Registered Charity Number 1153815

Registered Company Number (England and Wales) 08654797

INDEPENDENT LIVES (DISABILITY)

REPORT OF THE TRUSTEES AND AUDITED CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

INDEPENDENT LIVES (DISABILITY)

LEGAL AND ADMINISTRATIVE INFORMATION

Reference and administrative details

Registered charity name	Independent Lives (Disability)
Charity registration number	1153815
Company registration number	08654797
Registered office	Southfield House 11 Liverpool Gardens Worthing West Sussex BN11 1RY
Auditor	Affinia (Crawley) Ground Floor 1 - 7 Station Road Crawley West Sussex RH10 1HT
Bankers	Barclays Bank 1 Chapel Road Worthing West Sussex PO191TR

The Trustees/Directors

The trustees who served the company during the period (with trustee start dates shown in brackets for each) were as follows:

Mr A Siganporia (Treasurer) (06/07/20)
Mr C Green (chair) (19/06/17)
Mr S Wilson (19/06/17)
Ms J Tuck (07/11/19)
Mr T Hewson (14/12/23)
Mrs L Casey (24/04/25)
Mr L McGregor (17/07/25)

Chief Executive Officer	Mrs R Smicle

INDEPENDENT LIVES (DISABILITY)

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INDEPENDENT LIVES (DISABILITY)

TRUSTEES' REPORT (INCLUDING DIRECTORS REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report for the year ended 31st December 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Objectives and Activities

Independent Lives is constituted by the memorandum and articles of association and its objects are to promote and provide services for disabled people and those with complex health care needs in order that they may pursue independent lives.

The principal activities of the charity are to provide information, advice and support to people about Direct Payments, self-directed support, Personal Health Budgets and personalisation, so they can have full choice and control over their health and care support needs. These services were provided under contract in West Sussex, East Sussex, Croydon and Wiltshire during 2025.

The charity also provides a Care Quality Commission registered domiciliary care service for disabled people, older people and people with complex healthcare needs across West Sussex. This includes a Home First service, providing assessment and support for people returning home from hospital in West Sussex. These services are contracted by West Sussex County Council through a framework contract, the Home First contract, the NHS providing continuing healthcare and directly by private customers.

In addition in 2025 the charity delivered

- social care training in partnership with Skills for Care
- carers respite services to promote and support independent living for those with dementia
- strategic co-production and peer leadership support for NHS England

Independent Lives Trading, the wholly owned subsidiary company, provides professional payroll and banking administration services to people who have chosen to employ their own care staff.

Alongside these principal activities we seek to deliver social value outcomes. Our volunteer programme provides opportunities for disabled people to increase their confidence and wellbeing but also to share their skills and knowledge to benefit our services.

We welcome student placements from universities and colleges.

There are many challenges facing disabled people, older people and those who access health and social care. This has been brought about after years of underfunding followed by the impact of the Coronavirus pandemic and rising inflation, leading to a cost-of-living crisis which has affected staff and volunteers as well as having a devastating impact on many people we support, with reports that people are choosing between heating, eating and care. Additional challenges included recruitment, retention and health inequalities which impacted Direct Payment employers looking to employ Personal Assistants. Demand has risen which has been largely met by short term grants and initiatives. In 2022 we took part in the fair cost of care exercise but we are still waiting for a fair deal for social care to be set out by central Government. The current social care review is not due to deliver its recommendations until 2028.

2025 brings further challenges with continued reductions in local authority budgets, meaning contracted services may not cover costs, leading charities to use reserves to meet statutory needs. Charities are also facing funding challenges caused by reduced gifting from individuals and companies.

We continue to promote the importance of our local service through our ethos of being a user-led organisation. We promote the benefits of our services to ensure there is an understanding and recognition of the impact to our community by having a strong third sector presence.

After significant investment from 2023 through to 2025 in improving systems, Independent Lives has been able to continue to grow services to support more people within significant financial constraints.

We continued to deliver and expand services across Sussex, Wiltshire, Croydon and London with robust plans intended for 2026 to expand impact across the South of England in 2026.

Although a significantly challenging environment, the charity has delivered on the 2021-2025 strategy.

Our vision

A fair society where we can all participate and fulfil our potential.

