other recognised gains and losses other than those stated above.

Action on Disability

Balance Sheet

For the year ended 31 March 2025

	Notes	£	2025 £	2024 £
Fixed assets				
Tangible fixed assets	7		189,496	192,381
Current assets				
Debtors	8	150,767		171,392
Cash at bank and in hand		553,693		590,463
		<u>704,460</u>		<u>761,855</u>
Creditors: amounts falling due within one year	9	(144,394)		(189,177)
Net current assets			<u>560,066</u>	<u>572,678</u>
Net assets	10		<u>749,562</u>	<u>765,059</u>
Funds	11			
Restricted funds			264,731	280,998
Unrestricted funds				
Designated funds			164,297	159,413
General funds			320,534	324,648
Total funds			<u>749,562</u>	<u>765,059</u>

Approved by the Board of Trustees on 28th July 2025 and signed on its behalf by:



Sharon Holder
Chair

Company Registration No. 4237604

Action on Disability

Statement of Cashflows

For the year ended 31 March 2025

	Note	2025 £	2025 £	2024 £	2024 £
Net cash provided by / (used in) operating activities	13		2,929		139,326
Cash flows from investing activities:					
Interest/ rent/ dividends from investments		3,438		1,030	
Sale/ (purchase) of fixed assets		(43,137)		(51,346)	
Sale/ (purchase) of investments		-		-	
Cash provided by / (used in) investing activities			(39,699)		(50,316)
Cash flows from financing activities:					
Cash inflows from new borrowing			-	-	
Receipt of endowment			-	-	
Cash provided by / (used in) financing activities			-		-
Change in cash and cash equivalents in the year			(36,770)		89,010
Cash and cash equivalents at the beginning of the year			590,463		501,453
Cash and cash equivalents at the end of the year	14		553,693		590,463

Action on Disability

Notes to the Financial Statements

For the year ended 31 March 2025

1. Accounting policies

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 - effective 1 January 2015) - (Charities SORP FRS 102) and the Companies Act 2006.

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

- b) Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the Trustees' annual report for more information about their contribution.
- c) Grants are recognised in full in the statement of financial activities in the period in which they are received or receivable whichever is earlier. Grants received which are clearly specified for a future accounting period are shown as deferred.
- d) Grants for the purchase of fixed assets are credited to restricted incoming resources when receivable. Depreciation of fixed assets purchased with such grants is charged against the restricted fund. Where a fixed asset is donated to the charity for its own use, it is treated in a similar way to a restricted grant.

Expenses are recognised in the period in which they are incurred. Most expenditures include VAT which cannot be recovered.

- e) Expenses are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Disability projects	98%
Fundraising and publicity	2%

- f) Depreciation and amortisation is provided at rates calculated to write off the cost of each asset over its expected useful life. The depreciation rates in use are as follows:

Computer equipment	2 years / 5 years (straight line)
Fixtures, fittings and equipment	20% (straight line)
Intangible assets	over 10 years

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities.

- g) Cost of generating funds relate to the costs incurred by the charity in inducing others to make voluntary contributions to it.
- h) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund together with a fair allocation of management and support costs.
- i) Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity.
- j) Designated funds are unrestricted funds earmarked by the Board of Trustees for a particular purpose.

Accounting policies (continued)

Action on Disability

Notes to the Financial Statements

For the year ended 31 March 2025

- k) Rentals payable under operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged to the statement of financial activities on a straight-line basis, based on the length of the lease.
- l) The company contributes to a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charity to the fund. The company has no liability under the scheme other than for the payment of those contributions.
- m) The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. No key judgements have been made by the charitable company which have a significant effect on the accounts. The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Action on Disability

