IDEAL FOR ALL LIMITED

England & Wales · Charity number 1070112

Details

Other names	SANDWELL DLC, SANDWELL INDEPENDENT LIVING CENTRE
Status	Registered
Legal form	Charitable company
Company number	03196518
Registered	1998-06-18
Register	View on the Charity Commission register

Contact

Address	Ideal For All Ltd Independent Living Centre 100 Oldbury Road Smethwick B66 1JE
Phone	01215585555
Email	info@idealforall.co.uk
Website	www.idealforall.co.uk

Activities

Objects: THE RELIEF OF THE AGED SICK OR PERSONS WITH A PHYSICAL LEARNING OR SENSORY DISABILITY IN THE SANDWELL AREA OF THE WEST MIDLANDS WHO REQUIRE ASSISTANCE TO REALISE THEIR FULL POTENTIAL AND LEAD FULFILLING LIVES

Activities: Ideal For All is a user led organisation promoting inclusion and independent living for people with disabilities. It does this by providing a diverse range of services to enable people with disabilities to live as independent a life as possible.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** Education/training, Disability, Environment/conservation/heritage, Economic/community Development/employment, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities

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Geography

- **Area of benefit:** SANDWELL AREA OF THE WEST MIDLANDS
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,503,060	£1,469,965	£1,020,486	36
2024-03-31	£1,332,348	£1,325,641	£987,391	40
2023-03-31	£1,297,427	£1,327,984	£980,684	41
2022-03-31	£1,254,364	£1,234,486	£1,011,241	43
2021-03-31	£1,402,196	£1,229,612	£991,363	39

Trustees

Name	Role	Appointed
Lindsey Bucknor	Chair	2016-12-14
ANTHONY ASHFIELD		
Anjulaben Kalyan		2025-12-03
CAROL GOFF		
Catherine Richards		2021-12-16
DOREEN VEALE		
Diane Campbell		2019-12-05
Dr Mohamed Laradi		2019-12-05
Mohammed Haque		2025-12-03
Neil Alan Herman		2019-12-05
SANJIV VERMA		

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IDEAL FOR ALL LIMITED

England & Wales - Charity number 1070112

Accounts

Ideal For All Limited

Annual Report and Financial Statements
Year ended 31 March 2025

Charity Number : 1070112

Company Number : 03196518

Feltons

Chartered Accountants

Birmingham

B1 3JR

Ideal For All Limited
Annual Report and Financial Statements
Year ended 31 March 2025

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Ideal For All Limited
(A Company Limited by Guarantee)

Reference and Administrative Details

Chairperson	Mr L Bucknor OBE	
Trustees	Mrs D Veale	
	Mr A Ashfield	
	Mr S Verma	
	Mrs C Goff	
	Mr N Herman	
	Mrs D Campbell	
	Mr L Mohamed	
	Ms S Owo	Resigned on 11 December 2024
	Mrs C Richards	Vice Chairperson
Company secretary	Mr J P W Fallows	
Key management personnel	Mrs K Patel	Chief Executive Officer
	Mr T Blake	Contract Monitoring Officer
	Mrs E Westwood	Contracts & Development Manager
	Ms M Drinkwater	Direct Payment Manager
Registered office	100 Oldbury Road Smethwick B66 1JE	
Charity registration number	1070112	
Company registration number	03196518	
Independent auditor	Feltons 8 Sovereign Court 8 Graham Street Birmingham B1 3JR	
Bankers	The Punjab National Bank (International Ltd) 290 Soho Road Birmingham B21 9LZ	
	Unity Trust Bank Nine Brindley Place 4 Oozells Square Birmingham B1 2HE	

The Trustees present their report and the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Objectives and Activities

The principal objective of the charity remains unchanged. The company is established for the relief of the aged sick or persons with a physical, learning, or sensory disability in the United Kingdom who require assistance to realise their full potential and lead fulfilling lives.

In conducting and developing company / charity activities the trustees have given regard to the guidance published by the Charity Commission on public benefit.

By operating within its user-led framework, Ideal for All aims to empower and enable disabled and disadvantaged people and their families, carers, support workers, and local communities, regardless of age, ability, or background, to fulfil their potential as active citizens, and fully participate in society and the neighbourhoods in which they live.

We will do this by promoting equality and tackling discrimination, respecting diversity, encouraging and supporting inclusivity, and promoting independence, health and well-being.

About Ideal for All (IFA)

Ideal for All (IFA) is a user led registered charity for disabled and disadvantaged people formed in 1996 after a period of extensive user and carer consultation in Sandwell to set up a fully accessible Independent Living Centre (ILC). IFA is a social enterprise and community-based service provider delivering a wide range of services and activities which promote independent living and health and wellbeing. These include Self-Directed Support Services (Direct Payments) and a range of Integrated Services including Peer Support, condition management and community support services; Growing Opportunities (a combined health & wellbeing, horticulture and local food growing initiative); and specialist employment support and advice services.

The charity operates on an outreach basis across the West Midlands and from 4 primary sites: The Independent Living Centre in Smethwick (HQ); Castlemill in Tipton; and 3 purpose-built market garden / horticulture facilities (Salop Drive, Malthouse Gardens and Barlow Road).

The management of the organisation is established and consistent, with much of the board and management team in place for several years. The charity has a paid staff structure of circa 42 staff. We also have a core membership and team of volunteers who play a key role in supporting and shaping the charity. We have developed and invested in our infrastructure over the past 3 years to build capacity, respond to changing needs, support organisational resilience and future proof IFA.

Our funding comes from a range of sources linked to the specific nature of the service or activities. All income is either competitively tendered or subject to annual review. Direct Payment services are contracted provision with a range of Local Authorities and service users, primarily in the West Midlands but also further afield. The Integrated Services contracts, grant and trading income is complex and diverse, reflecting the holistic and integrated nature of the work. It includes funding from a range of public bodies including Local Authorities (Sandwell, Solihull & Birmingham) both directly and indirectly through partnership arrangements, WMCA, Government Departments, as well as large funders like Community Fund (previously known as Big Lottery) and accessed through collaborative partnership arrangements. It also includes other trading income from enterprise activities linked to the gardens.