Our mission

- To support more people now and in the future through growth and efficiency.
- Increase the number of skilled and empowered Direct Payment employers and personal assistants.
- Increase independence through better care and support in our communities.
- Raise awareness of disability, independent living and personalisation.
- Support the social model of disability to break down barriers.

Our values

Inclusion

We celebrate our differences and believe that embracing diversity makes us stronger. We want to create a world based on respect and understanding where every voice is heard.

Innovation

We deliver creative solutions, technology, and forward-thinking strategies to continuously improve services, and support the wider environment to enable people to live independent lives.

Excellence

We believe in integrity, accountability and transparency. Our passion drives us to go above and beyond, delivering high-quality, person-centred services which change lives.

Community

We form part of a connected, supportive environment where we build an accessible and sustainable society through our connections and support of one another.

Ensuring our work delivers our aims and delivers public benefit

We review progress against strategic targets looking at what was achieved and outcomes of our work and what impact this has had for our customers and recipients of our services. In planning and agreeing the strategic direction of the charity, the trustees consider how planned activities will contribute to our aims and objectives and deliver public benefit.

Independent Lives is a user-led charity. We seek to champion interests of disabled people and their carers to achieve positive change in social attitudes to disability.

Independent Lives published a separate impact report covering the achievements of 2025 which can be found here:

http://www.independentlives.org/impact-report-2025

Our other strategic outcomes are outlined here:

Our strategy for 2021-2025

The strategy is organised into four key focus areas with associated specific goals and two operational themes covering development of our services.

The strategy has been publicised through communications and engagement activity and on our website. A detailed work plan based on this framework is being followed by all teams to ensure positive progress and a sharp focus on what we aim to achieve. A summary of the strategy and performance against it is shown below.

Achieve outstanding customer support and involvement

- Maintain customer satisfaction levels above 90% in all services.
- Support customers and carers to tell their stories - Increase community and online engagement by 100% each year.
- Promote outstanding quality reviewing feedback and audits based on Safe, Effective, Responsive, Caring & Well- led.

Customer feedback levels came back with satisfaction rates above 90%.

Financial results

The budget for the year 2025 set a £3,058,903 income target and £3,278,219 was achieved. There was a £44,049 deficit budgeted and a £1,280 surplus was achieved.

The financial achievements occurred despite considerable external challenges. These challenges included low or non-existent uplifts in some services and contracts, income lower than expected growth in our care services and increased costs due to inflation. Due to management intervention and planning, after an investment year in 2023 we moved back into surplus in 2024. 2025 maintained a small surplus despite major challenges in the domiciliary care market.

Contract performance in the Direct Payments service was significantly above the target for the year, despite many and varied challenges.

Our financial plans for 2025 included maintaining current services alongside growth while achieving our charitable activities. We invested in our services and staff and remained focused on reinvesting previous surpluses to support our beneficiaries.

The results for the financial years 2020 - 2025 summarised in the table below (£):

Year	2025	2024	2023	2022	2021	2020
Income	3,278,219	3,434,188	2,915,097	3 ,137,140	3,134,045	2,767,756
Expenditure	3,276,939	3,308,438	3,106,763	3 ,038,976	3,034,916	2,633,462
Net surplus	1,280	125,703	(191,666)	98,164	99,129	134,294
Net assets	683,848	682,568	556,871	748,531	650,367	551,238

Grants and fundraising

We continue to identify new opportunities and bid for new grants and contracts when opportunities arise.

Personal assistant training - We received Skills for Care grant funding of £50,516 to enable us to arrange and deliver social care training for individual employers and personal assistants. This resulted in improved quality and safety within the health and social care sector.

Throughout the year, fundraisers took part in triathlons, craft fairs and street collections while working with community partners to help spread disability awareness and the work of Independent Lives.

Reserves policy

A revised reserves policy was introduced in 2017 and is reviewed annually. The unrestricted reserves target is reviewed annually under the risk-weighted calculation method for reserve levels to be held.

The calculation uses a risk weighted method taking each business area and applying a risk score on the following aspects:

- likelihood of change in income stream;
- number of sources of income;
- certainty of income; and
- level of debtors

In addition central costs, commitments such as leases and a buffer are added.

The policy was reviewed in 2026 changing the word "target level" to "minimum level" for clarify, adding the full liability for the lease rather than 12 months liability in line with changes in the SORP and increasing the buffer level from 10% to 15% due to the current risks in the charity and social care sector.