Notes to the Financial Statements For the year ended 31 March 2025

2	Total income	Fund raising	Support services	Capital project	Employment services	Youth services	Welfare benefits service	Disabled People's Housing Campaign	Independent living services	2025 Total	2024 Total
	£	£	£	£	£	£	£	£	£	£	£
Restricted income											
Statutory income	-	-	-	-	100	3,400	96,336	-	207,940	307,776	267,017
Charitable income	-	1,000	-	-	-	222,911	10,917	57,407	209,409	501,644	416,252
Donation and fundraising	-	-	-	-	-	-	-	-	1,000	1,000	3,000
Fee income	-	-	-	-	59,235	(1,015)	-	-	-	58,220	15,775
Membership / Subscription	-	1,000	-	-	-	-	-	-	-	1,000	-
Other income	-	83	-	-	-	-	-	-	537	620	12,500
Total restricted income	-	2,083	-	-	59,335	225,296	107,253	57,407	418,886	870,260	714,544
Unrestricted income											
Statutory income	-	-	1,000	-	-	-	-	-	130	1,130	18,778
Charitable income	-	-	-	-	-	-	-	-	-	-	5,000
Investment and interest	3,438	-	-	-	-	-	-	-	-	3,438	1,030
Donation and fundraising	1,941	-	-	-	-	325	-	-	100	2,366	1,722
Fee income	-	5,759	-	-	447,470	50,992	-	-	138	504,359	604,061
Membership / Subscription	-	-	-	-	-	-	-	-	-	-	-
Other income	2,208	1,585	-	-	1,858	1,944	-	457	2,246	10,298	9,003
Total unrestricted income	7,587	8,344	-	-	449,328	53,261	457	457	2,614	521,591	639,594
Total income	7,587	10,427	-	-	508,663	278,557	107,253	47,407	421,500	1,391,851	1,354,138

Action on Disability

Notes to the Financial Statements For the year ended 31 March 2025

3 Total expenditure	Fund raising	Support services	Capital project	Employment services	Youth service	Welfare benefits service	Disabled People's Housing Campaign	Independent living services	Total disability projects	2025 Total	2024 Total
	£	£	£	£	£	£	£	£	£	£	£
People costs (see note 5)	-	122,924	-	445,248	188,835	71,286	23,200	238,919	1,090,412	1,090,412	915,335
Direct project expenditure	-	36,584	-	9,490	33,204	2,059	1,593	39,533	122,463	122,463	178,687
Direct expenses	1,894	(766)	-	3,629	1,712	1,721	197	4,258	10,751	12,645	6,760
Premises expenditure	-	11,398	-	7,494	15,197	2,141	1,071	62,793	100,094	100,094	66,105
Travel and accommodation	-	1,337	-	775	3,032	13	-	2,585	7,742	7,742	5,310
Office expenditure	150	(21,168)	-	26,045	14,169	5,248	2,166	26,827	53,287	53,437	59,040
Professional fees	-	(155,662)	-	55,624	38,649	14,809	9,397	53,518	16,335	16,335	42,914
Support services fees	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	46,022	-	-	-	-	-	46,022	46,022	30,033
	2,044	(5,353)	46,022	548,305	294,798	97,277	37,624	428,433	1,447,106	1,449,150	1,304,184
Capitalised in the year	-	(22,000)	-	(1,264)	(1,189)	(1,187)	-	(16,162)	(41,802)	(41,802)	(51,346)
Total expenditure	2,044	(27,353)	46,022	547,041	293,609	96,090	37,624	412,271	1,405,304	1,407,348	1,252,838

Action on Disability

Notes to the Financial Statements

For the year ended 31 March 2025

4 Net incoming/ (outgoing) resources for the year

This is stated after charging / crediting:

	2025 £	2024 £
Depreciation	46,022	30,033
Auditors' remuneration	4,800	4,800

5 Staff costs and numbers

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	865,620	761,436
Social security costs	72,298	62,700
Pension contributions	16,154	16,959
Sessional and temporary workers	87,673	37,314
Other people costs	48,336	36,927
	1,090,412	915,336

No employee earned more than £60,000 during the year.

