

Annual Report 2024-2025

A Year of Consolidation



**Disability
Resource
Centre**



Carers Central



*Supporting people with disabilities and long-term conditions, carers
and families across Bedfordshire, Luton, Milton Keynes and beyond.*

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Welcome from the Acting Chair

This has been a challenging but decisive year for The Disability Resource Centre. In order to avoid repeating last year's significant deficit, we reduced expenditure, implemented voluntary redundancies, and strengthened financial oversight. As a result, we ended the year with a surplus of £9,995. I would like to thank our dedicated staff team, whose commitment has ensured that our services continued uninterrupted despite a smaller workforce.

We maintained face-to-face delivery at the Mayfield Centre in Dunstable and continued our wider services from the Rufus Centre in Flitwick. New funding enabled the launch of two innovative projects: our Warm Hub, supporting people facing isolation and cost-of-living pressures, and a pilot programme offering exercise and advice for people with musculoskeletal conditions. Demand for welfare benefits support has remained extremely high and continues to deliver strong outcomes for the people we serve.

We also sustained our long-standing services for unpaid carers in Luton and continued to deliver payroll and care-budget support for individuals across Bedfordshire, Northamptonshire and Oxfordshire. Like many charities, we face ongoing competition for funds, with new income now more often secured through smaller, short-term contracts.

This year saw changes to our Board. We welcomed Julie New in July 2024 and thanked Andrew Buckley on his retirement in November for his years of valued service. Recruitment for additional trustees is under way.

The coming year will bring further change. Melanie Hawman retired as CEO in April 2025 after guiding the organisation with professionalism and compassion through a period of considerable pressure. We warmly welcome Anne Bland as our new CEO and look forward to working with her as we shape the next phase of the organisation's development. The Board is setting out new priorities through a five-year Strategic Plan to secure a sustainable future.

The Disability Resource Centre continues to make a tangible difference to people's lives. This is only possible because of the commitment of our funders, staff, volunteers and trustees. My sincere thanks to them all. We look forward to the year ahead and to building a strong future for the organisation.

Jill Pick

Acting Chair



Chief Executive's Introduction

Although I joined the Disability Resource Centre just after the period covered by this Annual Report, I want to offer a clear view of the organisation I have inherited and the direction we are now shaping for the future.

My first month was spent listening to staff, volunteers, trustees, partners and the communities we support. These conversations revealed an organisation with considerable strengths: committed colleagues, trusted relationships across our region and services that are genuinely valued by people with disabilities and unpaid carers. They also highlighted areas that need focused investment, including modernising systems, improving data, strengthening internal capacity and ensuring that our premises and infrastructure are fit for purpose. These challenges reflect a small team working hard in a context of increasing demand and limited resources.

What I have found is a resilient charity that has continued to deliver for local people despite operating under pressure. The dedication and professionalism of staff form a strong foundation for the next stage of our development.

Working alongside the Chair and trustees, we have already begun shaping a renewed strategic direction. Our new 2025–2030 Strategy, ***Creating Accessible Futures***, sets out a bold pathway from survival toward sustainable impact and long-term systemic influence. It guides us towards greater organisational strength, improved digital and physical infrastructure, and service models that reflect the needs and experiences of people with disabilities and long-term conditions and unpaid carers today.

In the year ahead, our priorities include stabilising capacity, strengthening financial resilience, upgrading digital ecosystem, developing a hub-and-spoke model for outreach and laying the groundwork for a social enterprise to generate sustainable unrestricted income. These steps are essential to protect core services and extend our social impact.

I am grateful for the openness and commitment of everyone involved. The Disability Resource Centre exists so that people with disabilities and long-term conditions and carers always have somewhere informed and compassionate to turn. Building a modern, confident organisation behind that mission is our shared task for the years ahead.

I look forward to leading this next chapter with purpose and optimism.

Anne Bland
Chief Executive Officer
(Appointed 1 April 2025)

About the Charity

For the Year Ending
31st March 2025

Registered Address

Room 1, The Rufus Centre,
Steppingley Road, Flitwick,
MK45 1AH

Registered Company Number

02898000 (England and Wales)

Registered Charity Number

1041712

Independent Examiner

Landers Accountants Ltd
Church View Chambers
38 Market Square
Toddington, LU5 6BS

Solicitors

Woodvines
16 Cuthbert's Street
Bedford, MK40 3JG

Bank

CAF Bank Ltd
West Mallings
Kent, ME19 4JQ

The Board of Trustees

G Ormston, Chair
J Pick, Vice Chair
E Chelal, Treasurer (resigned 5.1.2025)
A G H Buckley (resigned 22.11.24)
S Brown, Trustee
B K E Dennis, Trustee
P S Pedersen, Trustee
J M New (co-opted 30.07.24, appointed
22.11.2024)
K Taylor, Trustee

Executive Management

M Hawman, Company secretary
and Chief Executive Officer
(retired on 30.4.2025)

A Bland, Company secretary and
Chief Executive Officer
(appointed 1.4.2025)

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and planning future activities.

About the Charity

The Disability Resource Centre

Established in 1994, the Disability Resource Centre is an independent, user-led charity with more than 31 years of experience of supporting people with disabilities and long-term health conditions and unpaid carers across Bedfordshire, Luton, Milton Keynes and beyond. We offer practical advice, information, guidance; equipment services; training and wellbeing support; and manage money and care through our payroll and recruitment agency; so individuals can build confidence, access their rights, and live more independently.

Vision, Mission, Values



Vision

- We are the first choice for creative solutions to health and disability challenges

Mission

- To be a trusted place of support for people with disabilities and their families.
- We partner with local communities in Milton Keynes, Luton and Bedfordshire to improve wellbeing, independence and inclusion for anyone with a disability or health condition.
- Our team of Trustees, staff and CEO lead with heart and deliver with clarity, compassion and accountability.

Values

- Creativity
- Collaboration
- Commitment
- Empathy
- Quality

Overview of the Year

The 2024–25 year was a period of significant transition for the Disability Resource Centre marked by consolidation. While the organisation operated with a smaller team and evolving funding landscape, staff and trustees remained focused on maintaining continuity of support for people with disabilities and long-term conditions and unpaid carers. The year can be viewed across three phases, each marked by clear achievements and important developments.

Phase 1: Restructure & Consolidation

As several projects came to an end, the organisation implemented planned redundancies and reduced its premises footprint further to stabilise costs and protect essential services. This period brought understandable pressure on teams, particularly where specialist posts were lost or merged. Alongside these challenges, important new opportunities emerged, including the successful award of £40,000 **Skills for Care** funding, the NHS BLMK's £20,000 **MSK ActiveWell** pilot grant, and early steps towards building a more multi-skilled internal team. These developments began to shape a more resilient future model for the charity.

Phase 2: Contract Stabilisation & System Improvements

During the autumn, the organisation focused on strengthening delivery across its core contracts. Teams improved their use of the CRM system, Carers Central introduced a new secure portal for transferring information supporting people in 11 languages, and early work began to improve data collection and reporting.

The end of the calendar year saw a refreshed marketing focus around **Disability Confident** and **Care Academy** activity, and the continuation of strong networks across Carers Central's partners in Luton.

Phase 3: Winter Pressures, Warm Hub & Pre-Transition

The charity secured £27,000 to launch a much-needed **Warm & Wellbeing Hub**, which was mobilised quickly in Mayfield and drew strong community engagement. Early development began on a Hub model to support strategic alignment with future service delivery and the Treasurer resigned to become Interim Finance Manager, stabilising financial oversight.

The year concluded with the transition to new leadership and a thorough diagnostic review.

Key Facts

- 22 staff at the start → 13 at the end of the year
- Over 2,300 people directly supported
- 1,398 residents supported by Advice Central
- 415 carers supported (Q3-4) in Luton
- 285 people trained through the Care Academy
- 53 people supported through MSK ActiveWell
- 17 Moving & Handling trainings delivered
- 326 mobility equipment sold or leased
- 481 employers supported by the payroll
- 1,073 Personal Assistants paid safely

New Funding Secured

- £40,000 Skills for Care funding
- £20,000 NHS BLMK MSK ActiveWell pilot
- £27,000 Warm & Wellbeing Hub funding
- Total £87,000 in new project income



Advice Central

Advice Central provides a single point of access for social welfare information, advice and guidance for residents across Central Bedfordshire, delivered through a virtual hub, telephone, email and in person appointments at the Rufus and Mayfield Centres. The service is staffed by a small specialist team, including a welfare benefits adviser, who provide confidential, impartial support to disabled people, older people, carers and families.

During 2024–25 the team has continued to consolidate Advice Central as the recognised gateway into local advice and support. Our CRM system (HubSpot) now holds records for over 2,200 Central Bedfordshire residents who have used the service, with most people contacting us by telephone or email and a smaller but important proportion accessing help face to face or via the website. We have maintained high levels of first point of contact resolution, ensured that out of hours enquiries are responded to the next working day, and strengthened our referral pathways into trusted partners such as Citizens Advice, Mind, Carers in Bedfordshire, adult learning and community groups.

Internally, the year has seen further investment in staff training, quality and safeguarding, including welfare benefits training, customer service skills, GDPR and trusted assessor qualifications. The team has taken part in outreach events and stakeholder networks to raise awareness of the service and to reach residents who are unlikely to seek help early. Across the year, Advice Central has secured significant welfare benefit gains for local residents through detailed casework and has helped many people to navigate complex systems at a time of continued cost of living pressures.

Reach & Demand

Who We Supported How People Contacted Us

- 1,398 residents registered accessed information, advice and guidance
- 45% email
- 40% telephone
- 14% walk-in
- 1% webmail

First Point of Contact

- 100% enquiries resolved or appropriately triaged at first contact
- Ensuring people reach the right support quickly

What We Mostly Helped With

- CBC vouchers issued: 170
- General advice given: 158
- Signposting to external groups: 156
- Benefits advice cases: 117
- Equipment sales: 47
- Equipment hire: 47
- Donations processed: 46
- Energy advice (Living Well Fund): 15

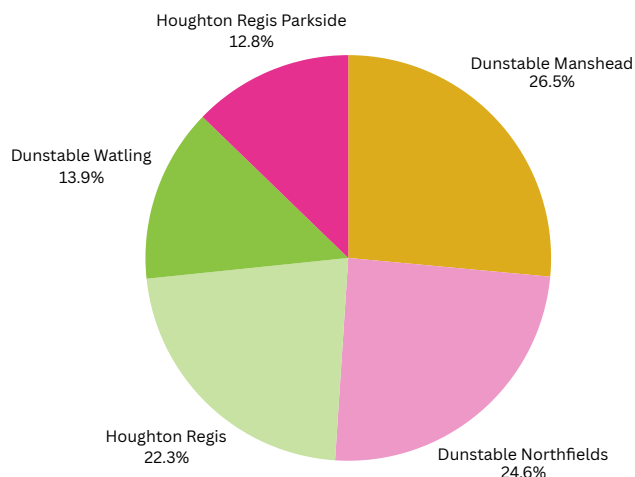
By priority (total for the year)

High priority: 88
Medium priority: 869
Low priority: 439



Advice Central

Equality, Diversity & Inclusion

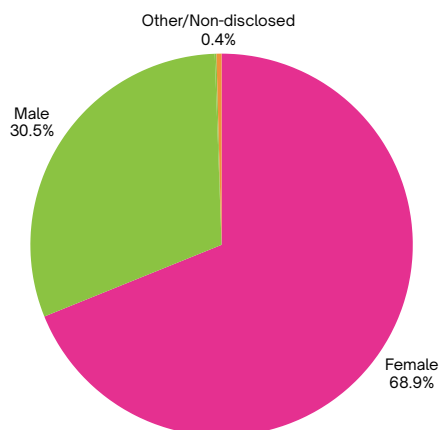
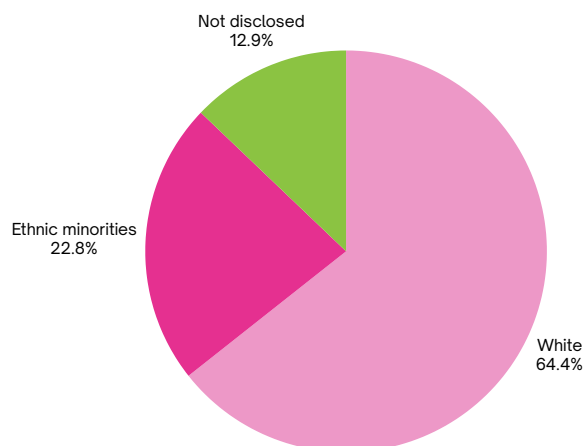


Top 5 Wards using Advice Central

Highest demand came from Dunstable and Houghton Regis wards, reflecting need in more deprived communities.

Ethnicity

Advice Central supports a diverse range of residents, with around a quarter of service users from Black, Asian, Mixed or other minority ethnic communities.



Gender of Service Users

Around 7 in 10 Advice Central contacts are from women.

Carers Central provides information, advice and support to unpaid carers living in Luton, helping them understand their rights, navigate services and maintain their wellbeing alongside their caring role. The service operates as a virtual hub, with support offered by telephone, email and online, and through face-to-face outreach in community venues such as GP practices and carer-friendly coffee mornings.

During 2024–25, Carers Central continued to offer personalised support to carers at a time of significant pressure on local services. The year included a transition in management mid-way through the reporting period. Verified data is therefore available for Quarters 3 and 4, which were reported clearly and consistently by the Operations Manager. Earlier quarterly summaries (Q1–Q2) were not available due to historic data management challenges during the staffing transition. Improved CRM practices introduced in late 2024 now ensure robust data capture, and full quarterly reporting will be reinstated in 2025–26.

Our advisors and support workers helped carers stabilise complex situations, access statutory assessments, and improve their wellbeing and confidence. Working closely with Luton Borough Council, social prescribers, GP Surgeries, and local partners, we contributed to the first phase of the *Luton Carers Strategy Implementation Plan*.

LBC's new trusted assessor role through a new joint pilot project will allow Carers Central to innovate and test new ways of identifying unpaid carers, reduce waiting times and ease pressure on the local authority.

Reach & Demand

Who We Supported	How People Contacted Us	First Point of Contact
<ul style="list-style-type: none">• 415 carers supported across Q3–Q4• Majority of carers were women, reflecting national caring patterns• Carers from a broad range of ethnic backgrounds across Luton	<ul style="list-style-type: none">• Self-referral: 288• Referred by family/friends: 33• Internal DRC referrals: 27• NHS, social prescribing, Luton Borough Council, Carers in Beds: 27	<ul style="list-style-type: none">• Enquiries were resolved or appropriately triaged at first contact• Carers were supported to reach the right service without delay• Complex cases were followed up through structured welfare calls

What We Mostly Helped With

- increase income through successful Attendance Allowance and Blue Badge applications
- access specialist advice for housing, welfare and community support
- reduce isolation through referrals to dementia cafés, luncheon clubs and community groups
- navigate complex systems with personalised help and follow-up
- receive emotional reassurance and advocacy at a time of high pressure

Social Impact

Carers Central created positive social impact by connecting carers with the right support at the right time, and by working closely with health, social care and community partners to improve local pathways for unpaid carers.

Our work directly supported all four priorities of the Luton Carers Strategy:

- Early identification of carers
- Support and empowerment
- Valuing carers as partners
- Improved health and wellbeing

The case studies below illustrate how our service creates real-world impact for individuals and families.

Impact Through Lived Experience: Case Studies

Case Study 1: Enabling Independent Living and Supporting Complex Needs

When Client A sought help for their partner, who lives with Multiple Sclerosis and arthritis, we identified significant barriers to daily living. The individual could not access most of their home, use essential facilities, or maintain independence. Carers Central supported the couple to prepare for a PIP review, requested Occupational Therapy and Care Act assessments, and facilitated wellbeing support.

Outcome: Award of enhanced PIP, referrals accepted, and improved financial resilience through a 25 percent council tax reduction.

Case Study 2: Supporting a Carer Managing Dual Elderly Care and Family Pressures

Miss S was caring for both parents while raising two children with no wider family support. We arranged Care Act assessments, helped access CHUMS for her children, and offered wellbeing support.

Outcome: Miss S reported feeling supported, less overwhelmed, and able to see a pathway to improved stability for her family.

Case Study 3: Improving Emotional Wellbeing and Motivation

Mr M approached Carers Central experiencing negative thoughts and emotional strain related to caring. After health coaching, he reconnected with his GP for mental health support, joined a peer group, and re-engaged in positive routines like exercise.

Outcome: Increased motivation, reduced isolation, and improved confidence in managing his wellbeing.

Case Study 4: Helping a Carer Return to Confidence and Future Planning

Client A was supporting a blind parent and another with a long-term health condition, while managing their own depression. Carers Central helped access a confidence-building course, benefits advice, and a wellbeing plan.

Outcome: The client now feels equipped to continue caring while planning a gradual return to work.

Our priority for the coming year is to continue contributing to the shared Luton KPI framework, increase community engagement, and support the development of Luton's Year Two Carers Strategy Implementation Plan. Carers Central will remain focused on early identification, practical support and improved wellbeing for unpaid carers, ensuring nobody carries their caring responsibilities alone.



