

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

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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 48th 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 Hadow 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
		£	£	£	£
INCOME					
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	-	-	-	-
TOTAL INCOME		56,409	31,043	87,452	141,328
EXPENDITURE					
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
TOTAL RESOURCES EXPENDED		84,815	31,227	116,042	108,248
NET OUTGOING RESOURCES FOR THE YEAR		(28,406)	(184)	(28,590)	33,080
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		(14,228)	35,461	21,233	(11,847)
TOTAL FUNDS CARRIED FORWARD		(42,634)	35,277	(7,357)	21,233

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

		2022		2021	
	Note	£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	10		1,156		1,563
CURRENT ASSETS					
Debtors	11	12,459		5,905	
Bank and cash	12	1,229		31,290	
		<u>13,688</u>		<u>37,195</u>	
CREDITORS:					
Amounts falling due within one year	13	<u>(21,352)</u>		<u>(16,445)</u>	
NET CURRENT ASSETS/(LIABILITIES)			(7,664)		20,750
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>(6,508)</u>		<u>22,313</u>
CAPITAL GRANT RESERVE	18		(849)		(1,080)
LONG TERM LIABILITIES			-		-
NET ASSETS/(LIABILITIES)			<u>(7,357)</u>		<u>21,233</u>
FUNDS					
Restricted funds	14		35,277		35,461
Unrestricted funds	15		<u>(42,634)</u>		<u>(14,228)</u>
			<u>(7,357)</u>		<u>21,233</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 £
Fund raising and Donations				
Fund raising and grants:				
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	-
General donations and other income:				
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
	9,159	31,043	40,202	95,799

**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
	47,250	-	47,250	45,529

4. INVESTMENT INCOME

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

TOTAL INCOME	56,409	31,043	87,452	141,328
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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

TOTAL EXPENDITURE		84,815	31,227	116,042	108,248
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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:

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

9. STAFF COSTS & EMOLUMENTS

	2022	2021
	£	£
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:

	2022 No.	2021 No.
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:

	2022	2021
	£	£
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 £
COST			
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>
DEPRECIATION			
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>
NET BOOK VALUE			
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 31.03.22
<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>	£ -
Suffolk Community Foundation: the following awards have been made -	
Supporting vulnerable and extremely vulnerable clients with a disability	£ 5,000
Suffolk Coronavirus Community Fund Core	£ 582
Suffolk Hardship Fund, financial crisis support for individuals due to Covid - 19 -	
Suffolk Hardship Fund	£ 3,852
	<u>£ 35,277</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)
	(14,228)	56,409	(84,815)	-	(42,634)

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
	£	£	£	£
Restricted Income Funds:				
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
	300	-	34,977	35,277
Unrestricted Income Funds:				
Designated funds	7		-	7
General Funds	849	(849)	(42,641)	(42,641)
	856	(849)	(42,641)	(42,634)
Total funds	1,156	(849)	(7,664)	(7,357)

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:

	2022	2021 (as restated)
	£	£
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:

	2022	2021 (as restated)
	£	£
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.