The total employee benefits including pension contributions of the key management personnel were £60,968 (2024: £57,028).

The average number of employees during the period was as follows:

	2025 No.	2024 No.
Disability services and projects	42	37
Support services	3	3
	45	40

6 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Action on Disability

Notes to the Financial Statements

For the year ended 31 March 2025

7 Tangible fixed assets	Intangibles	Leasehold improvements & Office fit out	Fixtures, fittings & equipment	Computer equipment	Total
		£	£	£	£
Cost					
At 1 April 2024	28,432	110,665	55,473	81,393	275,963
Additions	8,600	480	25,515	8,542	43,137
Disposals	-	-	-	-	-
At 31 March 2025	<u>37,032</u>	<u>111,145</u>	<u>80,988</u>	<u>89,935</u>	<u>319,100</u>
At 1 April 2024	2,964	10,549	18,269	51,800	83,582
Charge for the period	3,202	5,553	12,086	25,181	46,022
Disposals	-	-	-	-	-
At 31 March 2025	<u>6,166</u>	<u>16,102</u>	<u>30,355</u>	<u>76,981</u>	<u>129,604</u>
Net book value					
At 31 March 2025	<u>30,866</u>	<u>95,043</u>	<u>50,633</u>	<u>20,240</u>	<u>189,496</u>
At 31 March 2024	<u>25,468</u>	<u>100,116</u>	<u>37,204</u>	<u>29,593</u>	<u>192,381</u>

8 Debtors	2025	2024
	£	£
Prepayments	38,667	35,225
Accrued income	27,561	45,994
Other debtors	84,539	90,173
	<u>150,767</u>	<u>171,392</u>

9 Creditors: amounts falling due within one year	2025	2024
	£	£
Trade creditors	400	-
Taxation and social security	(3,476)	(3,468)
Other taxes	152	11,334
Other creditors	1,236	20,051
Accruals	746	2,480
Deferred income	145,336	158,780
	<u>144,394</u>	<u>189,177</u>

Action on Disability

Notes to the Financial Statements

For the year ended 31 March 2025

10 Analysis of net assets between funds

For the year ended 31 March 2025	Restricted funds	Designated funds	General funds	Total funds
	£	£	£	£
Tangible fixed assets	-	-	189,496	189,496
Current assets	264,731	164,297	275,432	704,460
Current liabilities	-	-	(144,394)	(144,394)
Net assets at the end of the year	264,731	164,297	320,534	749,562

For the year ended 31 March 2024 (prior year)	Restricted funds	Designated funds	General funds	Total funds
	£	£	£	£
Tangible fixed assets	-	-	192,381	192,381
Current assets	280,998	159,413	321,444	761,855
Current liabilities	-	-	(189,177)	(189,177)
Net assets at the end of the year	280,998	159,413	324,648	765,059

11 Movements in funds

	As at 1 April 2024	Income	Expenditure	Transfers in/(out)	As at 31 March 2025
	£	£	£	£	£
Restricted funds:					
Support services	-	2,083	(2,044)	(39)	-
Employment services	20,000	59,335	(74,484)	15,000	19,851
Youth services	10,729	225,296	(233,830)	(2,195)	-
Welfare benefits service	872	107,253	(96,090)	-	12,035
Disabled People's Housing Campaign	-	57,407	(37,624)	(25)	19,758
Capital building	99,132	-	(46,022)	-	53,110
Independent living services	150,265	418,886	(412,271)	3,097	159,977
Total restricted funds	280,998	870,260	(902,365)	15,838	264,731
Unrestricted funds:					
Designated funds:					
Fund raising	-	7,587	-	(7,587)	-
Support services	42,367	8,344	27,353	(7,376)	70,688
Employment services	71,986	449,328	(472,557)	(208)	48,549
Youth services	-	53,261	(59,779)	6,518	-
Welfare benefits service	-	-	-	-	-
Disabled People's Housing Campaign	-	457	-	(457)	-
Independent living services	-	2,614	-	(2,614)	-
Capital fund	45,060	-	-	-	45,060
Total designated funds	159,413	521,591	(504,983)	(11,724)	164,297