Musculoskeletal (MSK) conditions continue to be a leading cause of long-term pain, disability and reduced independence across the UK. In 2024, 17.9% of adults reported living with an MSK condition, and people with MSK conditions were 1.5 times more likely to experience a mental health condition. The challenges are intensified by national MSK waiting times, with many individuals waiting over 65 weeks for treatment. During this period, mobility often declines, pain increases and emotional wellbeing can deteriorate.

To address this gap, The Disability Resource Centre launched MSK ActiveWell in partnership with BLMK Integrated Care Board. The programme supported individuals with diagnosed MSK conditions who were on the NHS waiting list, providing holistic, early-intervention support to prevent deterioration and improve wellbeing while they waited for specialist care. Drawing on over 30 years' experience supporting people with long-term conditions, DRC designed the programme to offer accessible, person-centred wellbeing, exercise support and social connection across Bedfordshire, Luton and Milton Keynes.

MSK ActiveWell aimed to stabilise or improve physical, mental and social wellbeing for people awaiting MSK treatment. The programme supported participants to reduce pain, build mobility confidence, address isolation and access the right services at the right time. It also sought to reduce deterioration that may lead to more complex health needs or unnecessary surgical intervention.

Reach & Demand

Who We Supported

- 53 initial assessments across BLMK

How People Contacted Us

- Self-referral
- Telephone
- Referral from Partners/ Stakeholders

What We Mostly Helped With

- Wellbeing Improvements: Wellbeing scores increased significantly
- Holistic Impact: Social connections and excellent health coach support identified

First Point of Contact

- 100% enquiries resolved or appropriately triaged at first contact
- Supporting with additional DRC services.
- Ensuring people reach the right support quickly

Care Academy

The Care Academy was established by DRC (with funding from Skills for Care) to support the development of high-quality, well-prepared Personal Assistants (PAs) and carers in Bedfordshire, Luton, Milton Keynes and beyond. The objective is to raise skills, knowledge and professional confidence in the care workforce by providing accessible, relevant training covering core care skills, and to open its offer more broadly to include carers themselves and anyone wanting to gain vital care-skills.

Delivery

- Since 2015 the Care Academy has delivered workshops based on the Care Certificate modules for hundreds of PAs.
- The programme has been redesigned and expanded to include a wider range of topics and to open up to carers and non-PAs.
- Delivery is via a combination of online modules and interactive workshops, enabling flexible learning, practical scenario-based work and reflective practice.

The Care Academy has helped PAs and care workers improve their skills and knowledge over its tenure:

- By increasing the professionalism and capability of the local care workforce, DRC strengthens quality of care, supports people with disabilities to receive better support, and assists carers and employers in the system.
- Opening the programme to a wider audience means the potential reach expands: carers, new entrants to care, employers of PAs can all benefit, supporting workforce development and care sector sustainability.

Outputs Achieved in 2024/25

Individual employers (social care direct payment))	27
Individual employers (PHB funded only)	11
Individual employers (self-funded)	1
Personal assistants (employed by social care)	107
Personal assistants (employed by PHB holders)	73
Personal assistants (self-funded)	0
Personal assistants (self-employed)	26
Others:	
Family members/unpaid carers	15
Social workers	0
Local authority staff	0
ULO staff	4
Aspiring Carers/ Personal Assistants	21
Total number of people trained:	285

- The breadth of topics now covers essential competencies, duty-of-care issues, equality, safeguarding and complex needs, addressing core training gaps in the sector.
- Feedback from course participants highlights:
 - increased confidence
 - improved understanding
 - greater ability to work in person-centred, inclusive ways (based on DRC's reporting of training evolution).

Direct Payments - Self-Directed Support Payroll, Managed Accounts, Recruitment, Employer Support

Direct Payments are a key way for people with disabilities, older people and those with long-term health conditions to live independently at home by arranging their own care and support. Instead of services being organised directly by the local authority, individuals receive funds to purchase the support that best fits their lives, giving them more choice and control. Local authorities and health bodies in England and Wales have a statutory duty to offer Direct Payments to people with eligible, assessed needs.

For many people, however, becoming an employer, managing payroll, and understanding employment law can feel daunting. The Disability Resource Centre, provides a comprehensive and holistic Direct Payment Support, Payroll and Recruitment service to make Direct Payments accessible, safe and workable in practice. Working across Bedfordshire, Luton, Milton Keynes and surrounding areas, the service enables people to use Direct Payments confidently, employ their own Personal Assistants (PAs) and stay in control of their support, without being overwhelmed by paperwork and compliance.

Reach & Demand

Service Design

- Information, Advice, guidance and set up support
- Employer and Payroll Support
- Managed Account services
- Recruitment Services
- On-going guidance and resources

What We Mostly Helped With

- Increased independence
- Reduced barriers to support
- Stronger local PA workforce
- Supported with Direct Payment queries
- HMRC queries

Payroll

- 481 independent employers
- 1073 Personal Assistants on payroll

How People Contacted Us

- Self-Referral
- Telephone
- Referral from Partners/
Stakeholders

First Point of Contact

- Enquiries resolved or appropriately triaged at first contact

Funders

- Bedford Borough Council
- Central Bedfordshire Council
- NHS BLMK Bedfordshire
- NHS BLMK Luton
- Northampton borough Council
- Oxford Council
- Self-funders



Warm & Wellbeing Hub - Mayfield Road

In 2024/25, The Disability Resource Centre delivered a Warm & Wellbeing Hub at the Mayfield Centre in Dunstable, funded by the Bedfordshire & Luton Community Foundation (BLCF) through the Cadent Gas Living Well Fund. The Hub was created in response to the cost-of-living crisis and the increased risk cold homes pose to people with disabilities, long-term conditions and low incomes. Its purpose was to provide a warm, safe space where people could reduce isolation, access practical energy-saving advice, and improve their physical and emotional wellbeing. The Hub runs every Tuesday and Wednesday (from Jan 2024), 10am–1pm, offering a drop-in space that was easy to access and welcoming to all. The Hub received regular weekly footfall, with attendance building steadily across the winter months. By early 2025, sessions typically attracted 40–60 visits per week.

Sessions included:

- Free hot drinks, soup and a warm café-style environment
- Advice on reducing energy bills, staying warm at home and simple money-saving tips
- Social and creative activities such as arts and crafts and wellbeing workshops
- Friendly staff support, free WIFI, and a comfortable community space

This combination of warmth, guidance and social connection was especially valuable for people who were isolated, nervous about rising energy costs or unable to heat their homes adequately.

The Hub delivered clear benefits for attendees during the winter months:

- Improved wellbeing and reduced isolation, with many participants reporting increased confidence and enjoyment from meeting others.
- Greater knowledge of energy-saving techniques, with participants adopting practical changes at home and sharing tips with family and neighbours.
- Positive feedback on the environment, describing the venue as “lovely and warm”, supportive and friendly.
- Safe alternative to cold homes, reducing the health risks associated with inadequate heating for vulnerable people.

The success of the Warm Hub demonstrates the continuing need for welcoming, low-barrier community spaces that support wellbeing and offer practical help during colder and financially challenging months.



Mobility Equipment & Independence Support

Keeping people safe, confident and independent at home



Our Mobility & Independence services provide practical solutions that help disabled people, older residents and carers maintain dignity and independence in daily life. These services include access to affordable mobility equipment, demonstrations, advice on safe daily living and support to choose the right tools for home use.

During 2024–25, these services underwent significant change following the previous year’s disaster of losing the dedicated Mobility Shop due to a major flood from the premises above. To maintain continuity for local residents, the service was relocated to the Mayfield Centre, where our Warm & Wellbeing Hub was adapted to double as a community hub and equipment point. Despite this disruption, staff continued offering trusted, compassionate support to people who rely on us for everyday independence.

Mobility Equipment Sales, Lease & Donations

Residents often come to us unsure which equipment will help them stay safe at home. Our trained team offers demonstrations, impartial advice and support to help people choose the right equipment for their needs.

We offer

- equipment sales
- low-cost lease/hire options
- acceptance of good-quality donated equipment, helping us offer affordable items to residents in financial hardship and reducing waste

2024–25 at a glance

- 326 items supplied, up from 284 last year
- £12,479 income generated through sales
- Clear shift from sales to lease, aligning with community preference for low-cost, flexible options
- Donations of good-quality items allowed us to support people who could not otherwise afford essential equipment
- Equipment support delivered alongside benefit advice and Warm Hub activities

Why These Services Matter

- Enable residents to remain safe and independent at home
- Prevent avoidable falls and hospital admissions
- Provide trusted, affordable alternatives to online retailers
- Help families adjust to new disabilities or changing care needs
- Ensure sustainability by reusing good-quality donated equipment
- Strengthen community connection through the Warm & Wellbeing Hub

Full-Cost Training & Moving & Handling

Building skills, safety and confidence for carers, PAs and organisations

Our full-cost training programme provides high-quality Moving & Handling training for unpaid carers, Personal Assistants (PAs), individual employers, voluntary sector groups and professionals. These sessions equip people with the skills to support others safely, reduce the risk of injury and improve confidence.

This training is a core part of our offer as a Disability Confident Leader, helping organisations meet their obligations to support disabled employees and workers. It also underpins our Care Academy and complements Skills for Care-funded workforce development.

During 2024-25, we offered a half-day course once a month, with plans to expand in 2025-26 as part of our organisational strategy.

2024-25 at a glance

- 17 sessions delivered, up from 10 the previous year
- One half day training typically had 6-8 participants
- £3,575 generated in unrestricted income
- Participants included:
 - unpaid carers
 - new Personal Assistants entering the workforce
 - voluntary sector groups
 - small employers
 - individual residents preparing for a caring role
- Courses delivered by trained instructors with a focus on safe transfers, posture, equipment use and prevention of injury

Strategic Importance of Training

1. Strengthening Disability Confident Practice

Our training helps employers adopt safer, more inclusive and accessible ways of supporting disabled staff and carers in the workplace.

2. Supporting Skills for Care and Care Academy Pathways

Moving & Handling sits within a broader learning pathway that supports the social care workforce and improves community-based care.

3. Generating Sustainable Income

As an unrestricted income stream, this training helps strengthen organisational resilience and supports reinvestment into core services.

4. Improving Community Safety & Confidence

Safe techniques reduce risk for carers and the people they support, preventing crisis situations and enabling people to remain safely at home.

Meet Our Team

Our people are at the heart of everything we do. At the start of the year the organisation employed 22 staff. As some contracts came to an end, planned reductions brought the team to 13 staff members by year-end, most working part-time.

Despite this change, colleagues continued to deliver services with professionalism and care, and we are grateful for their resilience during a demanding year of consolidation.

Melanie Hawman

Chief Executive Officer
(retired 31 April 2025)

Chelsea Smith

Operations Manager

Evans Chelal

Interim
Finance Manager

David Finn

Business Support Lead

Alison Day

Senior Payroll Technician

Marta Drake

Payroll Assistant

Sally Glancy

Carers Central
Support Worker

Levi Habashanti

Carers Central Support
Worker &
Safe Guarding Lead

Idrissa Jackson

Project Coordinator

Natasha King

Direct Payment
Support Officer

Maria Lishman

Disability Advice
Support Officer

Kyle Mais

Support Officer

Ashfaq Shamin

Benefits Advisor

Nathan Iodice

Finance Assistant

Thank you to the colleagues who left the DRC during this year:

Abbey Barlow, David Brady, Daniel Churchman, Clare Coplestone, Maimoonah Hanif, Nathan Iodice, Shyrus Naaz, Ellie O'Connor and Helen Underwood.

Also, a Big Thank You to Our Volunteers!

Alongside staff, a small volunteer base supported activities at the Mayfield Centre and with administration at the Rufus Centre.

THANK YOU:

- Lil for admin support, Sara for phone support and Kim helping with filing
- Sandra and Rohin volunteering at the Warm & Wellbeing Hub
- Karen for helping with crafting

Governance & Management

A year of structural strain, significant transition and consolidation

The Disability Resource Centre is a charitable company limited by guarantee and governed by a Board of Trustees with responsibility for setting strategic direction, overseeing risk and ensuring the charity delivers public benefit in line with its charitable objects. Trustees met every other month throughout 2024–25 and were supported by three standing committees:

- Finance Committee
- Business Development Committee
- Performance Committee

which provided deeper scrutiny of operational, financial and strategic matters.

The year was marked by significant organisational strain. Several senior and long-standing staff left the organisation, including the Operations Manager, and a number of time-limited funded roles ended. This reduced staffing from 22 to 13 and placed considerable pressure on remaining teams. To maintain essential operational continuity and financial oversight a long-term serving staff member was internally promoted as Operations Manager and the Treasurer stepped down from the Board to take up one-year, fixed-term role as Interim Finance Manager. As the CEO was going to retire at the end of the reporting year, the recruitment for the successor started in early 2025.

Despite these challenges, trustees maintained oversight, monitoring the risks associated with staffing shortages, the consolidation of premises and the transition of financial systems, and ensured that services remained safe and compliant. The Board also initiated a process to refresh its own governance capacity, identifying the need for new trustees with expertise in finance, governance and organisational development, and beginning recruitment to strengthen the Board for the future.

The resilience of the staff team during this period of strain is acknowledged with deep appreciation, and their commitment ensured continuity of support for disabled people, carers and families across Bedfordshire, Luton, Milton Keynes and beyond. The Board acknowledges the dedication and professionalism shown by staff throughout the year and is committed to supporting a healthier organisational culture, stronger internal processes and improved staff wellbeing as part of the charity's wider development plan for 2025–26 and beyond.

Risk Management & Reserves

Ensuring stability, safeguarding our services, and planning for the future

The Board of Trustees has overall responsibility for identifying and managing the major risks facing the charity. Throughout 2024–25 the Finance, Performance and Business Development Committees reviewed emerging risks within their areas of oversight, with the Board considering updates every other month.

Key risks during the year included reduced staffing capacity, pressures on financial resilience, reliance on several short-term contracts, and limitations within internal systems and processes. The transition to new operational leadership mid-year also highlighted the need for clearer reporting and more consistent data governance.

Mitigating actions included strengthening financial oversight through the appointment of an Interim Finance Manager, improving the use of the CRM system, consolidating premises to reduce cost pressures, and introducing more structured performance reporting. Work to modernise internal systems, improve communication, and refresh governance is continuing into 2025–26 as part of the organisation’s wider development plan.

The Trustees are confident that appropriate controls are in place and that the organisation is taking the right steps to strengthen resilience and improve long-term stability.

Reserves Policy

The charity aims to maintain unrestricted reserves equivalent to three to six months of operating costs, ensuring continuity of essential services during periods of financial uncertainty.

At 31 March 2025, the charity held £296,811 in unrestricted reserves, of which £289,845 were free reserves, equating to approximately six months of operating expenditure. This sits comfortably within the target range and provides a stable foundation as the organisation moves into a year of potential contract renewals and ongoing development.

Designated reserves are held to support future commitments, including premises improvements (£150,000), staffing contingency (£60,000), IT infrastructure (£15,000) and organisational development (£20,000).

Trustees will continue to monitor reserves quarterly and adjust designated funds as needed to support the charity’s strategic priorities and long-term sustainability.

Looking Ahead

Strengthening our foundations, rebuilding confidence and shaping the future

In 2025–26, our focus is on strengthening the foundations of the organisation so that disabled people, carers and families can continue to rely on us for trusted, high-quality support. The year ahead will be one of rebuilding capacity, modernising systems and deepening partnerships, guided by the new 2025–2030 Strategy.

Our priorities for the coming year include:

1. Strengthening organisational systems and governance

We will continue improving internal processes, data governance, financial controls and performance reporting, ensuring greater consistency, transparency and accountability across all services.

2. Investing in staff wellbeing and operational capacity

Rebuilding a healthy organisational culture is essential. We will support staff development, improve communication channels, and begin growing the team where capacity gaps have been identified.

3. Expanding our training and workforce development offer

Moving & Handling, Disability Confident training and our Care Academy pathway will be expanded to meet community need and generate sustainable income, complementing our Skills for Care programmes.

4. Refreshing our mobility and independence offer

Following the closure of the previous Mobility Shop, we will strengthen the integrated equipment, lease and independence service at the Mayfield Centre, ensuring residents can access safe and affordable support.

5. Deepening community hubs and partnerships

The Warm & Wellbeing Hub will continue to grow as a welcoming community space. We will also progress early work towards a broader Citizens Hub model, ensuring improved visibility and partnership working across Bedfordshire, Luton and Milton Keynes.

6. Enhancing financial resilience and diversifying income

We will build on existing strengths to increase unrestricted income through training, equipment services and business development activity, while working closely with commissioners on contract renewals.

7. Strengthening volunteer engagement

A renewed volunteer programme will support community activities, increase capacity and deepen our connection with local residents.

The year ahead will combine stabilisation with thoughtful growth. With strong reserves, a committed staff team and a clear strategic direction, the Board and senior leadership are confident that the Disability Resource Centre is well-positioned to build a more resilient, modern and inclusive organisation for the communities we serve.