More about our Services: Our operations fall into two main divisions – Integrated Services and Self-Directed Support Services (Direct Payments).

Integrated Services comprises of:

Peer Support and Self-Management – This area of work includes a wide range of self-help groups designed to promote and support the independence of disabled people. These groups provide an opportunity to spend social time with others who share similar lived experiences, access information about specialist local services related to health and wellbeing, meet and support one another in a safe, understanding environment. Through these groups, disabled people can develop the confidence and skills needed to enhance their independence, including improved access to leisure, education, and employment opportunities.

Examples include: Coffee mornings, health condition support groups (e.g. for fibromyalgia, arthritis, multiple sclerosis), mental health and substance recovery peer support, online peer support groups, including a direct payments peer group. We also bring people and communities together through regular events and outings. For younger participants, our 'Altogether Different' youth group meets weekly, offering a safe and supportive space for young disabled people to connect, share experiences, and build confidence.

Specialist Advice, Employment Support, and Skills Development – Through advice sessions, weekly job clubs, training courses including language support, financial and digital literacy, group and one to one support sessions and volunteering opportunities, we support disabled and disadvantaged people to develop their skills, confidence and CVs in order to find work or move closer towards securing employment. Our support is tailored to each person's needs and aspirations, designed to help them overcome barriers to independent living and work including providing information and guidance to employers and professionals relating to the employment of disabled people.

Health & Wellbeing Services – This includes the provision of a range of holistic 'wrap around' services to support people from the Black Country, Birmingham, and Solihull to thrive. Person-centred services are co-produced through inclusion in a variety of peer-led engagement and support routes, employment and skills development options and meaningful health, mental health and wellbeing opportunities.

Growing Opportunities – The Growing Opportunities project promotes sustained health, mental health and wellbeing through a variety of tailored therapeutic and learning opportunities in healthy lifestyle projects and sustainable horticulture. At its core, the project provides a year-round programme of gardening, food growing, cooking, and healthy lifestyle awareness within the setting of growing sites and through outreach services in the wider community. The 'hands on' practical work provided through the integrated model involves people of all ages and abilities and those involved report positive improvements in mental health & wellbeing, physical activity levels, reduced isolation, improved skills and employability and increased peer, social and community networks and improved levels of independence.

Delivered from our fully accessible and award-winning horticultural sites Salop Drive Market Garden, Malthouse Garden and Barlow Road Community Garden; the project is a leading model of best practice and emerging Community Business.

Self-Directed Support Service (Direct Payments Service):

The Direct Payment (DP) Service provides information, advice & guidance including help with payroll & financial administration to individuals in receipt of a Direct Payment. With a person-centred approach, we support individuals to manage their personal budget (social or health) via a Direct Payment.

Information Advice & Guidance – Providing information to DP recipients about direct payments and their obligations in managing their budget. We support service users who want to employ their own staff with recruitment & selection and being a good employer. Taking a person-centred approach, we ensure that the individual is enabled and empowered to manage their direct payment knowing that we are here as a service to help.

Payroll – We have an established payroll service with trained and qualified staff who support the DP recipient to meet their employee payroll obligations. We help with setting them up as an employer and meeting all the legislative requirements as well as on going payroll administration.

DP Financial Administration – Where required, we can hold and manage DP recipients' funds and make all payments against their approved budget. Robust systems, processes and controls are in place to record and monitor all income & expenditure.

Peer Support – We facilitate local peer support meetings between DP recipients, where individuals can learn and share experiences. A forum where we invite relevant speakers e.g. employment law expert and commissioners to feedback what is working well and what can be improved.

PA Register – We have established a PA register, a free to use resources for carers / PAs to register themselves on to source employment opportunities. Individual employers can access the register to review recruitment opportunities independently.

Forward Planning 2025–2027 – Where Do We Want to Be?

Following the conclusion of our 2021–2024 business planning period, Ideal for All has now implemented its next three-year Business and Development Plan covering January 2025 to December 2027. This plan builds upon the achievements, challenges, and lessons learned over the past decade and continues to be shaped by extensive engagement with our board, staff, volunteers, service users and key stakeholders.

Our vision and values remain unchanged and central to our direction. We continue to empower and enable disabled and disadvantaged people and promote equality, inclusion, and wellbeing in all that we do. These principles guide our strategic objectives, ensuring we remain principled, informed, and inclusive.