The reserves policy has set a minimum level of reserves as £549,000 for the year ending 31 December 2026. Unrestricted reserves currently equate to £625,861. Due to the current risk in the social care and charity sector the additional funds will be held as contingency during 2026.

People development

- Recruit the best, diverse people to enable growth
- Reward and recognize with the foundation living wage
- Retain with personal development and progression pathways
- Develop an inclusive and innovative culture
- Engage online and in person

During 2022 we completed a full review of our pay and reward structure and found our pay had fallen behind local providers across the sector in some areas and especially for health care support worker roles. This was exacerbated by the cost-of-living crisis and the detrimental effect it had on our staff to be able to afford to pay for petrol and other essentials. A pay increase was implemented from April 2025.

As a Disability Confident Leader we offer a guaranteed interviews to any disabled applicant who meets the mandatory requirements set out in our job descriptions, with flexible policies to support disabled people remain in work. In our 2024 survey 57% confirmed having a disability or health condition and 14% had caring responsibilities.

The Mindful Employer scheme supports existing and new employees, and employers, with easier access to information and support in relation to staff experiencing stress, anxiety, depression or other mental health conditions. We are an employer for carers, a foundation living wage employer and offer all our staff an employee assistance programme.

In 2024 we continued to develop our main website and PA Pages which included a new live chat function and can be adapted for other areas. To increase efficiency and reduce waste we audited processes to identify areas that could be more effective with digital solutions. This led to a full restructuring of our accounts system and preparation to transfer our internal and Direct Payments payroll services onto cloud-based systems. In 2025 these projects were completed as well as redesigning our domain controller and SharePoint structure and access to be implemented in 2026. This will save time, is environmentally progressive and more cost effective.

Operational theme: Direct Payments and Personalisation

• Increase the number of skilled and empowered Direct Payment employers in West Sussex and Croydon and identify three new areas to work in.

• Increase the number of skilled and available Personal Assistants through structured networks, recruitment opportunities and training.

• Support the sector and innovation through micro provider support, Individual Service Funds and system leadership.

Direct Payment Information, Advice & Support

In 2024 we expanded our East Sussex Direct Payment Support to more people .

In 2025 we expanded to become the Direct Payments Support Service provider for Wiltshire Council and secured the West Sussex Direct Payment support contract from April 2026.

In addition, we worked with the NHS to expand our Personal Health Budget offer from West Sussex to the whole of Sussex.

We are working with Kensington, Westminster and Chealsea borough councils to support their PA recruitment pathway.

In 2025 the team:

• Helped 2,543 people through our information and advice telephone helpline covering 6,122 separate enquiries and requests for information. Offering 14,511 hours of support.

• We supported 834 new referrals

• We delivered training and refresher events to 330 personal assistants and Direct Payment employers.

We have:

• Supported and developed our excellent team of advisers who met or exceeded all internal and external key performance indicators;

• Met exceptionally high volumes of customer demand throughout the year;

• We created and launched PA Pages; a new website for Direct Payments employers and personal assistants to recruit, find a job or find training, all in one place.

Our Payroll Service:

• Supported 2,243 Direct Payment employers;

• Set up payroll services for 630 new people; and

• Set up banking services for 180 new people.

• Processed 815 DBS checks

Care Service

We received a Good rating from CQC in May 2021 and have continued to complete annual returns. In 2025 the service continued to prioritise process and operational effectiveness, focusing on staff wellbeing and reward as well as the systems and processes underpinning everything we do.

In October 2024 the local authority framework the care service worked within, changed to add additional providers and increased the priority given to providers with lower hourly costs. From this date the care service started to reduce in size becoming harder to attract new customers through the framework. This effected the ability for the service to cover the cost of delivery. The financial risk this posted led to the financial position of the service being an increasing risk on the risk register.

Throughout 2025 efforts were made to identify ways to support the service to cover costs while still delivering high standards and staff support. To ensure these standards the service was subsidised throughout 2025. In January 2026 the decision was made to withdraw from the framework and close the service.

The strategic direction for our CQC registered services will move from care to community, still offering Individual Service Funds, Carers Respite and other community-based support.