Financial Review

Consolidation, strong financial controls and a modest surplus

The financial year ended 31 March 2025 marked a period of consolidation for the Disability Resource Centre. Despite reduced staffing capacity, the end of several time-limited contracts and pressures on local authority and NHS budgets, the charity delivered a modest surplus of **£9,559**, compared with a deficit of £82,907 in the previous year. This reflects careful cost management, reduced expenditure following restructuring, and stronger control of operating costs throughout the year.

Income

Total income for the year was **£576,415** (2024: £695,108). The reduction reflects the completion of several short-term funded projects and lower levels of chargeable services as the Mobility Shop site closed unexpectedly following flood damage. Core income continued to be driven by local authority and NHS contracts, alongside income generated from Direct Payments, Advice Central, Carers Central and Care Academy activity. Restricted income of £39,767 related to Skills for Care was fully utilised in line with funder conditions.

Expenditure

Total expenditure reduced significantly to **£566,856** (2024: £778,015). This was due to lower staffing costs after the end of time-limited roles and tighter control of non-essential spending. Staffing accounted for £388,941 of expenditure, representing approximately 71% of total costs. Operating costs, including facilities, IT, professional fees and utilities, were closely monitored throughout the year. Expenditure aligned with the priorities of maintaining essential services while managing a reduced staff team and smaller premises footprint.

Reserves

At year-end the charity held total unrestricted reserves of **£296,811** (2024: £287,252). Within this, the charity maintained several designated funds to support future commitments in premises, staffing, IT infrastructure, and organisational development. Free reserves available for general use were £289,845, representing around six months of operating expenditure, above the minimum target of three months set in the Reserves Policy. The Board considers this level of free reserves prudent given the concentration of income in statutory contracts and the organisation's current operating environment.

Cash Flow and Liquidity

Cash at bank and in hand increased from £205,868 to **£252,888**, reflecting stronger cash management, improved debtor collection and reduced expenditure during the year. The charity has no long-term debt and maintains a stable working capital position.

Material Uncertainty and Going Concern

The Independent Examiner drew attention to a material uncertainty relating to contract renewals due by March 2026, with approximately £192,596 of income at risk if certain contracts are not renewed. Trustees have reviewed cash flow and budget forecasts to March 2026 and concluded that the charity remains a going concern, supported by its current reserve levels, active negotiations with commissioners, and a clear Financial Growth Plan designed to diversify income. The Board continues to monitor contract renewal risks closely and has contingency plans in place should income levels fluctuate.



Trustees' Responsibilities Statement

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with UK law and applicable accounting standards, including FRS 102 and the Charities SORP. Company law requires the Trustees to prepare financial statements that give a true and fair view of the charity's financial position and its income and expenditure for the year.

In doing so, the Trustees must:

- select suitable accounting policies and apply them consistently
- make reasonable and prudent judgements and estimates
- follow applicable accounting standards and the Charities SORP
- prepare the accounts on a going concern basis unless it is inappropriate to do so

The Trustees are responsible for keeping proper accounting records that show the financial position of the charity and ensure compliance with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps to prevent and detect fraud and other irregularities.

The Trustees confirm that, so far as they are aware, there is no relevant examination information of which the Independent Examiner is unaware, and that they have taken all necessary steps to make themselves aware of such information.

Thank You



The Disability Resource Centre, Room 1, The Rufus Centre,
Steppingley Road, Flitwick, MK45 1AH



01582 470 900



info@drcbeds.org.uk



www.drcbeds.org.uk

www.advicecentral.org.uk

www.carerscentral.org.uk

REGISTERED COMPANY NUMBER: 02898000 (England and Wales)
REGISTERED CHARITY NUMBER: 1041712

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
THE DISABILITY RESOURCE CENTRE

Landers Accountants Ltd
Church View Chambers
38 Market Square
Toddington
Bedfordshire
LU5 6BS

THE DISABILITY RESOURCE CENTRE

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FOR THE YEAR ENDED 31 MARCH 2025**

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THE DISABILITY RESOURCE CENTRE
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

TRUSTEES	B K E Dennis J Pick - Vice chair K Taylor A G H Buckley (resigned 22/11/24) S Brown B S Pedersen G Ormston - Chair E Chelal (resigned 5/1/25) J M New (appointed 22/11/24)
EXECUTIVE MANAGEMENT TEAM	M Hawman, Company secretary and Chief Executive Officer (retired 30/4/25) A Bland - Company secretary and Chief Executive Officer (appointed 1/4/25)
REGISTERED OFFICE	Room 1 The Rufus Centre Steppingley Road Flitwick Bedfordshire MK45 1AH
REGISTERED COMPANY NUMBER	02898000 (England and Wales)
REGISTERED CHARITY NUMBER	1041712
INDEPENDENT EXAMINER	Landers Accountants Ltd Church View Chambers 38 Market Square Toddington Bedfordshire LU5 6BS
SOLICITORS	Woodfines 16 Cuthbert's Street Bedford MK40 3JG
BANKERS	CAF Bank Ltd West Mallong Kent ME19 4JQ

THE DISABILITY RESOURCE CENTRE

CHAIR'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

This has been a challenging but decisive year for The Disability Resource Centre. In order to avoid repeating last year's significant deficit, we reduced expenditure, implemented voluntary redundancies, and strengthened financial oversight. As a result, we ended the year with a surplus of £9,995. I would like to thank our dedicated staff team, whose commitment has ensured that our services continued uninterrupted despite a smaller workforce.

We maintained face-to-face delivery at the Mayfield Centre in Dunstable and continued our wider services from the Rufus Centre in Flitwick. New funding enabled the launch of two innovative projects: our Warm Hub, supporting people facing isolation and cost-of-living pressures, and a pilot programme offering exercise and advice for people with musculoskeletal conditions. Demand for welfare benefits support has remained extremely high and continues to deliver strong outcomes for the people we serve.

We also sustained our long-standing services for unpaid carers in Luton and continued to deliver payroll and care-budget support for individuals across Bedfordshire, Northamptonshire and Oxfordshire. Like many charities, we face ongoing competition for funds, with new income now more often secured through smaller, short-term contracts.

This year saw changes to our Board. We welcomed Julie New in July 2024 and thanked Andrew Buckley on his retirement in November for his years of valued service. Recruitment for additional trustees is under way.

The coming year will bring further change. Melanie Hawman retired as CEO in April 2025 after guiding the organisation with professionalism and compassion through a period of considerable pressure. We warmly welcome Anne Bland as our new CEO and look forward to working with her as we shape the next phase of the organisation's development. The Board is setting out new priorities through a five-year Strategic Plan to secure a sustainable future.

The Disability Resource Centre continues to make a tangible difference to people's lives. This is only possible because of the commitment of our funders, staff, volunteers and trustees. My sincere thanks to them all. We look forward to the year ahead and to building a strong future for the organisation.

Jill Pick, Acting Chair

THE DISABILITY RESOURCE CENTRE

CHIEF EXECUTIVE'S INTRODUCTION FOR THE YEAR ENDED 31 MARCH 2025

Although I joined the Disability Resource Centre just after the period covered by this Annual Report, I want to offer a clear view of the organisation I have inherited and the direction we are now shaping for the future.

My first month was spent listening to staff, volunteers, trustees, partners and the communities we support. These conversations revealed an organisation with considerable strengths: committed colleagues, trusted relationships across our region and services that are genuinely valued by people with disabilities and unpaid carers. They also highlighted areas that need focused investment, including modernising systems, improving data, strengthening internal capacity and ensuring that our premises and infrastructure are fit for purpose. These challenges reflect a small team working hard in a context of increasing demand and limited resources.

What I have found is a resilient charity that has continued to deliver for local people despite operating under pressure. The dedication and professionalism of staff form a strong foundation for the next stage of our development.

Working alongside the Chair and trustees, we have already begun shaping a renewed strategic direction. Our new 2025-2030 Strategy, *Creating Accessible Futures*, sets out a bold pathway from survival toward sustainable impact and long-term systemic influence. It guides us towards greater organisational strength, improved digital and physical infrastructure, and service models that reflect the needs and experiences of people with disabilities and long-term conditions and unpaid carers today.

In the year ahead, our priorities include stabilising capacity, strengthening financial resilience, upgrading digital ecosystem, developing a hub-and-spoke model for outreach and laying the groundwork for a social enterprise to generate sustainable unrestricted income. These steps are essential to protect core services and extend our social impact.

I am grateful for the openness and commitment of everyone involved. The Disability Resource Centre exists so that people with disabilities and long-term conditions and carers always have somewhere informed and compassionate to turn. Building a modern, confident organisation behind that mission is our shared task for the years ahead.

I look forward to leading this next chapter with purpose and optimism.

Anne Bland, Chief Executive Officer, (Appointed 1 April 2025)

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

About the Charity

Established in 1994, the Disability Resource Centre is an independent, user-led charity with more than 31 years of experience of supporting people with disabilities and long-term health conditions and unpaid carers across Bedfordshire, Luton, Milton Keynes and beyond. We offer practical advice, information, guidance; equipment services; training and wellbeing support; and manage money and care through our payroll and recruitment agency; so individuals can build confidence, access their rights, and live more independently.

Public benefit

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and planning future activities.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRATEGIC REPORT

Achievements and performance

Charitable activities

Vision

- We are the first choice for creative solutions to health and disability challenges.

Mission

- To be a trusted place of support for people with disabilities and their families.
- We partner with local communities in Bedfordshire, Luton and Milton Keynes to improve wellbeing, independence and inclusion for anyone with a disability or health condition.
- Our team of Trustees, staff and CEO lead with heart and deliver with clarity, compassion and accountability.

Values

- Empathy
- Commitment
- Creativity
- Collaboration
- Quality

Overview of the Year

The 2024-25 year was a period of significant transition for the Disability Resource Centre marked by consolidation. While the organisation operated with a smaller team and evolving funding landscape, staff and trustees remained focused on maintaining continuity of support for people with disabilities and long-term conditions and unpaid carers. The year can be viewed across three phases, each marked by clear achievements and important developments.

Phase 1: Restructure & Consolidation

As several projects came to an end, the organisation implemented planned redundancies and reduced its premises footprint further to stabilise costs and protect essential services. This period brought understandable pressure on teams, particularly where specialist posts were lost or merged. Alongside these challenges, important new opportunities emerged, including the successful award of £40,000 Skills for Care funding, the NHS BLMK's £20,000 MSK ActiveWell pilot grant, and early steps towards building a more multi-skilled internal team. These developments began to shape a more resilient future model for the charity.

Phase 2: Contract Stabilisation & System Improvements

During the autumn, the organisation focused on strengthening delivery across its core contracts. Teams improved their use of the CRM system, Carers Central introduced a new secure portal for transferring information supporting people in 11 languages, and early work began to improve data collection and reporting.

The end of the calendar year saw a refreshed marketing focus around Disability Confident and Care Academy activity, and the continuation of strong networks across Carers Central's partners in Luton.

Phase 3: Winter Pressures, Warm Hub & Pre-Transition

The charity secured £27,000 to launch a much-needed Warm & Wellbeing Hub, which was mobilised quickly in Mayfield and drew strong community engagement. Early development began on a Hub model to support strategic alignment with future service delivery and the Treasurer resigned to become Interim Finance Manager, stabilising financial oversight.

The year concluded with the transition to new leadership and a thorough diagnostic review.

Key Facts

- 22 staff at the start ? 13 at the end of the year

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Over 2,300 people directly supported
- 1,398 residents supported by Advice Central
- 489 carers supported / issues handled in Luton
- 285 people trained through the Care Academy
- 53 people supported through MSK ActiveWell
- 17 Moving & Handling trainings delivered
- 326 mobility equipment sold or leased
- 481 employers supported by payroll service
- 1,073 Personal Assistants' wages processed

New Funding Secured

- £40,000 Skills for Care funding
- £20,000 NHS BLMK MSK ActiveWell pilot
- £27,000 Warm & Wellbeing Hub funding
- Total £87,000 in new project income

Advice Central

Advice Central provides a single point of access for social welfare information, advice and guidance for residents across Central Bedfordshire, delivered through a virtual hub, telephone, email and in person appointments at the Rufus and Mayfield Centres. The service is staffed by a small specialist team, including a welfare benefits adviser, who provide confidential, impartial support to disabled people, older people, carers and families.

During 2024-25 the team has continued to consolidate Advice Central as the recognised gateway into local advice and support. Our CRM system (HubSpot) now holds records for over 2,200 Central Bedfordshire residents who have used the service, with most people contacting us by telephone or email and a smaller but important proportion accessing help face to face or via the website. We have maintained high levels of first point of contact resolution, ensured that out of hours enquiries are responded to the next working day, and strengthened our referral pathways into trusted partners such as Citizens Advice, Mind, Carers in Bedfordshire, adult learning and community groups.

Internally, the year has seen further investment in staff training, quality and safeguarding, including welfare benefits training, customer service skills, GDPR and trusted assessor qualifications. The team has taken part in outreach events and stakeholder networks to raise awareness of the service and to reach residents who are unlikely to seek help early. Across the year, Advice Central has secured significant welfare benefit gains for local residents through detailed casework and has helped many people to navigate complex systems at a time of continued cost of living pressures.

Reach & Demand

Who We Supported

- 1,398 residents registered accessed information, advice and guidance

How People Contacted Us

- 45% email
- 40% telephone
- 14% walk-in
- 1% webmail

What We Mostly Helped With

- CBC vouchers issued: 170
- General advice given: 158
- Signposting to external groups: 156
- Benefits advice cases: 117

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Equipment sales: 47
- Equipment hire: 47
- Donations processed: 46
- Energy advice (Living Well Fund): 15

First Point of Contact

- 100% enquiries resolved or appropriately triaged at first contact

Equality, Diversity & Inclusion

- Highest demand came from Dunstable and Houghton Regis wards
- A quarter of service users from Black, Asian, Mixed or other minority ethnic communities
- Around 7 in 10 Advice Central contacts are from women

Carers Central

Carers Central provides information, advice and support to unpaid carers living in Luton, helping them understand their rights, navigate services and maintain their wellbeing alongside their caring role. The service operates as a virtual hub, with support offered by telephone, email and online, and through face-to-face outreach in community venues such as GP practices and carer-friendly coffee mornings.

Our advisors and support workers helped carers stabilise complex situations, access statutory assessments, and improve their wellbeing and confidence. Working closely with Luton Borough Council (LBC), social prescribers, GP Surgeries, and local partners, we contributed to the first phase of the Luton Carers Strategy Implementation Plan.

Reach & Demand

Who We Supported

- 489 carers' issues supported
- Majority of carers were women, reflecting national caring patterns
- Carers from a broad range of ethnic backgrounds across Luton

What We Mostly Helped With

- increase income through successful Attendance Allowance and Blue Badge applications
- access specialist advice for housing, welfare and community support
- reduce isolation through referrals to dementia cafés, luncheon clubs and community groups
- navigate complex systems with personalised help and follow-up
- receive emotional reassurance and advocacy at a time of high pressure

First Point of Contact

- Enquiries were resolved or appropriately triaged at first contact
- Carers were supported to reach the right service without delay
- Complex cases were followed up through structured welfare calls

Our work directly supported all four priorities of the Luton Carers Strategy:

- Early identification of carers
- Support and empowerment
- Valuing carers as partners
- Improved health and wellbeing

LBC's new trusted assessor role through a new joint pilot project will allow Carers Central to innovate and test new ways of identifying unpaid carers, reduce waiting times and ease pressure on the local authority.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Carers Central created positive social impact by connecting carers with the right support at the right time, and by working closely with health, social care and community partners to improve local pathways for unpaid carers.

MSK ActiveWell

Musculoskeletal (MSK) conditions continue to be a leading cause of long-term pain, disability and reduced independence across the UK. In 2024, 17.9% of adults reported living with an MSK condition, and people with MSK conditions were 1.5 times more likely to experience a mental health condition. The challenges are intensified by national MSK waiting times, with many individuals waiting over 65 weeks for treatment. During this period, mobility often declines, pain increases and emotional wellbeing can deteriorate.

To address this gap, The Disability Resource Centre launched MSK ActiveWell in partnership with BLMK Integrated Care Board. The programme supported individuals with diagnosed MSK conditions who were on the NHS waiting list, providing holistic, early-intervention support to prevent deterioration and improve wellbeing while they waited for specialist care. Drawing on over 30 years' experience supporting people with long-term conditions, DRC designed the programme to offer accessible, person-centred wellbeing, exercise support and social connection across Bedfordshire, Luton and Milton Keynes.

MSK ActiveWell aimed to stabilise or improve physical, mental and social wellbeing for people awaiting MSK treatment. The programme supported participants to reduce pain, build mobility confidence, address isolation and access the right services at the right time. It also sought to reduce deterioration that may lead to more complex health needs or unnecessary surgical intervention.

