



Annual report

2024–2025

The Trustees of Disabled Living are pleased to present their annual report together with the audited financial statements for the year ended 31 March 2025.

Objectives and activities

Disabled Living is a registered charity with the following charitable objects:

- To promote the welfare, independence, and inclusion of disabled people of all ages.
- To provide advice, training, and resources for disabled people, their families, and professionals.
- To deliver events, services, and innovation that improve quality of life and access to opportunities.

In delivering these objectives, Trustees confirm they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Our work includes:

- Adapt & Live assessments and training
- Kidz to Adultz exhibitions
- Community services at Redbank House
- Bladder & Bowel UK advice and consultancy
- Development of innovative digital solutions such as Hilight



Our vision:

To support healthier communities and personal independence through vital advice and information, and through innovation.

Our mission:

We will listen to what people need and embrace opportunity, to find solutions. We will continually invest in people to make a real difference.

Our values:

People first:

Create a safe environment where people feel valued as individuals, meeting their needs through practical support and targeted investment.

Make a difference:

To proactively seek out opportunities, so we can adapt to ever changing circumstances and environments.

Don't hold back:

Lead from the front by educating and engaging others, communicating with personality and clarity.



President's message

"Change is the only constant." The words of a Greek philosopher spoken over 2,500 years ago remain as true today as they were then.

After 29 years of dedicated service, 17 of them as Chief Executive Officer, our much respected Debra Evans retired from Disabled Living in March this year. During her tenure as custodian of this 128-year-old institution, she oversaw numerous positive transformations. Some were strategic and carefully planned; others were thrust upon us by unforeseen events, such as the devastating fire and the global pandemic. Her leadership journey was therefore not without its challenges and drama, yet she steered us through them with resilience and grace.



On behalf of the Board, our staff, and everyone connected with Disabled Living, I extend our heartfelt thanks to Debra for her exceptional contribution and wish her a long, healthy, and happy retirement.

We are equally delighted to welcome Sonya Carassik Ratty as our new CEO. Sonya is no stranger to Disabled Living — she joined us four years ago, first as Marketing Manager and later as Strategy and Partnerships Manager. When we advertised the CEO role last year, we received more than 50 applications. Sonya stood out to the selection panel for her strategic thinking, operational expertise, and outstanding communication skills.

As a small to medium-sized enterprise, Disabled Living requires a leader who can be both hands-on when needed and capable of taking a broader, strategic view — someone who can see both the wood and the trees. Just as importantly, Sonya shares our deep commitment to improving the lives of disabled people and their families. We look forward to her leadership as we navigate these challenging times with fresh ideas and renewed purpose.

Challenges do remain, not least the financial results of our most recent year, which our Treasurer will address later. However, we take comfort in knowing that we have already turned a corner, and our financial position has stabilised. The management team continues to explore ways to strengthen our existing services, expand our reach, build new partnerships, and embrace opportunities that align with our mission.

One such opportunity may emerge from the proposed 43-storey development adjacent to Redbank House. While change on this scale inevitably brings uncertainty, it also offers potential – to rethink, redevelop, and reimagine how Redbank House can best serve the community in the years ahead.

I have every confidence that, with the continued support of our staff, volunteers, trustees, partners, friends, and donors, Disabled Living will not only adapt to change and rise to the challenges, but thrive through it. Together, we can ensure our charity continues to improve lives, foster inclusion, and deliver excellence for generations to come.

Thank you to each and every one of you for your unwavering support.



Gerry Yeung OBE, DL
President



Chairperson's message

Disabled Living has undergone many changes in the year to March 2025. Not least we welcome a new Chief Executive in Sonya Carassik Ratty who commenced the role in April and is already making her own mark on the organisation to address the challenges we face.



On behalf of the Trustees, I wish to express my sincere thanks to Debra Evans who retired from the role at the end of the financial year. Debra showed unstinting dedication, commitment and enthusiasm in leading the team for over 17 years and ensuring the charity was well placed to face the future in an uncertain operating environment.

For the charity sector as a whole, continued global unrest, subdued economic growth, and soaring costs along with unprecedented demand for services have created another difficult year, and Disabled Living has not been immune from this, recording a deficit for the last year. However, the report highlights the achievements made and outlines how the challenges are being addressed, and the results are already evident in above budget performance for the current financial year to date.

I wish to express my sincere thanks to all the team at Disabled Living for the many achievements described in the annual report and the exciting new opportunities being developed, to ensure that the organisation continues to be resilient to future challenges and remains relevant and accessible for the beneficiaries we support.

I would like to thank our Treasurer Ged Cosgrove and his team at Champion Accountants for their detailed and prompt reporting of monthly financial information in the absence on maternity leave of our Finance Manager, which is essential to the governance of the charity. Thanks also to our auditors Harold Sharp for their guidance and professional expertise.

Finally, I would like to thank my fellow Trustees and all the volunteers who support our work, and who give up much of their time and provide invaluable assistance to Sonya and the staff team.

