

# THE IPSWICH DISABLED ADVICE BUREAU

England & Wales · Charity number 1054802

## Details

---

Status	Registered
Legal form	Charitable company
Company number	<a href="#">03174876</a>
Registered	1996-04-22
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	19 Tower Street Ipswich IP1 3BE
Phone	01473 217313
Email	<a href="mailto:bureau@ipswichdab.org.uk">bureau@ipswichdab.org.uk</a>
Website	<a href="http://www.ipswichdab.org.uk">www.ipswichdab.org.uk</a>

## Activities

---

**Objects:** FOR THE RELIEF OF DISABLED PERSONS LIVING IN IPSWICH AND THE SURROUNDING DISTRICT IN THE COUNTY OF SUFFOLK AND TO ASSIST THOSE PERSONS BY THE PROVISION OF A DIRECT INFORMATION AND ADVICE SERVICE AND THE PROMOTION OF RESEARCH INTO METHODS OF RELIEVING THEIR DISABILITY AND PUBLICATION OF THE USEFUL RESULTS OF SUCH RESEARCH

**Activities:** We provide free and confidential information & advice to people with disabilities, their families and carers, provide information to organisations & agencies serving people with disabilities, work for improved statutory services, educate public opinion, and undertake research. We cover the Ipswich area and south-east Suffolk from the coast almost to Sudbury an including the Hadleigh area.

## Classification

---

- **How:** Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, Other Charitable Purposes
- **Who:** People With Disabilities, Other Defined Groups, The General Public/mankind

## Geography

- Suffolk

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	-	-	-	-
2024-03-31	-	-	-	-
2023-03-31	£96,668	£97,872	-	-
2022-03-31	£87,452	£116,042	-	-
2021-03-31	£141,328	£108,248	-	-
2020-03-31	£67,749	£104,194	-	-
2019-03-31	£130,092	£123,145	-	-

## Trustees

Name	Role	Appointed
Michael Francis John		2023-12-18
Simone Butler Mayer		2022-03-25

**THE IPSWICH DISABLED ADVICE BUREAU**

England & Wales - Charity number 1054802

---

# Accounts

---

**Company Number : 03174876**  
**Registered Charity Number**  
**1054802**

**Report of the Trustees and**  
**Unaudited Financial Statements For The Year Ended**  
**31st March, 2023**

**The Ipswich Disabled Advice Bureau**

**The Ipswich Disabled Advice Bureau**

**Contents of The Financial Statements  
For The Year Ended 31st March, 2023**

	<b>Page</b>
Report of The Trustees	1 - 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 - 10
Detailed Statement of Financial Activities	11

The Ipswich Disabled Advice Bureau

**Report Of The Trustees  
For The Year Ended 31st March, 2023**

The trustees present their report with the financial statements of the charity for the year ended 31st March, 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in July 2014.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity Number**

**1054802**

**Company Number**

**03174876**

**Principal address.**

19 Tower Street

Ipswich

Suffolk

IP1 3BE

**Trustees**

Mr Joseph Attah -Appointed 25th March 2022

Ms Sue Butler -Appointed 25th March 2022

Ms Simone Butler Mayer -Appointed 25th March 2022

Bureau Manager

Ms Pat Ramsey

**Independent Examiner**

Paperchase Taxation

Accountants

24A Sydenham Road

London

SE26 5QW

**Bankers**

The Co-Operative Bank

**The Ipswich Disabled Advice Bureau  
Report of the Trustees and  
Unaudited Financial Statements for The Year Ended  
31st March, 2023**

---

**STRUCTURE GOVERNANCE AND MANAGEMENT**

The Ipswich Disabled Advice Bureau is a registered Charity (No.1054802), Incorporated on 19th March, 1996, which is governed by its Memorandum and Articles of Association

and which is managed by the trustees, who are elected annually at the Annual General Meeting, through the Management committee which meets bi-monthly.

The Management Committee are the trustees of the charity.

The Manager of the Bureau attends the meetings as an observer.

New Trustees are appointed from a process to enhance skills and experience of the Trust as a whole. Once appointed, trustees are provided with all information required to assist them in performing their role as trustees covering all aspect of the organisation

Four Management Committee meetings were held between April 2022 and March 2023 and at each meeting financial statements, Managers reports and client statistics were presented. The Management Committee members are ultimately responsible for the performance of the Disabled Advice Bureau but day to day management is devolved to the Bureau Manager

**OBJECTIVES AND ACTIVITIES The**

Charity's objects are:

- a) Support people with any form of disability, their carers and families and others in related fields, who live in Ipswich and the surrounding areas, with free and confidential advice, information, advocacy and services.
- b) Provide advice and information to organisations and agencies serving people with disabilities.
- c) Work to improve statutory services.
- d) Educate public opinion.
- e) Promote appropriate research.
- f) Co-operate and co-ordinate with other similar bodies concerned with the welfare of people with disabilities
- g) Raise funds for the work of the Ipswich Disabled Advice Bureau.

The Trustees have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the public guidance published by the Charity Commission.

**ACHIEVEMENTS AND PERFORMANCE FOR THE PUBLIC BENEFIT**

Ipswich Disabled Advice Bureau, for the 49<sup>th</sup> year, provided a service in line with our Objects, by providing free and confidential information, advice, guidance and representation to people with disabilities, their families and carers, and other agencies working with people with disabilities. Our activities were carried out despite us having our own 'mini pandemic' of Covid-19 when six people contracted the virus between December 2022 and April 2023, despite all staff and volunteers taking up all of the booster jobs

offered to them. Another person was on non-Covid-19 related sick leave for almost all of the year under review.

Hence, as staff and volunteers continued to be vulnerable, or extremely vulnerable, they have continued to work from home and our services have been delivered digitally, mainly by telephone appointments but with a few by video link. The cubicles that we have used since 1996 for face-to-face and one-to-one interviews with our clients do not meet new Health and Safety regulations; and our offices, in general, are deemed too small and insufficiently ventilated to be 'Covid-19 safe' for the number of people who previously worked there at any one time. Unfortunately, in November 2022 we, along with five other 'advice' charities, received a 'no fault' eviction notice in respect of our accommodation in neighbouring Tower House. This was a large ground floor room that had housed our internet café for over six years and could safely be used for small meetings after the lockdowns were eased during the pandemic. This was bad news, as we had continued to pay rent for this accommodation throughout the pandemic; but more importantly, we were about to use it for a 'Warm Space with IT' during the cost-of-living crises, and had applied for funding. Many people with a range of disabilities feel the cold more than the average person and even prior to the 'crisis' have very high energy bills each winter.

The majority of our clients have not felt that our continued telephone appointments are a retrograde step. Prior to Covid-19, when all appointments were face-to-face, either in our main office or at an outreach, many needed supports to get to the appointment, or struggled to get to the bus stop, or needed two buses, and worried about getting a seat on the bus as taxi fares are prohibitively expensive – and could get wet and cold in the winter months. We provided a home visiting service for people who could not manage to come to us, but this was less efficient in terms of time and travel costs. Going forward, telephone appointments will definitely be the 'norm' rather than an option, as clients continue to be cautious about who they interact with and travelling into the town centre using public transport. However, we have started to offer face-to-face appointments for clients who need to lip read. We have continued to offer our services in Polish and Romanian as well as English.

Tribunal hearings are held remotely and mostly via telephone conference calls, with a small number held by video link, and there is now the option to request a face-to-face hearing. The remote hearings continue to be held at a number of locations throughout the south east of England. In the year under review, we worked with over 80 clients who had appealed their disability welfare benefit decisions, achieving 90% success rate. These high numbers were expected as a FOI request by an opposition MP had found that 52% of claims are turned down and over 70% of those are overturned at Tribunal without providing further evidence.

Fundraising was difficult during the year under review, as the funders seemed to be 'taking stock' after the height of the pandemic passed, so opportunities were less. Also, we were affected by the legacy of not being unable to fundraise during four months of the previous year, due to resignations of Trustees leaving us without a full Board of Trustees. The trend of it taking longer for grants to be paid once awarded increased, with one not being paid

until three months after the project ended! Also, many grants were paid in tranches which meant that what was in our bank account was always low. This put off other potential funders, as they would assume that this was the total of income available to us for that financial year, and, in turn, this contributed to the difficulties when fundraising.

## FINANCIAL REVIEW

The financial statements have been prepared in accordance with current statutory requirements and the charity's Memorandum and Articles of Association.

The charity receives most of its income by service level agreements, grant aid, donations and similar income.

For a breakdown of this income see notes 1 of the financial statements, Total income for the year was £96,668 (2022, £87,452) as shown in the statement of financial activities. Net outgoing resources of £ (-1,204) (2022, £28,590).

### Going Concern

2023 Financial report has seen a bit of improvement from the set back of the result of 2022.

The trustees have reviewed the position in line with its accounting policy and the trustees have formulated a financial plan and they have a reasonable expectation that they will be able to deliver their plan.

On that basis they have concluded that it is appropriate to continue to prepare the accounts on a going concern basis.

Approved by order of the board of trustees on 18<sup>th</sup> December 2023 and signed on its behalf by:



JOSEPH ATTAH  
For: Trustees

The Ipswich Disabled Advice Bureau

31st March, 2023

**Independent Examiner's Report  
To the Trustees**

I report on the accounts for the year ended 31st March, 2023 set out on pages five to ten.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income did not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of AIA.

It is my responsibility to:

examine the accounts under Section 145 of the 2011 Act to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and to state whether particular matters have come to my


**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

to keep accounting records in accordance with Section 130 of the 2011 Act; and to prepare accounts 1) which gives me reasonable cause to believe that, in any material respect, the requirements which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Abiodun Albert Adebeyejo (FCCA,ACA,FAIA)  
Fellow, Association of International Accountants  
22B Sydenham Road  
London, SE26 5QW**

Date... 18/12/2023 .....

The Ipswich Disabled Advice Bureau

Statement of Financial Activities  
For the year ended 31st March, 2023

	Unrestricted	2023	2022
Notes	£	Total Fund £	Total Fund £
<b>Income Resources</b>			
Incoming Resources From Generated Funds			
Voluntary Income	1     96,668	96,668	87,452
<b>Total Income Resources</b>	<u>96,668</u>	<u>96,668</u>	<u>87,452</u>
<b>Resources Expended</b>			
Charitable Activities			
Physical & Spiritual Need	96,918	96,918	112,361
Governance Costs	2     954	954	3,681
<b>Total Resources Expended</b>	<u>97,872</u>	<u>97,872</u>	<u>116,042</u>
<b>NET INCOMING RESOURCES</b>	<b>(1,204)</b>	<b>(1,204)</b>	<b>(28,590)</b>
RECONCILIATION OF FUNDS			
<b>Total Funds Balances b/fwd</b>	<b>(7,357)</b>	<b>(7,357)</b>	<b>21,233</b>
<b>Total Funds Balances c/fwd</b>	<u><b>(8,561)</b></u>	<u><b>(8,561)</b></u>	<u><b>(7,357)</b></u>

The Notes Form Part of These Financial Statements

The Ipswich Disabled Advice Bureau

Balance Sheet  
as at 31 March 2023

	Notes	Unrestricted Funds		2023 Total Funds £		2022 Total Funds £	
<b>FIXED ASSETS</b>							
Tangible assets	4	10,000		10,000		1,156	
<b>CURRENT ASSETS</b>							
Debtors	5	1	1	1	12,459	12,459	
Cash at bank and in hand		-	-	-	<u>1,229</u>	1,229	
			1		13,688		
<b>CREDITORS</b>							
Amounts Falling Due within one Year	6	18,562	(18,562)	18,562	(21,352)	21,352	
<b>NET CURRENT ASSETS</b>		<u>(18,561)</u>		<u>(18,561)</u>		<u>(7,664)</u>	
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>(8,561)</u>		<u>(8,561)</u>		<u>(6,508)</u>	
<b>CREDITORS</b>							
Capital Grant reserve						(849)	
<b>NET ASSETS</b>		<u>(8,561)</u>		<u>(8,561)</u>		<u>(7,357)</u>	
<b>Unrestricted Funds</b>	9						
Restricted funds				35,277		35,277	
Unrestricted Funds				(43,838)		(42,634)	
<b>TOTAL FUNDS</b>				<u>(8,561)</u>		<u>(7,357)</u>	

The financial statements were approved by the Board of Trustees on 18<sup>th</sup> December 2023 and were signed on its behalf by:



Approved by Board of Trustees  
JOSEPH ATTAH

## The Ipswich Disabled Advice Bureau

### Notes to the Financial Statements for the year ended 31 March 2023

#### ACCOUNTING POLICIES

##### Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities (issued July 2014)

##### Incoming resources

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

##### Resources expended

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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

##### Tangible fixed assets

##### Taxation

The charity is exempt from tax on its charitable activities.

##### Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

#### 1 VOLUNTARY INCOME

	2023	2022
	£	£
Income	88,633	87,452
Income via Donation & Funding	8,034	-
Net Interest	2	-
	<u>96,669</u>	<u>87,452</u>

#### 2 GOVERNANCE COSTS

	2023	2022
Accountancy	954	960
Legal fees	-	375
	<u>954</u>	<u>1,335</u>

#### 3 STAFF COSTS

	2023	2022
	£	£
Wages and salaries	69,518	85,193
Social security costs	3,152	-
	<u>72,670</u>	<u>85,193</u>

The Ipswich Disabled Advice Bureau

Notes to the Financial Statements  
for the year ended 31 March 2023

No employee earned in excess of £60,000 (2023: none)

**Particulars of employees:**

The average number of employees during the year calculated on the basis of full time equivalents, was as follows:

	2,023	2,022
	No.	No.
Charitable activities	6	6
Management & Administration of charity	3	3
	<u>9</u>	<u>9</u>

**4 Tangible fixed assets**

Cost	Plant and machinery etc	Plant and machinery etc
	£	£
At 1 April 2022	1,156	1,156
Additions	8,844	8,844
At 31 March 2023	<u>10,000</u>	<u>10,000</u>
<b>Net book value</b>		
At 31 March 2023	10,000	10,000
At 31 March 2022	<u>1,156</u>	<u>1,156</u>

**5 Debtors : Amounts Falling Due within one year**

	2023	2022
	£	£
Other debtors	1	-
Amounts owed by group undertakings and undertakings in which the company has a participating interest	-	437
Other debtors	-	12,022
	<u>1</u>	<u>12,459</u>

**6 Creditors: amounts falling due within one year**

	2023	2022
	£	£
Bank loans and overdrafts	2,651	-
Trade creditors	8,454	11,531
Other creditors	7,457	9,821
	<u>18,562</u>	<u>21,352</u>

**7 Capital Grant reserve**

	2023
	£
At 1 April 2022	(849)
At 31 March 2023	<u>(849)</u>

The Ipswich Disabled Advice Bureau

Notes to the Financial Statements  
for the year ended 31 March 2023

**8 Related Party Transaction**

The charity had the following related party transactions with the Charity's Manager  
Ms P Ramsey:

	2,023	2,022
		(as restated)
	£	£
Loan	6,500	6,500
Salary due	957	3,321
	<u>7,457</u>	<u>9,821</u>

9 Movement in Funds	At 01 04 22	Net	At 31 03 23
		Movement In Funds	
	£	£	£
General fund (Unrestricted)	(42,634)	(1,204)	(43,838)
Restricted funds	35,277		35,277
<b>TOTAL FUNDS</b>	<u>(7,357)</u>	<u>(1,204)</u>	<u>(8,561)</u>

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

	Incoming Resources	Resources Expended	Movement in Funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	96,668	97,872	(1,204)
<b>Total Fund</b>	<u>96,668</u>	<u>97,872</u>	<u>(1,204)</u>

**10 Capital Commitment**

The charity had no capital commitments as at 31 March 2023.

**11 Company Limited by Guarantee**

The company has no share capital but every member undertakes to contribute such amount as may be required (not exceeding £10) to the company's assets if it is wound up while he or she is a member or within one year if he or she ceases to be a member, for repayment of the company's debts and liabilities contracted before ceasing to be a member, and the costs, charges and expenses of winding up.

There is no ultimate controlling party

The Ipswich Disabled Advice Bureau

Detailed Statement Of Financial Activities  
For The Year Ended 31st March, 2023

	Unrestricted	Restricted	2023 Total Fund	2022 Total Fund
	£	£	£	£
<b>INCOMING RESOURCES</b>				
Grants	88,632.60		88,632.60	87,452.00
Interest	2.00		2.00	
Income via Donation & Funding	8,033.70		8,033.70	-
<b>Total Incoming Resources</b>	<b>96,668.30</b>	<b>-</b>	<b>96,668.30</b>	<b>87,452.00</b>
<b>RESOURCES EXPENDED</b>				
<b>Charitable Activities</b>				
Services Charges	1,006.00		1,006.00	-
Consultancy Fees & Partnership Costs	-		-	4,389.00
Support Cost	-		-	3,307.00
Payroll Services	-		-	960.00
Travelling and Subsistence	-		-	79.00
Activities Expenses	102.00		102.00	-
Room Hire	-		-	7,193.00
	<b>1,108.00</b>	<b>-</b>	<b>1,108.00</b>	<b>15,928.00</b>
<b>Governance Costs</b>				
Accountancy Fees	954.00		954.00	960.00
Solicitor Fees	-		-	2,346.00
Companies House Fees	-	-	-	375.00
	<b>954.00</b>	<b>-</b>	<b>954.00</b>	<b>3,681.00</b>
<b>Support Costs Management</b>				
Rent & Rates	10,781.00		10,781.00	5,249.00
Light & Heat	3,332.00		3,332.00	-
Bank Charges	55.00		55.00	21.00
Subscription	306.00		306.00	60.00
Telephone & Fax	3,406.00		3,406.00	3,930.00
Insurance	-		-	568.00
Hardship Grant	-		-	147.00
Cleaning	371.00	-	371.00	-
Motor Expenses	30.00		30.00	-
Wages & Salaries	69,518.00		69,518.00	85,193.00
Social Security	3,152.00		3,152.00	-
Pensions	4,859.00		4,859.00	3.00
Home Working	-		-	855.00
Depreciation Charge	-		-	407.00
	<b>95,810.00</b>	<b>-</b>	<b>95,810.00</b>	<b>96,433.00</b>
<b>TOTAL RESOURCES EXPENDED</b>	<b>97,872.00</b>	<b>-</b>	<b>97,872.00</b>	<b>116,042.00</b>
<b>NET INCOME</b>	<b>- 1,203.70</b>	<b>- -</b>	<b>1,203.70 -</b>	<b>28,590.00</b>

**THE IPSWICH DISABLED ADVICE BUREAU**

England & Wales - Charity number 1054802

---

# Accounts

---

Company Number 03174876

**THE IPSWICH DISABLED ADVICE BUREAU**

( COMPANY LIMITED BY GUARANTEE)

REPORT AND  
UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED  
31 MARCH 2022

Charity Number 1054802

GMS FC Limited  
Chartered Certified Accountants  
1 London Road  
Ipswich IP1 2HA

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

<b>CONTENTS</b>	<b>Pages</b>
Company information	1
Trustees Annual Report	2 - 6
Independent Examiner's Report on the unaudited accounts	7
Statement of Financial Activities (Incorporating an Income and Expenditure Account)	8
Balance Sheet	9 - 10
Notes to the Financial Statements	11 - 21

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**COMPANY INFORMATION**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

**Registered charity name**                      The Ipswich Disabled Advice Bureau

**Charity number**                                1054802

**Company registration number**            03174876

**Registered office**                            19 Tower Street  
Ipswich  
Suffolk  
IP1 3BE

**Trustees**

Mr Joseph Attah appointed 25 March 2022

Ms Sue Butler appointed 25 March 2022

Ms Simone Butler Mayer appointed 25 March 2022

Ms Folasade Balalola (Treasurer) appointed 16 April 2021  
resigned 7 February 2022

Ms Caroline Kumu appointed 16 April 2021  
resigned 22 February 2022

Mr George Leech appointed 16 April 2021

Ms Saskia Moses appointed 16 April 2021

Ms Catherine Olubodun appointed 16 April 2021

Ms Shayra Begum resigned 1 June 2021

Ms Karen Cook resigned 1 June 2021

Mr Alan Smith appointed 5 December 2021  
resigned 8 February 2022

Ms Nicola Durbin appointed 5 December 2021  
resigned 8 February 2022

**Manager**                                        Ms Pat Ramsey

**Independent Examiner**                    Mr James Haddow FCCA  
GMS FC Limited  
1 London Road  
Ipswich  
IP1 2HA

**Bankers**                                        The Co-operative Bank

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**TRUSTEES ANNUAL REPORT**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Reference and administrative details are shown in the schedule of company information on page 1 of the financial statements.

**THE TRUSTEES**

The trustees who served the charity are shown on page 1.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Ipswich Disabled Advice Bureau is a registered charity (no. 1054802), incorporated on 19th March 1996, which is governed by its Memorandum and Articles of Association, and which is managed by the trustees, who are elected annually at the Annual General Meeting, through the Management Committee which meets bi-monthly. The Management Committee are the trustees of the charity. The Manager of the Bureau attends the meetings as an observer.

New Trustees are appointed from a process to enhance skills and experience of the Trust as a whole. Once appointed, trustees are provided with all the information required to assist them in performing their role as trustee covering all aspects of the organisation.

Four Management Committee meetings were held between April 2020 and March 2021 and at each meeting financial statements, managers reports and client statistics were presented. The Management Committee members are ultimately responsible for the performance of the Disabled Advice Bureau but day to day management is devolved to the Bureau Manager.

**OBJECTIVES AND ACTIVITIES**

- a) Support people with any form of disability, their carers and families and others in related fields, who live in Ipswich and the surrounding areas, with free and confidential advice, information, advocacy and services.
- b) Provide advice and information to organisations and agencies serving people with disabilities.
- c) Work to improve statutory services.
- d) Educate public opinion.
- e) Promote appropriate research.
- f) Co-operate and co-ordinate with other similar bodies concerned with the welfare of people with disabilities.
- g) Raise funds for the work of the Ipswich Disabled Advice Bureau.

The Trustees have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**TRUSTEES ANNUAL REPORT**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

**ACHIEVEMENTS AND PERFORMANCE**

Ipswich Disabled Advice Bureau, for the 48<sup>th</sup> year, provided a service in line with our Objects, by providing free and confidential information, advice and representation to people with disabilities, their families and carers, and others working with people with disabilities.

Our activities were carried out despite the spread of Covid-19 increasing significantly, with Ipswich having the highest re-infection rate in the country at one point in October 2021. There were also two periods, totalling four months, when there was not a quorate Board of Trustees.

Our services have continued to be delivered remotely, mainly with telephone appointments but with a few by video link. Staff and volunteers have continued to work from home and made over 2,000 outgoing calls each month. The restrictions that came with Lockdown 3.0, which began on 26/12/2020, were not eased until mid-summer of 2021, although vaccines had been developed by then and the mass vaccination programme, comprising two jabs, had begun in earnest at the beginning of 2021, with follow-up booster jabs available for vulnerable people in the autumn of 2021. One person who had been on furlough returned to work in August 2021 and the other person, in October 2021 after furlough ended. A volunteer also returned in July 2021. However, we had one person on non-Covid -19 related sick leave for the majority of the year under review. We also had a student on a placement for the last three months of the financial year, who has since joined us as a volunteer, enabling us to provide our services in Polish and Romanian as well as English.

The majority of our clients have not viewed telephone appointments as a retrograde step. Prior to Covid-19, when all appointments were face-to-face, either in our main office or at an outreach, many needed support to get to the appointment, or struggled to get to their nearest bus stop – and could get wet and cold in the winter months. We provided a home visiting service for people who could not manage to come to us, but this is less efficient in terms of time and travel costs. Going forward, telephone appointments will definitely be an option, if not the 'norm', as clients continue to be cautious about who they interact with and travelling to the town centre. Also, our offices and interview rooms are too small to be Covid-19 safe.