Reach & Demand

Who We Supported

- 53 initial assessments across BLMK

How People Contacted Us

- Self-referral
- Telephone
- Referral from Partners/ Stakeholders

What We Mostly Helped With

- Wellbeing Improvements: Wellbeing scores increased significantly
- Holistic Impact: Social connections and excellent health coach support identified

First Point of Contact

- 100% enquiries resolved or appropriately triaged at first contact
- Supporting with additional DRC services
- Ensuring people reach the right support quickly

Care Academy

The Care Academy was established by DRC (with funding from Skills for Care) to support the development of high-quality, well-prepared Personal Assistants (PAs) and carers in Bedfordshire, Luton, Milton Keynes and beyond. The objective is to raise skills, knowledge and professional confidence in the care workforce by providing accessible, relevant training covering core care skills, and to open its offer more broadly to include carers themselves and anyone wanting to gain vital care-skills.

Delivery

- Since 2015 the Care Academy has delivered workshops based on the Care Certificate modules for hundreds of PAs.
- The programme has been redesigned and expanded to include a wider range of topics and to open up to carers and non-PAs.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Delivery is via a combination of online modules and interactive workshops, enabling flexible learning, practical scenario-based work and reflective practice.

Outputs Achieved in 2024/25

Individual employers (social care direct payment)	27
Individual employers (PHB funded only)	11
Individual employers (self-funded)	1
Personal assistants (employed by social care)	107
Personal assistants (employed by PHB holders)	73
Personal assistants (self-funded)	0
Personal assistants (self-employed)	26
Other:	
Family members/ unpaid carers	15
Social workers	0
Local authority staff	0
ULO staff	4
Aspiring carers/ personal assistants	21
Total number of people trained:	285

The Care Academy has helped PAs and care workers improve their skills and knowledge over its tenure:

- By increasing the professionalism and capability of the local care workforce, DRC strengthens quality of care, supports people with disabilities to receive better support, and assists carers and employers in the system.
- Opening the programme to a wider audience means the potential reach expands: carers, new entrants to care, employers of PAs can all benefit, supporting workforce development and care sector sustainability.
- The breadth of topics now covers essential competencies, duty-of-care issues, equality, safeguarding and complex needs, addressing core training gaps in the sector.

- Feedback from course participants highlights:

- o increased confidence
- o improved understanding
- o greater ability to work in person-centred, inclusive ways (based on DRC's reporting of training evolution).

Direct Payments - Self-Directed Support, Payroll, Managed Accounts, Recruitment, Employer Support

Direct Payments are a key way for people with disabilities, older people and those with long-term health conditions to live independently at home by arranging their own care and support. Instead of services being organised directly by the local authority, individuals receive funds to purchase the support that best fits their lives, giving them more choice and control. Local authorities and health bodies in England and Wales have a statutory duty to offer Direct Payments to people with eligible, assessed needs.

For many people, however, becoming an employer, managing payroll, and understanding employment law can feel daunting. The Disability Resource Centre, provides a comprehensive and holistic Direct Payment Support, Payroll and Recruitment service to make Direct Payments accessible, safe and workable in practice. Working across Bedfordshire, Luton, Milton Keynes and surrounding areas, the service enables people to use Direct Payments confidently, employ their own Personal Assistants (PAs) and stay in control of their support, without being overwhelmed by paperwork and compliance.

Reach & Demand

Service Design

- Information, Advice, guidance and set up support
- Employer and Payroll Support
- Managed Account services

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Recruitment Services
- On-going guidance and resources

How People Contacted Us

- Self-Referral
- Telephone
- Referral from Partners/ Stakeholders

What We Mostly Helped With

- Increased independence
- Reduced barriers to support
- Stronger local PA workforce
- Supported with Direct Payment queries
- HMRC queries

First Point of Contact

- Enquiries resolved or appropriately triaged at first contact

Payroll

- 481 independent employers
- 1073 Personal Assistants' payroll processed

Funders

- Bedford Borough Council
- Central Bedfordshire Council
- NHS BLMK Bedfordshire
- NHS BLMK Luton
- Northampton borough Council
- Oxfordshire County Council
- Self-funders

Warm & Wellbeing Hub - Mayfield Road

In 2024/25, The Disability Resource Centre delivered a Warm & Wellbeing Hub at the Mayfield Centre in Dunstable, funded by the Bedfordshire & Luton Community Foundation (BLCF) through the Cadent Gas Living Well Fund. The Hub was created in response to the cost-of-living crisis and the increased risk cold homes pose to people with disabilities, long-term conditions and low incomes. Its purpose was to provide a warm, safe space where people could reduce isolation, access practical energy-saving advice, and improve their physical and emotional wellbeing. The Hub runs every Tuesday and Wednesday (from Jan 2024), 10am-1pm, offering a drop-in space that was easy to access and welcoming to all. The Hub received regular weekly footfall, with attendance building steadily across the winter months.

Sessions included:

- Free hot drinks, soup and a warm café-style environment
- Advice on reducing energy bills, staying warm at home and simple money-saving tips
- Social and creative activities such as arts and crafts and wellbeing workshops
- Friendly staff support, free WIFI, and a comfortable community space

This combination of warmth, guidance and social connection was especially valuable for people who were isolated, nervous about rising energy costs or unable to heat their homes adequately.

The Hub delivered clear benefits for attendees during the winter months:

- Improved wellbeing and reduced isolation, with many participants reporting increased confidence and enjoyment from meeting others.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Greater knowledge of energy-saving techniques, with participants adopting practical changes at home and sharing tips with family and neighbours.
- Positive feedback on the environment, describing the venue as "lovely and warm", supportive and friendly.
- Safe alternative to cold homes, reducing the health risks associated with inadequate heating for vulnerable people.

The success of the Warm Hub demonstrates the continuing need for welcoming, low-barrier community spaces that support wellbeing and offer practical help during colder and financially challenging months.

Mobility Equipment & Independence Support

Our Mobility & Independence services provide practical solutions that help disabled people, older residents and carers maintain dignity and independence in daily life. These services include access to affordable mobility equipment, demonstrations, advice on safe daily living and support to choose the right tools for home use.

Keeping people safe, confident and independent at home

During 2024-25, these services underwent significant change following the previous year's disaster of losing the dedicated Mobility Shop due to a major flood from the premises above. To maintain continuity for local residents, the service was relocated to the Mayfield Centre, where our Warm & Wellbeing Hub was adapted to double as a community hub and equipment point. Despite this disruption, staff continued offering trusted, compassionate support to people who rely on us for everyday independence.

Mobility Equipment Sales, Lease & Donations

Residents often come to us unsure which equipment will help them stay safe at home. Our trained team offers demonstrations, impartial advice and support to help people choose the right equipment for their needs.

We offer

- equipment sales
- low-cost lease/hire options
- acceptance of good-quality donated equipment, helping us offer affordable items to residents in financial hardship and reducing waste

2024-25 at a glance

- 326 items supplied, up from 284 last year
- £12,479 income generated through sales
- Clear shift from sales to lease, aligning with community preference for low-cost, flexible options
- Donations of good-quality items allowed us to support people who could not otherwise afford essential equipment
- Equipment support delivered alongside benefit advice and Warm Hub activities

Why These Services Matter

- Enable residents to remain safe and independent at home
- Prevent avoidable falls and hospital admissions
- Provide trusted, affordable alternatives to online retailers
- Help families adjust to new disabilities or changing care needs
- Ensure sustainability by reusing good-quality donated equipment
- Strengthen community connection through the Warm & Wellbeing Hub

Moving & Handling

Our full-cost training programme provides high-quality Moving & Handling training for unpaid carers, Personal Assistants (PAs), individual employers, voluntary sector groups and professionals. These sessions equip people with the skills to support others safely, reduce the risk of injury and improve confidence.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

This training is a core part of our offer as a Disability Confident Leader, helping organisations meet their obligations to support disabled employees and workers. It also underpins our Care Academy and complements Skills for Care-funded workforce development.

During 2024-25, we offered a half-day course once a month, with plans to expand in 2025-26 as part of our organisational strategy.

Building skills, safety and confidence for carers, Personal Assistants and organisations

Strategic Importance of Training

1. Strengthening Disability Confident Practice

Our training helps employers adopt safer, more inclusive and accessible ways of supporting disabled staff and carers in the workplace.

2. Supporting Skills for Care and Care Academy Pathways

Moving & Handling sits within a broader learning pathway that supports the social care workforce and improves community-based care.

3. Generating Sustainable Income

As an unrestricted income stream, this training helps strengthen organisational resilience and supports reinvestment into core services.

4. Improving Community Safety & Confidence

Safe techniques reduce risk for carers and the people they support, preventing crisis situations and enabling people to remain safely at home.

2024-25 at a glance

- 17 sessions delivered, up from 10 the previous year
- One half day training typically had 6-8 participants
- £3,575 generated in unrestricted income
- Participants included:
 - o unpaid carers
 - o new Personal Assistants entering the workforce
 - o voluntary sector groups
 - o small employers
 - o individual residents preparing for a caring role
- Courses delivered by trained instructors with a focus on safe transfers, posture, equipment use and prevention of injury

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRATEGIC REPORT

Financial review

Consolidation, strong financial controls and a modest surplus

The financial year ended 31 March 2025 marked a period of consolidation for the Disability Resource Centre. Despite reduced staffing capacity, the end of several time-limited contracts and pressures on local authority and NHS budgets, the charity delivered a modest surplus of £9,559, compared with a deficit of £82,907 in the previous year. This reflects careful cost management, reduced expenditure following restructuring, and stronger control of operating costs throughout the year.

Income

Total income for the year was £576,415 (2024: £695,108). The reduction reflects the completion of several short-term funded projects and lower levels of chargeable services as the Mobility Shop site closed unexpectedly following flood damage in 2023. Core income continued to be driven by local authority and NHS contracts, alongside income generated from Direct Payments, Advice Central, Carers Central and Care Academy activity. Restricted income of £39,767 related to Skills for Care was fully utilised in line with funder conditions.

Expenditure

Total expenditure reduced significantly to £566,856 (2024: £778,015). This was due to lower staffing costs after the end of time-limited roles and tighter control of non-essential spending. Staffing accounted for £388,941 of expenditure, representing approximately 71% of total costs. Operating costs, including facilities, IT, professional fees and utilities, were closely monitored throughout the year. Expenditure aligned with the priorities of maintaining essential services while managing a reduced staff team and smaller premises footprint.

Reserves

At year-end the charity held total unrestricted reserves of £296,811 (2024: £287,252). Within this, the charity maintained several designated funds to support future commitments in premises, staffing, IT infrastructure, and organisational development. Free reserves available for general use were £289,845, representing around six months of operating expenditure, above the minimum target of three months set in the Reserves Policy. The Board considers this level of free reserves prudent given the concentration of income in statutory contracts and the organisation's current operating environment.

Cash Flow and Liquidity

Cash at bank and in hand increased from £205,868 to £252,888, reflecting stronger cash management, improved debtor collection and reduced expenditure during the year. The charity has no long-term debt and maintains a stable working capital position.

Investment policy and objectives

The charity maintains deposit accounts which are regularly reviewed. We have made the decision to make a small investment to see how valuable this could be.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRATEGIC REPORT

Financial review

Reserves policy

The charity aims to maintain unrestricted reserves equivalent to three to six months of operating costs, ensuring continuity of essential services during periods of financial uncertainty.

At 31 March 2025, the charity held £296,811 in unrestricted reserves, of which £289,845 were free reserves, equating to approximately six months of operating expenditure. This sits comfortably within the target range and provides a stable foundation as the organisation moves into a year of potential contract renewals and ongoing development.

Designated reserves are held to support future commitments, including premises improvements (£150,000), staffing contingency (£60,000), IT infrastructure (£15,000) and organisational development (£20,000).

Trustees will continue to monitor reserves quarterly and adjust designated funds as needed to support the charity's strategic priorities and long-term sustainability.

Going concern

The trustees have assessed the charity's ability to continue as a going concern and have concluded that whilst there are material uncertainties regarding certain contracted income streams, sufficient contingency plans are deemed to be in place to enable the charity's ability to continue in operation for the foreseeable future. This assessment has considered the potential non-renewal of contracts due in March 2026, the adequacy of reserves, and the income diversification and growth plan.

Risk management

Ensuring stability, safeguarding our services, and planning for the future

The Board of Trustees has overall responsibility for identifying and managing the major risks facing the charity. Throughout 2024-25 the Finance, Performance and Business Development Committees reviewed emerging risks within their areas of oversight, with the Board considering updates every other month.

Key risks during the year included reduced staffing capacity, pressures on financial resilience, reliance on several short-term contracts, and limitations within internal systems and processes. The transition to new operational leadership mid-year also highlighted the need for clearer reporting and more consistent data governance.

Mitigating actions included strengthening financial oversight through the appointment of an Interim Finance Manager, improving the use of the CRM system, consolidating premises to reduce cost pressures, and introducing more structured performance reporting. Work to modernise internal systems, improve communication, and refresh governance is continuing into 2025-26 as part of the organisation's wider development plan.

The Trustees are confident that appropriate controls are in place and that the organisation is taking the right steps to strengthen resilience and improve long-term stability.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRATEGIC REPORT

Future plans

Looking ahead: Strengthening our foundations, rebuilding confidence and shaping the future

In 2025-26, our focus is on strengthening the foundations of the organisation so that disabled people, carers and families can continue to rely on us for trusted, high-quality support. The year ahead will be one of rebuilding capacity, modernising systems and deepening partnerships, guided by the new 2025-2030 Strategy.

Our priorities for the coming year include:

1. Strengthening organisational systems and governance

We will continue improving internal processes, data governance, financial controls and performance reporting, ensuring greater consistency, transparency and accountability across all services.

2. Investing in staff wellbeing and operational capacity

Rebuilding a healthy organisational culture is essential. We will support staff development, improve communication channels, and begin growing the team where capacity gaps have been identified.

3. Expanding our training and workforce development offer

Moving & Handling, Disability Confident training and our Care Academy pathway will be expanded to meet community need and generate sustainable income, complementing our Skills for Care programmes.

4. Refreshing our mobility and independence offer

Following the closure of the previous Mobility Shop, we will strengthen the integrated equipment, lease and independence service at the Mayfield Centre, ensuring residents can access safe and affordable support.

5. Deepening community hubs and partnerships

The Warm & Wellbeing Hub will continue to grow as a welcoming community space. We will also progress early work towards a broader Hub & Spoke model, ensuring improved visibility and partnership working across Bedfordshire, Luton and Milton Keynes.

6. Enhancing financial resilience and diversifying income

We will build on existing strengths to increase unrestricted income through training, equipment services and business development activity, while working closely with commissioners on contract renewals.

7. Strengthening volunteer engagement

A renewed volunteer programme will support community activities, increase capacity and deepen our connection with local residents.

The year ahead will combine stabilisation with thoughtful growth. With strong reserves, a committed staff team and a clear strategic direction, the Board and senior leadership are confident that the Disability Resource Centre is well-positioned to build a more resilient, modern, and inclusive organisation for the communities we serve.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance & Management

The Charity is governed by its Memorandum and Articles of Association which were set on 14 February 1994.

The charity is managed by a Board of Trustees who are Directors of the company. The Disability Resource Centre has 9 members who agree to contribute an amount of £5 in event of the company being wound up.

The Disability Resource Centre is a charitable company limited by guarantee and governed by a Board of Trustees with responsibility for setting strategic direction, overseeing risk and ensuring the charity delivers public benefit in line with its charitable objects. Trustees met every other month throughout 2024-25 and were supported by three standing committees:

- Finance Committee
- Business Development Committee
- Performance Committee

which provided deeper scrutiny of operational, financial and strategic matters.

The year was marked by significant organisational strain. Several senior and long-standing staff left the organisation, including the Operations Manager, and a number of time-limited funded roles ended. This reduced staffing from 22 to 13 and placed considerable pressure on remaining teams. To maintain essential operational continuity and financial oversight a long-term serving staff member was internally promoted as Operations Manager and the Treasurer stepped down from the Board to take up one-year, fixed-term role as Interim Finance Manager. As the CEO was going to retire at the end of the reporting year, the recruitment for the successor started in early 2025.

Despite these challenges, trustees maintained oversight, monitoring the risks associated with staffing shortages, the consolidation of premises and the transition of financial systems, and ensured that services remained safe and compliant. The Board also initiated a process to refresh its own governance capacity, identifying the need for new trustees with expertise in finance, governance and organisational development, and beginning recruitment to strengthen the Board for the future.

The resilience of the staff team during this period of strain is acknowledged with deep appreciation, and their commitment ensured continuity of support for disabled people, carers and families across Bedfordshire, Luton, Milton Keynes and beyond. The Board acknowledges the dedication and professionalism shown by staff throughout the year and is committed to supporting a healthier organisational culture, stronger internal processes and improved staff wellbeing as part of the charity's wider development plan for 2025-26 and beyond.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

Under the requirement of the Memorandum and Articles of Association trustees are appointed and one third retires every year, they are eligible for re-appointment at the Annual General Meeting.

All board members give their time voluntarily and received no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the accounts.

Gillian Ormston took over the role of Chair of Trustees last year and is supported by Jill Pick in her new role of Vice Chair. Gillian has a great deal of commercial expertise and Jill is an expert in Charitable Governance. Evans Chelal remains as Treasurer.