Carers respite customers said:-

"Without your service I don't know what I would have done as there is nothing similar to what you do in the area. I look forward to our little chats and the break you give me. You are all so kind to both of us, I know he loves going on the bus and always comes home happy"

Strategic renewal

As we come to the end of this strategic period we reflect on all the incredible impact the charity has delivered. There has been sustained growth in every area of support and delivery while at the same time financial income has reduced in real terms. This posed enormous challenges, ensuring standards are maintained while many more people are supported often with enhanced needs.

We delivered this by continuing to promote inclusion through person centred approaches, meaning that more people can access our services as they adapt to people's needs. We had huge success in recruiting Personal Assistants though our PA Pages website while improving standards through Personal Assistant training in partnership with Skills for Care. We have modernised our internal systems to ensure focussed funding on delivering person centred services and support. We will continue this journey, collaborating with other user led organisations, our members, funders and the private sector to get the best deal for disabled people going forward.

To ensure we are ready for the years ahead we have created a new executive structure consisting of a chief executive officer and chief operating officer supported by an experienced and capable management team. In 2025 a new strategy will be launched ready to seize the opportunities ahead and to support our beneficiaries to thrive and not just survive the next five years.

Risk assessment

The trustees actively review major risks to which the charity is exposed. A comprehensive risk register is maintained and the trustees are satisfied that there are suitable controls in place to mitigate exposure to major risks.

Strategic and business planning incorporates an evaluation of potential risks for each development opportunity and a reporting structure is in place to re-assess existing risks and to report and monitor emerging risks at each Board meeting. In addition, the Trustees have adopted a risk based approach to setting reserves.

Structure. governance and management

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

In 2026 the Chair and Vice Chair will step down after serving the maximum nine years on the board. Recruitment for a Chair, Vice Chair and one additional trustee will take place in the early part of 2026.

The Charity is led by a chief executive and her executive leadership team. The Charity has a Board of Trustees who meet on a regular basis and a sub-committee for Finance and remuneration. The Board and its sub-committees provide strategic direction and approve policies and review risk.

Independent Lives (Disability) (Reg. no. 8654797) was incorporated on 19th August 2013 and was registered with the Charity Commission (Reg. no. 1153815) on 16th September 2013. All assets and liabilities were transferred from Independent Living Association (Reg. no. 1092651) on the date of incorporation and activities commenced from 1st October 2013.

Appointment of trustees

Trustees, at least 75% of whom should be disabled persons, parents of disabled children or carers, are appointed on the basis of nominations received with an emphasis on eligibility, personal competence, understanding and experience of disability. Each new trustee appointment is selected by interview. The trustees have the authority to fill any vacancy on the Board of Trustees that may arise during the year by co-option until the next annual general meeting.

New trustees receive an induction pack and as part of their induction are made aware of their governance responsibilities, given an introduction to the objectives, scope, strategy and policies of the charity and given Charity Commission information on the role and responsibilities of trustees.

In 2024 the articles of association were reviewed and a trustee recruitment programme commenced to appoint in new trustees for 2026.

Remuneration

The salaries of the chief executive and executive leadership team are agreed by the remuneration sub-committee of the board. Every three years an external comparison of the charity sector is undertaken which last occurred in 2025, maintaining the executive leadership team pay points and salary increase approach. In the interim periods, the remuneration committee meetings scheduled to consider pay point adjustments and appropriate cost of living pay increases.

Trustee indemnity

During the year there was an indemnity insurance policy in place covering the trustees. This was part of a larger policy and therefore the cost of this insurance cannot be quantified.

Chandos Green (Jul 28, 2026 15:03:52 GMT+1)

Chandos Green (Chair)
Signed for and on behalf of the trustees

Date: 28/07/2026

INDEPENDENT LIVES (DISABILITY)

STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees, who are also the directors of Independent Lives (Disability) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that year.

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;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

INDEPENDENT LIVES (DISABILITY)

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

We have audited the financial statements of Independent Lives (Disability) ('the charitable company') and its subsidiary ('the group') for the year ended 31 December 2025 which comprise the Group Statement of Financial Activities, the Group Balance Sheet, the Charity Balance Sheet, the Group Cash Flow Statement 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 group's and the parent charitable company's affairs as at 31 December 2025 and of its incoming resources and application of resources for the year then ended;

- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and

- have been prepared in accordance with the requirements of the Companies Act 2006.

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group 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.