Tribunals continued to be held via telephone conference calls and we heard, before the end of the year under review, that this would be retained going forward, along with the option of hearings via a video link, but with only a very few being heard in person. We welcomed this along with the hearings continuing to be held at a number of locations throughout south east England. During the year, there was a marked increase in the number of appeals found in favour of our clients prior to attending a Tribunal, but after the representative's submission, and additional evidence, had been sent. Part of this results from the fact that our representatives always try to produce a submission as soon as possible after they receive the schedule. An early decision means less anxiety for the client and is less demanding on the public purse. However, it begs a question about how the original decisions were made.

Fundraising was more difficult during the year under review, as the emergency funding that was available when the pandemic started had 'dried up', despite the continuing restrictions and high re-infections rates. In addition, fundraising was not possible during April and May 2021 and again during February and March 2022, due to resignations by Trustees, leaving the organisation without a full Board of five Trustees, and so we missed out on some funding opportunities. Also, it took longer for grants, once awarded, to actually be paid to us. On 25/3/2022 a Member called two separate General Meetings, one to co-opt three new Trustees and the other to reduce the number of Trustees needed for a full board from five Trustees to three Trustees. The aim of the latter meeting was to make the organisation more financially sustainable. The proposal was discussed with the Charity Commission, and we were not the only organisation looking at this issue, mainly due to a reduction in the overall number of people coming forward to be Trustees since the Covid-19 pandemic.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**TRUSTEES ANNUAL REPORT**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

**FINANCIAL REVIEW**

The financial statements have been prepared in accordance with current statutory requirements and the charity's Memorandum and Articles of Association.

The charity receives most of its income by service level agreements, grant aid, donations and similar income. For a breakdown of this income see notes 2 to 4 of the financial statements. Total income for the year was £87,452 (2021 £141,328) as shown in the statement of financial activities.

Net outgoing resources of £(28,590) (2021 incoming £33,080) of which £(184) outgoing (2021 £15,185 incoming) is the movement on restricted reserves leaving net outgoing reserves of £(28,406) (2021 £17,895 incoming) on the general unrestricted fund.

**Going Concern**

After a good recovery in 2021 of part of a two year recovery plan, the result for 2022 is a set back and much of the financial improvement made in 2021 has been eroded in 2022.

Reserves have moved from an overall surplus of £21,233 at 31 March 2021 to an overall deficit on reserves at 31 March 2022 of £(7,357).

The trustees have reviewed the position which is set out in the accounting policy note 1(g) on page 11. Although the economic conditions are not predicted to be favourable in the forthcoming years, the trustees have formulated a financial plan and they have a reasonable expectation that they will be able to deliver their plan. On that basis they have concluded that it is appropriate to continue to prepare the accounts on a going concern basis ( see note 1.(g) on page 11).

**RESERVES**

The Trustees have set aside designated funds, the names of which are self explanatory. The Disabled Advice Bureau's Reserve Policy is to maintain free reserves, which have been calculated to cover costs of redundancy payments to staff and any tax liability. They also cover the cost of the office rental, which would still be due, and any outstanding monies due for housekeeping.

Due to the present economic climate that has resulted in reduced funding and the consequent effect on the results of the charity, the reserves policy to provide for closure costs has been impaired.

The charity hopes to restore sufficient reserves to restore its ability to meet the policy it has set out, but given the current situation this is unlikely to happen in the short term.

**INVESTMENT POLICY**

The Trustees have the power to invest in such assets as they see fit.

The Trustees review the cash and bank balances regularly and transfer the maximum funds into the COIF account, keeping the minimal operational balance in the current account.

**RISK MANAGEMENT**

The Management Committee has considered the risks to which the Disabled Advice Bureau is exposed and has produced a Risk Management Report which established procedures to manage these risks and which is reviewed regularly.

In common with many other similar companies, the Articles of Association includes an indemnity provision for directors and other officers of the company.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**TRUSTEES ANNUAL REPORT**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

**PLANS FOR FUTURE PERIODS**

The trustees first priority is to improve the financial position of the organisation. With an improved financial position the Board would be confident that it has a platform from which to continue the essential and valuable work it undertakes. This priority has taken a financial set back in 2022. It is hoped however that the charity will be able to follow a plan to improve the financial position so that it can carry on maintaining and developing the services it provides to clients. quality of service and meeting audit and control standards. We will work with existing and new collaborative partners.

We will look for new opportunities to improve our sustainability and take advantage of these as they arise. We will recruit new volunteers as necessary, continue with internal and external training, continue networking as is feasible and appropriate, and undertake research to further inform our work and contribute to social policy.

**RESPONSIBILITIES OF THE TRUSTEES**

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

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

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**TRUSTEES ANNUAL REPORT**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

**RESPONSIBILITIES OF THE TRUSTEES CONTINUED**

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 which enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees 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.

**Small Company Provisions**

This report has been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

Signed on behalf of the trustees on 9 December 2022

*G Leech*

.....

Mr George Leech

Trustee

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**INDEPENDENT EXAMINERS REPORT TO THE BOARD OF TRUSTEES OF THE IPSWICH  
DISABLED ADVICE BUREAU**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Ipswich Disabled Advice Bureau ('the charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

**Responsibilities and basis of report**


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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

**Independent examiner's statement**

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

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

  
.....

Mr James Haddow FCCA  
GMS FC Limited  
Chartered Certified Accountants  
1 London Road  
Ipswich IP1 2HA

12 | 12 | 2022  
.....  
Dated

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND  
EXPENDITURE ACCOUNT)**

**FOR THE YEAR ENDED 31 MARCH 2022**

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£
<b>INCOME</b>					
Income resources from generated funds:-					
Donations and grants	2	9,159	31,043	40,202	95,799
Incoming resources from charitable activities	3				
Core funders	3	47,250	-	47,250	45,529
Investment Income	4	-	-	-	-
<b>TOTAL INCOME</b>		<b>56,409</b>	<b>31,043</b>	<b>87,452</b>	<b>141,328</b>
<b>EXPENDITURE</b>					
Fund Raising Costs	5	-	-	-	108
Charitable Activities	6	83,459	28,881	112,340	105,798
Governance Costs	7	1,356	2,346	3,702	2,342
<b>TOTAL RESOURCES EXPENDED</b>		<b>84,815</b>	<b>31,227</b>	<b>116,042</b>	<b>108,248</b>
<b>NET OUTGOING RESOURCES FOR THE YEAR</b>		<b>(28,406)</b>	<b>(184)</b>	<b>(28,590)</b>	<b>33,080</b>
Transfers	14	-	-	-	-
Total funds brought forward		(14,228)	35,461	21,233	(9,928)
Prior period adjustment	22	-	-	-	(1,919)
Total funds brought forward as restated		<b>(14,228)</b>	<b>35,461</b>	<b>21,233</b>	<b>(11,847)</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>(42,634)</b>	<b>35,277</b>	<b>(7,357)</b>	<b>21,233</b>

The Statement of Financial Activities (Incorporating an Income and Expenditure Account) includes all gains and losses in the period and therefore a statement of total recognised gains and losses has not been prepared. All amounts relate to continuing operations.

The notes on pages 11 to 21 form part of these financial statements

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**BALANCE SHEET**

**FOR THE YEAR ENDED 31 MARCH 2022**

	Note	2022		2021	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible Fixed Assets	10		1,156		1,563
<b>CURRENT ASSETS</b>					
Debtors	11	12,459		5,905	
Bank and cash	12	1,229		31,290	
		<u>13,688</u>		<u>37,195</u>	
<b>CREDITORS:</b>					
Amounts falling due within one year	13	<u>(21,352)</u>		<u>(16,445)</u>	
<b>NET CURRENT ASSETS/(LIABILITIES)</b>			<b>(7,664)</b>		<b>20,750</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u><b>(6,508)</b></u>		<u><b>22,313</b></u>
<b>CAPITAL GRANT RESERVE</b>	18		<b>(849)</b>		<b>(1,080)</b>
<b>LONG TERM LIABILITIES</b>					
			<b>-</b>		<b>-</b>
<b>NET ASSETS/(LIABILITIES)</b>			<u><u><b>(7,357)</b></u></u>		<u><u><b>21,233</b></u></u>
<b>FUNDS</b>					
Restricted funds	14		35,277		35,461
Unrestricted funds	15		<u>(42,634)</u>		<u>(14,228)</u>
			<u><b>(7,357)</b></u>		<u><b>21,233</b></u>

The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to audit of financial statements for the year by virtue of section 477 and that no member or members have requested an audit pursuant to section 476 of the Act.

The trustees acknowledge their responsibility for:

- (i) ensuring that the charity keeps proper accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and its surplus or deficit for the financial year in accordance with the requirements of the Act relating to the financial statements, so far as applicable to the charity.

Continued.....

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**BALANCE SHEET CONTINUED**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

These financial statements have been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 and the Statement of Recommended Practice (SORP FRS 102 for smaller Entities).

These financial statements were approved by the members of the committee on 9 December 2022 and are signed on their behalf by:



.....  
Mr Joseph Attah  
Treasurer and Trustee

**Company registration number 03174876**

The notes on pages 11 to 21 form part of these financial statements

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

**1. ACCOUNTING POLICIES**

**(a) Basis of accounting**

The financial statements have been prepared under the historic cost convention, except for investments which are included at market value, and in accordance with applicable United Kingdom standards, the Statement of Recommended Practice: "Accounting and Reporting by Charities" (SORP FRS 102), the Companies Act 2006 and the Charities Act 2011.

**(b) Cash flow**

The trustees have taken advantage of the exemption in Financial Reporting Standard No. 1 (revised) from including a cash flow statement in the financial statements on the grounds that the charity is small.

**(c) Tangible fixed assets and depreciation**

Expenditure on all fixed assets is initially recorded at historic cost.

**(d) Depreciation**

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Office equipment - 15% to 33% straight line  
Wheelchairs - 15% straight line

Assets acquired for the continuing use by the charity are capitalised providing they cost over £50.

**(e) Pension costs**

Employees of the Company are invited to join a stakeholder pension scheme.

**(f) Restricted funds**

Funds restricted by the donor are treated as restricted. All other receipts are unrestricted funds. General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objects of the charity and which have not been designated for other purposes.

**(g) Going concern**

The trustees have formulated a financial plan to move out of deficit and into a positive financial position on unrestricted reserves. The current year financial accounts indicate an improvement in the charity's financial position. It will however, be necessary to continue to implement the plan in order to deliver the desired financial improvements and move the unrestricted fund into surplus.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

**1. ACCOUNTING POLICIES (continued)**

**(h) Incoming resources**

All *incoming resources* are included in the statement of financial activities when the charity is legally entitled to income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost.

No amounts are included in the financial statements for *services donated by volunteers*.

Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is expended in a future period.

**(i) Resources expended**

All expenditure is accounted for on an accruals basis and is recognised when there is a legal or constructive obligation to pay. *Expenditure has been classified* under headings that aggregate all costs related to each category. Where costs cannot be directly attributable to particular headings, they have been allocated to activities on a basis consistent with the use of the resources.

Charitable costs include the direct running costs of the bureau.

Governance costs are those incurred in connection with the administration of the charity and compliance with statutory requirements.

Resources expended include attributable VAT, which cannot be recovered.

**(j) Taxation**

As a registered charity, the company is potentially exempt from taxation in respect of income and gains, to the extent that such income or gains are applied to exclusively charitable purposes.

**(k) Grants**

Income in respect of capital grants is credited to a capital grant reserve in the balance sheet and is written off in equal annual instalments over the estimated useful economic life of the asset to which it relates.