All Trustees are subject to a code of conduct and declare any potential conflict of interest, all of them complete a declaration of interest annually. Each Trustee sits on one or more of the sub committees that directly relate to their skills and experience: Finance and General Purposes; Personnel or Services and Marketing. Full Board meetings take place every two months throughout the year with the AGM generally taking place in October. Board members are invited to take part in relevant external training and meetings. All Trustees are involved in setting the strategic direction of the DRC. None of the Trustees have any beneficial interest in the charity and only out of pocket expenses are recompensed.

Management

The Chief Executive is appointed by the Board of Trustees to manage the day-to-day operations of the charity and is accountable to the board for the performance of the Charity. The Chief Executive is supported by an Operations Manager and Finance controller.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Members of Board of Trustees

Members of the Board who are Directors for the purpose of company law and trustees for the purpose of charity law, who served during this year and up to the date of this report are set out on the administrative page.

In accordance with company law, as the company's directors we certify that:

- So far as we are aware there is no relevant audit information of which the company's auditors are unaware.
- As the directors of the company, we have taken all steps that we ought to have taken to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of The Disability Resource Centre for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

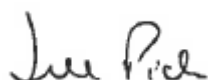
Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 28 November 2025 and signed on the board's behalf by:



J Pick - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE DISABILITY RESOURCE CENTRE**

Independent examiner's report to the trustees of The Disability Resource Centre ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE DISABILITY RESOURCE CENTRE**

Independent examiner's statement - matters of concern identified

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination.

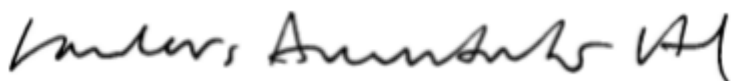
Material uncertainty relating to going concern

We draw attention to the trustees report in the financial statements, which indicates that whilst there is a material uncertainty regarding renewal of contracted income, contingency plans are in place and ready to be enacted if required. The trustees have confirmed their belief that the charity should continue to be considered a going concern on this basis.

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

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

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Robert Brown

Landers Accountants Ltd
Church View Chambers
38 Market Square
Toddington
Bedfordshire
LU5 6BS

28 November 2025

THE DISABILITY RESOURCE CENTRE

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations	3	2,734	-	2,734	5,448
Charitable activities	5				
Information services		355,492	39,767	395,259	440,899
Chargeable services		159,964	-	159,964	210,427
Training and other income		12,471	-	12,471	19,559
Investment income	4	5,987	-	5,987	6,120
Other income		<u>-</u>	<u>-</u>	<u>-</u>	<u>12,655</u>
Total		<u>536,648</u>	<u>39,767</u>	<u>576,415</u>	<u>695,108</u>
EXPENDITURE ON					
Raising funds	6	1,856	-	1,856	3,092
Charitable activities	7				
Information services		525,233	-	525,233	747,608
Skills for Care		<u>-</u>	<u>39,767</u>	<u>39,767</u>	<u>27,315</u>
Total		<u>527,089</u>	<u>39,767</u>	<u>566,856</u>	<u>778,015</u>
NET INCOME/(EXPENDITURE)		9,559	-	9,559	(82,907)
RECONCILIATION OF FUNDS					
Total funds brought forward		287,252	-	287,252	370,159
TOTAL FUNDS CARRIED FORWARD		<u>296,811</u>	<u>-</u>	<u>296,811</u>	<u>287,252</u>

The notes form part of these financial statements

THE DISABILITY RESOURCE CENTRE

**BALANCE SHEET
31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	14	4,853	-	4,853	3,029
CURRENT ASSETS					
Stocks	15	2,314	-	2,314	1,737
Debtors	16	56,862	-	56,862	123,095
Investments	17	20,000	-	20,000	-
Cash at bank and in hand		<u>252,888</u>	<u>-</u>	<u>252,888</u>	<u>205,868</u>
		332,064	-	332,064	330,700
CREDITORS					
Amounts falling due within one year	18	(40,106)	-	(40,106)	(46,477)
NET CURRENT ASSETS		<u>291,958</u>	<u>-</u>	<u>291,958</u>	<u>284,223</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>296,811</u>	-	<u>296,811</u>	<u>287,252</u>
NET ASSETS		<u>296,811</u>	<u>-</u>	<u>296,811</u>	<u>287,252</u>
FUNDS	20				
Unrestricted funds				<u>296,811</u>	<u>287,252</u>
TOTAL FUNDS				<u>296,811</u>	<u>287,252</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

THE DISABILITY RESOURCE CENTRE

BALANCE SHEET - continued
31 MARCH 2025

The financial statements were approved by the Board of Trustees and authorised for issue on 28 November 2025 and were signed on its behalf by:

A handwritten signature in black ink, appearing to read 'J Pick', written in a cursive style.

J Pick - Trustee

THE DISABILITY RESOURCE CENTRE

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	<u>66,010</u>	<u>(137,099)</u>
Net cash provided by/(used in) operating activities		<u>66,010</u>	<u>(137,099)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(4,977)	(1,695)
Purchase of current asset investments		(20,000)	-
Interest received		<u>5,987</u>	<u>6,120</u>
Net cash (used in)/provided by investing activities		<u>(18,990)</u>	<u>4,425</u>
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		47,020	(132,674)
Cash and cash equivalents at the beginning of the reporting period		<u>205,868</u>	<u>338,542</u>
Cash and cash equivalents at the end of the reporting period		<u>252,888</u>	<u>205,868</u>

The notes form part of these financial statements

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25	31.3.24
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	9,559	(82,907)
Adjustments for:		
Depreciation charges	3,153	5,736
Interest received	(5,987)	(6,120)
(Increase)/decrease in stocks	(577)	1,000
Decrease in debtors	66,233	48,756
Decrease in creditors	<u>(6,371)</u>	<u>(103,564)</u>
Net cash provided by/(used in) operations	<u>66,010</u>	<u>(137,099)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	<u>205,868</u>	<u>47,020</u>	<u>252,888</u>
	<u>205,868</u>	<u>47,020</u>	<u>252,888</u>
Liquid resources			
Deposits included in cash	-	-	-
Current asset investments	<u>-</u>	<u>20,000</u>	<u>20,000</u>
	<u>-</u>	<u>20,000</u>	<u>20,000</u>
Total	<u>205,868</u>	<u>67,020</u>	<u>272,888</u>

The notes form part of these financial statements

THE DISABILITY RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. COMPANY INFORMATION

The Disability Resource Centre is a private company limited by guarantee, registered in England and Wales. The members of the company are the Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £5 per member of the charity. Its registered office and principal place of business is Room 1, The Rufus Centre Steppingley Road, Flitwick, Bedford, England, MK45 1AH.

2. ACCOUNTING POLICIES

Company status

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' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Government grants

A government grant is recognised only when there is reasonable assurance that (a) the entity will comply with any conditions attached to the grant and (b) the grant will be received.

Grants relating to revenue are recognised in income on a systematic basis over the periods in which the entity recognises the related costs for which the grant is intended to compensate.

A grant that becomes receivable as compensation for expenses or losses already incurred, or for the purpose of giving immediate financial support to the entity with no future related costs, is recognised in income in the period in which it becomes receivable.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance costs

Governance costs include those incurred in the governance of the charities assets and are associated with constitutional and statutory requirements.

Allocation and apportionment of costs

Support costs are those costs incurred directly in support of expenditure on objects of the charity.

Overheads have been allocated on the basis of floor space usage and other overheads have been apportioned on the basis of the head count.

All resources expended are inclusive of irrecoverable VAT.

THE DISABILITY RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

2. ACCOUNTING POLICIES - continued

Intangible fixed assets

Such an asset is identifiable when it is separable, or when it arises from contractual or other legal rights.

Subsequent to initial recognition, computer software is measured at cost less accumulated amortisation and any accumulated impairment losses.

Amortisation is calculated to write off the cost of intangible assets less their estimated residual values using the straight-line method over their estimated useful lives, and is recognised in the statement of financial activities.

The estimated useful lives for current and comparative periods are as follows:

Computer Software - 33% on cost

Amortisation methods, useful lives and residual values are reviewed at each reporting date and adjusted if appropriate

Tangible fixed assets

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

Fixtures and fittings - 20% on cost

Computer equipment - 33% on cost

Fixed assets are stated in the balance sheet at their cost or value at the time of receipt less depreciation. Expenditure of a capital nature over £500 is capitalised. Profits and losses on the disposal of assets are recognised in the SOFA in the year of disposal.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The company is a charity within the meaning of the Finance Act 2010 (schedule 6, paragraph 1). Accordingly the company is potentially exempt from taxation in respect of income or capital gains within categories covered by the Corporation Tax Act 2010 (part 11, chapter 3) or the Taxation of Chargeable Gains Act 1992 (section 256), to the extent that such income or gains are applied exclusively to charitable purposes. No tax charge arose in the period.

Fund accounting

The Disability Resource Centre has various types of funds for which it is responsible, and which require separate disclosure as follows:

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

THE DISABILITY RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

2. ACCOUNTING POLICIES - continued

Fund accounting

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Redundancy and termination payments

Redundancy and termination costs are recognised as an expense in the Statement of Financial Activities and a liability on the Balance Sheet immediately at the point the charity is demonstrably committed to either: terminate the employment of an employee or group of employees before normal retirement date; or provide termination benefits as a result of an offer made in order to encourage voluntary redundancy. The charity is considered to be demonstrably committed only when it has a detailed formal plan for the termination and is without realistic possibility of withdrawal from the plan.

3. DONATIONS

	31.3.25	31.3.24
	£	£
Donations	<u>2,734</u>	<u>5,448</u>

4. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Deposit account interest	<u>5,987</u>	<u>6,120</u>

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

5. INCOME FROM CHARITABLE ACTIVITIES

		31.3.25	31.3.24
	Activity	£	£
Grants	Information services	395,259	440,899
Chargeable services	Chargeable services	159,964	210,427
Training and other income	Training and other income	<u>12,471</u>	<u>19,559</u>
		<u>567,694</u>	<u>670,885</u>

6. RAISING FUNDS

Other trading activities

	31.3.25	31.3.24
	£	£
Opening stock	1,737	2,737
Purchases	2,433	2,092
Closing stock	<u>(2,314)</u>	<u>(1,737)</u>
	<u>1,856</u>	<u>3,092</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Information services	423,198	102,035	525,233
Skills for Care	<u>33,251</u>	<u>6,516</u>	<u>39,767</u>
	<u>456,449</u>	<u>108,551</u>	<u>565,000</u>

8. SUPPORT COSTS

	Management £	Finance £	Information technology £
Information services	10,097	958	39,966
Skills for Care	<u>-</u>	<u>-</u>	<u>-</u>
	<u>10,097</u>	<u>958</u>	<u>39,966</u>

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

8. SUPPORT COSTS - continued

	Human resources £	Other £	Governance costs £	Totals £
Information services	5,125	6,422	39,467	102,035
Skills for Care	-	-	6,516	6,516
	<u>5,125</u>	<u>6,422</u>	<u>45,983</u>	<u>108,551</u>

9. NET INCOME/(EXPENDITURE)

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

	31.3.25 £	31.3.24 £
Auditors' remuneration	4,660	4,500
Depreciation - owned assets	3,153	5,478
Hire of plant and machinery	97	244
Other operating leases	3,205	4,202
Computer software amortisation	-	258

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

11. STAFF COSTS

	31.3.25 £	31.3.24 £
Wages and salaries	380,644	509,407
Other pension costs	8,297	9,700
	<u>388,941</u>	<u>519,107</u>

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

	31.3.25	31.3.24
Disability services	15	20
Management	1	1
	<u>16</u>	<u>21</u>

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

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

12. KEY MANAGEMENT PERSONNEL

The total remuneration of key management personnel (including salaries and other benefits) was £67,081 (2024: £67,081).

13. INTANGIBLE FIXED ASSETS

	Computer software £
COST	
At 1 April 2024 and 31 March 2025	<u>2,300</u>
AMORTISATION	
At 1 April 2024 and 31 March 2025	<u>2,300</u>
NET BOOK VALUE	
At 31 March 2025	<u><u>-</u></u>
At 31 March 2024	<u><u>-</u></u>

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024	1,625	19,158	20,783
Additions	<u>1,989</u>	<u>2,988</u>	<u>4,977</u>
At 31 March 2025	<u>3,614</u>	<u>22,146</u>	<u>25,760</u>
DEPRECIATION			
At 1 April 2024	975	16,779	17,754
Charge for year	<u>557</u>	<u>2,596</u>	<u>3,153</u>
At 31 March 2025	<u>1,532</u>	<u>19,375</u>	<u>20,907</u>
NET BOOK VALUE			
At 31 March 2025	<u><u>2,082</u></u>	<u><u>2,771</u></u>	<u><u>4,853</u></u>
At 31 March 2024	<u><u>650</u></u>	<u><u>2,379</u></u>	<u><u>3,029</u></u>

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

15. STOCKS

	31.3.25	31.3.24
	£	£
Stocks	<u>2,314</u>	<u>1,737</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade debtors	51,333	107,943
Other debtors	5,529	14,606
Prepayments and accrued income	<u>-</u>	<u>546</u>
	<u>56,862</u>	<u>123,095</u>

17. CURRENT ASSET INVESTMENTS

	31.3.25	31.3.24
	£	£
Listed investments	<u>20,000</u>	<u>-</u>

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	16,054	5,175
Social security and other taxes	6,892	11,026
VAT	9,635	20,491
Other creditors	1,710	2,984
Accruals and deferred income	<u>5,815</u>	<u>6,801</u>
	<u>40,106</u>	<u>46,477</u>

19. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.25	31.3.24
	£	£
Within one year	24,891	20,436
Between one and five years	<u>22,342</u>	<u>47,233</u>
	<u>47,233</u>	<u>67,669</u>

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

20. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
Unrestricted funds	287,252	9,559	296,811
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>287,252</u>	<u>9,559</u>	<u>296,811</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted funds	536,648	(527,089)	9,559
	<hr/>	<hr/>	<hr/>
Restricted funds			
Skills for Care	39,767	(39,767)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>576,415</u>	<u>(566,856)</u>	<u>9,559</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
Unrestricted funds	370,159	(82,907)	287,252
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>370,159</u>	<u>(82,907)</u>	<u>287,252</u>

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

20. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted funds	667,793	(750,700)	(82,907)
Restricted funds			
Skills for Care	27,315	(27,315)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>695,108</u>	<u>(778,015)</u>	<u>(82,907)</u>

DESIGNATED FUNDS

	31.3.25 £	31.3.24 £
Premises configuration or refurbishment	150,000	150,000
Staffing Commitment Fund	60,000	60,000
Premises Commitment Fund	5,000	5,000
Information Technology Infrastructure	15,000	15,000
Research and development	20,000	20,000
General Fund	<u>46,811</u>	<u>37,252</u>
TOTAL DESIGNATED FUNDS	<u>296,811</u>	<u>287,252</u>

Premises configuration or refurbishment

To cover the necessary upgrades required in the charity's premises.

Delivery of Service, Staffing Commitment Fund

To cover one month salary and pension payments.

Delivery of Service, Premises Commitment Fund

To cover 1 year's lease on premises.

Information Technology Infrastructure

To invest in the development of Information Technology Infrastructure.

General Fund

To cover cash flow volatility.

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

21. RELATED PARTY DISCLOSURES

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

22. HOLDING ACCOUNTS

The charity operates 'holding accounts' in Luton, Central Bedfordshire, Bedford Borough, Oxfordshire and Northampton as part of its 'Direct Payments' scheme. The charity has no legal entitlement to the ownership of these accounts and is merely acting as an intermediary agent to receive funds and distribute them under instructions from the benefit recipient. As a result these holding accounts are not reflected in the Statement of Financial Activities or the Balance Sheet of the charity. At the balance sheet date the remaining accounts amounted to £1,947,396 (2024: £1,437,586).

23. GOING CONCERN

The trustees have assessed the charity's ability to continue as a going concern and have concluded that whilst there are material uncertainties regarding certain contracted income streams, sufficient contingency plans are deemed to be in place to enable the charity's ability to continue in operation for the foreseeable future. This assessment has considered the potential non-renewal of contracts due in March 2026, the adequacy of reserves, and the income diversification and growth plan.