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

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

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 directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:
- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

INDEPENDENT LIVES (DISABILITY)

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatements due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud, the audit engagement team made enquiries of management, and those charged with governance, regarding the procedures relating to identifying, evaluating and complying with:

1. laws and regulations and whether they were aware of any instances of non-compliance;
2. detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
3. the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

We obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the Charity. The key laws and regulations we considered in this context included the UK Charities Act, data protection regulations, taxation and employment legislation. The engagement partner has reviewed the team selected to undertake the engagement and ensure that they have sufficient competence and are capable of identifying and recognising non-compliance with laws and regulations. No non-compliance was identified.

Discussion was held among the engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud. As part of this discussion, we identified potential for fraud in the following areas:

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF INDEPENDENT LIVES (DISABILITY)

1. Management override of the controls in place

The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments and evaluating the business rationale in relation to any significant, unusual transactions and transactions entered into outside of the normal course of business.

2. Revenue recognition

Audit procedures performed included, but were not limited to, performing walk through tests to identify the control procedures in place and once an understanding of the income recognition process was obtained, substantive procedures were also performed.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditors responsibilities. This description forms part of our auditor's report.

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

D. Harding

Darren Harding ACA, FCCA, DChA (Senior Statutory Auditor)

for and on behalf of Affinia (Crawley)

Chartered Accountants

Statutory Auditors

Date: 28/09/26

Ground Floor

1 - 7 Station Road, Crawley

West Sussex, RH10 1HT

Affinia (Crawley) is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

INDEPENDENT LIVES (DISABILITY)

GROUP STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	**Total funds 2025 £**	Total funds 2024 £
Income and endowments from:					
Donations and legacies	2	7,607	-	**7,607**	514
Charitable activities	4	2,373,580	72,348	**2,445,928**	2,621,252
Trading subsidiary income	3	824,684	-	**824,684**	812,422
Total income and endowments		3,205,871	72,348	**3,278,219**	3,434,188
Expenditure on:					
Raising funds					
Trading subsidiary costs	3	606,439	-	**606,439**	437,189
Charitable activities	5				
Direct Payments & Personal Health Budget Support		941,591	-	**941,591**	829,346
Care Service		1,714,548	-	**1,714,548**	1,978,401
CPAR Programme		-	-	**-**	11,700
Grant Based Deliver		-	-	**-**	10,960
Skills for Care		-	14,361	**14,361**	40,889
Total expenditure		3,262,578	14,361	**3,276,939**	3,308,485
Net income/(expenditure)		(56,707)	57,987	**1,280**	125,703
Net movement in funds		(56,707)	57,987	**1,280**	125,703
Reconciliation of funds					
Total funds brought forward	15	682,568	-	**682,568**	556,865
Total funds carried forward		625,861	57,987	**683,848**	682,568

Continuing operations
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements.

INDEPENDENT LIVES (DISABILITY)

GROUP BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		12,845		14,237
			12,845		**14,237**
Current assets					
Debtors	13	510,841		616,272	
Cash at bank and in hand		585,456		573,047	
		1,096,297		1,189,319	
Creditors due within one year	14	(425,294)		(520,988)	
Net current assets			671,003		668,331
Total assets less current liabilities			**683,848**		**682,568**
Net assets			**683,848**		**682,568**
The funds of the charity					
Unrestricted funds	15		625,861		682,568
Restricted funds			57,987		-
			683,848		**682,568**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

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

The below signatures are to confirm that these accounts were presented and approved at the AGM on the 9th July 2026

Chandos Green (Jul 28, 2026 15:03:52 GMT+1)

Chandos Green (Chair)

Date: 28/07/2026

Adil Siganporia

Adil Siganporia (Jul 29, 2026 06:38:04 GMT+1)

Adil Siganporia (Treasurer)

29/07/2026

The notes form part of these financial statements.

INDEPENDENT LIVES (DISABILITY)

STANDALONE CHARITY BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	11		12,844		14,236
Investments	12		5		5
			12,849		**14,241**
Current assets					
Debtors	13	493,410		559,947	
Cash at bank and in hand		475,577		363,858	
		968,987		923,805	
Creditors due within one year	14	(297,985)		(255,477)	
Net current assets			671,002		668,328
Total assets less current liabilities			**683,851**		**682,569**
Net assets			**683,851**		**682,569**
The funds of the charity					
Unrestricted funds			625,864		682,569
Restricted funds			57,987		-
			683,851		**682,569**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

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

The below signatures are to confirm that these accounts were presented and approved at the AGM on the 9th July 2026

Chandos Green (Jul 28, 2026 15:03:52 GMT+1)

Chandos Green (Chair)

Date: 28/07/2026

Adil Siganporia

Adil Siganporia (Jul 29, 2026 08:35:04 GMT+1)

Adil Siganporia (Treasurer)

29/07/2026

The notes form part of these financial statements.