Revenue grants are credited to the income and expenditure account when they become receivable.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

2. VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>Fund raising and Donations</b>				
<b>Fund raising and grants:</b>				
The National Lottery Fund - Covid 19 funding	-	-	-	40,000
Access to Justice	-	-	-	31,403
Suffolk Community Fund:				
Supporting vulnerable and extremely vulnerable clients with a disability	-	-	-	-
Coronavirus Community Fund	-	5,000	5,000	5,000
Suffolk Coronavirus Community Fund Core	-	-	-	5,000
Suffolk Hardship Fund	-	-	-	4,000
The Mrs L D Rope third charitable settlement	-	5,000	5,000	-
Suffolk Library Service	-	5,000	5,000	-
Advice UK	1,000	-	1,000	-
Ganzoni	-	2,000	2,000	-
Scarfe Trust	750	-	750	-
UK Power Networks	-	14,043	14,043	-
SCC - restart funding	2,500	-	2,500	-
<b>General donations and other income:</b>				
Other fund raising and donations	405	-	405	3,094
HMRC Coronavirus job retention scheme	4,149	-	4,149	5,771
Bank Switch	-	-	-	1,250
Capital grant released	231	-	231	231
Miscellaneous income	124	-	124	50
	<u>9,159</u>	<u>31,043</u>	<u>40,202</u>	<u>95,799</u>

3. INCOMING RESOURCES FROM  
CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
SCC - FIAS	30,000	-	30,000	28,000
Ipswich Borough Council grant aid	17,250	-	17,250	17,250
Supported work programme	-	-	-	279
	<u>47,250</u>	<u>-</u>	<u>47,250</u>	<u>45,529</u>

4. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Bank & COIF interest receivable	-	-	-	-

<b>TOTAL INCOME</b>	<u>56,409</u>	<u>31,043</u>	<u>87,452</u>	<u>141,328</u>
---------------------	---------------	---------------	---------------	----------------

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

**5. FUND RAISING EXPENSES**

**BY FUND TYPE**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Fund raising consultancy			-	-	108
Support costs	17	-	-	-	-
		-	-	-	108

**6. COST OF CHARITABLE ACTIVITIES**

**BY FUND TYPE**

		Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Wages, salaries & Employers NI		29,837	16,976	46,813	41,415
Staff training		-	-	-	2,370
Consultancy fees & partnership costs		-	4,389	4,389	1,200
Room hire		-	7,193	7,193	5,924
Travel costs		79	-	79	122
Hardship grant		-	147	147	
Support costs	17	53,543	176	53,719	54,767
		83,459	28,881	112,340	105,798

**7. GOVERNANCE COSTS**

		Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Independent examiners & accountancy fees	8	960	-	960	990
Bank charges		21	-	21	-
Legal fees		-	2,346	2,346	1,352
Companies House late filing penalty		375	-	375	-
Support costs	17	-	-	-	-
		1,356	2,346	3,702	2,342

<b>TOTAL EXPENDITURE</b>		<b>84,815</b>	<b>31,227</b>	<b>116,042</b>	<b>108,248</b>
--------------------------	--	---------------	---------------	----------------	----------------

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

**8. NET INCOMING RESOURCES FOR YEAR**

This is stated after charging:

	<b>2022</b>	<b>2021</b> <b>(as restated)</b>
	<b>£</b>	<b>£</b>
Independent Examiner's fees	960	960
Depreciation	407	407
	<u>960</u>	<u>960</u>

**9. STAFF COSTS & EMOLUMENTS**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Wages & salaries	83,252	76,903
Social security costs	3,624	3,437
Employment allowance	(3,624)	(3,437)
Employer pension contributions	1,943	1,796
	<u>85,195</u>	<u>78,699</u>

No employee earned in excess of £60,000 (2021: none)

**Particulars of employees:**

The average number of employees during the year calculated on the basis of full time equivalents, was as follows:

	<b>2022</b>	<b>2021</b>
	<b>No.</b>	<b>No.</b>
Charitable activities	6	6
Management & Administration of charity	3	2
	<u>9</u>	<u>8</u>

No remuneration was paid to any trustee during the year (2020: £Nil). No out of pocket expenses have been reimbursed to any trustee during the year (2020: £Nil)

Key management are the unpaid board of trustees and the following salaried staff member:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Charity's Manager	25,472	23,348
	<u>25,472</u>	<u>23,348</u>

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

**10. TANGIBLE FIXED ASSETS**

	Office Equipment £	Wheel- chairs £	Total £
<b>COST</b>			
At 1 April 2021	27,592	2,144	29,736
Additions	-	-	-
Disposals	-	-	-
At 31 March 2022	<u>27,592</u>	<u>2,144</u>	<u>29,736</u>
<b>DEPRECIATION</b>			
At 1 April 2021	26,030	2,143	28,173
Charge for year	407	-	407
On disposals	-	-	-
At 31 March 2022	<u>26,437</u>	<u>2,143</u>	<u>28,580</u>
<b>NET BOOK VALUE</b>			
At 31 March 2022	<u>1,155</u>	<u>1</u>	<u>1,156</u>
At 1 April 2021	<u>1,562</u>	<u>1</u>	<u>1,563</u>

**11. DEBTORS**

	2022 £	2021 £
Prepayments	437	1,005
Other debtors	12,022	4,900
	<u>12,459</u>	<u>5,905</u>

**12. CASH AT BANK AND IN HAND**

	2022 £	2021 £
Bank current accounts	1,119	31,180
Cash in hand	110	110
	<u>1,229</u>	<u>31,290</u>

**13. CREDITORS:**

**Amounts falling due within one year**

	2021 £	2021 £
Other creditors	9,821	10,965
Creditors and accruals	11,531	5,480
	<u>21,352</u>	<u>16,445</u>

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

14. RESTRICTED INCOME FUNDS

	Balance at 1 April 2021	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 March 2022
	£	£	£	£	£
New Wheelchairs	1	-	-	-	1
Dyslexia Project	356	-	-	-	356
Universal Credits Pilot Fund	416	-	-	-	416
Internet café	14,477	-	(7,193)	-	7,284
Suffolk Rural Fund	1,014	-	-	-	1,014
UK Power Networks	26	14,043	(2,682)	-	11,387
The Mrs L D Rope third charitable settlement	-	5,000	(5,000)	-	-
Suffolk Library Service	-	5,000	(5,000)	-	-
Ganzoni	-	2,000	(2,000)	-	-
The National Lottery Fund (Covid - 19 funding)	5,574	-	(4,389)	-	1,185
Access to Justice	9,016	-	(4,816)	-	4,200
Suffolk Community Foundation	4,581	5,000	(147)	-	9,434
	35,461	31,043	(31,227)	-	35,277

Continued .....

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

14. RESTRICTED INCOME FUNDS CONTINUED

NOTES ON RESTRICTED FUNDS:

	Balance
	<b>31.03.22</b>
<i>New Wheelchairs: the value of the fund is equal to the net book value of wheelchairs in the balance sheet</i>	£ 1
<i>Dyslexia Fund: a balance of £356 is brought forward and carried forward.</i>	£ 356
<i>Universal Credits Pilot Fund: a balance of £416 is brought forward and carried forward.</i>	£ 416
<i>Internet café Project: the project is ongoing and continues to benefit from surplus funding brought forward</i>	£ 7,284
<i>Suffolk Rural Fund: funds brought forward continue to cover advisor staff costs</i>	£ 1,014
<i>UK Power Networks: the balance of funding of £26 is brought forward and amalgamated with a new grant for energy resilience for clients</i>	£ 11,387
<i>The National Lottery Fund: Covid 19 Fund response programme and partnership working with Ipswich Housing Action Group to provide training for a Debt and Money Adviser</i>	£ 1,185
<i>Access to Justice Foundation: Community Justice Fund wave 1, Covid - 19 response programme funding and funder plus scheme awards for training and consultancy work</i>	£ 4,200
<i>The Mrs L D Rope third charitable settlement: funding for advice staff</i>	£ -
<i>Suffolk Library Service: safeguarding vulnerable citizens</i>	£ -
<i>Ganzoni: help with advice staff costs</i>	£ -
<b>Suffolk Community Foundation: the following awards have been made -</b>	
<i>Supporting vulnerable and extremely vulnerable clients with a disability</i>	£ 5,000
<i>Suffolk Coronavirus Community Fund Core</i>	£ 582
<i>Suffolk Hardship Fund, financial crisis support for individuals due to Covid - 19 -</i>	
<i>Suffolk Hardship Fund</i>	£ 4,000
	<u>£ 3,852</u>
	<u><u>£ 35,277</u></u>

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

15. UNRESTRICTED INCOME FUNDS

	Balance at 1 April 2021 (as restated)	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 March 2022
	£	£	£	£	£
Fixed assets	7	-	-		7
General fund	(14,235)	56,409	(84,815)		(42,641)
	<u>(14,228)</u>	<u>56,409</u>	<u>(84,815)</u>	<u>-</u>	<u>(42,634)</u>

*Fixed assets fund: a fund has been designated by the trustees for the replacement of fixed assets as required.*

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Tangible Fixed Assets	Capital Grant Res.	Net current Assets	Total
	£	£	£	£
<b>Restricted Income Funds:</b>				
New Wheelchairs	1	-	-	1
Dyslexia Project	-	-	356	356
Pilot Fund	-	-	416	416
Internet café	299	-	6,985	7,284
Suffolk Rural Fund			1,014	1,014
UK Power Networks	-	-	11,387	11,387
The National Lottery Fund - (Covid - 19 funding)			1,185	1,185
Access to Justice			4,200	4,200
Suffolk Community Foundation			9,434	9,434
	<u>300</u>	<u>-</u>	<u>34,977</u>	<u>35,277</u>
<b>Unrestricted Income Funds:</b>				
Designated funds	7		-	7
General Funds	849	(849)	(42,641)	(42,641)
	<u>856</u>	<u>(849)</u>	<u>(42,641)</u>	<u>(42,634)</u>
<b>Total funds</b>	<u>1,156</u>	<u>(849)</u>	<u>(7,664)</u>	<u>(7,357)</u>

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

**17. SUPPORT COSTS**

Support costs are allocated to restricted funds in real time. The balance of support costs are allocated to unrestricted charitable activity. The overall allocation is as follows:

	Fund raising Funds		Charitable Activity		Governance	Total 2022	Total 2021
	£	£	Unrestricted	Restricted			
Wages, salaries & Employers NI	-	38,381	-	-	-	38,381	37,284
Rent	-	5,249	-	-	-	5,249	4,374
Utilities and cleaning	-	3,307	-	-	-	3,307	2,682
Insurance	-	568	-	-	-	568	1,078
Telephone, broadband & cloud	-	3,930	-	-	-	3,930	5,823
Printing, postage, staty & advertising	-	-	-	-	-	-	782
Depreciation	-	231	176	-	-	407	407
Subscriptions & affiliation fees	-	60	-	-	-	60	566
Computer expenses	-	-	-	-	-	-	76
Payroll service	-	960	-	-	-	960	960
Car parking permits	-	-	-	-	-	-	85
Home working	-	855	-	-	-	855	650
Sundry expenses	-	3	-	-	-	3	-
	-	53,543	176	-	-	53,719	54,767
Apportionment 2021	-	19,911	34,856	-	-	54,767	

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

---

**18. CAPITAL GRANT RESERVE**

Part of the funding from L D Ropes Charitable Trust was related to capital expenditure. The grant has been credited to capital grant reserve and is released to the statement of financial activity as the asset is depreciated:

	<b>2022</b>	<b>2021</b> <b>(as restated)</b>
	<b>£</b>	<b>£</b>
Brought forward	1,080	1,311
Released in year	(231)	(231)
Carried forward	<u>849</u>	<u>1,080</u>

**19. CAPITAL COMMITMENT**

The charity had no capital commitments as at 31 March 2022.

**20. RELATED PARTY TRANSACTION**

The charity had the following related party transactions with the Charity's Manager, Ms P Ramsey:

	<b>2022</b>	<b>2021</b> <b>(as restated)</b>
	<b>£</b>	<b>£</b>
Loan	6,500	6,500
Salary due	3,321	4,465
	<u>9,821</u>	<u>10,965</u>

The loan is interest free and repayable on demand.

**21. COMPANY LIMITED BY GUARANTEE**

The company has no share capital but every member undertakes to contribute such amount as may be required (not exceeding £10) to the company's assets if it is wound up while he or she is a member or within one year if he or she ceases to be a member, for repayment of the company's debts and liabilities contracted before ceasing to be a member, and the costs, charges and expenses of winding up.

There is no ultimate controlling party.