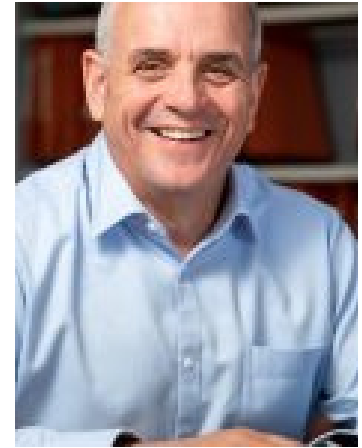
Paula Brown

Paula Brown
Chairperson

Treasurer's message

Total income for the year was £1,155,498 which is a reduction of £624,626 from the previous year. The difference includes a reduction in Hilight grants of £374,771.

The income from normal activities reduced by £39,247 from charitable activities and £193,064 from commercial trading operations of which £115,780 related to Kidz Wales and West which only takes place every 2 years.

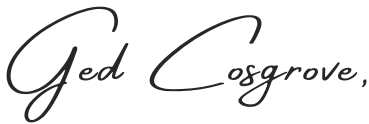


Total costs for the year were £1,528,765. Of this £125,273 related to costs incurred on the Hilight project. Total expenditure has decreased by £166,049 mainly due to reduced expenditure on the Hilight project and Kidz Wales and West.

The accounts for the year show a deficit of £373,267 compared to a surplus of £85,310 in the previous year.

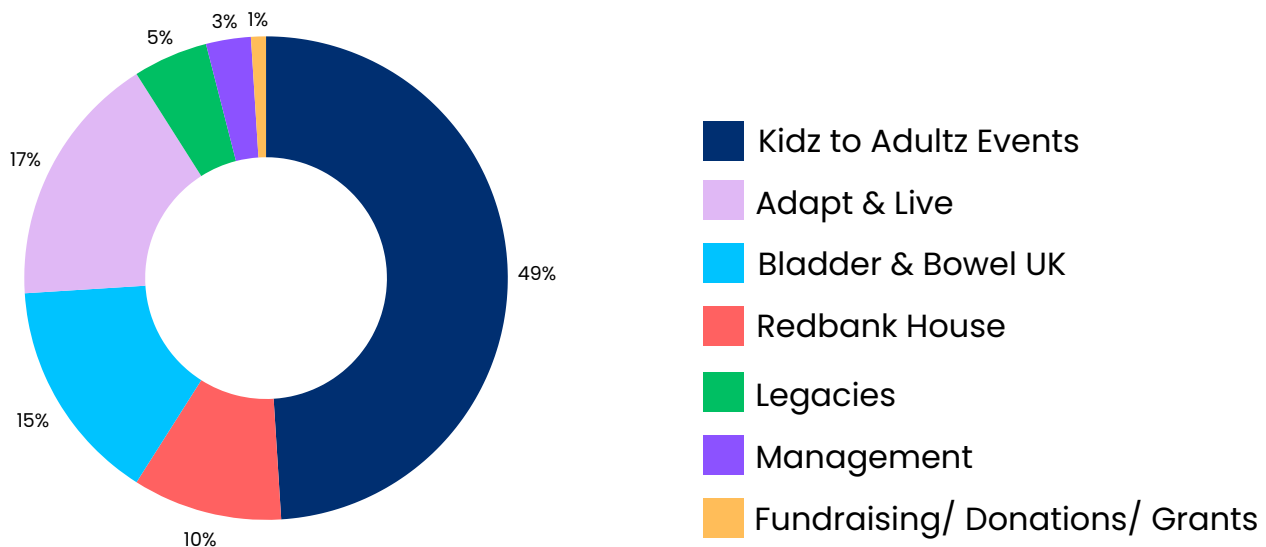
The balance sheet shows reserves of £1,388,690. This includes the property which is shown at a historic cost of £880,000 and not at a current valuation. The bank balance on 31 March 2025 was £604,269.

The balance sheet of the charity remains strong with cash reserves over £600K.



Ged Cosgrove,
Treasurer

Income can be analysed as follows:



Chief Executive's report

It is a privilege to present Disabled Living's Annual Report for 2024–2025, my first since being appointed Chief Executive in April 2025. I would like to begin by acknowledging the enormous contribution of my predecessor, Debra Evans, who retired in March 2025 after 17 years of outstanding leadership. Her legacy is one of resilience, growth, and dedication to the communities we serve, and I am honoured to build on the foundation she established.



A year of challenge and change

The past year has been one of significant change and considerable challenge. Disabled Living has faced the combined effects of rising economic pressures, cuts to health and social care budgets, and a national shortage of occupational therapists. These external factors had a direct impact across our services, resulting in a year-end deficit of £372,000.

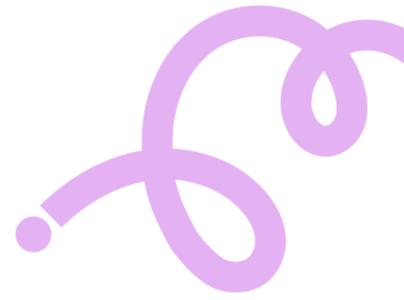
Despite these pressures, the commitment of our staff, volunteers, trustees, and partners has ensured that Disabled Living has continued to provide vital services to children, adults, and families. We remain steadfast in our mission to empower disabled people, improve quality of life, and promote inclusion.