INDEPENDENT LIVES (DISABILITY)

GROUP CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flow from operating activities:					
Cash generated from operations	1		28,566		79,896
Interest paid			-		-
Net cash provided by (used in) operating activities			**28,566**		**79,896**
Cash flows from investing activities:					
Purchase of tangible fixed assets	11	(16,157)		(7,846)	
Net cash provided by (used in) investing activities			**(16,157)**		**(7,846)**
Change in cash and cash equivalents in the reporting period			12,409		72,050
Cash and cash equivalents at the beginning of the reporting period			573,047		500,997
Cash and cash equivalents at the end of the reporting period			**585,456**		**573,047**

Note 1: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income/(expenditue) for the reporting period	**1,280**	**125,703**
Adjustments for:		
Depreciation Charges	17,549	30,789
Decrease/(increase) in debtors	105,431	(211,975)
Increase/(decrease) in creditors	(95,694)	135,379
Net cash provided by (used in) operating activities	**28,566**	**79,896**

1 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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', the Charities Act 2011 and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

1.1 Consolidation

The financial statements incorporate the results of Independent Lives (Disability) and its wholly owned subsidiary Independent Lives (Trading) Limited (Company number: 05545068), prepared on a line-by-line basis.

Exemption has been taken from including the unconsolidated statement of financial activities of Independent Lives (Disability) in accordance with section 408 of the Companies Act 2006.

1.2 Income

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. All income is recognised on an accruals basis.

Activities for raising funds represents trading income from the subsidiary, Independent Lives (Trading) Limited which is a wholly owned subsidiary of the charity.

Any income received which relates to subsequent financial years is not recognised through the Statement of Financial Activities but is shown as deferred income in the balance sheet and is released to the Statement of Financial Activities in the financial year to which it relates.

1.3 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 accrual basis and has been classified under headings that aggregate all costs 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.

1.4 Allocation of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include management, finance, and governance costs which support the charity's prorammes and activities. These costs have been allocated to expenditure and charitable activities.

1.5 Tangible Fixed assets

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

Leasehold Improvements	Over the term of the lease
Computer Equipment	25% Straight line per annum
Fixtures, Fittings & Equipment	25% Straight line per annum

Expenditure on assets with a cost over £500 is capitalised.

1.6 Leasing and hire purchase commitments

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

1.7 Pensions

The goup operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

1.8 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.

1.9 Going concern

The trustees consider that there are no material uncertainties that may cast doubt about the charity's ability to continue as a going concern.

1.10 Taxation

The charity is exempt from corporation tax on its charitable activities.

2 Donations and Legacies - Group and Charity

	2025	2024
	£	£
Donations	**7,607**	514
Legacies	**-**	-
	7,607	514
Grant receivable for core activities (Restricted)		
Skills for care	**68,852**	40,889
CPAR Programme	**-**	11,700
Self Advocacy	**-**	10,960
	68,852	63,549

3 Other Trading Activities - Group and Charity

The wholly owned subsidiary, Independent Lives (Trading) Limited, which is incorporated in the United Kingdom, pays all its profits to the charity by way of deed of covenant. The charity owns the entire share capital of 5 ordinary shares of £1. A summary of the trading results is shown below:

	2025	2024
	£	£
Trading subsidiary gross income	**824,684**	812,422
Trading subsidiary costs	**(606,439)**	(437,189)
Deed of covenant payable to the parent charity	**218,245**	375,233

The assets and liabilities of the subsidiary were:	2025	2024
	£	£
Total assets	**265,515**	265,515
Current liabilities	**(265,510)**	(265,510)
Total Net Assets	5	5
Aggregate share capital and reserves	5	5