**THE IPSWICH DISABLED ADVICE BUREAU**

England & Wales - Charity number 1054802

---

# Accounts

---

# ANNUAL REPORT

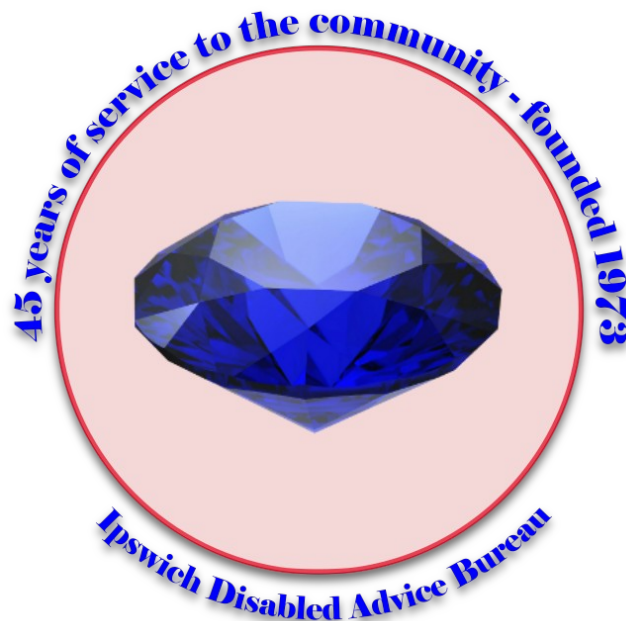
## 2020 - 2021

Registered Charity No 1054802

# D A B

Ipswich Disabled Advice Bureau

Room 11, 19 Tower Street, Ipswich IP1 3BE Telephone 01473 217313  
Website: [www.ipswichdab.org.uk](http://www.ipswichdab.org.uk)  
Email: [bureau@ipswichdab.org.uk](mailto:bureau@ipswichdab.org.uk)  
**Registered company 3174876**



**Vice President: David Robinson**

## **The mission and purpose of Ipswich DAB**

1. To support people with any form of disability, their carers and families and others in related fields, who live in Ipswich and the surrounding areas, with free and confidential advice, information, advocacy and services.
2. To provide advice and information to organisations and agencies serving disabled people.
3. To work to improve statutory services.
4. To educate public opinion.
5. To promote appropriate research.
6. To co-operate and liaise with other similar bodies concerned with the welfare of people with disabilities.
7. To raise funds for the work of Ipswich DAB.

## PERSONNEL – April 2019 to March 2020

### VICE PRESIDENT: David Robinson

#### Trustees

Kelvin Cracknell	-	Chairman (ceased December 2020)
Sandy Martin	-	(Co-opted July 2020, ceased December 2020)
Shayra Begum	-	Member
Karen Cook	-	Member
Sarah Adams	-	Member (ceased December 2020)
Alex Heywood	-	Member (co-opted September 2020, ceased

December 2020

#### Staff

Pat Ramsey	-	Bureau Manager
Albert Daley	-	Senior Advice Worker/ DART(Disability Appeal

Representative at

Tribunals)

Olunfunmilola (Jemima) Oyelahan	-	Solicitor/Reader
Marion George	-	Advice Worker/ DART Worker
Paul (Przemyslaw) Firlej	-	Advice Worker
Abigail Harid	-	Advice Worker (Maternity Leave/Furlough)
Vicki Markham	-	Receptionist/Admin (Furlough)
Debbie Smith	-	Telephone Advice Worker (joined July 2020)
David Davies	-	Funds Manager

#### Volunteers

David Davies	-	IT/Website
Darren Page	-	Advice Worker/IT Trainer
David Stannard	-	Advice Worker
Sue Butler	-	Advice Worker
Andrew Stewart	-	Admin/Website
Julia Davey	-	Admin
Sarah Youngman	-	Reception/Admin

Please note:- Due to the coronavirus epidemic and associated restrictions on activities, the following Trustees were co- opted at an EGM on 16 April 2021

George Leech	Folasade Babalola
Saskia Moses	Catherine Obulodun
Caroline Kumu	

The 2020 AGM was postponed until 13 May 2021 when, in accordance with the Memorandum and Articles (Article 31) all existing Trustees stood down. The following Trustees were elected:

George Leech  
Saskia Moses  
Caroline Kumu

Folasade Babalola (Treasurer)  
Catherine Obulodun

Karen Cook and Shayra Begum did not seek re-election.

## **CHAIRMAN'S REPORT**

It is customary in a chairman's report for me to thank the staff of the Ipswich Disabled Advice Bureau for their work over the last year. This work has always been dedicated, and executed to the highest possible standard, and this year has absolutely been no exception.

Throughout this year the management and the staff of the Disabled Advice Bureau is had to cope with unprecedented change at very short notice, it is to the credit of both staff and management that the DAB has been able to continue to offer a vital service to clients throughout the current pandemic.

The DAB was forced to close its doors at the start of the first national lockdown, but within a few short weeks the management was able to develop a system of remote working for the advisors to be able to work with clients over the telephone.

I would like to thank all of the staff who have worked so hard and had been so willing to adapt to a new way of working to ensure that the DAB can continue to offer its services to the most vulnerable in society.

This has been an exceedingly difficult logistical exercise, and I must give special notice of thanks to the Bureau Manager Pat Ramsey for arranging the technical services with BT to allow our vital service to continue, and for her work in supporting and delivering paperwork to our advice team during this time.

When considering the future working arrangements of the DAB, the decision was taken very early on to focus our efforts on ensuring the safety of our staff and the continuation of the services that can be offered by the DAB during the pandemic. To this effect the decision was taken for all advice staff to work from home until the end of March 2021.

We do not know precisely how the pandemic will continue to affect the operation of the DAB going into the New Year, but I am certain that the need for the DAB to support our clients in the best way we can in the uncertain times ahead will only increase.

I can only once again, thank the board of directors, management, staff and volunteers of the DAB for the dedicated work and commitment they have shown during the year.

I look forward to seeing all of you in the New Year.

Kelvin Cracknell  
Chair of the Board of Trustees.

1 December 2020

## **MANAGER'S REPORT**

In common with many other people, I am, this year, writing an annual report about a year unlike any other in living memory. The last worldwide pandemic was 'Spanish flu' in 1918 and with the advances in medicine since then, it was not until February 2020, that anyone expected that that there would ever be another one.

It was mid-February 2020 when the first person contacted us as a result of coronavirus pandemic. He 'dropped-in' for advice because he had been laid-off from his job until June 2020. He had been employed by a contractor at the Port of Felixstowe and, due to his disabilities, worked part-time hours. His employer had 'laid off' nearly all his staff as there was no work for them because 'there were no ships coming from China'. Hence, he had no income. Five weeks later, Lockdown 1.0 was announced but initially for just three weeks, along with the 'furlough' scheme which had to continue for 18 months.

However, prior to the Prime Minister announcing Lockdown 1.0 on 23 March 2020, our volunteers and almost all staff had been directed to shield for thirteen weeks by the NHS due to being clinically vulnerable, or extremely vulnerable themselves, or a member of their household being clinically vulnerable or extremely vulnerable; and likewise the vast majority of our clients had to shield. Face-to-face interactions with clients had been suspended from early March, as we closed to people 'dropping-in' and began giving all advice and carrying out appointments by phone.

I remember a conversation at the beginning of Lockdown 1.0 with staff from another organisation, who wondered how we were going to cope with our staff having to work from home for such a long period of time! Nobody could imagine the arrangements lasting for a whole year.....and beyond. As a result of working from home one person was furloughed in March 2020 and a second person, returning from maternity leave, furloughed from December 2020.

During the first two weeks of the lockdown I had to continue to go into the office each day to set up the new working arrangements. I was sure that the police would stop me as it meant journeying outside of my local area of Woodbridge. This was enhanced by the fact that I was driving along deserted roads and into a silent town centre. I was relieved when I found out that I would not be getting a criminal record, as I could be termed an 'essential worker' as I was looking after the running of the organisation. However, I wrote a daily diary to the then Trustees, detailing what I was putting in place, in case I succumbed to the Covid-19 virus. As an essential worker, I could provide a courier service to distribute incoming post, stationery, stamps and printer cartridges etc. to people working at home.

The epidemic changed our working practices completely and we amazed ourselves with how quickly and smoothly, we switched to providing a one-to-one remote service, with all staff working from home. Central to this was the new Cloud Voice telephone system that was installed in July 2019, when our previous Norstar system became obsolete. Adding an App to the system enabled staff, working from home with a smart phone powered by Android, to access the system directly with all calls going through the Cloud Voice portal.

Clients also adapted well to the new situation with many becoming very adept at photographing paperwork and sending it us, using their smart phones. They also, gained in confidence, as they followed directions, given by phone, to obtain medical evidence to support their benefit claims, or to contact another agency that we had signposted them to when needing specialist input e.g. additional care support.

It soon became apparent that staff working from home needed to share more information and documents quickly and securely – a major one being the client appointment diary. Therefore, under the guidance of our IT volunteer, we totally changed to running on a Google platform, rather than a Microsoft platform, which also gave us a free video link.

Working from home and all the associated arrangements have continued uninterrupted, throughout the year under review whether there were national lockdowns in place, or not, in order to keep vulnerable staff, volunteers and clients as safe as possible, as the levels of Covid-19 infection, locally, continued to fluctuate greatly.

However, throughout the year a further problem remained unsolved as our case recording system, a database running on Access, was only designed to run on an internal network (intranet) in the office. Hence, not directly available to people working from home. It could be accessed using other software but this was very unreliable. As time passed it was no longer practical, nor accurate, to manually produce data for funders and a case recording system that operated in 'the cloud' had to be the way forward, with our aim being to install this the following year.

Fundraising also changed with Lockdown 1.0. Most funders froze new applications and focussed on raising funds to distribute to grass root organisations at local level to help them cope with the pandemic as well as supporting changes to projects that were already underway. Hence, during Lockdown 1.00, and immediately afterwards, we successfully applied for short term funding relating to the coronavirus epidemic, to support the changes and additional expenses incurred; and we also were given rent holidays equivalent to three months' rent by our landlords. This assisted in safeguarding our reserves.

However, in the longer term we have had to continue to pay rent and service charges for our premises, financially recognise that there is a cost for staff and volunteers when they work from home, the increase in printing costs and the increase in costs for outgoing post and the time it takes to distribute the incoming post. The Cloud Voice digital phone system was always going to have higher running costs than an ISDN system, but with the latter being phased out we had no choice.

A list of our funders is provided in the annual accounts. However, they are often overlooked and always in the background. What was different during the year under review, was that they were often administering funding that other funders were raising, examples include that The National Lottery Covid-19 Community Fund grant that we received, was in turn, made possible by funding secured by them from the Department for Digital, Media, Culture and Sport, part of the government Office for Civil Society.

Part of this grant enabled us to undertake a pilot project with a Partnership Working Agreement with IHAG (Ipswich Housing Action Group) to train a Debt and Money Adviser. There appears to be a shortage of Debt and Money Advisers qualified as intermediaries for Debt Relief Orders and we had previously had difficulties trying to recruit one. IHAG could provide the training but are located on the first floor of their building and we had clients who needed the help of a trained adviser and are situated on the ground floor (when Covid-19 allows for this). Despite running the project during Lockdowns 2.0 and 3.0, it ran without a hitch and everyone involved really enjoyed the experience. Both organisations are keen to set a longer, similar project in the future.

Our successful application for the Community Justice Fund grant and the associated Funder Plus was the most pleasing. The funding was from The National Lottery Community Fund and it was administered by the Access to Justice Foundation. The funding focused on advice services that undertake legal work – in our case when clients appeal decisions of the Department for Work and Pensions and the representation we provide when their appeal goes to Tribunal. Hence, it gave recognition to the quantity and quality of an area of our work that had been ongoing since 1992. Each appeal that goes to a Tribunal hearing involves about ten hours of work.

The manner in which Tribunal hearings were held also changed due to Lockdown 1.0. They went from being face-to-face and with a small number of judges allocated to a certain area, to being held by a telephone conference call. These have worked incredibly well as hearings can take place at many different venues across the southeast of England, but are much less stressful for clients as they can remain at home, and less costly for the public purse. It is hoped that the arrangement will become permanent in the future, except for a very few cases each year for which it is unsuitable.