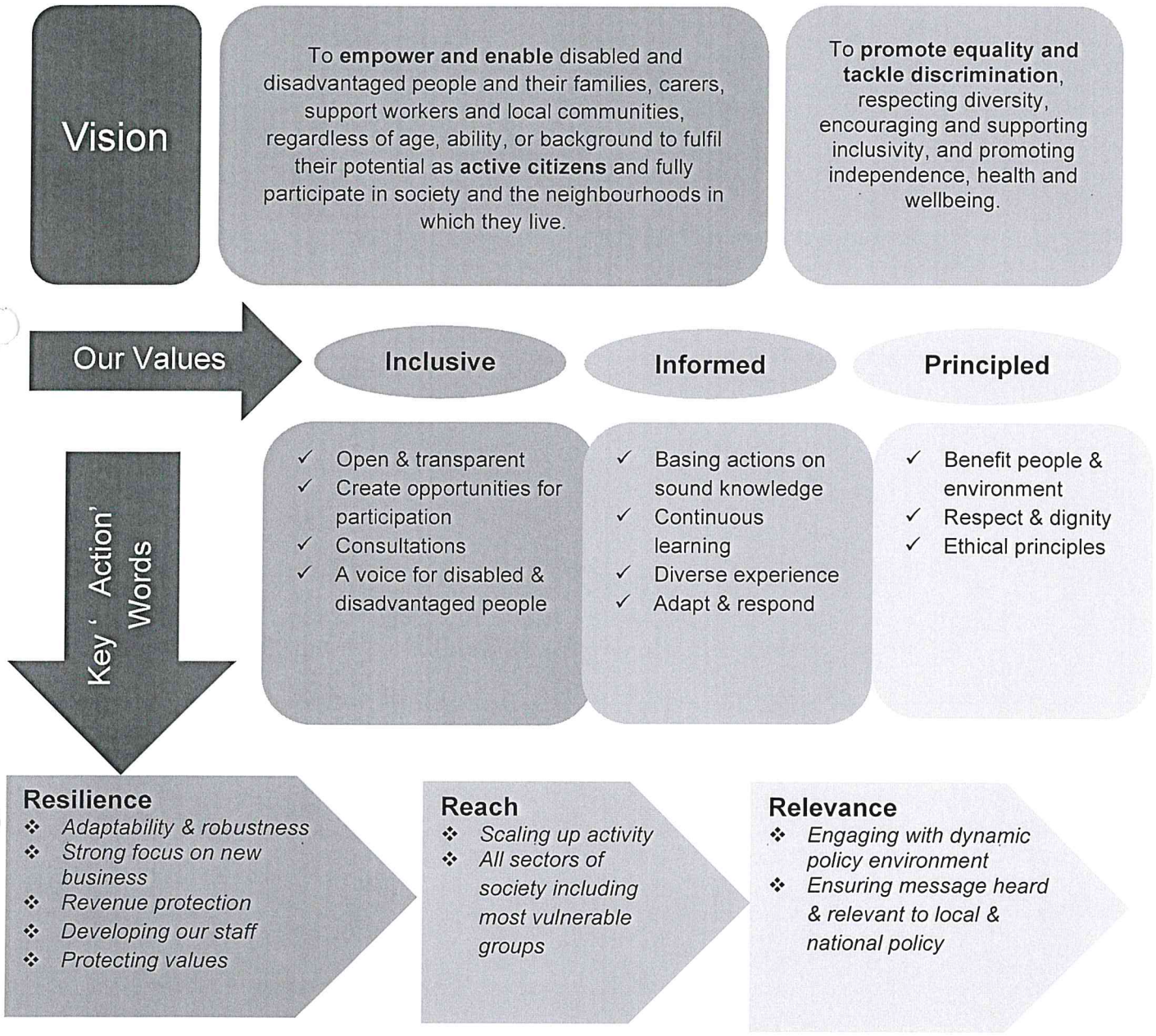
The new business plan identifies four strategic focus areas:

1. **People and Stakeholder Relationships** – Strengthening our governance, leadership and workforce capacity to remain sustainable and resilient, while deepening stakeholder engagement across the region.
2. **Our Services** – Expanding and adapting our service offer to meet community needs, maintaining high-quality and impactful provision across Direct Payments, employment, wellbeing and engagement services.
3. **Our Assets** – Ensuring our physical and digital infrastructure including our unique horticultural sites, are sustainable, accessible and maximised for social enterprise development.
4. **Quality, Outcomes and Impact** – Enhancing our performance and compliance through improved data management, impact reporting and a culture of continuous improvement.

Vision & Values

Our vision, values and strategic themes were developed through extensive consultation and reviewed in 2018, 2021 and 2024 as part of the business planning process. They help us communicate why IFA exists, what IFA stands for and for whom.

Our Vision & Values



What do we need to do to achieve our strategic focus objectives?

Key Objectives

To meet the overall aims & objectives, there are a number of 'key' areas for both strategic and operational development. These are summarised in brief below, with the detailed actions to be managed on an ongoing basis through 'working' service action plans.

Our People & Stakeholder Relationships *Strong relationships with all stakeholders built on mutual trust and respect*
Direct Payments – Map all DP external leads, commissioners and funders & develop a bespoke marketing, promotion & comms plan to build organic & diversify growth *(Links to Service Area – DP)*
Direct Payments – Implement marketing, promotion & comms plan with DP external leads, commissioners & funders (including self-funders). KPI / Goal – 5-10% increase in diversification & organic growth* by end of March 2026 & March 2027. (*Sweat existing contracts & frameworks) *(Links to Service Area – DP)*
Integrated Services – Map contacts & networking opportunities at WMCA, Sandwell, Dudley, Walsall, Wolverhampton, Solihull & Birmingham councils, BC & B'ham ICB in employment/skills/advice related space & develop comms plan including direct contact & networking to start building relationships & diversify income. *(Links to Service Area – IS)*
Integrated Services – Implement and deliver comms plan. KPI/Goal – new opportunities to deliver Integrated Services – particularly employment/skills in other areas/commissioners and/or new WMCA opportunities. (*Links to Service Area – IS)*
Create innovative opportunities to showcase work to key stakeholders – 'Invite the buyer' events (Integrated Services – showcase gardens), opportunities to shadow (DP). KPI/Goal Minimum 2 events a year. (Links to Communications & Service Areas)
Maintain existing & engage new CSR partners to grow volunteering programme – Target over 2000 volunteer hours/12 organisations. (*Links to Service Area – IS)*
Development work on employer database – Maximising CRM to better capture employer relationships & opportunities. *(Links to Service Area – Integrated Services)*
Start building new employer links & bespoke support to match/place to current caseloads. Target – 10 new placements/employers with opportunities per quarter. 15% of live caseloads moving into sustainable employment. *(Links to Service Area – Integrated Services & Outcomes)*
Joint work between DP & SES team to maintain vibrant PA register & promote health and social care as employment opportunities. *(Links to Service Area – Integrated Services & DP)*

Our People & Stakeholder Relationships *Clear and consistent communication – cross reference with stakeholder relationships and staffing*
Maintain regular e-newsletter for all SU's, members and interested parties. Target – quarterly.
Strong focus on staff supervisions & opportunities to meet quarterly (online/face to face) forums.
Annual external stakeholder satisfaction survey – Repurpose existing stakeholder survey - send last quarter of financial year include employer stakeholders.
Annual internal stakeholders' satisfaction surveys – Staffing/volunteers & service users (all) – Repurpose existing stakeholder surveys - Send last quarter of financial year.
Cross reference with stakeholder account management – Send impact report and good news stories to funder / commissioner/partner stakeholders. Target – Minimum quarterly comms.