THE DISABILITY RESOURCE CENTRE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations		
Donations	2,734	5,448
Investment income		
Deposit account interest	5,987	6,120
Charitable activities		
Grants	395,259	440,899
Chargeable services	159,964	210,427
Training and other income	<u>12,471</u>	<u>19,559</u>
	567,694	670,885
Other income		
Other income	<u>-</u>	<u>12,655</u>
Total incoming resources	576,415	695,108
EXPENDITURE		
Other trading activities		
Opening stock	1,737	2,737
Purchases	2,433	2,092
Closing stock	<u>(2,314)</u>	<u>(1,737)</u>
	1,856	3,092
Charitable activities		
Wages	371,677	500,440
Pensions	8,117	9,520
Other operating leases	1,311	2,299
Volunteer expenses	286	997
Insurance	3,247	2,849
Light, heat and telephone	7,696	10,590
Rent, rates and water	37,361	35,866
Printing, postage and stationery	2,486	2,699
Advertising	10,111	16,369
Sundries	7,452	657
Training	3,104	20,428
Temporary staff	1,198	9,688
Carried forward	454,046	612,402

This page does not form part of the statutory financial statements

THE DISABILITY RESOURCE CENTRE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	31.3.25 £	31.3.24 £
Charitable activities		
Brought forward	454,046	612,402
Disallowable VAT on partial exemption	2,260	17,757
Provision for bad debts	<u>143</u>	<u>-</u>
	456,449	630,159
Support costs		
Management		
Cleaning	3,107	2,089
Repairs and renewals	9	786
Health and safety	1,212	1,544
Subscriptions	573	2,264
Travel and subsistence	1,260	2,791
Photocopier - net of recharge	783	930
Amortisation of intangible fixed assets	-	258
Depreciation of tangible and heritage assets	<u>3,153</u>	<u>5,478</u>
	10,097	16,140
Finance		
Bank charges	958	1,387
Information technology		
Computing expenses	39,966	51,017
Human resources		
Recruitment	5,125	430
Other		
Redundancy costs	6,422	-
Governance costs		
Wages	8,967	8,967
Pensions	180	180
Auditors' remuneration	4,660	4,500
Hire of plant and machinery	97	244
Other operating leases	1,894	1,903
Legal and professional fees	<u>30,185</u>	<u>59,996</u>
	<u>45,983</u>	<u>75,790</u>
Total resources expended	<u>566,856</u>	<u>778,015</u>
Net income/(expenditure)	<u><u>9,559</u></u>	<u><u>(82,907)</u></u>

This page does not form part of the statutory financial statements

REGISTERED COMPANY NUMBER: 02898000 (England and Wales)
REGISTERED CHARITY NUMBER: 1041712

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
THE DISABILITY RESOURCE CENTRE

Landers Accountants Ltd
Church View Chambers
38 Market Square
Toddington
Bedfordshire
LU5 6BS

THE DISABILITY RESOURCE CENTRE

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FOR THE YEAR ENDED 31 MARCH 2025**

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THE DISABILITY RESOURCE CENTRE
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

TRUSTEES	B K E Dennis J Pick - Vice chair K Taylor A G H Buckley (resigned 22/11/24) S Brown B S Pedersen G Ormston - Chair E Chelal (resigned 5/1/25) J M New (appointed 22/11/24)
EXECUTIVE MANAGEMENT TEAM	M Hawman, Company secretary and Chief Executive Officer (retired 30/4/25) A Bland - Company secretary and Chief Executive Officer (appointed 1/4/25)
REGISTERED OFFICE	Room 1 The Rufus Centre Steppingley Road Flitwick Bedfordshire MK45 1AH
REGISTERED COMPANY NUMBER	02898000 (England and Wales)
REGISTERED CHARITY NUMBER	1041712
INDEPENDENT EXAMINER	Landers Accountants Ltd Church View Chambers 38 Market Square Toddington Bedfordshire LU5 6BS
SOLICITORS	Woodfines 16 Cuthbert's Street Bedford MK40 3JG
BANKERS	CAF Bank Ltd West Mallong Kent ME19 4JQ

THE DISABILITY RESOURCE CENTRE

CHAIR'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

This has been a challenging but decisive year for The Disability Resource Centre. In order to avoid repeating last year's significant deficit, we reduced expenditure, implemented voluntary redundancies, and strengthened financial oversight. As a result, we ended the year with a surplus of £9,995. I would like to thank our dedicated staff team, whose commitment has ensured that our services continued uninterrupted despite a smaller workforce.

We maintained face-to-face delivery at the Mayfield Centre in Dunstable and continued our wider services from the Rufus Centre in Flitwick. New funding enabled the launch of two innovative projects: our Warm Hub, supporting people facing isolation and cost-of-living pressures, and a pilot programme offering exercise and advice for people with musculoskeletal conditions. Demand for welfare benefits support has remained extremely high and continues to deliver strong outcomes for the people we serve.

We also sustained our long-standing services for unpaid carers in Luton and continued to deliver payroll and care-budget support for individuals across Bedfordshire, Northamptonshire and Oxfordshire. Like many charities, we face ongoing competition for funds, with new income now more often secured through smaller, short-term contracts.

This year saw changes to our Board. We welcomed Julie New in July 2024 and thanked Andrew Buckley on his retirement in November for his years of valued service. Recruitment for additional trustees is under way.

The coming year will bring further change. Melanie Hawman retired as CEO in April 2025 after guiding the organisation with professionalism and compassion through a period of considerable pressure. We warmly welcome Anne Bland as our new CEO and look forward to working with her as we shape the next phase of the organisation's development. The Board is setting out new priorities through a five-year Strategic Plan to secure a sustainable future.

The Disability Resource Centre continues to make a tangible difference to people's lives. This is only possible because of the commitment of our funders, staff, volunteers and trustees. My sincere thanks to them all. We look forward to the year ahead and to building a strong future for the organisation.

Jill Pick, Acting Chair

THE DISABILITY RESOURCE CENTRE

CHIEF EXECUTIVE'S INTRODUCTION FOR THE YEAR ENDED 31 MARCH 2025

Although I joined the Disability Resource Centre just after the period covered by this Annual Report, I want to offer a clear view of the organisation I have inherited and the direction we are now shaping for the future.

My first month was spent listening to staff, volunteers, trustees, partners and the communities we support. These conversations revealed an organisation with considerable strengths: committed colleagues, trusted relationships across our region and services that are genuinely valued by people with disabilities and unpaid carers. They also highlighted areas that need focused investment, including modernising systems, improving data, strengthening internal capacity and ensuring that our premises and infrastructure are fit for purpose. These challenges reflect a small team working hard in a context of increasing demand and limited resources.

What I have found is a resilient charity that has continued to deliver for local people despite operating under pressure. The dedication and professionalism of staff form a strong foundation for the next stage of our development.

Working alongside the Chair and trustees, we have already begun shaping a renewed strategic direction. Our new 2025-2030 Strategy, *Creating Accessible Futures*, sets out a bold pathway from survival toward sustainable impact and long-term systemic influence. It guides us towards greater organisational strength, improved digital and physical infrastructure, and service models that reflect the needs and experiences of people with disabilities and long-term conditions and unpaid carers today.

In the year ahead, our priorities include stabilising capacity, strengthening financial resilience, upgrading digital ecosystem, developing a hub-and-spoke model for outreach and laying the groundwork for a social enterprise to generate sustainable unrestricted income. These steps are essential to protect core services and extend our social impact.

I am grateful for the openness and commitment of everyone involved. The Disability Resource Centre exists so that people with disabilities and long-term conditions and carers always have somewhere informed and compassionate to turn. Building a modern, confident organisation behind that mission is our shared task for the years ahead.

I look forward to leading this next chapter with purpose and optimism.

Anne Bland, Chief Executive Officer, (Appointed 1 April 2025)

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

About the Charity

Established in 1994, the Disability Resource Centre is an independent, user-led charity with more than 31 years of experience of supporting people with disabilities and long-term health conditions and unpaid carers across Bedfordshire, Luton, Milton Keynes and beyond. We offer practical advice, information, guidance; equipment services; training and wellbeing support; and manage money and care through our payroll and recruitment agency; so individuals can build confidence, access their rights, and live more independently.

Public benefit

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and planning future activities.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRATEGIC REPORT

Achievements and performance

Charitable activities

Vision

- We are the first choice for creative solutions to health and disability challenges.

Mission

- To be a trusted place of support for people with disabilities and their families.
- We partner with local communities in Bedfordshire, Luton and Milton Keynes to improve wellbeing, independence and inclusion for anyone with a disability or health condition.
- Our team of Trustees, staff and CEO lead with heart and deliver with clarity, compassion and accountability.

Values

- Empathy
- Commitment
- Creativity
- Collaboration
- Quality

Overview of the Year

The 2024-25 year was a period of significant transition for the Disability Resource Centre marked by consolidation. While the organisation operated with a smaller team and evolving funding landscape, staff and trustees remained focused on maintaining continuity of support for people with disabilities and long-term conditions and unpaid carers. The year can be viewed across three phases, each marked by clear achievements and important developments.

Phase 1: Restructure & Consolidation

As several projects came to an end, the organisation implemented planned redundancies and reduced its premises footprint further to stabilise costs and protect essential services. This period brought understandable pressure on teams, particularly where specialist posts were lost or merged. Alongside these challenges, important new opportunities emerged, including the successful award of £40,000 Skills for Care funding, the NHS BLMK's £20,000 MSK ActiveWell pilot grant, and early steps towards building a more multi-skilled internal team. These developments began to shape a more resilient future model for the charity.

Phase 2: Contract Stabilisation & System Improvements

During the autumn, the organisation focused on strengthening delivery across its core contracts. Teams improved their use of the CRM system, Carers Central introduced a new secure portal for transferring information supporting people in 11 languages, and early work began to improve data collection and reporting.

The end of the calendar year saw a refreshed marketing focus around Disability Confident and Care Academy activity, and the continuation of strong networks across Carers Central's partners in Luton.

Phase 3: Winter Pressures, Warm Hub & Pre-Transition

The charity secured £27,000 to launch a much-needed Warm & Wellbeing Hub, which was mobilised quickly in Mayfield and drew strong community engagement. Early development began on a Hub model to support strategic alignment with future service delivery and the Treasurer resigned to become Interim Finance Manager, stabilising financial oversight.

The year concluded with the transition to new leadership and a thorough diagnostic review.

Key Facts

- 22 staff at the start ? 13 at the end of the year

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Over 2,300 people directly supported
- 1,398 residents supported by Advice Central
- 489 carers supported / issues handled in Luton
- 285 people trained through the Care Academy
- 53 people supported through MSK ActiveWell
- 17 Moving & Handling trainings delivered
- 326 mobility equipment sold or leased
- 481 employers supported by payroll service
- 1,073 Personal Assistants' wages processed

New Funding Secured

- £40,000 Skills for Care funding
- £20,000 NHS BLMK MSK ActiveWell pilot
- £27,000 Warm & Wellbeing Hub funding
- Total £87,000 in new project income

Advice Central

Advice Central provides a single point of access for social welfare information, advice and guidance for residents across Central Bedfordshire, delivered through a virtual hub, telephone, email and in person appointments at the Rufus and Mayfield Centres. The service is staffed by a small specialist team, including a welfare benefits adviser, who provide confidential, impartial support to disabled people, older people, carers and families.

During 2024-25 the team has continued to consolidate Advice Central as the recognised gateway into local advice and support. Our CRM system (HubSpot) now holds records for over 2,200 Central Bedfordshire residents who have used the service, with most people contacting us by telephone or email and a smaller but important proportion accessing help face to face or via the website. We have maintained high levels of first point of contact resolution, ensured that out of hours enquiries are responded to the next working day, and strengthened our referral pathways into trusted partners such as Citizens Advice, Mind, Carers in Bedfordshire, adult learning and community groups.

Internally, the year has seen further investment in staff training, quality and safeguarding, including welfare benefits training, customer service skills, GDPR and trusted assessor qualifications. The team has taken part in outreach events and stakeholder networks to raise awareness of the service and to reach residents who are unlikely to seek help early. Across the year, Advice Central has secured significant welfare benefit gains for local residents through detailed casework and has helped many people to navigate complex systems at a time of continued cost of living pressures.

Reach & Demand

Who We Supported

- 1,398 residents registered accessed information, advice and guidance

How People Contacted Us

- 45% email
- 40% telephone
- 14% walk-in
- 1% webmail

What We Mostly Helped With

- CBC vouchers issued: 170
- General advice given: 158
- Signposting to external groups: 156
- Benefits advice cases: 117

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Equipment sales: 47
- Equipment hire: 47
- Donations processed: 46
- Energy advice (Living Well Fund): 15

First Point of Contact

- 100% enquiries resolved or appropriately triaged at first contact

Equality, Diversity & Inclusion

- Highest demand came from Dunstable and Houghton Regis wards
- A quarter of service users from Black, Asian, Mixed or other minority ethnic communities
- Around 7 in 10 Advice Central contacts are from women

Carers Central

Carers Central provides information, advice and support to unpaid carers living in Luton, helping them understand their rights, navigate services and maintain their wellbeing alongside their caring role. The service operates as a virtual hub, with support offered by telephone, email and online, and through face-to-face outreach in community venues such as GP practices and carer-friendly coffee mornings.

Our advisors and support workers helped carers stabilise complex situations, access statutory assessments, and improve their wellbeing and confidence. Working closely with Luton Borough Council (LBC), social prescribers, GP Surgeries, and local partners, we contributed to the first phase of the Luton Carers Strategy Implementation Plan.

Reach & Demand

Who We Supported

- 489 carers' issues supported
- Majority of carers were women, reflecting national caring patterns
- Carers from a broad range of ethnic backgrounds across Luton

What We Mostly Helped With

- increase income through successful Attendance Allowance and Blue Badge applications
- access specialist advice for housing, welfare and community support
- reduce isolation through referrals to dementia cafés, luncheon clubs and community groups
- navigate complex systems with personalised help and follow-up
- receive emotional reassurance and advocacy at a time of high pressure

First Point of Contact

- Enquiries were resolved or appropriately triaged at first contact
- Carers were supported to reach the right service without delay
- Complex cases were followed up through structured welfare calls

Our work directly supported all four priorities of the Luton Carers Strategy:

- Early identification of carers
- Support and empowerment
- Valuing carers as partners
- Improved health and wellbeing

LBC's new trusted assessor role through a new joint pilot project will allow Carers Central to innovate and test new ways of identifying unpaid carers, reduce waiting times and ease pressure on the local authority.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Carers Central created positive social impact by connecting carers with the right support at the right time, and by working closely with health, social care and community partners to improve local pathways for unpaid carers.

MSK ActiveWell

Musculoskeletal (MSK) conditions continue to be a leading cause of long-term pain, disability and reduced independence across the UK. In 2024, 17.9% of adults reported living with an MSK condition, and people with MSK conditions were 1.5 times more likely to experience a mental health condition. The challenges are intensified by national MSK waiting times, with many individuals waiting over 65 weeks for treatment. During this period, mobility often declines, pain increases and emotional wellbeing can deteriorate.

To address this gap, The Disability Resource Centre launched MSK ActiveWell in partnership with BLMK Integrated Care Board. The programme supported individuals with diagnosed MSK conditions who were on the NHS waiting list, providing holistic, early-intervention support to prevent deterioration and improve wellbeing while they waited for specialist care. Drawing on over 30 years' experience supporting people with long-term conditions, DRC designed the programme to offer accessible, person-centred wellbeing, exercise support and social connection across Bedfordshire, Luton and Milton Keynes.

MSK ActiveWell aimed to stabilise or improve physical, mental and social wellbeing for people awaiting MSK treatment. The programme supported participants to reduce pain, build mobility confidence, address isolation and access the right services at the right time. It also sought to reduce deterioration that may lead to more complex health needs or unnecessary surgical intervention.

Reach & Demand

Who We Supported

- 53 initial assessments across BLMK

How People Contacted Us

- Self-referral
- Telephone
- Referral from Partners/ Stakeholders

What We Mostly Helped With

- Wellbeing Improvements: Wellbeing scores increased significantly
- Holistic Impact: Social connections and excellent health coach support identified

First Point of Contact

- 100% enquiries resolved or appropriately triaged at first contact
- Supporting with additional DRC services
- Ensuring people reach the right support quickly

Care Academy

The Care Academy was established by DRC (with funding from Skills for Care) to support the development of high-quality, well-prepared Personal Assistants (PAs) and carers in Bedfordshire, Luton, Milton Keynes and beyond. The objective is to raise skills, knowledge and professional confidence in the care workforce by providing accessible, relevant training covering core care skills, and to open its offer more broadly to include carers themselves and anyone wanting to gain vital care-skills.

Delivery

- Since 2015 the Care Academy has delivered workshops based on the Care Certificate modules for hundreds of PAs.
- The programme has been redesigned and expanded to include a wider range of topics and to open up to carers and non-PAs.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Delivery is via a combination of online modules and interactive workshops, enabling flexible learning, practical scenario-based work and reflective practice.

Outputs Achieved in 2024/25

Individual employers (social care direct payment)	27
Individual employers (PHB funded only)	11
Individual employers (self-funded)	1
Personal assistants (employed by social care)	107
Personal assistants (employed by PHB holders)	73
Personal assistants (self-funded)	0
Personal assistants (self-employed)	26
Other:	
Family members/ unpaid carers	15
Social workers	0
Local authority staff	0
ULO staff	4
Aspiring carers/ personal assistants	21
Total number of people trained:	285

The Care Academy has helped PAs and care workers improve their skills and knowledge over its tenure:

- By increasing the professionalism and capability of the local care workforce, DRC strengthens quality of care, supports people with disabilities to receive better support, and assists carers and employers in the system.
- Opening the programme to a wider audience means the potential reach expands: carers, new entrants to care, employers of PAs can all benefit, supporting workforce development and care sector sustainability.
- The breadth of topics now covers essential competencies, duty-of-care issues, equality, safeguarding and complex needs, addressing core training gaps in the sector.