It was not only the coronavirus pandemic that significantly affected our activities as there was also a three month period when there was not a quorate Board of Trustees. During the Autumn of 2020, the Trustees moved away from the Senior Management Team model, of governance, and all fundraising had to stop on 21 December 2020 when all of our Trustees resigned en masse. In accordance with our Memorandum and Articles, the resignation of the last two Trustees to do so could not be accepted (Article 39.3). The continuing Trustees were without quorum and their remit was constrained under Article 44 to acting ‘only for the purposes of filling vacancies or of calling a general meeting.’

As nobody was, subsequently, recruited to fill the vacancies, the continuing Trustees remained without quorum and so decisions could not be taken and a full Board of five Trustees is required for fundraising. Hence, this was paused for a total of 23 weeks, i.e. for the remainder of the year under review and into the following year. This impacted significantly on our reserves. In addition, as the 2020 AGM could not be held until 13 May 2021, the ratified accounts were late in being lodged with both the Charity Commission and, for the first time ever as a registered company, with Companies House. Companies House imposed a fine.

Due to the lack of action by the continuing Trustees to fill the vacancies, a longstanding Member called a meeting on 29 March 2021. Attendees, comprised existing Members and people who had signed up to become Members and five people who had volunteered to join as Members and serve as new co-opted Trustees. This meeting requested the continuing Trustees to call an

Extraordinary General Meeting on 16 April 2021 to co-opt the five people who had volunteered to become new Trustees. This was to provide, not only, a quorum to facilitate decision making, but also a minimum Board of five Trustees that would also enable further fundraising to take place. The request was refused, and subsequently the Member called the Extraordinary General Meeting themselves under Article 47 and S174 Companies Act 2006. (The new Trustees were duly elected when the 2020 AGM was held on 13 May 2021 which was also called by the same Member under S302 Companies Act 2006.)

However, despite everything that happened during an 'eventful' year, we our clients remained our main focus. We provided at least 1,380 client appointments during the year and processed 120 appeals with 15 being successful prior to a Tribunal hearing. We represented at 60 Tribunal hearings, which were heard by telephone conference calls with a success rate of 82 percent. Our combined activities during the year assisted clients to access their entitlement to benefits well in excess of £1.5m.

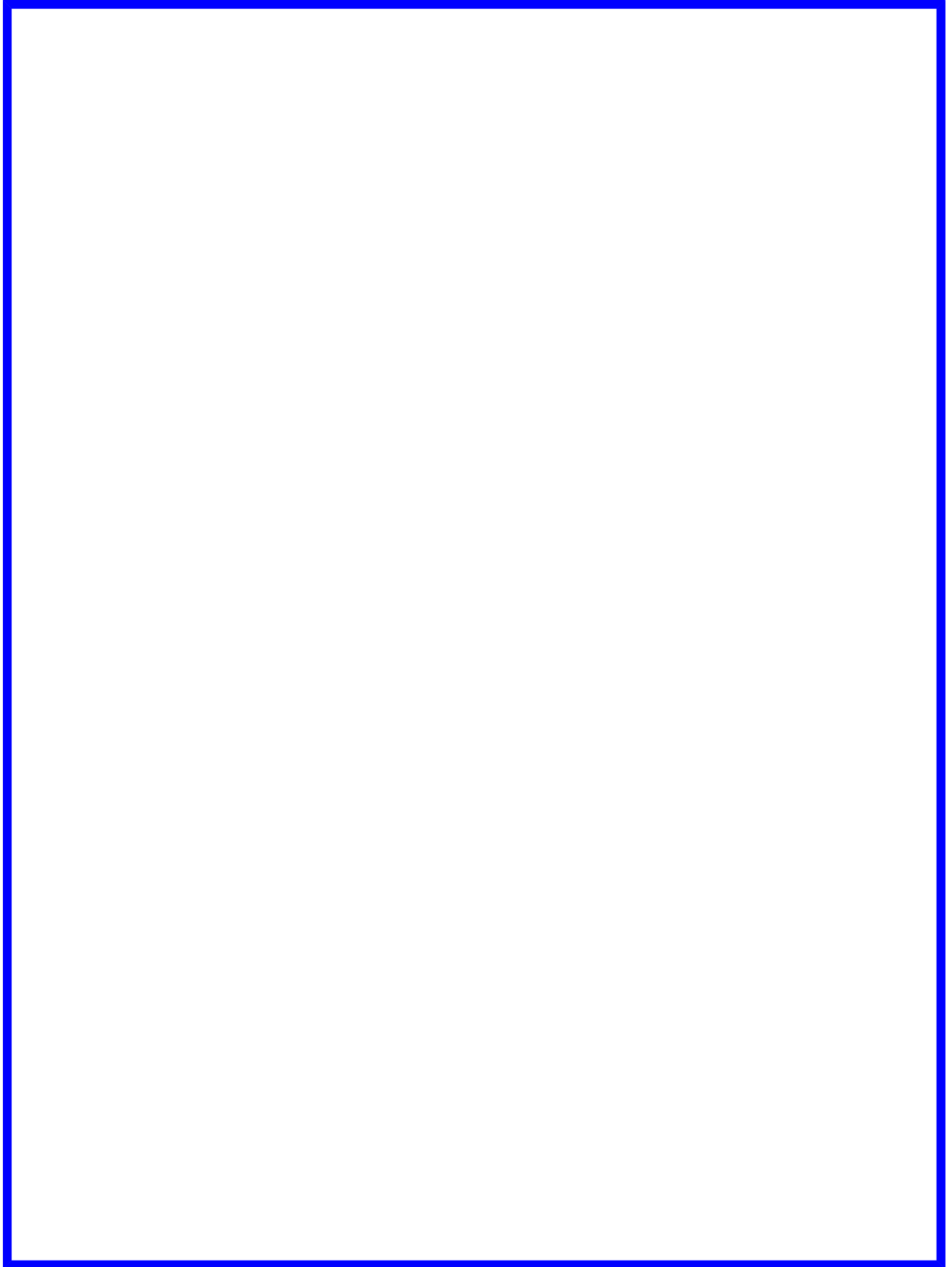
The year under review would not have ended successfully without the fantastic contribution of the staff and volunteers, the steadfastness of the Members, and the new Trustees who came forward to take on an onerous task....Thank you to you all.

Finally, I would like to mention a further stalwart and that is our Vice-President, David Robinson. I have worked with David since 2005 when I first became a Trustee. He was a fellow Trustee, who subsequently took on the roles of Treasurer and Chairman at different times. He appointed me to my present post in 2010 and we worked together for four years until he stepped down from being Chairman in 2014. He continued his association with us as our Vice -President, but will be retiring at this AGM after 25 years with Ipswich Disabled Advice Bureau. I know that a lot of people will join me in saying 'thank you' and wishing him and Doreen all the very best going forward.

Pat Ramsey  
Bureau Manager

5 November 2021





Company Number 03174876

**THE IPSWICH DISABLED ADVICE BUREAU**

( COMPANY LIMITED BY GUARANTEE)

REPORT AND  
UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED  
31 MARCH 2021

Charity Number 1054802

GMS FC Limited  
Chartered Certified Accountants  
1 London Road  
Ipswich IP1 2HA

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

<b>CONTENTS</b>	<b>Pages</b>
Company information	1
Trustees Annual Report	2 - 6
Independent Examiner's Report on the unaudited accounts	7
Statement of Financial Activities (Incorporating an Income and Expenditure Account)	8
Balance Sheet	9 - 10
Notes to the Financial Statements	11 - 21

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**COMPANY INFORMATION**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

<b>Registered charity name</b>	The Ipswich Disabled Advice Bureau
<b>Charity number</b>	1054802
<b>Company registration number</b>	03174876
<b>Registered office</b>	19 Tower Street Ipswich Suffolk IP1 3BE
<b>Trustees (appointed after 31 March 2021)</b>	Ms Folasade Balalola (Treasurer) appointed 16 April 2021 Ms Caroline Kumu appointed 16 April 2021 Mr George Leech appointed 16 April 2021 Ms Saskia Moses appointed 16 April 2021 Ms Catherine Olubodun appointed 16 April 2021
<b>Trustees</b>	Mr Kelvin Cracknell (Chairman) resigned 21 December 2020 Mr Sandy Martin (Acting treasurer) co-opted by Trustees 19 April 2020 ceased appointment 21 December 2020 Ms Shayra Begum resigned 1 June 2021 Ms Karen Cook resigned 1 June 2021 Ms Sarah Adams resigned 21 December 2020
<b>Manager</b>	Ms Pat Ramsey
<b>Independent Examiner</b>	Mr James Hadow FCCA GMS FC Limited 1 London Road Ipswich IP1 2HA
<b>Bankers</b>	The Co-operative Bank

# **THE IPSWICH DISABLED ADVICE BUREAU** **COMPANY LIMITED BY GUARANTEE**

## **TRUSTEES ANNUAL REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2021**

---

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

Reference and administrative details are shown in the schedule of company information on page 1 of the financial statements.

#### **THE TRUSTEES**

The trustees who served the charity are shown on page 1.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Ipswich Disabled Advice Bureau is a registered charity (no. 1054802), incorporated on 19th March 1996, which is governed by its Memorandum and Articles of Association, and which is managed by the trustees, who are elected annually at the Annual General Meeting, through the Management Committee which meets bi-monthly. The Management Committee are the trustees of the charity. The Manager of the Bureau attends the meetings as an observer.

New Trustees are appointed from a process to enhance skills and experience of the Trust as a whole. Once appointed, trustees are provided with all the information required to assist them in performing their role as trustee covering all aspects of the organisation.

Four Management Committee meetings were held between April 2020 and March 2021 and at each meeting financial statements, managers reports and client statistics were presented. The Management Committee members are ultimately responsible for the performance of the Disabled Advice Bureau but day to day management is devolved to the Bureau Manager.

#### **OBJECTIVES AND ACTIVITIES**

- a) Support people with any form of disability, their carers and families and others in related fields, who live in Ipswich and the surrounding areas, with free and confidential advice, information, advocacy and services.
- b) Provide advice and information to organisations and agencies serving people with disabilities.
- c) Work to improve statutory services.
- d) Educate public opinion.
- e) Promote appropriate research.
- f) Co-operate and co-ordinate with other similar bodies concerned with the welfare of people with disabilities.
- g) Raise funds for the work of the Ipswich Disabled Advice Bureau.

The Trustees have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

# **THE IPSWICH DISABLED ADVICE BUREAU** **COMPANY LIMITED BY GUARANTEE**

## **TRUSTEES ANNUAL REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2021**

---

#### **ACHIEVEMENTS AND PERFORMANCE**

Ipswich Disabled Advice Bureau, for the 47<sup>th</sup> year, provided a service in line with our Objects, by providing free and confidential information, advice and representation to people with disabilities, their families and carers and others working with people with disabilities.

Our activities were carried out despite being significantly affected by the coronavirus pandemic and a three month period when there was not a quorate Board of Trustees.

The epidemic completely changed all aspects of our service delivery. Prior, to the Prime Minister announcing Lockdown 1.0 on 23/3/2020, our volunteers and almost all staff had been directed to shield by the NHS due to being clinically vulnerable themselves, or a member of their household being clinically vulnerable; and likewise the vast majority of our clients had to shield. Face-to-face interactions with clients had been suspended from early March, as we closed to people 'dropping-in' and began giving all advice and carrying out appointments by phone. As a result of working from home one person was furloughed in March 2020 and a second person, returning from maternity leave, furloughed from December 2020.

Fortunately, we had installed a digital, cloud based phone system in June 2019 and staff could connect to this from home, via an App, using mobile phones powered by Android. These arrangements continued uninterrupted, throughout the year under review whether there were national lockdowns in place, or not, in order to keep vulnerable staff, volunteers and clients as safe as possible, as the levels of Covid-19 infection, locally, continued to fluctuate greatly. Unfortunately, our case recording system was designed to only run on our internal network, and could not be accessed directly working from home.

However, we provided 1,380 client appointments during the year and processed 120 appeals with 15 being successful prior to a Tribunal hearing. We represented at 60 Tribunal hearings, which were heard by telephone conference calls from venues throughout south east England, with a success rate of 82 percent. Our combined activities during the year assisted clients to access their entitlement to benefits well in excess of £1.5m.