Our Assets *Fit for purpose, viable, sustainable, inclusive*
Finalise asset transfer / long leases on gardens
Once leases in place – Actively pursue additional development funding for further improvements
Review space requirements at Castle Mill & ILC & implement relevant resourcing plan. Implement annual space review in light of funding, contracts & operational needs
Review digital assets & skills to ensure fit for purpose – implement necessary remedial action
Start to identify potential new community assets

Our Services & Our Quality – Integrated Services *Meet our community needs, competitive, viable & sustainable*
Review of groups – Align and develop new groups in line with community needs. Ongoing review.
Review of delivery of wellbeing – Clarity of roles or development of multi-skill across sub-divisions
Review digital skills including CRM – Additional training as necessary.
Agree recruitment & engagement strategy for individual programmes and across Growing Opportunities. Review impact of activity.
Development work on employer database – Maximising CRM to better capture employer relationships & opportunities.
Start building new employer links & bespoke support to match/place to current caseloads. Target – 10 new placements/employers with opportunities per quarter. 15% of live caseloads moving into sustainable employment.
Explore new accreditations required to develop and implement relevant plan e.g. Advice Quality Standard (AQS) accreditation required for advice services in some areas, Financial Conduct Authority (FCA) authorisation required for debt advice
Build specific links with WMCA to understand how new employment opportunities like Connect to Work will be devolved. Outcome – Named contacts and regular contact.
Integrated Services – Map contacts & networking opportunities at WMCA, Sandwell, Dudley, Walsall, Wolverhampton, Solihull & Birmingham councils, BC & B'ham ICB in employment/skills/advice related space & develop comms plan including direct contact & networking to start building relationships and diversify income. *(Links to Service Area – IS)*
Integrated Services – Implement and deliver comms plan. KPI / Goal – New opportunities to deliver Integrated Services – Particularly employment/skills in other areas / commissioners and / or new WMCA opportunities (*Links to Service Area – IS)*
Create innovative opportunities to showcase work to key stakeholders – 'Invite the buyer' events (Integrated Services – showcase gardens), opportunities to shadow (DP). KPI/Goal Minimum 2 events a year. (Links to Communications & Service Areas)
Explore setting up in-house counselling provision – through partnership or consultants.
Increase paid for provision with schools – based on HAF model. Target – engagement of 1 new school per quarter.
Social enterprise development – purchase vehicle
Re-develop & implement garden maintenance plans – target trading income start Q2 24/25
Develop further enterprise activities from garden – 'sweating assets'. Target – new paid for activities or product sold quarterly.

Our Services – Direct Payments *Meet our community needs, competitive, viable & sustainable*
Direct Payments– Map all DP external leads, commissioners and funders & develop a bespoke marketing, promotion & comms plan to build organic & diversify growth
Direct Payments– Implement marketing, promotion & comms plan with DP external leads, commissioners & funders (including self-funders). KPI/Goal – 5-10% increase in diversification & organic growth* by end of March 2026 & March 2027. (*Sweat existing contracts & frameworks)
Create innovative opportunities to showcase work to key stakeholders – 'invite the buyer' events (Integrated Services – showcase gardens), opportunities to shadow (DP). KPI/Goal Minimum 2 events a year. (Links to Communications & Service Areas)
Review quality assurance systems, processes and procedures including DP customer feedback analysis. Regular ongoing review of QA system to ensure remains fit for purpose. (Link to quality).

Our Quality, Outcomes & Impact *Compliant, High quality & Performing Services & Uses data well to drive improvements in quality & performance that make a difference to people's lives*
Review SMT & team performance meeting structures & reporting templates/CRM Reports.
Develop new quarterly SMT quality & performance reporting template – mapped against targets, KPI's & quality standards.
Implement new monthly team & quarterly SMT quality & performance meeting – with new reporting template by 25/26 Q2.
Review monitoring roles, responsibilities, capacity (standalone & within teams)– create/cost resource plan to meet needs where gaps.
Create & publish internal annual audit & monitoring plan & schedule.
Cyber Essentials – create resource & action plan to support achievement of accreditation by end of Q3 25/26 Q2
FCA registration - create resource & action plan to support achievement of registration by end of Q4 25/26 – (link to DP & Integrated Services development)
Research Advice Quality Standard (AQS) create resource & action plan for review by end of Q3. (Link to development of Integrated Services).
Ongoing maintenance of Matrix accreditation
Ongoing maintenance of BSI ISO:9001
Annual review of service area accreditations & any new requirements
Continue to explore use of AI in the operational of the charity – tenders, customer processes.

What happened in 2024 - 2025 – A Summary of the Year

Overview

Despite continued pressures from rising costs and reductions in public sector funding, 2024/25 has been a year of resilience, growth and impact. Over the course of the year, we:

- Supported approximately 4,000 disabled and disadvantaged individuals across all of our services.
- Ensured our advice and employment support continued to meet changing needs by providing cost-of-living resilience and digital inclusion support.
- Strengthened our work around mental health through the delivery of mental health awareness training for voluntary sector managers and frontline practitioners.
- Secured Skills for Care funding to deliver tailored training to Direct Payment recipients and Personal Assistants, boosting skills and confidence in independent living.
- Continued delivery of public health and mental health services designed to address specific community needs, such as substance dependency and wider health inequalities.
- Delivered significant capital funding improvements for our community garden and social enterprise infrastructure.
- Benefited from 4,675 hours of support from our dedicated core and corporate volunteers.
- Deepened partnerships with Communities in Sync (CIS) and Sandwell Consortium, resulting in the highest levels of collaborative delivery to date.
- Despite the conclusion of some service contracts, experienced continued growth and sustained strong demand across all remaining areas of delivery.
- Ended the financial year with a modest surplus, helping to protect our reserves and enabling further infrastructure investment in 2025/26.