Action on Disability

Notes to the Financial Statements

For the year ended 31 March 2025

General funds	324,648	-	-	(4,114)	320,534
Total unrestricted funds	484,061	521,591	(504,983)	(15,838)	484,831
Total funds	765,059	1,391,851	(1,407,348)	-	749,562
Movements in funds (prior year)					
	As at 1 April 2023	Income	Expenditure	Transfers in/(out)	As at 31 March 2024
	£	£	£	£	£
Restricted funds:					
Support services	-	-	-	-	-
Employment services	25,000	441	(5,441)	-	20,000
Youth services	24,218	231,290	(244,779)	-	10,729
Welfare benefits service	10,519	94,789	(104,436)	-	872
Capital building	105,000	-	(5,868)	-	99,132
Independent living services	98,841	388,024	(336,600)	-	150,265
Total restricted funds	263,578	714,544	(697,124)	-	280,998
Designated funds:					
Fund raising	-	7,582	(460)	(7,122)	-
Support services	-	46,645	(4,278)	-	42,367
Employment services	37,595	547,834	(513,443)	-	71,986
Youth services	-	35,230	(35,230)	-	-
Welfare benefits service	-	-	-	-	-
Independent living services	-	2,303	(2,303)	-	-
Capital fund	45,060	-	-	-	45,060
Total designated funds	82,655	639,594	(555,714)	(7,122)	159,413
General funds	317,526	-	-	7,122	324,648
Total unrestricted funds	400,181	639,594	(555,714)	-	484,061
Total funds	663,759	1,354,138	(1,252,838)	-	765,059

12. Purposes of restricted and designated funds

Support Services	To provide management and administration of the organisations and the provision of welfare rights and information service, trust application and events fundraising.
Capital Project	The AoD Centre for Independent Living is a newly built, accessible, ground floor space (opened in the summer of 2022) which will include supported community activities, peer support groups, confidential interview rooms, a conference / training room and a community garden project.
Employment Service	To assist Disabled people towards employment – through internships in partnership with businesses, schools and colleges as a route to paid work.

Action on Disability

Notes to the Financial Statements

For the year ended 31 March 2025

Youth Service	To provide a range of leisure, social and educational opportunities for young Disabled people throughout the year in inclusive environments and settings.
Welfare Benefits Services	To provide welfare benefits advice and support – to tribunal level. DLA, PIP & AA form filling support for Disabled people. Local authority funded children and families and adult services.
Independent Living Service	To provide a service aimed at bringing Disabled people together to offer mutual support around all aspects of their lives, while sharing activities around common interests such as Direct Payments, IT, Knitting and Healthy Lifestyles.

13 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2025	2024
	£	£
Net movement in funds for the reporting period	(15,497)	101,300
Depreciation	46,022	30,033
Interest, rent and dividends from investments	(3,438)	(1,030)
(Increase)/ decrease in debtors	20,625	48,036
Increase / (decrease) in creditors	(44,783)	(39,013)
Net cash provided by / (used in) operating activities	2,929	139,326

14 Analysis of cash and cash equivalents

	At 1 April 2024	Cash flows	Other changes	At 31 March 2025
			£	£
Cash at bank and in hand	590,463	(36,770)	-	553,693
Overdraft facility (repayable on demand)	-	-	-	-
Total cash and cash equivalents	590,463	(36,770)		553,693

15 Operating lease commitments

The charity had annual commitments at the year-end under non-cancellable operating leases expiring as follows:

	Equipment 2025	Equipment 2024
	£	£
Within 2 to 5 years	-	-

16 Related party transactions

There were no related party transactions during the year.