During Lockdown 1.00, and immediately afterwards, we successfully applied for short term funding relating to the coronavirus epidemic, to support the changes and additional expenses incurred; and we also were given rent holidays equivalent to three months' rent by our landlords. This assisted in safeguarding our reserves. However, in the longer term we have had to continue to pay rent and service charges for our premises, financially recognise that there is a cost for staff and volunteers when they work from home, the increase in printing costs and the increase in costs for outgoing post and the time and it takes to distribute the internal post.

All fundraising had to stop on 21/12/2020 when all of our Trustees tendered their resignations. In accordance with our Memorandum and Articles, the resignation of two of the Trustees could not be accepted (Article 39.3). The continuing Trustees were without quorum and so were limited to acting 'only for the purposes of filling vacancies or of calling a general meeting.' (Article 44). Due to a lack of action by the continuing Trustees to fill the vacancies, a longstanding Member called a meeting on 29/3/2021, comprising existing Members and people who had signed up to become Members. The meeting requested the continuing Trustees to call an Extraordinary General Meeting on 16/4/2021 to co-opt five people who had volunteered to become new Trustees. This was to provide, not only, a quorum to facilitate decision making, but also a minimum Board of five Trustees that would also enable further fundraising to take place. The request was refused, and subsequently the Member called the Extraordinary General Meeting themselves under Article 47 and S174 Companies Act 2006. The new Trustees were duly elected when the 2020 AGM was held on 13/5/2021.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**TRUSTEES ANNUAL REPORT**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

**FINANCIAL REVIEW**

The financial statements have been prepared in accordance with current statutory requirements and the charity's Memorandum and Articles of Association.

The charity receives most of its income by service level agreements, grant aid, donations and similar income. For a breakdown of this income see notes 2 to 4 of the financial statements. Total income for the year was £141,328 (2020 £65,830 - as restated) as shown in the statement of financial activities. Net incoming resources of £33,080 (2020 outgoing £(38,364) - as restated) of which £15,185 incoming (2020 £(17,575) outgoing) is the movement on restricted reserves leaving net incoming reserves of £17,895 (2020 £(20,789) outgoing) on the general unrestricted fund.

**Going Concern**

Reserves have moved from an overall deficit of £(11,847) as restated at 31 March 2020 to an overall surplus on reserves at 31 March 2021 of £21,233.

The trustees have reviewed the position which is set out in the accounting policy note 1(g) on page 11 and whilst improvements have been made as expected the Trustees acknowledge that there is still further improvement to be made to bring the general fund back into positive balance. The trustees have however, concluded that it remains appropriate to prepare the charity's accounts on a going concern basis.

**RESERVES**

The Trustees have set aside designated funds, the names of which are self explanatory. The Disabled Advice Bureau's Reserve Policy is to maintain free reserves, which have been calculated to cover costs of redundancy payments to staff and any tax liability. They also cover the cost of the office rental, which would still be due, and any outstanding monies due for housekeeping.

Due to the present economic climate that has resulted in reduced funding and the consequent effect on the results of the charity, the reserves policy to provide for closure costs has been impaired.

The charity hopes to restore sufficient reserves to restore its ability to meet the policy it has set out, but given the current situation this is unlikely to happen in the short term.

**INVESTMENT POLICY**

The Trustees have the power to invest in such assets as they see fit.

The Trustees review the cash and bank balances regularly and transfer the maximum funds into the COIF account, keeping the minimal operational balance in the current account.

**RISK MANAGEMENT**

The Management Committee has considered the risks to which the Disabled Advice Bureau is exposed and has produced a Risk Management Report which established procedures to manage these risks and which is reviewed regularly.

In common with many other similar companies, the Articles of Association includes an indemnity provision for directors and other officers of the company.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**TRUSTEES ANNUAL REPORT**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

**PLANS FOR FUTURE PERIODS**

The trustees first priority is to improve the financial position of the organisation. With an improved financial position the Board would be confident that it has a platform from which to continue the essential and valuable work it undertakes.

It is hoped that this enhanced financial position will enable the team, to carry on maintaining and developing our service to meet increasing demand and changing needs, whilst striving to improve quality of service and meeting audit and control standards. We will work with existing and new partners, to enable us to source further avenues of funding in our endeavour to continue to meet the demand for the provision of advice and support for our client group, and others who work with them. We will look for new opportunities to improve our sustainability and take advantage of these as they arise. We will recruit new volunteers as necessary, continue with internal and external training, continue networking as feasible and appropriate, and undertake research to further inform our work and contribute to social policy.

**RESPONSIBILITIES OF THE TRUSTEES**

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

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

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**TRUSTEES ANNUAL REPORT**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

**RESPONSIBILITIES OF THE TRUSTEES CONTINUED**

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 which enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees 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.

**Small Company Provisions**

This report has been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

Signed on behalf of the trustees on 28 November 2021

*G Leech*

.....  
Mr George Leech  
Trustee

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**INDEPENDENT EXAMINERS REPORT TO THE BOARD OF TRUSTEES OF THE IPSWICH  
DISABLED ADVICE BUREAU**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Ipswich Disabled Advice Bureau ('the charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

**Responsibilities and basis of report**

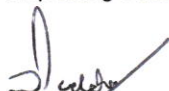
As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). Having satisfied myself that the financial statements of the charitable company are not required to be audited under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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

**Independent examiner's statement**

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

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



.....  
Mr James Haddow FCCA  
GMS FC Limited  
Chartered Certified Accountants  
1 London Road  
Ipswich IP1 2HA

2 | 12 | 2021  
.....  
Dated

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND  
EXPENDITURE ACCOUNT)**

**FOR THE YEAR ENDED 31 MARCH 2021**

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds (as restated) 2020
		£	£	£	£
<b>INCOME</b>					
Income resources from generated funds:-					
Donations and grants	2	12,896	82,903	95,799	18,456
Incoming resources from charitable activities	3				
Core funders	3	45,529	-	45,529	47,332
Investment Income	4	-	-	-	42
<b>TOTAL INCOME</b>		<b>58,425</b>	<b>82,903</b>	<b>141,328</b>	<b>65,830</b>
<b>EXPENDITURE</b>					
Fund Raising Costs	5	108	-	108	-
Charitable Activities	6	38,080	67,718	105,798	99,191
Governance Costs	7	2,342	-	2,342	5,003
<b>TOTAL RESOURCES EXPENDED</b>		<b>40,530</b>	<b>67,718</b>	<b>108,248</b>	<b>104,194</b>
<b>NET OUTGOING RESOURCES FOR THE YEAR</b>					
		17,895	15,185	33,080	(38,364)
Transfers	14	-	-	-	-
Total funds brought forward		(30,204)	20,276	(9,928)	26,517
Prior period adjustment	22	(1,919)	-	(1,919)	-
Total funds brought forward as restated		<b>(32,123)</b>	<b>20,276</b>	<b>(11,847)</b>	<b>26,517</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>(14,228)</b>	<b>35,461</b>	<b>21,233</b>	<b>(11,847)</b>

The Statement of Financial Activities (Incorporating an Income and Expenditure Account) includes all gains and losses in the period and therefore a statement of total recognised gains and losses has not been prepared. All amounts relate to continuing operations.

The notes on pages 11 to 21 form part of these financial statements

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**BALANCE SHEET**

**FOR THE YEAR ENDED 31 MARCH 2021**

		2021		2020 (as restated)	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible Fixed Assets	10		1,563		1,970
<b>CURRENT ASSETS</b>					
Debtors	11	5,905		5,715	
Bank and cash	12	31,290		3,835	
		<u>37,195</u>		<u>9,550</u>	
<b>CREDITORS:</b>					
Amounts falling due within one year	13	<u>(16,445)</u>		<u>(22,056)</u>	
<b>NET CURRENT ASSETS/(LIABILITIES)</b>			20,750		(12,506)
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>22,313</u>		<u>(10,536)</u>
<b>CAPITAL GRANT RESERVE</b>	18		(1,080)		(1,311)
<b>LONG TERM LIABILITIES</b>			-		-
<b>NET ASSETS/(LIABILITIES)</b>			<u>21,233</u>		<u>(11,847)</u>
<b>FUNDS</b>					
Restricted funds	14		35,461		20,276
Unrestricted funds	15		<u>(14,228)</u>		<u>(32,123)</u>
			<u>21,233</u>		<u>(11,847)</u>

The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to audit of financial statements for the year by virtue of section 477 and that no member or members have requested an audit pursuant to section 476 of the Act.

The trustees acknowledge their responsibility for:

- (i) ensuring that the charity keeps proper accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and its surplus or deficit for the financial year in accordance with the requirements of the Act relating to the financial statements, so far as applicable to the charity.

**Continued.....**

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**BALANCE SHEET CONTINUED**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

These financial statements have been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 and the Statement of Recommended Practice (SORP FRS 102 for smaller Entities).

These financial statements were approved by the members of the committee on 28 November 2021 and are signed on their behalf by:



.....  
Ms Folasade Balalola  
Treasurer and Trustee

**Company registration number 03174876**

The notes on pages 11 to 21 form part of these financial statements

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

**1. ACCOUNTING POLICIES**

**(a) Basis of accounting**

The financial statements have been prepared under the historic cost convention, except for investments which are included at market value, and in accordance with applicable United Kingdom standards, the Statement of Recommended Practice: "Accounting and Reporting by Charities" (SORP FRS 102), the Companies Act 2006 and the Charities Act 2011.

**(b) Cash flow**

The trustees have taken advantage of the exemption in Financial Reporting Standard No. 1 (revised) from including a cash flow statement in the financial statements on the grounds that the charity is small.

**(c) Tangible fixed assets and depreciation**

Expenditure on all fixed assets is initially recorded at historic cost.

**(d) Depreciation**

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Office equipment - 15% to 33% straight line  
Wheelchairs - 15% straight line

Assets acquired for the continuing use by the charity are capitalised providing they cost over £50.

**(e) Pension costs**

Employees of the Company are invited to join a stakeholder pension scheme.

**(f) Restricted funds**

Funds restricted by the donor are treated as restricted. All other receipts are unrestricted funds. General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objects of the charity and which have not been designated for other purposes.

**(g) Going concern**

The trustees have formulated a financial plan to move out of deficit and into a positive financial position on unrestricted reserves. The current year financial accounts indicate an improvement in the charity's financial position. It will however, be necessary to continue to implement the plan in order to deliver the desired financial improvements and move the unrestricted fund into surplus.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

**1. ACCOUNTING POLICIES (continued)**

**(h) Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is legally entitled to income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost.

No amounts are included in the financial statements for services donated by volunteers.

Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is expended in a future period.

**(i) Resources expended**

All expenditure is accounted for on an accruals basis and is recognised when there is a legal or constructive obligation to pay. Expenditure has been classified under headings that aggregate all costs related to each category. Where costs cannot be directly attributable to particular headings, they have been allocated to activities on a basis consistent with the use of the resources.

Charitable costs include the direct running costs of the bureau.

Governance costs are those incurred in connection with the administration of the charity and compliance with statutory requirements.

Resources expended include attributable VAT, which cannot be recovered.

**(j) Taxation**

As a registered charity, the company is potentially exempt from taxation in respect of income and gains, to the extent that such income or gains are applied to exclusively charitable purposes.

**(k) Grants**

Income in respect of capital grants is credited to a capital grant reserve in the balance sheet and is written off in equal annual instalments over the estimated useful economic life of the asset to which it relates.

Revenue grants are credited to the income and expenditure account when they become receivable.