We are proud of what our team and volunteers have achieved in another challenging year, and we remain committed to delivering inclusive, high-impact services that reflect the needs and aspirations of the communities we serve. The following section provides an overview of our work across each key service area, alongside highlights and key challenges from 2024/25. For more detail on our impact, please visit **www.idealforall.co.uk** to access our Annual Impact Report.

Service Delivery Highlights & Key Challenges:

Direct Payments

- We continued to provide support to Direct Payment recipients (DPRs) across the areas where we hold contracts or operate on a spot-purchase basis, working with a range of Local Authorities and/or CCGs/ICBs including Sandwell, Dudley, Birmingham, Walsall, Solihull, Nottingham, Leicester, South Gloucestershire, Staffordshire, and Derby.
- Over the course of the year, we supported just under 2,000 DPRs, similar to the previous year although our live caseload reduced to around 1,150 by year end, largely due to the transfer of approximately 400 DPRs following the loss of the Sandwell contract to another provider.

- We were disappointed not to retain the Sandwell contract following retendering during the year but were pleased to be reappointed in Birmingham, where our support offer has continued to grow year on year.

- As part of our wider support offer, we delivered a training programme funded by Skills for Care, engaging 629 individuals including DPRs, Personal Assistants (PAs) and prospective PAs or Individual Employers. The programme included online and in-person sessions covering Emergency First Aid, Manual Handling, Disability Awareness and Mental Health Awareness, with consistently strong uptake and ongoing demand beyond the funded period.

Integrated Services

- Our Integrated Services provide a wide range of support including information, advice and guidance; peer support and health condition management groups; health and wellbeing activities (including mental health); employment and skills support and our Growing Opportunities community garden and social enterprise programmes.

- Despite a number of service contracts and grants reaching their scheduled end dates during the year, most notably the Community Offer concluding at the end of December 2024, the service continued to support around 2,000 individuals across all programmes. This matches the previous year's figures and highlights the ongoing demand for our integrated support model.

- Challenges this year have included the short-term nature of funding and the need to manage multiple smaller grants. These smaller projects still require the same rigorous levels of oversight, management and monitoring as larger contracts, placing additional pressure on the team to remain flexible and responsive.

- The number of individual funding streams managed by the Integrated Services team in 2024/25 increased to circa 28. This rise is partly due to the addition of capital funding awards, but the number of revenue-funded projects also grew compared to the previous year. A snapshot of these funding streams is provided below.

Community Gardens, Wellbeing and Social Enterprise:

- We completed the first year of our Better Health for All – Building Connections with Nature & the Community project during the financial year and successfully transitioned into Year 2. This three-year initiative, funded by The National Lottery Community Fund, is built around the Five Ways to Wellbeing framework. It aims to improve health and wellbeing outcomes while making full use of Ideal for All's three established Green Spaces and Community Gardens. The project enables residents across Sandwell and surrounding areas to build connections with each other and with nature.

- We met our Year 1 target by engaging around 120 new participants. In addition, the funding allowed us to continue supporting over 350 individuals who had previously accessed our gardens for health and wellbeing support.

- Independent evaluation of the project highlighted excellent outcomes, with 96% of participants reporting improved wellbeing, 87% feeling more socially connected and 92% reporting increased awareness of and connection to nature and the environment.

- We secured and delivered several capital funding awards during 2024/25, including Inclusive Communities capital funding to support further improvements at Salop Drive Market and Community Garden, a contribution from the Rowlands Foundation for garden enhancements, and a grant from the Wolfson Foundation to purchase an electric vehicle for our garden maintenance social enterprise.

- Our community and market gardens remain a vital asset in delivering a range of mental and public health initiatives for adults. They also provide a welcoming environment for children and families, including through our popular Holiday Activities Fund (HAF) programmes, delivered across both indoor and outdoor spaces in the gardens.

Advice, Employment and Skills:

- We expanded the reach of our established, specialised and targeted employment and advice programmes across Sandwell and Solihull, supporting approximately 475 individuals through our dedicated advice and employment team.

- Much of this work in Sandwell was delivered in partnership with Sandwell Consortium through a range of programmes, including the Advice Grant, Cost of Living Targeted (COLT) support, Multiply, ESOL provision via the Sandwell Language Network, Active Together under UKSPF, Silver Linings (support for people aged 65+) and the HCBL employability initiative.

- As a key partner in the Black Country Futures (BCF) 2 programme, we provided intensive one-to-one support, group-based interventions, and community outreach, particularly for disabled people and those facing multiple barriers to employment. Although BCF funding concluded in March 2025, Ideal for All remains committed to the wider BCF partnership.

Engagement, Empowerment and Community Wellbeing:

- Peer support and condition management continued to form a core part of our offer, with over 425 disabled people and individuals with long-term health conditions regularly attending group-based support throughout the year.

- Changes to commissioning arrangements and the delivery model for the Community Offer led to the conclusion of our role as a frontline navigator organisation within the CIS partnership, as well as our direct delivery as a Single Point of Contact, which ended in December 2024. During the year, approximately 780 local residents were referred into the Single Point of Access and supported via the wider Community Offer network.

Mental Health and Related Services:

- We continued to deliver a range of mental health and related support services during the year, and demand remained strong. This included the Recovery Programme, a Community Mental Health grant, Wider Determinants of Health (WDH) through Communities in Sync and Mental Health Awareness Training for the VCS Workforce (IACT).