- Feedback from course participants highlights:

- o increased confidence
- o improved understanding
- o greater ability to work in person-centred, inclusive ways (based on DRC's reporting of training evolution).

Direct Payments - Self-Directed Support, Payroll, Managed Accounts, Recruitment, Employer Support

Direct Payments are a key way for people with disabilities, older people and those with long-term health conditions to live independently at home by arranging their own care and support. Instead of services being organised directly by the local authority, individuals receive funds to purchase the support that best fits their lives, giving them more choice and control. Local authorities and health bodies in England and Wales have a statutory duty to offer Direct Payments to people with eligible, assessed needs.

For many people, however, becoming an employer, managing payroll, and understanding employment law can feel daunting. The Disability Resource Centre, provides a comprehensive and holistic Direct Payment Support, Payroll and Recruitment service to make Direct Payments accessible, safe and workable in practice. Working across Bedfordshire, Luton, Milton Keynes and surrounding areas, the service enables people to use Direct Payments confidently, employ their own Personal Assistants (PAs) and stay in control of their support, without being overwhelmed by paperwork and compliance.

Reach & Demand

Service Design

- Information, Advice, guidance and set up support
- Employer and Payroll Support
- Managed Account services

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Recruitment Services
- On-going guidance and resources

How People Contacted Us

- Self-Referral
- Telephone
- Referral from Partners/ Stakeholders

What We Mostly Helped With

- Increased independence
- Reduced barriers to support
- Stronger local PA workforce
- Supported with Direct Payment queries
- HMRC queries

First Point of Contact

- Enquiries resolved or appropriately triaged at first contact

Payroll

- 481 independent employers
- 1073 Personal Assistants' payroll processed

Funders

- Bedford Borough Council
- Central Bedfordshire Council
- NHS BLMK Bedfordshire
- NHS BLMK Luton
- Northampton borough Council
- Oxfordshire County Council
- Self-funders

Warm & Wellbeing Hub - Mayfield Road

In 2024/25, The Disability Resource Centre delivered a Warm & Wellbeing Hub at the Mayfield Centre in Dunstable, funded by the Bedfordshire & Luton Community Foundation (BLCF) through the Cadent Gas Living Well Fund. The Hub was created in response to the cost-of-living crisis and the increased risk cold homes pose to people with disabilities, long-term conditions and low incomes. Its purpose was to provide a warm, safe space where people could reduce isolation, access practical energy-saving advice, and improve their physical and emotional wellbeing. The Hub runs every Tuesday and Wednesday (from Jan 2024), 10am-1pm, offering a drop-in space that was easy to access and welcoming to all. The Hub received regular weekly footfall, with attendance building steadily across the winter months.

Sessions included:

- Free hot drinks, soup and a warm café-style environment
- Advice on reducing energy bills, staying warm at home and simple money-saving tips
- Social and creative activities such as arts and crafts and wellbeing workshops
- Friendly staff support, free WIFI, and a comfortable community space

This combination of warmth, guidance and social connection was especially valuable for people who were isolated, nervous about rising energy costs or unable to heat their homes adequately.

The Hub delivered clear benefits for attendees during the winter months:

- Improved wellbeing and reduced isolation, with many participants reporting increased confidence and enjoyment from meeting others.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

- Greater knowledge of energy-saving techniques, with participants adopting practical changes at home and sharing tips with family and neighbours.
- Positive feedback on the environment, describing the venue as "lovely and warm", supportive and friendly.
- Safe alternative to cold homes, reducing the health risks associated with inadequate heating for vulnerable people.

The success of the Warm Hub demonstrates the continuing need for welcoming, low-barrier community spaces that support wellbeing and offer practical help during colder and financially challenging months.

Mobility Equipment & Independence Support

Our Mobility & Independence services provide practical solutions that help disabled people, older residents and carers maintain dignity and independence in daily life. These services include access to affordable mobility equipment, demonstrations, advice on safe daily living and support to choose the right tools for home use.

Keeping people safe, confident and independent at home

During 2024-25, these services underwent significant change following the previous year's disaster of losing the dedicated Mobility Shop due to a major flood from the premises above. To maintain continuity for local residents, the service was relocated to the Mayfield Centre, where our Warm & Wellbeing Hub was adapted to double as a community hub and equipment point. Despite this disruption, staff continued offering trusted, compassionate support to people who rely on us for everyday independence.

Mobility Equipment Sales, Lease & Donations

Residents often come to us unsure which equipment will help them stay safe at home. Our trained team offers demonstrations, impartial advice and support to help people choose the right equipment for their needs.

We offer

- equipment sales
- low-cost lease/hire options
- acceptance of good-quality donated equipment, helping us offer affordable items to residents in financial hardship and reducing waste

2024-25 at a glance

- 326 items supplied, up from 284 last year
- £12,479 income generated through sales
- Clear shift from sales to lease, aligning with community preference for low-cost, flexible options
- Donations of good-quality items allowed us to support people who could not otherwise afford essential equipment
- Equipment support delivered alongside benefit advice and Warm Hub activities

Why These Services Matter

- Enable residents to remain safe and independent at home
- Prevent avoidable falls and hospital admissions
- Provide trusted, affordable alternatives to online retailers
- Help families adjust to new disabilities or changing care needs
- Ensure sustainability by reusing good-quality donated equipment
- Strengthen community connection through the Warm & Wellbeing Hub

Moving & Handling

Our full-cost training programme provides high-quality Moving & Handling training for unpaid carers, Personal Assistants (PAs), individual employers, voluntary sector groups and professionals. These sessions equip people with the skills to support others safely, reduce the risk of injury and improve confidence.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

This training is a core part of our offer as a Disability Confident Leader, helping organisations meet their obligations to support disabled employees and workers. It also underpins our Care Academy and complements Skills for Care-funded workforce development.

During 2024-25, we offered a half-day course once a month, with plans to expand in 2025-26 as part of our organisational strategy.

Building skills, safety and confidence for carers, Personal Assistants and organisations

Strategic Importance of Training

1. Strengthening Disability Confident Practice

Our training helps employers adopt safer, more inclusive and accessible ways of supporting disabled staff and carers in the workplace.

2. Supporting Skills for Care and Care Academy Pathways

Moving & Handling sits within a broader learning pathway that supports the social care workforce and improves community-based care.

3. Generating Sustainable Income

As an unrestricted income stream, this training helps strengthen organisational resilience and supports reinvestment into core services.

4. Improving Community Safety & Confidence

Safe techniques reduce risk for carers and the people they support, preventing crisis situations and enabling people to remain safely at home.

2024-25 at a glance

- 17 sessions delivered, up from 10 the previous year
- One half day training typically had 6-8 participants
- £3,575 generated in unrestricted income
- Participants included:
 - o unpaid carers
 - o new Personal Assistants entering the workforce
 - o voluntary sector groups
 - o small employers
 - o individual residents preparing for a caring role
- Courses delivered by trained instructors with a focus on safe transfers, posture, equipment use and prevention of injury

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRATEGIC REPORT

Financial review

Consolidation, strong financial controls and a modest surplus

The financial year ended 31 March 2025 marked a period of consolidation for the Disability Resource Centre. Despite reduced staffing capacity, the end of several time-limited contracts and pressures on local authority and NHS budgets, the charity delivered a modest surplus of £9,559, compared with a deficit of £82,907 in the previous year. This reflects careful cost management, reduced expenditure following restructuring, and stronger control of operating costs throughout the year.

Income

Total income for the year was £576,415 (2024: £695,108). The reduction reflects the completion of several short-term funded projects and lower levels of chargeable services as the Mobility Shop site closed unexpectedly following flood damage in 2023. Core income continued to be driven by local authority and NHS contracts, alongside income generated from Direct Payments, Advice Central, Carers Central and Care Academy activity. Restricted income of £39,767 related to Skills for Care was fully utilised in line with funder conditions.

Expenditure

Total expenditure reduced significantly to £566,856 (2024: £778,015). This was due to lower staffing costs after the end of time-limited roles and tighter control of non-essential spending. Staffing accounted for £388,941 of expenditure, representing approximately 71% of total costs. Operating costs, including facilities, IT, professional fees and utilities, were closely monitored throughout the year. Expenditure aligned with the priorities of maintaining essential services while managing a reduced staff team and smaller premises footprint.

Reserves

At year-end the charity held total unrestricted reserves of £296,811 (2024: £287,252). Within this, the charity maintained several designated funds to support future commitments in premises, staffing, IT infrastructure, and organisational development. Free reserves available for general use were £289,845, representing around six months of operating expenditure, above the minimum target of three months set in the Reserves Policy. The Board considers this level of free reserves prudent given the concentration of income in statutory contracts and the organisation's current operating environment.

Cash Flow and Liquidity

Cash at bank and in hand increased from £205,868 to £252,888, reflecting stronger cash management, improved debtor collection and reduced expenditure during the year. The charity has no long-term debt and maintains a stable working capital position.

Investment policy and objectives

The charity maintains deposit accounts which are regularly reviewed. We have made the decision to make a small investment to see how valuable this could be.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRATEGIC REPORT

Financial review

Reserves policy

The charity aims to maintain unrestricted reserves equivalent to three to six months of operating costs, ensuring continuity of essential services during periods of financial uncertainty.

At 31 March 2025, the charity held £296,811 in unrestricted reserves, of which £289,845 were free reserves, equating to approximately six months of operating expenditure. This sits comfortably within the target range and provides a stable foundation as the organisation moves into a year of potential contract renewals and ongoing development.

Designated reserves are held to support future commitments, including premises improvements (£150,000), staffing contingency (£60,000), IT infrastructure (£15,000) and organisational development (£20,000).

Trustees will continue to monitor reserves quarterly and adjust designated funds as needed to support the charity's strategic priorities and long-term sustainability.

Going concern

The trustees have assessed the charity's ability to continue as a going concern and have concluded that whilst there are material uncertainties regarding certain contracted income streams, sufficient contingency plans are deemed to be in place to enable the charity's ability to continue in operation for the foreseeable future. This assessment has considered the potential non-renewal of contracts due in March 2026, the adequacy of reserves, and the income diversification and growth plan.

Risk management

Ensuring stability, safeguarding our services, and planning for the future

The Board of Trustees has overall responsibility for identifying and managing the major risks facing the charity. Throughout 2024-25 the Finance, Performance and Business Development Committees reviewed emerging risks within their areas of oversight, with the Board considering updates every other month.

Key risks during the year included reduced staffing capacity, pressures on financial resilience, reliance on several short-term contracts, and limitations within internal systems and processes. The transition to new operational leadership mid-year also highlighted the need for clearer reporting and more consistent data governance.

Mitigating actions included strengthening financial oversight through the appointment of an Interim Finance Manager, improving the use of the CRM system, consolidating premises to reduce cost pressures, and introducing more structured performance reporting. Work to modernise internal systems, improve communication, and refresh governance is continuing into 2025-26 as part of the organisation's wider development plan.

The Trustees are confident that appropriate controls are in place and that the organisation is taking the right steps to strengthen resilience and improve long-term stability.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRATEGIC REPORT

Future plans

Looking ahead: Strengthening our foundations, rebuilding confidence and shaping the future

In 2025-26, our focus is on strengthening the foundations of the organisation so that disabled people, carers and families can continue to rely on us for trusted, high-quality support. The year ahead will be one of rebuilding capacity, modernising systems and deepening partnerships, guided by the new 2025-2030 Strategy.

Our priorities for the coming year include:

1. Strengthening organisational systems and governance

We will continue improving internal processes, data governance, financial controls and performance reporting, ensuring greater consistency, transparency and accountability across all services.

2. Investing in staff wellbeing and operational capacity

Rebuilding a healthy organisational culture is essential. We will support staff development, improve communication channels, and begin growing the team where capacity gaps have been identified.

3. Expanding our training and workforce development offer

Moving & Handling, Disability Confident training and our Care Academy pathway will be expanded to meet community need and generate sustainable income, complementing our Skills for Care programmes.

4. Refreshing our mobility and independence offer

Following the closure of the previous Mobility Shop, we will strengthen the integrated equipment, lease and independence service at the Mayfield Centre, ensuring residents can access safe and affordable support.

5. Deepening community hubs and partnerships

The Warm & Wellbeing Hub will continue to grow as a welcoming community space. We will also progress early work towards a broader Hub & Spoke model, ensuring improved visibility and partnership working across Bedfordshire, Luton and Milton Keynes.

6. Enhancing financial resilience and diversifying income

We will build on existing strengths to increase unrestricted income through training, equipment services and business development activity, while working closely with commissioners on contract renewals.

7. Strengthening volunteer engagement

A renewed volunteer programme will support community activities, increase capacity and deepen our connection with local residents.

The year ahead will combine stabilisation with thoughtful growth. With strong reserves, a committed staff team and a clear strategic direction, the Board and senior leadership are confident that the Disability Resource Centre is well-positioned to build a more resilient, modern, and inclusive organisation for the communities we serve.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance & Management

The Charity is governed by its Memorandum and Articles of Association which were set on 14 February 1994.

The charity is managed by a Board of Trustees who are Directors of the company. The Disability Resource Centre has 9 members who agree to contribute an amount of £5 in event of the company being wound up.

The Disability Resource Centre is a charitable company limited by guarantee and governed by a Board of Trustees with responsibility for setting strategic direction, overseeing risk and ensuring the charity delivers public benefit in line with its charitable objects. Trustees met every other month throughout 2024-25 and were supported by three standing committees:

- Finance Committee
- Business Development Committee
- Performance Committee

which provided deeper scrutiny of operational, financial and strategic matters.

The year was marked by significant organisational strain. Several senior and long-standing staff left the organisation, including the Operations Manager, and a number of time-limited funded roles ended. This reduced staffing from 22 to 13 and placed considerable pressure on remaining teams. To maintain essential operational continuity and financial oversight a long-term serving staff member was internally promoted as Operations Manager and the Treasurer stepped down from the Board to take up one-year, fixed-term role as Interim Finance Manager. As the CEO was going to retire at the end of the reporting year, the recruitment for the successor started in early 2025.

Despite these challenges, trustees maintained oversight, monitoring the risks associated with staffing shortages, the consolidation of premises and the transition of financial systems, and ensured that services remained safe and compliant. The Board also initiated a process to refresh its own governance capacity, identifying the need for new trustees with expertise in finance, governance and organisational development, and beginning recruitment to strengthen the Board for the future.

The resilience of the staff team during this period of strain is acknowledged with deep appreciation, and their commitment ensured continuity of support for disabled people, carers and families across Bedfordshire, Luton, Milton Keynes and beyond. The Board acknowledges the dedication and professionalism shown by staff throughout the year and is committed to supporting a healthier organisational culture, stronger internal processes and improved staff wellbeing as part of the charity's wider development plan for 2025-26 and beyond.

THE DISABILITY RESOURCE CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

Under the requirement of the Memorandum and Articles of Association trustees are appointed and one third retires every year, they are eligible for re-appointment at the Annual General Meeting.

All board members give their time voluntarily and received no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the accounts.

Gillian Ormston took over the role of Chair of Trustees last year and is supported by Jill Pick in her new role of Vice Chair. Gillian has a great deal of commercial expertise and Jill is an expert in Charitable Governance. Evans Chelal remains as Treasurer.

All Trustees are subject to a code of conduct and declare any potential conflict of interest, all of them complete a declaration of interest annually. Each Trustee sits on one or more of the sub committees that directly relate to their skills and experience: Finance and General Purposes; Personnel or Services and Marketing. Full Board meetings take place every two months throughout the year with the AGM generally taking place in October. Board members are invited to take part in relevant external training and meetings. All Trustees are involved in setting the strategic direction of the DRC. None of the Trustees have any beneficial interest in the charity and only out of pocket expenses are recompensed.

Management

The Chief Executive is appointed by the Board of Trustees to manage the day-to-day operations of the charity and is accountable to the board for the performance of the Charity. The Chief Executive is supported by an Operations Manager and Finance controller.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Members of Board of Trustees

Members of the Board who are Directors for the purpose of company law and trustees for the purpose of charity law, who served during this year and up to the date of this report are set out on the administrative page.

In accordance with company law, as the company's directors we certify that:

- So far as we are aware there is no relevant audit information of which the company's auditors are unaware.
- As the directors of the company, we have taken all steps that we ought to have taken to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of The Disability Resource Centre for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

THE DISABILITY RESOURCE CENTRE

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

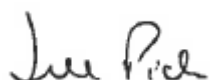
Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 28 November 2025 and signed on the board's behalf by:



J Pick - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE DISABILITY RESOURCE CENTRE**

Independent examiner's report to the trustees of The Disability Resource Centre ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE DISABILITY RESOURCE CENTRE**

Independent examiner's statement - matters of concern identified

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination.

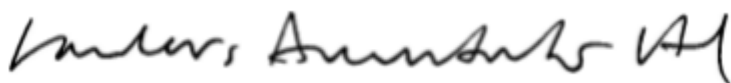
Material uncertainty relating to going concern

We draw attention to the trustees report in the financial statements, which indicates that whilst there is a material uncertainty regarding renewal of contracted income, contingency plans are in place and ready to be enacted if required. The trustees have confirmed their belief that the charity should continue to be considered a going concern on this basis.