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

**2. VOLUNTARY INCOME**

	Unrestricted	Restricted	Total Funds	Total Funds (as restated)
	Funds	Funds	2021	2020
	£	£	£	£
<b>Fund raising and Donations</b>				
<b><i>Fund raising and grants:</i></b>				
The National Lottery Fund - Covid 19 funding	-	40,000	40,000	-
Access to Justice	2,500	28,903	31,403	-
UC Digital Support internet café	-	-	-	3,308
Suffolk Community Fund:				
Coronavirus Community Fund	-	5,000	5,000	-
Suffolk Coronavirus Community Fund Core	-	5,000	5,000	-
Suffolk Hardship Fund	-	4,000	4,000	-
Suffolk Community Foundation:				
Bluebell Fund	-	-	-	1,400
Ganzoni	-	-	-	2,000
Scarfe Trust	-	-	-	1,000
L D Ropes Settlement	-	-	-	1,704
The Ipswich Social Prescribing Fund	-	-	-	3,201
<b><i>General donations and other income:</i></b>				
Other fund raising and donations	3,094	-	3,094	5,275
HMRC Coronavirus job retention scheme	5,771	-	5,771	-
Bank Switch	1,250	-	1,250	-
Income from wheelchair hire	-	-	-	282
Capital grant released	231	-	231	231
Miscellaneous income	50	-	50	55
	<u>12,896</u>	<u>82,903</u>	<u>95,799</u>	<u>18,456</u>

**3. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted	Restricted	Total Funds	Total Funds (as restated)
	Funds	Funds	2021	2020
	£	£	£	£
SCC - FIAS	28,000	-	28,000	30,000
Ipswich Borough Council grant aid	17,250	-	17,250	17,250
Supported work programme	279	-	279	82
	<u>45,529</u>	<u>-</u>	<u>45,529</u>	<u>47,332</u>

**4. INVESTMENT INCOME**

	Unrestricted	Restricted	Total Funds	Total Funds (as restated)
	Funds	Funds	2021	2020
	£	£	£	£
Bank & COIF interest receivable	-	-	-	42

<b>TOTAL INCOME</b>	<u>58,425</u>	<u>82,903</u>	<u>141,328</u>	<u>65,830</u>
---------------------	---------------	---------------	----------------	---------------

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

**5. FUND RAISING EXPENSES**  
**BY FUND TYPE**

	Note	Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
		£	£	2021	(as restated)
		£	£	£	2020
					£
Fund raising consultancy		108	-	108	-
Support costs	17	-	-	-	-
		<u>108</u>	<u>-</u>	<u>108</u>	<u>-</u>

**6. COST OF CHARITABLE ACTIVITIES**  
**BY FUND TYPE**

		Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
		£	£	2021	(as restated)
		£	£	£	2020
					£
Wages, salaries & Employers NI		15,334	26,081	41,415	49,417
Staff training		670	1,700	2,370	2,890
Consultancy fees		-	1,200	1,200	-
Room hire		2,043	3,881	5,924	4,658
Travel costs		122	-	122	282
Support costs	17	19,911	34,856	54,767	41,944
		<u>38,080</u>	<u>67,718</u>	<u>105,798</u>	<u>99,191</u>

**7. GOVERNANCE COSTS**

		Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
		£	£	2021	(as restated)
		£	£	£	2020
					£
Independent examiners & accountancy fees	8	990	-	990	960
Payroll processing costs		-	-	-	768
Bank charges		-	-	-	140
Legal fees		1,352	-	1,352	-
Support costs	17	-	-	-	3,135
		<u>2,342</u>	<u>-</u>	<u>2,342</u>	<u>5,003</u>

<b>TOTAL EXPENDITURE</b>	<u>40,530</u>	<u>67,718</u>	<u>108,248</u>	<u>104,194</u>
--------------------------	---------------	---------------	----------------	----------------

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

**8. NET INCOMING RESOURCES FOR YEAR**

This is stated after charging:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>(as restated)</b>
	<b>£</b>	<b>£</b>
Independent Examiner's fees	960	960
Depreciation	407	873
	<u>967</u>	<u>1,833</u>

**9. STAFF COSTS & EMOLUMENTS**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages & salaries	76,903	77,249
Social security costs	3,437	3,854
Employment allowance	(3,437)	(3,000)
Employer pension contributions	1,796	1,850
	<u>78,699</u>	<u>79,953</u>

No employee earned in excess of £60,000 (2020: none)

**Particulars of employees:**

The average number of employees during the year calculated on the basis of full time equivalents, was as follows:

	<b>2021</b>	<b>2020</b>
	<b>No.</b>	<b>No.</b>
Charitable activities	6	6
Management & Administration of charity	2	2
	<u>8</u>	<u>8</u>

No remuneration was paid to any trustee during the year (2020: £Nil). No out of pocket expenses have been reimbursed to any trustee during the year (2020: £Nil)

Key management are the unpaid board of trustees and the following salaried staff member:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Charity's Manager	23,348	23,348
	<u>23,348</u>	<u>23,348</u>

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

**10. TANGIBLE FIXED ASSETS**

	Office Equipment £	Wheel- chairs £	Total £
<b>COST</b>			
At 1 April 2020	27,592	2,144	29,736
Additions	-	-	-
Disposals	-	-	-
At 31 March 2021	<u>27,592</u>	<u>2,144</u>	<u>29,736</u>
<b>DEPRECIATION</b>			
At 1 April 2019	25,623	2,143	27,766
Charge for year	407	-	407
On disposals	-	-	-
At 31 March 2020	<u>26,030</u>	<u>2,143</u>	<u>28,173</u>
<b>NET BOOK VALUE</b>			
At 31 March 2020	<u>1,562</u>	<u>1</u>	<u>1,563</u>
At 1 April 2019	<u>1,969</u>	<u>1</u>	<u>1,970</u>

**11. DEBTORS**

	2021 £	2020 (as restated) £
Prepayments	1,005	929
Other debtors	4,900	4,786
	<u>5,905</u>	<u>5,715</u>

**12. CASH AT BANK AND IN HAND**

	2021 £	2020 (as restated) £
Bank current accounts	31,180	3,725
Cash in hand	110	110
	<u>31,290</u>	<u>3,835</u>

**13. CREDITORS:**

**Amounts falling due within one year**

	2021 £	2020 (as restated) £
Other creditors	10,965	14,239
Creditors and accruals	5,480	7,817
	<u>16,445</u>	<u>22,056</u>

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

**14. RESTRICTED INCOME FUNDS**

	Balance at 1 April 2020	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 March 2021
	£	£	£	£	£
New Wheelchairs	1	-	-	-	1
Dyslexia Project	356	-	-	-	356
Universal Credits Pilot Fund	416	-	-	-	416
Internet café	17,412	-	(2,935)	-	14,477
Suffolk Rural Fund	2,065	-	(1,051)	-	1,014
UK Power Networks	26	-	-	-	26
The National Lottery Fund (Covid - 19 funding)	-	40,000	(34,426)	-	5,574
Access to Justice	-	28,903	(19,887)	-	9,016
Suffolk Community Foundation	-	14,000	(9,419)	-	4,581
	20,276	82,903	(67,718)	-	35,461

Continued .....

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

**14. RESTRICTED INCOME FUNDS CONTINUED**

**NOTES ON RESTRICTED FUNDS:**

*New Wheelchairs:* the value of the fund is equal to the net book value of wheelchairs in the balance sheet

*Dyslexia Fund:* a balance of £356 is brought forward and carried forward.

*Universal Credits Pilot Fund:* a balance of £416 is brought forward and carried forward.

*Internet café Project:* the project is ongoing and continues to benefit from surplus funding brought forward

*Suffolk Rural Fund:* funds brought forward continue to cover advisor staff costs

*UK Power Networks:* the balance of funding of £26 is brought forward and carried forward

*The National Lottery Fund:* Covid 19 Fund response programme and partnership working with Ipswich Housing Action Group to provide training for a Debt and Money Adviser

*Access to Justice Foundation:* Community Justice Fund wave 1, Covid - 19 response programme funding and funder plus scheme awards for training and consultancy work

*Suffolk Community Foundation:* awards totalling £10,000 in response to the Covid - 19 pandemic -

Coronavirus Community Fund £5,000

Suffolk Coronavirus Community Fund Core £5,000

Suffolk Hardship Fund, financial crisis support for individuals due to Covid - 19 -

Suffolk Hardship Fund £4,000

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

15. UNRESTRICTED INCOME FUNDS

	Balance at 1 April 2020 (as restated)	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 March 2021
	£	£	£	£	£
Fixed assets	1,321	-	-	(1,313)	8
General fund	(33,444)	58,425	(40,530)	1,313	(14,236)
	<u>(32,123)</u>	<u>58,425</u>	<u>(40,530)</u>	<u>-</u>	<u>(14,228)</u>

*Fixed assets fund: a fund has been designated by the trustees for the replacement of fixed assets as required.*

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Tangible Fixed Assets	Capital Grant Res.	Net current Assets	Total
	£	£	£	£
<b>Restricted Income Funds:</b>				
New Wheelchairs	1	-	-	1
Dyslexia Project	-	-	356	356
Pilot Fund	-	-	416	416
Internet café	474	-	14,003	14,477
Suffolk Rural Fund	-	-	1,014	1,014
UK Power Networks	-	-	26	26
Heritage Lottery Fund (Covid - 19 funding)	-	-	5,574	5,574
Access to Justice	-	-	9,016	9,016
Suffolk Community Foundation	-	-	4,581	4,581
	<u>475</u>	<u>-</u>	<u>34,986</u>	<u>35,461</u>
<b>Unrestricted Income Funds:</b>				
Designated funds	1,088	(1,080)	-	8
General Funds	-	-	(14,236)	(14,236)
	<u>1,088</u>	<u>(1,080)</u>	<u>(14,236)</u>	<u>(14,228)</u>
<b>Total funds</b>	<u>1,563</u>	<u>(1,080)</u>	<u>20,750</u>	<u>21,233</u>

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

**17. SUPPORT COSTS**

Support costs are allocated to restricted funds in real time. The balance of support costs are allocated to unrestricted charitable activity. The overall allocation is as follows:

	<b>Fund raising Funds</b>	<b>Charitable Activity</b>		<b>Governance</b>	<b>Total 2021</b>	<b>Total 2020</b>
	<b>£</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>£</b>	<b>£</b>	<b>£</b>
Wages, salaries & Employers NI	-	15,618	21,666	-	37,284	30,537
Rent	-	875	3,499	-	4,374	5,543
Utilities and cleaning	-	196	2,486	-	2,682	2,702
Insurance	-	269	809	-	1,078	1,012
Telephone, broadband & cloud	-	1,137	4,686	-	5,823	2,141
Printing, postage, staty & advertising	-	782	-	-	782	1,398
Depreciation	-	231	176	-	407	873
Subscriptions & affiliation fees	-	283	283	-	566	365
Computer expenses	-	77	-	-	77	443
Payroll service	-	411	549	-	960	-
Car parking permits	-	33	52	-	85	-
Home working	-	-	650	-	650	-
Sundry expenses	-	-	-	-	-	65
	-	19,911	34,856	-	54,767	45,079
Apportionment 2020	-	36,856	5,088	3,135	45,079	

**THE IPSWICH DISABLED ADVICE BUREAU**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

---

**18. CAPITAL GRANT RESERVE**

Part of the funding from L D Ropes Charitable Trust was related to capital expenditure. The grant has been credited to capital grant reserve and is released to the statement of financial activity as the asset is depreciated:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>(as restated)</b>
	<b>£</b>	<b>£</b>
Brought forward	1,311	-
Grant advanced	-	1,542
Released in year	(231)	(231)
Carried forward	<u>1,080</u>	<u>1,311</u>

**19. CAPITAL COMMITMENT**

The charity had no capital commitments as at 31 March 2021.

**20. RELATED PARTY TRANSACTION**

The charity had the following related party transactions with the Charity's Manager:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>(as restated)</b>
	<b>£</b>	<b>£</b>
Loan	6,500	6,500
Salary due	4,465	7,739
	<u>10,965</u>	<u>14,239</u>

The loan is interest free and repayable on demand.

**21. COMPANY LIMITED BY GUARANTEE**

The company has no share capital but every member undertakes to contribute such amount as may be required (not exceeding £10) to the company's assets if it is wound up while he or she is a member or within one year if he or she ceases to be a member, for repayment of the company's debts and liabilities contracted before ceasing to be a member, and the costs, charges and expenses of winding up.

There is no ultimate controlling party.

**22. PRIOR PERIOD ADJUSTMENT**

Funding applied for and granted as at 31 March 2020 from The Ipswich Social Prescribing Fund was reduced by £1,919 due to the withdrawal of one of the funders.

**23. CONTINGENT LIABILITY**

Legal fees of £3,768 incurred by the previous trustees of the charity are being disputed.