- Our Drugs and Alcohol Recovery Programme, went from strength to strength, building on the previous year, with over 175 individuals engaged in co-produced, person-centred recovery support.

- Through short term funding secured in year, we also successfully trained nearly 120 individuals as I-Act Practitioners and Managers.

Other partnership work:

- We continued to deliver a range of initiatives in partnership with CIS, including the:

    - PAGE project – Where IFA offers independent living skills to parents with learning disabilities, who are already/may be at risk of losing their children. During the year, we received the Year 2 evaluation and the final year of the project which ends in September 2025.

    - Bereavement and health and wellbeing project for carers – Funded through Birmingham City Council.

    - Wider Determinants of Health (WDH) which addresses social, environmental, and economic factors impacting the health and well-being of Sandwell Residents.

We also continued to make progress on the asset transfers and leases of three of our community and market garden sites in Sandwell, with in-principle agreements reached with the Local Authority. These transfers are expected to complete early in the 2025/26 and will be pivotal in securing the long-term future of these sites, enabling us to pursue and unlock further development funding once the leases are signed.

Our new business plan was agreed during the year and began implementation in January 2025. Further detail on our strategic objectives, priorities and planned activity is included earlier in this report.

Looking ahead to 2025/26, securing sustainable long-term funding remains a significant challenge. Although we ended the year with a modest surplus, we anticipate a more difficult year ahead, with several funding streams having concluded in 2024/25 and others due to end shortly. In response, we have taken a proactive approach to diversifying income by targeting smaller foundation and trust grants to help sustain vital services. Our strategic partnerships with Communities In Sync (CIS) and Sandwell Consortium remain increasingly important as we prepare for the growing role of devolution and the likelihood of more funding being channelled through the West Midlands Combined Authority (WMCA) and Local Authorities.

Governance and User-Led Focus

During 2024–2025, Ideal for All Trustees have met as a full Board on four occasions. Governance arrangements are continually reviewed to ensure they remain robust and effective in supporting the organisation's operations.

An Executive Group, comprising the Chair, Vice Chair, Treasurer and Chief Executive Officer, has also met at least quarterly, and more frequently as required, to support timely and effective decision-making. The Chairperson and Senior Trustees have continued to provide a user-led perspective and advice on contractual and organisational matters.

During the year, changes were made to the leadership of the Board. Carol Goff, who has served as a Trustee since 2000, and Doreen Veale who joined the Board in 2005, concluded their long-standing positions as Chair and Vice Chair respectively. Both held these roles since 2009, providing 14 years of consistent and committed leadership.

We are pleased to report the election of Lindsey Bucknor as Chair and Catherine Richards as Vice Chair during the year. Carol Goff continues to serve on the Board as Treasurer, and both she and Doreen Veale remain active members of the Trustee Board, bringing their extensive experience and commitment to the governance of the charity.

Our Trustees would like to say thank you to all the staff, volunteers, families and partner organisations for supporting Ideal for All during 2024/2025.

Helping to make life better for all of us.

Acknowledgement of Funding

We acknowledge and thank our commissioners and funders:

- Birmingham City Council
- Black Country Futures Partnership
- Communities in Sync
- Derbyshire Council
- Dudley Council
- Hateley Cross Big Local
- Heart of England Foundation Trust (Inclusive Communities Fund)
- Leicestershire County Council
- National Lottery Community Fund
- Nottingham City Council
- Rowlands Trust
- Sandwell Consortium
- Sandwell MBC
- Sandwell & West Birmingham CCG
- SCVO
- Skills for Care
- Sheffield Council
- Solihull MBC
- South Gloucestershire Council
- Staffordshire County Council
- Walsall MBC
- Wolfson Trust
- York City Council
- Individual Service Users
- Our fundraising volunteers

Risk management and internal control

The Board has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is reviewed updated at least quarterly.

Where appropriate, systems or procedures have been established in order to mitigate identified external and internal risks the charity faces.

Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers and the people who use our services.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Major Risks Identified

1. Loss of existing contracts and reliance on short-term funding – There is a continued risk associated with the potential loss of current contracts and the dependency on short-term or annually renewed funding streams. To mitigate this, Ideal for All actively explores new opportunities for contract delivery and benchmarks pricing to remain competitive in the market. We ensure we retain the internal capacity, skills and access to external expertise where required to identify and submit high-quality tender applications. We maintain ongoing dialogue with staff teams and external stakeholders including funders and commissioners, to review and enhance service quality, impact and cost-effectiveness. We also ensure sufficient capacity within the team to identify and pursue grant opportunities that align with our charitable objectives and the needs of our beneficiaries.

2. Financial error in Direct Payment (DP) liabilities – Given the high volume and complexity of DP transactions, there is a risk of error in processing financial payments. To mitigate this, IFA has implemented robust financial controls, including dual authorisation for all transactions. Access to individual accounts is password-protected and limited to authorised staff. Regular financial reconciliations and internal audits are conducted to identify, correct and prevent potential errors.

3. Dependency on key staff – Like many charities, there is a risk associated with over-reliance on key personnel. To reduce this risk, IFA promotes a culture of collaboration and multi-skilling across teams, supporting knowledge sharing and an integrated delivery model where staff can support each other's roles. Where necessary, external support is utilised to provide cover during periods of sickness or emergency leave. In addition to the above, we have comprehensive procedures and policies in place to mitigate both financial and non-financial risks. These ensure we remain compliant with all relevant legislation including Health & Safety requirements for staff, volunteers, service users and visitors. We also comply with employment law and maintain our commitment to being a best-practice, equal opportunities employer.

4. Stakeholder relationships and communication – Maintaining strong, transparent relationships with funders, commissioners, partners and beneficiaries is critical to the sustainability of our work. A breakdown in communication or weakened relationships could affect trust, collaboration and future opportunities. To mitigate this risk, IFA is developing robust communication plans for each service area. We prioritise active participation in partnerships and networks and open channels of dialogue with stakeholders. We work to demonstrate impact clearly and consistently, ensuring stakeholders remain engaged and confident in our delivery.