4 INCOME FROM CHARITABLE ACTIVITIES - GROUP AND CHARITY

	2025	2024
	£	£
Direct Payments and Personalisation Contracts	**793,208**	507,490
Fundraising	**-**	1,554
Care Service	**1,420,950**	1,613,255
Training	**-**	4,581
Gift Aid	**-**	7
Other Contracts	**231,770**	494,365
	2,445,928	2,621,252

5 CHARITBLE ACTIVITIES COSTS - GROUP AND CHARITY

	Direct Costs	Support costs	**Totals**
	£	£	**£**
Direct Payments & Personal Health Budget Support	819,864	121,727	**941,591**
Care Service	1,492,896	221,652	**1,714,548**
Grant Based Deliver	-	-	**-**
Skills for Care	14,361	-	**14,361**
	2,327,121	343,379	**2,670,500**

Comparatives for 2024

	Direct Costs	Support costs	**Totals**
	£	£	**£**
Direct Payments & Personal Health Budget Support	693,471	135,875	**829,346**
CPAR Programme	11,311	389	**11,700**
Care Service	1,639,319	339,082	**1,978,401**
Self Advocacy	8,687	2,273	**10,960**
Skills for Care	28,128	12,761	**40,889**
	2,380,916	490,380	**2,871,296**

6 SUPPORT COSTS - GROUP AND CHARITY

	2025	2024
	£	£
Staff costs	**266,484**	327,770
Depreciation	**11,468**	30,570
Marketing, Communication & Engagement costs	**6,205**	20,917
Central overheads	**59,316**	98,941
Training	**3,217**	2,732
Governance costs	**11,050**	9,450
	357,740	490,380

	2025	2024
Analysed between:	**£**	£
Direct Payments & Personal Health Budget Support	**121,727**	135,875
Grant Based Deliver	**-**	2,273
CPAR Programme	**-**	389
Care Service	**221,652**	339,082
Skills for Care	**14,361**	12,761
	357,740	490,380

Included in governance costs above is auditor remuneration of £9,450.

7 NET INCOME / (EXPENDITURE) - GROUP AND CHARITY

Net income / (expenditure) is stated after charging / (crediting):

	2025	2024
	£	£
Auditors' remuneration	**11,050**	9,450
Depreciation - owned assets	**17,549**	30,789

8 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2025 nor for the period ended 31st December 2024. During the year, no trustees were reimbursed (2024: no trustees reimbursed).

9 STAFF COSTS - GROUP AND CHARITY

	2025	2024
	£	£
Wages and salaries	**1,839,249**	2,111,887
Social security costs	**184,014**	188,124
Other pension costs	**61,739**	68,357
	2,085,002	2,368,368

One employee (2024: one) received total remunderation of between £70,000-£80,000 during the year.

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

	2025 No.	2024 No.
Direct payments	**27**	24
Care Service	**32**	51
Skills for Care and PA Training support	**1**	1
Banking Admin Service	**4**	2
Independent Payroll Service	**7**	6
Central services	**7.5**	10
	78.5	94

Care Service average monthly staff numbers include the support workers who are paid at an hourly rate for the hours worked. For the whole period this includes an average of 30 (2024:30) permanent salaried staff.

11 TANGIBLE FIXED ASSETS - GROUP

	Leasehold improvements £	Fixtures & Fittings £	Computer equipment £	Total £
Cost				
At 1 January 2025	53,326	69,744	266,705	389,775
Additions	-	-	16,157	16,157
At 31 December 2025	**53,326**	**69,744**	**282,862**	**405,932**
Depreciation				
At 1 January 2025	53,326	61,715	260,497	375,538
Charge for the year	-	4,143	13,406	17,549
At 31 December 2025	**53,326**	**65,858**	**273,903**	**393,087**
Net book value				
At 31 December 2025	**-**	**3,886**	**8,959**	**12,845**
At 31 December 2024	-	8,029	6,208	14,237

TANGIBLE FIXED ASSETS - CHARITY

	Leasehold improvements £	Fixtures & Fittings £	Computer equipment £	Total £
Cost				
At 1 January 2025	53,326	60,995	266,704	381,025
Additions	-	-	16,157	16,157
At 31 December 2025	**53,326**	**60,995**	**282,861**	**397,182**
Depreciation				
At 1 January 2025	53,326	52,966	260,497	366,789
Charge for the year	-	4,143	13,406	17,549
At 31 December 2025	**53,326**	**57,109**	**273,903**	**384,338**
Net book value				
At 31 December 2025	**-**	**3,886**	**8,958**	**12,844**
At 31 December 2024	-	8,029	6,207	14,236