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

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

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Robert Brown

Landers Accountants Ltd
Church View Chambers
38 Market Square
Toddington
Bedfordshire
LU5 6BS

28 November 2025

THE DISABILITY RESOURCE CENTRE

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations	3	2,734	-	2,734	5,448
Charitable activities	5				
Information services		355,492	39,767	395,259	440,899
Chargeable services		159,964	-	159,964	210,427
Training and other income		12,471	-	12,471	19,559
Investment income	4	5,987	-	5,987	6,120
Other income		<u>-</u>	<u>-</u>	<u>-</u>	<u>12,655</u>
Total		<u>536,648</u>	<u>39,767</u>	<u>576,415</u>	<u>695,108</u>
EXPENDITURE ON					
Raising funds	6	1,856	-	1,856	3,092
Charitable activities	7				
Information services		525,233	-	525,233	747,608
Skills for Care		<u>-</u>	<u>39,767</u>	<u>39,767</u>	<u>27,315</u>
Total		<u>527,089</u>	<u>39,767</u>	<u>566,856</u>	<u>778,015</u>
NET INCOME/(EXPENDITURE)		9,559	-	9,559	(82,907)
RECONCILIATION OF FUNDS					
Total funds brought forward		287,252	-	287,252	370,159
TOTAL FUNDS CARRIED FORWARD		<u>296,811</u>	<u>-</u>	<u>296,811</u>	<u>287,252</u>

The notes form part of these financial statements

THE DISABILITY RESOURCE CENTRE

**BALANCE SHEET
31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	14	4,853	-	4,853	3,029
CURRENT ASSETS					
Stocks	15	2,314	-	2,314	1,737
Debtors	16	56,862	-	56,862	123,095
Investments	17	20,000	-	20,000	-
Cash at bank and in hand		<u>252,888</u>	<u>-</u>	<u>252,888</u>	<u>205,868</u>
		332,064	-	332,064	330,700
CREDITORS					
Amounts falling due within one year	18	(40,106)	-	(40,106)	(46,477)
NET CURRENT ASSETS		<u>291,958</u>	<u>-</u>	<u>291,958</u>	<u>284,223</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>296,811</u>	-	<u>296,811</u>	<u>287,252</u>
NET ASSETS		<u>296,811</u>	<u>-</u>	<u>296,811</u>	<u>287,252</u>
FUNDS	20				
Unrestricted funds				<u>296,811</u>	<u>287,252</u>
TOTAL FUNDS				<u>296,811</u>	<u>287,252</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

THE DISABILITY RESOURCE CENTRE

BALANCE SHEET - continued
31 MARCH 2025

The financial statements were approved by the Board of Trustees and authorised for issue on 28 November 2025 and were signed on its behalf by:

A handwritten signature in black ink, appearing to read 'J Pick', written in a cursive style.

J Pick - Trustee

THE DISABILITY RESOURCE CENTRE

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	<u>66,010</u>	<u>(137,099)</u>
Net cash provided by/(used in) operating activities		<u>66,010</u>	<u>(137,099)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(4,977)	(1,695)
Purchase of current asset investments		(20,000)	-
Interest received		<u>5,987</u>	<u>6,120</u>
Net cash (used in)/provided by investing activities		<u>(18,990)</u>	<u>4,425</u>
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		47,020	(132,674)
Cash and cash equivalents at the beginning of the reporting period		<u>205,868</u>	<u>338,542</u>
Cash and cash equivalents at the end of the reporting period		<u>252,888</u>	<u>205,868</u>

The notes form part of these financial statements

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25	31.3.24
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	9,559	(82,907)
Adjustments for:		
Depreciation charges	3,153	5,736
Interest received	(5,987)	(6,120)
(Increase)/decrease in stocks	(577)	1,000
Decrease in debtors	66,233	48,756
Decrease in creditors	<u>(6,371)</u>	<u>(103,564)</u>
Net cash provided by/(used in) operations	<u>66,010</u>	<u>(137,099)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	<u>205,868</u>	<u>47,020</u>	<u>252,888</u>
	<u>205,868</u>	<u>47,020</u>	<u>252,888</u>
Liquid resources			
Deposits included in cash	-	-	-
Current asset investments	<u>-</u>	<u>20,000</u>	<u>20,000</u>
	<u>-</u>	<u>20,000</u>	<u>20,000</u>
Total	<u>205,868</u>	<u>67,020</u>	<u>272,888</u>

The notes form part of these financial statements

THE DISABILITY RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. COMPANY INFORMATION

The Disability Resource Centre is a private company limited by guarantee, registered in England and Wales. The members of the company are the Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £5 per member of the charity. Its registered office and principal place of business is Room 1, The Rufus Centre Steppingley Road, Flitwick, Bedford, England, MK45 1AH.

2. ACCOUNTING POLICIES

Company status

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' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Government grants

A government grant is recognised only when there is reasonable assurance that (a) the entity will comply with any conditions attached to the grant and (b) the grant will be received.

Grants relating to revenue are recognised in income on a systematic basis over the periods in which the entity recognises the related costs for which the grant is intended to compensate.

A grant that becomes receivable as compensation for expenses or losses already incurred, or for the purpose of giving immediate financial support to the entity with no future related costs, is recognised in income in the period in which it becomes receivable.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance costs

Governance costs include those incurred in the governance of the charities assets and are associated with constitutional and statutory requirements.

Allocation and apportionment of costs

Support costs are those costs incurred directly in support of expenditure on objects of the charity.

Overheads have been allocated on the basis of floor space usage and other overheads have been apportioned on the basis of the head count.

All resources expended are inclusive of irrecoverable VAT.

THE DISABILITY RESOURCE CENTRE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

2. ACCOUNTING POLICIES - continued

Intangible fixed assets

Such an asset is identifiable when it is separable, or when it arises from contractual or other legal rights.

Subsequent to initial recognition, computer software is measured at cost less accumulated amortisation and any accumulated impairment losses.

Amortisation is calculated to write off the cost of intangible assets less their estimated residual values using the straight-line method over their estimated useful lives, and is recognised in the statement of financial activities.

The estimated useful lives for current and comparative periods are as follows:

Computer Software - 33% on cost

Amortisation methods, useful lives and residual values are reviewed at each reporting date and adjusted if appropriate

Tangible fixed assets

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

Fixtures and fittings - 20% on cost

Computer equipment - 33% on cost

Fixed assets are stated in the balance sheet at their cost or value at the time of receipt less depreciation. Expenditure of a capital nature over £500 is capitalised. Profits and losses on the disposal of assets are recognised in the SOFA in the year of disposal.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The company is a charity within the meaning of the Finance Act 2010 (schedule 6, paragraph 1). Accordingly the company is potentially exempt from taxation in respect of income or capital gains within categories covered by the Corporation Tax Act 2010 (part 11, chapter 3) or the Taxation of Chargeable Gains Act 1992 (section 256), to the extent that such income or gains are applied exclusively to charitable purposes. No tax charge arose in the period.

Fund accounting

The Disability Resource Centre has various types of funds for which it is responsible, and which require separate disclosure as follows:

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

2. ACCOUNTING POLICIES - continued

Fund accounting

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Redundancy and termination payments

Redundancy and termination costs are recognised as an expense in the Statement of Financial Activities and a liability on the Balance Sheet immediately at the point the charity is demonstrably committed to either: terminate the employment of an employee or group of employees before normal retirement date; or provide termination benefits as a result of an offer made in order to encourage voluntary redundancy. The charity is considered to be demonstrably committed only when it has a detailed formal plan for the termination and is without realistic possibility of withdrawal from the plan.

3. DONATIONS

	31.3.25	31.3.24
	£	£
Donations	<u>2,734</u>	<u>5,448</u>

4. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Deposit account interest	<u>5,987</u>	<u>6,120</u>

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

5. INCOME FROM CHARITABLE ACTIVITIES

		31.3.25	31.3.24
	Activity	£	£
Grants	Information services	395,259	440,899
Chargeable services	Chargeable services	159,964	210,427
Training and other income	Training and other income	<u>12,471</u>	<u>19,559</u>
		<u>567,694</u>	<u>670,885</u>

6. RAISING FUNDS

Other trading activities

	31.3.25	31.3.24
	£	£
Opening stock	1,737	2,737
Purchases	2,433	2,092
Closing stock	<u>(2,314)</u>	<u>(1,737)</u>
	<u>1,856</u>	<u>3,092</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Information services	423,198	102,035	525,233
Skills for Care	<u>33,251</u>	<u>6,516</u>	<u>39,767</u>
	<u>456,449</u>	<u>108,551</u>	<u>565,000</u>

8. SUPPORT COSTS

	Management £	Finance £	Information technology £
Information services	10,097	958	39,966
Skills for Care	<u>-</u>	<u>-</u>	<u>-</u>
	<u>10,097</u>	<u>958</u>	<u>39,966</u>

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

8. SUPPORT COSTS - continued

	Human resources £	Other £	Governance costs £	Totals £
Information services	5,125	6,422	39,467	102,035
Skills for Care	-	-	6,516	6,516
	<u>5,125</u>	<u>6,422</u>	<u>45,983</u>	<u>108,551</u>

9. NET INCOME/(EXPENDITURE)

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

	31.3.25 £	31.3.24 £
Auditors' remuneration	4,660	4,500
Depreciation - owned assets	3,153	5,478
Hire of plant and machinery	97	244
Other operating leases	3,205	4,202
Computer software amortisation	-	258

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

11. STAFF COSTS

	31.3.25 £	31.3.24 £
Wages and salaries	380,644	509,407
Other pension costs	8,297	9,700
	<u>388,941</u>	<u>519,107</u>

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

	31.3.25	31.3.24
Disability services	15	20
Management	1	1
	<u>16</u>	<u>21</u>

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

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

12. KEY MANAGEMENT PERSONNEL

The total remuneration of key management personnel (including salaries and other benefits) was £67,081 (2024: £67,081).

13. INTANGIBLE FIXED ASSETS

	Computer software £
COST	
At 1 April 2024 and 31 March 2025	<u>2,300</u>
AMORTISATION	
At 1 April 2024 and 31 March 2025	<u>2,300</u>
NET BOOK VALUE	
At 31 March 2025	<u><u>-</u></u>
At 31 March 2024	<u><u>-</u></u>

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024	1,625	19,158	20,783
Additions	<u>1,989</u>	<u>2,988</u>	<u>4,977</u>
At 31 March 2025	<u>3,614</u>	<u>22,146</u>	<u>25,760</u>
DEPRECIATION			
At 1 April 2024	975	16,779	17,754
Charge for year	<u>557</u>	<u>2,596</u>	<u>3,153</u>
At 31 March 2025	<u>1,532</u>	<u>19,375</u>	<u>20,907</u>
NET BOOK VALUE			
At 31 March 2025	<u><u>2,082</u></u>	<u><u>2,771</u></u>	<u><u>4,853</u></u>
At 31 March 2024	<u><u>650</u></u>	<u><u>2,379</u></u>	<u><u>3,029</u></u>

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

15. STOCKS

	31.3.25	31.3.24
	£	£
Stocks	<u>2,314</u>	<u>1,737</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade debtors	51,333	107,943
Other debtors	5,529	14,606
Prepayments and accrued income	<u>-</u>	<u>546</u>
	<u>56,862</u>	<u>123,095</u>

17. CURRENT ASSET INVESTMENTS

	31.3.25	31.3.24
	£	£
Listed investments	<u>20,000</u>	<u>-</u>

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	16,054	5,175
Social security and other taxes	6,892	11,026
VAT	9,635	20,491
Other creditors	1,710	2,984
Accruals and deferred income	<u>5,815</u>	<u>6,801</u>
	<u>40,106</u>	<u>46,477</u>

19. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.25	31.3.24
	£	£
Within one year	24,891	20,436
Between one and five years	<u>22,342</u>	<u>47,233</u>
	<u>47,233</u>	<u>67,669</u>

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

20. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
Unrestricted funds	287,252	9,559	296,811
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>287,252</u>	<u>9,559</u>	<u>296,811</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted funds	536,648	(527,089)	9,559
	<hr/>	<hr/>	<hr/>
Restricted funds			
Skills for Care	39,767	(39,767)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>576,415</u>	<u>(566,856)</u>	<u>9,559</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
Unrestricted funds	370,159	(82,907)	287,252
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>370,159</u>	<u>(82,907)</u>	<u>287,252</u>

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

20. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted funds	667,793	(750,700)	(82,907)
Restricted funds			
Skills for Care	27,315	(27,315)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>695,108</u>	<u>(778,015)</u>	<u>(82,907)</u>

DESIGNATED FUNDS

	31.3.25 £	31.3.24 £
Premises configuration or refurbishment	150,000	150,000
Staffing Commitment Fund	60,000	60,000
Premises Commitment Fund	5,000	5,000
Information Technology Infrastructure	15,000	15,000
Research and development	20,000	20,000
General Fund	<u>46,811</u>	<u>37,252</u>
TOTAL DESIGNATED FUNDS	<u>296,811</u>	<u>287,252</u>

Premises configuration or refurbishment

To cover the necessary upgrades required in the charity's premises.

Delivery of Service, Staffing Commitment Fund

To cover one month salary and pension payments.

Delivery of Service, Premises Commitment Fund

To cover 1 year's lease on premises.

Information Technology Infrastructure

To invest in the development of Information Technology Infrastructure.

General Fund

To cover cash flow volatility.

THE DISABILITY RESOURCE CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

21. RELATED PARTY DISCLOSURES

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

22. HOLDING ACCOUNTS

The charity operates 'holding accounts' in Luton, Central Bedfordshire, Bedford Borough, Oxfordshire and Northampton as part of its 'Direct Payments' scheme. The charity has no legal entitlement to the ownership of these accounts and is merely acting as an intermediary agent to receive funds and distribute them under instructions from the benefit recipient. As a result these holding accounts are not reflected in the Statement of Financial Activities or the Balance Sheet of the charity. At the balance sheet date the remaining accounts amounted to £1,947,396 (2024: £1,437,586).

23. GOING CONCERN

The trustees have assessed the charity's ability to continue as a going concern and have concluded that whilst there are material uncertainties regarding certain contracted income streams, sufficient contingency plans are deemed to be in place to enable the charity's ability to continue in operation for the foreseeable future. This assessment has considered the potential non-renewal of contracts due in March 2026, the adequacy of reserves, and the income diversification and growth plan.

THE DISABILITY RESOURCE CENTRE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations		
Donations	2,734	5,448
Investment income		
Deposit account interest	5,987	6,120
Charitable activities		
Grants	395,259	440,899
Chargeable services	159,964	210,427
Training and other income	<u>12,471</u>	<u>19,559</u>
	567,694	670,885
Other income		
Other income	<u>-</u>	<u>12,655</u>
Total incoming resources	576,415	695,108
EXPENDITURE		
Other trading activities		
Opening stock	1,737	2,737
Purchases	2,433	2,092
Closing stock	<u>(2,314)</u>	<u>(1,737)</u>
	1,856	3,092
Charitable activities		
Wages	371,677	500,440
Pensions	8,117	9,520
Other operating leases	1,311	2,299
Volunteer expenses	286	997
Insurance	3,247	2,849
Light, heat and telephone	7,696	10,590
Rent, rates and water	37,361	35,866
Printing, postage and stationery	2,486	2,699
Advertising	10,111	16,369
Sundries	7,452	657
Training	3,104	20,428
Temporary staff	1,198	9,688
Carried forward	454,046	612,402

This page does not form part of the statutory financial statements

THE DISABILITY RESOURCE CENTRE

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	31.3.25 £	31.3.24 £
Charitable activities		
Brought forward	454,046	612,402
Disallowable VAT on partial exemption	2,260	17,757
Provision for bad debts	<u>143</u>	<u>-</u>
	456,449	630,159
Support costs		
Management		
Cleaning	3,107	2,089
Repairs and renewals	9	786
Health and safety	1,212	1,544
Subscriptions	573	2,264
Travel and subsistence	1,260	2,791
Photocopier - net of recharge	783	930
Amortisation of intangible fixed assets	-	258
Depreciation of tangible and heritage assets	<u>3,153</u>	<u>5,478</u>
	10,097	16,140
Finance		
Bank charges	958	1,387
Information technology		
Computing expenses	39,966	51,017
Human resources		
Recruitment	5,125	430
Other		
Redundancy costs	6,422	-
Governance costs		
Wages	8,967	8,967
Pensions	180	180
Auditors' remuneration	4,660	4,500
Hire of plant and machinery	97	244
Other operating leases	1,894	1,903
Legal and professional fees	<u>30,185</u>	<u>59,996</u>
	<u>45,983</u>	<u>75,790</u>
Total resources expended	<u>566,856</u>	<u>778,015</u>
Net income/(expenditure)	<u><u>9,559</u></u>	<u><u>(82,907)</u></u>

This page does not form part of the statutory financial statements