Reserves policy

The trustees have examined the charity's requirements for free reserves in the light of the main risks to the organisation. The policy remains as agreed, that the reserves should be equivalent to between six and nine months of the previous years unrestricted fund expenditure plus any staff funded from restricted expenditure. Free reserves would also be defined to include unrestricted funds.

The free reserves are needed to meet the working capital requirements of the charity, and the trustees are confident that, at this level, the charity would be able to continue its current activities beyond a six-month period in the event of a significant drop in funding. This period would enable the trustees to consider the extent to which the existing activities and expenditure would need to be curtailed should such circumstances arise.

Target reserves calculated on this basis would range from £734,982 to £1,102,473. Actual free reserves as at 31 March 2025 amounted to £660,382 (excluding designated & restricted). The trustees recognise that reserves are below the target range but believe this to be a reasonable position at present, reflecting deliberate investment in service delivery and impact while maintaining sufficient liquidity to meet operational needs.

The level of reserves is monitored and reviewed by the trustees annually.

Financial review

Income of £1,503,060 is reported, an increase compared with the previous year (2024 – £1,332,348). The increase in income is due to a significant return in investment income, one off capital and one-off short-term grants in the year 2024/25. There was a surplus for 2024/25 of £33,095 in comparison to a smaller surplus of £6,707 in 2023/24.

Plans for future periods

Future Developments – The trustees and management team have set out the following priorities for the year ahead:

- Continue to implement and regularly review progress against the objectives and SMART actions outlined in the 2025–2028 Business Plan.
- Further develop both existing and new partnerships to enhance access to funding opportunities and support the sustainable delivery of services.
- Maximise grant funding opportunities from trusts and foundations to deliver those integrated services not funded through traditional routes.
- Implement fully and start to deliver new social enterprise activity through the community gardens to reduce reliance on short-term grants and support long-term community-based service provision.
- Continue to monitor and, where necessary, adapt the organisational structure to ensure it remains fit for purpose and responsive to the evolving needs of the charity.
- Continue to assess organisational capacity and invest in workforce development and staff training to meet delivery demands.
- Progress asset management priorities including completing the asset transfer of our Salop Drive and Barlow Road horticultural sites, and formalising tenancy agreements for the Malthouse Gardens.
- Continue to monitor usage and requirements for the Castle Mill site to inform future planning.
- Revisit discussions regarding the future use of the Independent Living Centre (ILC). Given the evolving needs of our service users and the increasing demand for integrated, accessible community spaces, we believe there is scope to explore how the ILC can be better utilised to support delivery across our health, wellbeing, and independent living programmes. We are keen to open a more constructive dialogue with relevant stakeholders to explore shared opportunities and ensure that the space continues to serve as a valued community asset.

Structure, governance and management

Constitution

The company is constituted under a Memorandum of Association dated 9 May 1996 and is a registered charity number 1070112.

Method of appointment or election of trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. Trustees are elected from the membership and comprises between two and fifteen members, of which at least half shall have a disability. The Trustees have power to co-opt to the board up to the maximum but these appointments are ratified at the next annual general meeting.

Policies adopted for the induction and training of trustees

New trustees are invited and encouraged to attend a series of short meetings to familiarise themselves with the charity and the context in which it operates. The Chief Executive Officer of the charity covers the following:

- Obligations of trustees,
- Main documents which set out operational framework for the charity, including the memorandum and articles of association,
- Resourcing and the current financial position as set out in the latest published accounts,
- Details of all current services and projects,
- Future plans and objectives.

Organisational structure and decision making

The Board of Trustees meets quarterly and is responsible for the strategic direction and policy of the charity. The Board has appointed an executive committee made up of the Chairperson, Vice-Chairperson and Treasurer who meet with the Chief Executive Officer on a regular basis.

Seminars are held between Board meetings for the development of Trustees where appropriate.

A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Chief Executive Officer. The Chief Executive Officer is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met.

Pay policy for senior staff

Trustees are not remunerated. The charity has internal pay scales and grades which have been devised by external HR support, and these are benchmarked against similar companies/charities and roles.

The Chief Executive Officer salary is set by the Board of Trustees using the above approach. Salaries of other senior staff are set by the Board and the Chief Executive Officer.

Trustees' responsibilities statement

The trustees (who are also directors of Ideal for All Limited for the purposes of company law) are responsible for preparing the Trustees' Annual 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 then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- 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 trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditor

Feltons have expressed their willingness to continue in office.

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

This report was approved by the trustees on 21st October 2025 and signed on their behalf by:

Mr L Buckner OBE, Chairperson

Independent Auditor's Report to the Members of Ideal For All Limited (A Company Limited by Guarantee)

Opinion

We have audited the financial statements of Ideal For All Limited (A Company Limited by Guarantee) for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements :

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Other information (continued)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities statement (set out on page 17), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- We reviewed the company's control and risk management procedures and planned our work based on our assessment of those controls and procedures;
- This review included an assessment of the risk of material misstatement due to errors, fraud and management override of controls for all material areas in the financial statements;
- We made enquiries of management and the company's lawyers regarding any actual or potential litigation and/or claims;
- Financial statements disclosures were reviewed and checked for compliance with applicable laws;
- Detailed testing was conducted on balances and transactions including unusual items and those of individual significance to the financial statements;
- Data analytics were used in order to identify unusual or significant trends;
- Communications with management and those charged with governance regarding relevant matters was undertaken throughout the audit and on completion.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilites. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Feltons

David W Farnsworth FCA (Senior Statutory Auditor)
For and on behalf of Feltons, Statutory Auditor
8 Sovereign Court
8 Graham Street
Birmingham B1 3JR