12 FIXED ASSET INVESTMENTS - CHARITY

	Unlisted Investments £	Total £
Market Value		
At 1 January 2025 and 31 December 2025	5	**5**
Net Book Value		
At 31 December 2025	5	**5**
At 31 December 2024	5	**5**

13 DEBTORS

	Group		Charity	
	2025	2024	**2025**	2024
	£	£	**£**	£
Trade debtors	**365,785**	381,352	**365,787**	381,352
Amounts owed by group undertakings	**38,243**	165,606	**117,146**	165,606
Other debtors	**95,029**	55,466	**33**	1,300
Prepayments and accrued income	**11,785**	13,849	**10,510**	11,689
	510,841	616,272	**493,410**	559,947

14 CREDITORS DUE WITHIN ONE YEAR

	Group		Charity	
	2025	2024	**2025**	2024
	£	£	**£**	£
Trade creditors	**119,196**	141,246	**17,635**	31,060
Social security	**43,278**	38,934	**43,278**	38,934
VAT	**80,401**	62,821	**58,682**	38,078
Other creditors	**11,391**	127,778	**11,863**	1,247
Accruals and deferred income	**171,027**	150,208	**166,527**	146,158
	425,294	520,988	**297,985**	255,477

15 MOVEMENT IN FUNDS - GROUPS AND CHARITY

	Balance at 1 January 2025	**Net movement in funds**	**Transfers betweeen funds**	**Balance at 31 December 2025**
	£	**£**	**£**	**£**
Unrestricted funds				
General funds	682,568	(56,707)	-	625,861
Restricted funds				
Skills for care - DPULO	-	54,528	-	54,528
Donations	-	3,459	-	3,459
	-	57,987	-	57,987
Total funds	**682,568**	**1,280**	**-**	**683,848**

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

Unrestricted funds	Incoming resources	Resources expended	Movement in funds
General funds	3,205,871	(3,262,578)	(56,707)
Restricted funds			
Skills for care - DPULO	68,852	(14,324)	54,528
Donations	3,496	(37)	3,459
	3,278,219	**(3,276,939)**	**1,280**

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Balance at 1 January 2024	Net movement in funds	Transfers betweeen funds	Balance at 31 December 2024
	£	£	£	£
Unrestricted funds				
General funds	545,339	137,229		682,568
Restricted funds				
Donations	11,526	(11,526)		-
	11,526	(11,526)	-	-
Total funds	**556,865**	**125,703**	**-**	**682,568**

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

Unrestricted funds	Incoming resources	Resources expended	Movement in funds
General funds	3,370,639	(3,233,410)	137,229
Restricted funds			
Skills for care - DPULO	40,889	(40,889)	-
CPAR Programme	11,700	(11,700)	-
Self Advocacy Grant	10,960	(10,960)	-
Donations	-	(11,526)	(11,526)
	3,434,188	**(3,308,485)**	**125,703**

The following spent restricted funds were released in 2024:

The Digital Inclusion Fund - the charity received a grant of £19,570 from the NHS for an initative to support people who are digitally excluded to use digital tools to manage their healthcare.

The CPAR is the Community Participation Action Research Project - Funding has been provided by the NHS and is to be used to host three researchers who will design, deliver and evaluate a research project looking into the impact of the cost-of-living crisis on marginalised communities.

The Self-Advocacy Grant – this funding from West Sussex County Council is to provide transition support for self-advocacy groups with respect to banking, financial administration and financial independence from October 2023.

Skills for Care - Mindfulness and customer social and wellbeing events were completed with all funds spent prior to 2023. Skills for care – DPULO is an annual grant where only DPULO 2023-24 can be carried over into 2024.

Restricted funds in 2025 include donations and DPULO annual grant 2025-26. Both will be spent in full in 2026.

16 COMMITMENTS UNDER OPERATING LEASES

At 31 December 2025 the group had commitments under non-cancellable operating leases as follows:

	2025	2024
	£	£
Expiry date:		
Within one year	**34,515**	52,588
Between one and five years	**34,515**	41,869
	69,030	94,457

17 RELATED PARTY TRANSACTIONS

There were no related party transactions for the year ended 31st December 2025.