

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

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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 49th 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 jabs

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 in sufficiently 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 18th 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 Adeboyejo (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 £
Income Resources				
Incoming Resources From Generated Funds				
Voluntary Income	1	96,668	96,668	87,452
Total Income Resources		<u>96,668</u>	<u>96,668</u>	<u>87,452</u>
Resources Expended				
Charitable Activities				
Physical & Spiritual Need		96,918	96,918	112,361
Governance Costs	2	954	954	3,681
Total Resources Expended		<u>97,872</u>	<u>97,872</u>	<u>116,042</u>
NET INCOMING RESOURCES		(1,204)	(1,204)	(28,590)
RECONCILIATION OF FUNDS				
Total Funds Balances b/fwd		(7,357)	(7,357)	21,233
Total Funds Balances c/fwd		<u>(8,561)</u>	<u>(8,561)</u>	<u>(7,357)</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 £
FIXED ASSETS						
Tangible assets	4	10,000		10,000		1,156
CURRENT ASSETS						
Debtors	5	1	1	1	12,459	12,459
Cash at bank and in hand		-	-	-	1,229	1,229
			1		13,688	
CREDITORS						
Amounts Falling Due within one Year	6	18,562	(18,562)	18,562	(21,352)	21,352
NET CURRENT ASSETS		(18,561)		(18,561)		(7,664)
TOTAL ASSETS LESS CURRENT LIABILITIES		(8,561)		(8,561)	-	(6,508)
CREDITORS						
Capital Grant reserve						(849)
NET ASSETS		(8,561)		(8,561)		(7,357)
<u>Unrestricted Funds</u>						
Restricted funds	9			35,277		35,277
Unrestricted Funds				(43,838)		(42,634)
TOTAL FUNDS				(8,561)		(7,357)

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



Approved by Board of Trustees
JOSEPH ATTAH

**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

	Plant and machinery etc £	Plant and machinery etc £
Cost		
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>
Net book value		
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>

	At 01 04 22	Net Movement In Funds	At 31 03 23
	£	£	£
General fund (Unrestricted)	(42,634)	(1,204)	(43,838)
Restricted funds	35,277		35,277
TOTAL FUNDS	<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
	£	£	£
Unrestricted funds			
General fund	96,668	97,872	(1,204)
Total Fund	<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
	£	£	£	£
INCOMING RESOURCES				
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	-
Total Incoming Resources	96,668.30	-	96,668.30	87,452.00
RESOURCES EXPENDED				
Charitable Activities				
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
	1,108.00	-	1,108.00	15,928.00
Governance Costs				
Accountancy Fees	954.00		954.00	960.00
Solicitor Fees	-		-	2,346.00
Companies House Fees	-	-	-	375.00
	954.00	-	954.00	3,681.00
Support Costs Management				
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
	95,810.00	-	95,810.00	96,433.00
TOTAL RESOURCES EXPENDED	97,872.00	-	97,872.00	116,042.00
NET INCOME	- 1,203.70	- -	1,203.70 -	28,590.00