This report summarises the performance of each of our services, highlighting both achievements and the areas where external challenges affected delivery.

On behalf of the Trustees, I would like to thank all of our staff, partners, and supporters for their tireless commitment in a year of challenge. Your passion and dedication ensure that Disabled Living continues to make a real difference in people's lives.

A handwritten signature in black ink that reads "Sonya Carassik Ratty".

Sonya Carassik Ratty
Chief Executive



The rebranded Adapt & Live service (formerly Enablement and Disabled Living Training) began to take shape in 2024–25. However, demand for training fell sharply due to NHS and local authority budget restrictions. Nationally, training budgets are among the first to be cut, with long-term consequences for patient care and safety. This translated into a £78,000 shortfall in projected training income, alongside an additional £38,000 cost arising from the need to use external trainers.



Despite these challenges, Adapt & Live delivered 109 courses, supporting the professional development of 606 people. This included 53 in-house courses, 30 with Manchester City Council, and 26 bespoke external sessions. The helpline also remained an important source of support, though income from assessments and access audits was £20,000 below projection.



Kidz to Adultz.

Our Kidz to Adultz events continued to provide families, carers, and professionals with much-needed access to information, equipment, and services. Three major events – in Manchester, Coventry, and Farnborough – attracted over 9,200 registered visitors, including 7,000 returnees, and hosted 307 exhibitors.



Innovations included the introduction of the Inclusitech Zone, showcasing accessible gaming and technology, and the Connection Hub, delivered in partnership with Contact, offering visitors a safe space to connect and share experiences.

However, financial challenges mirrored those across the sector. Rising costs, exhibitor uncertainty, and competition from other events reduced income by £29,000 across the year. Looking forward, we are responding to feedback by returning our North event to Liverpool ACC, and early indications show strong exhibitor and visitor interest.

Redbank House

Part of Disabled Living

Redbank House, our community hub, experienced a decline in room hire, largely due to reductions in training budgets from external providers. This led to a £31,000 income deficit.



Nevertheless, Redbank House remained a valued space for the community, particularly through its sensory room services, which support children and adults for whom other activities are often inaccessible, including through our ongoing partnership with Manchester City Council as part of their local offer. To meet this demand, we expanded provision by converting an additional room into a semi-permanent sensory space, increasing capacity for sensory clients by one-third. Redbank House welcomed a total of 11,000 visitors over the year, including 2,500 sensory clients.





Bladder & Bowel UK continued to deliver essential information, guidance, and consultancy, despite financial pressures. Reduced income from consultancy, marketing packages, and advertising (£78,000 combined shortfall) reflected broader cost-cutting by companies in uncertain times.



Nonetheless, the team provided high-quality advice and support to individuals and professionals, receiving 10,500 enquiries, and ensuring that people living with bladder and bowel conditions continue to access trusted guidance. The team produced two very successful educational events for bladder and bowel healthcare professionals, which saw a range of experts in their field deliver sessions to over 300 nurses, physiotherapists and others. Over 1,200 individuals participated in our 11 online educational Lunchtime Learning sessions throughout the year, contributing to our goal to provide quality information to people, wherever they are.



Marketing and partnerships

In 2024-25, the marketing department made significant progress in building a talented in-house creative team to collaborate across multiple brands and develop partnerships based on shared goals to enhance awareness.

Despite economic uncertainty leading to a decline in the uptake of commercial marketing packages, the team successfully delivered several exciting campaigns and sponsorship initiatives. These efforts helped generate vital resources and increased brand visibility to both new and existing clients.

The number of both public and professional audiences continues to grow, with an 11% increase in sign-ups across combined mailing lists. Additionally, web traffic has risen by 19%, reflecting an increase in visitors to the four core websites, highlighting the ongoing demand for Disabled Living's charitable services.

In 2025-26, with new marketing strategies and initiatives already underway, the marketing and partnership packages are positioned to exceed expectations. The development of these packages has unlocked greater promotional opportunities for our partners, benefiting our charitable aims, audiences, and client goals.



Looking forward

While the financial performance of 2024–25 reflects the difficult external environment, Disabled Living has responded with agility and determination. Steps already underway include:

Restructuring our training model to make it more sustainable and less reliant on external trainers.

Strengthening partnerships with local authorities, NHS trusts, and community organisations.

Expanding sponsorship opportunities for Kidz to Adultz, particularly for innovative zones like Inclusitech.

Maximising use of Redbank House, with an increased focus on strategic and long-term room hire.

Making strategic spending decisions across all services to ensure funds are spent to the maximum benefit and long-term sustainability of services.

Above all, we remain committed to our service users. Disabled Living has been a trusted source of support for 128 years, and with careful stewardship, we will continue to deliver for future generations.



A special thanks to our community