Date 20/11/2025

Ideal For All Limited
(A Company Limited by Guarantee)

Statement of financial activities for the year ended 31 March 2025
(including income and expenditure account)

	Notes	Restricted funds 2025 £	Designated funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from :						
Income from charitable activities	2	**863,226**	-	**515,702**	**1,378,928**	1,299,317
Donations and legacies	3	-	-	**4,180**	**4,180**	4,134
Investments	4	-	-	**119,952**	**119,952**	28,897
Total income		**863,226**	-	**639,834**	**1,503,060**	1,332,348
Expenditure on :						
Charitable activities:	5	**803,836**	-	**666,129**	**1,469,965**	1,325,641
Total expenditure		**803,836**	-	**666,129**	**1,469,965**	1,325,641
Net income/(expenditure) before transfers		**59,390**	-	**(26,295)**	**33,095**	6,707
Gross transfers between funds	14	-	-	-	-	-
Net movement in funds		**59,390**	-	**(26,295)**	**33,095**	6,707
Reconciliation of funds						
Total funds brought forward		-	**300,714**	**686,677**	**987,391**	980,684
Total funds carried forward		**59,390**	**300,714**	**660,382**	**1,020,486**	987,391

All income and expenditure derive from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

Ideal For All Limited
(A Company Limited by Guarantee)

Company number : 03196518
Balance sheet as at 31 March 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	10		142,196		99,272
Investments	11		1		1
			142,197		99,273
Current assets					
Debtors	12	121,771		83,187	
Cash at bank and in hand		837,329		909,568	
		959,100		992,755	
Liabilities					
Creditors: amounts falling due within one year	13	80,811		104,637	
Net current assets			878,289		888,118
Total net assets			1,020,486		987,391
Charity Funds					
Restricted funds	14		59,390		-
Designated funds	14		300,714		300,714
Unrestricted funds	14		660,382		686,677
Total funds			1,020,486		987,391

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Trustees on 21st October 2025 and signed on their behalf by:

..... Mr L Bucknor OBE - Chair of Trustees

The notes on page 24 to 37 form part of these financial statements.

Ideal For All Limited
(A Company Limited by Guarantee)

Statement of cash flows for the year ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net cash used in operating activities	16	**(115,443)**	(7,366)
Cash flows from investing activities			
Payments to acquire tangible fixed assets	10	**(76,748)**	(39,231)
Investment income	4	**119,952**	28,897
Change in cash and cash equivalents in the year		**(72,239)**	(17,700)
Cash and cash equivalents brought forward		**909,568**	927,268
Cash and cash equivalents carried forward	17	**837,329**	909,568

Notes to the financial statements for the year ended 31 March 2025

1. Accounting policies

a) General information

Ideal For All Limited is a charitable company limited by guarantee and incorporated in England. Its registered office is 100 Oldbury Road, Smethwick, West Midlands, B66 1JE. Its principal activity is the provision of support services to older persons, those who are sick or who have a physical, learning or sensory disability.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Ideal For All Limited meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

c) Company status

The company is limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

d) Going concern

The company has net current assets of £878,289 at March 2025 and made a surplus for the year then ended. Accordingly, the directors do not believe that the company has any going concern issues and have prepared the financial statements on that basis.

e) Income recognition

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

- **Grants receivable**
  Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of entitlement of receipt its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

  Income from grants are recognised at fair value when the charity has entitlement after any performance condition have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Notes to the financial statements for the year ended 31 March 2025 (continued)

1. Accounting policies (continued)

e) Income recognition (continued)

- **Donations**
  Donations are recognised on a receivable basis where there is certainty of receipt and the amount can be reliably measured. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

- **Interest receivable**
  Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management support.

All expenditure (excluding that incurred in the provision of Direct Payments services) is inclusive of irrecoverable VAT.

g) Fund accounting

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

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

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

Notes to the financial statements for the year ended 31 March 2025 (continued)

1. Accounting policies (continued)

h) Allocation of support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs and administrative payroll costs. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 6.

i) Tangible fixed assets

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Motor vehicles	- 25% on a reducing balance basis
Garden buildings and equipment	- 10% on a straight line basis
Furniture, fittings and equipment	- 10% on a straight line basis
Technical equipment	- 33% on a straight line basis

j) Investments

Investments in group companies are stated at cost less impairment.

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Liabilities

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

Notes to the financial statements for the year ended 31 March 2025 (continued)

1. Accounting policies (continued)

n) Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities incorporating income and expenditure on a straight line basis over the period of the lease term.

o) Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

p) Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

q) Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no critical accounting estimates or areas of judgement.

Notes to the financial statements for the year ended 31 March 2025 (continued)

2. Income from charitable activities

	Restricted funds 2025 £	Designated funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Grants and contracts	**742,663**	-	-	**742,663**	559,792
Earned income	**120,563**	-	**515,702**	**636,265**	739,525
	863,226	-	**515,702**	**1,378,928**	1,299,317
2024 total	670,623	-	628,694	1,299,317	

Analysis of grants

Black Country Futures - National Lottery	**16,750**	16,821
Communities in Sync - Community Offer	**60,479**	70,666
Communities in Sync - National Lottery - PAGE Project	**33,877**	17,417
Communities in Sync - WDH	**22,686**	2,062
Communities in Sync - Birmingham Bereavement Service	**13,000**	8,000
Sandwell Consortium - UKSPF	**22,062**	19,771
Sandwell Consortium - COLT	**21,535**	15,465
Sandwell Consortium - Reach & Reconnect	**21,152**	20,153
Sandwell Consortium - HCBL	**18,937**	18,469
Sandwell Consortium - Sandwell MBC Advice Grant	**18,661**	17,161
Sandwell Consortium - ESOL	**11,133**	15,020
Sandwell Consortium - Multiply Project	**5,500**	5,165
Sandwell MBC - Peer Support Grant	**50,000**	50,000
Sandwell MBC - Community Offer - Single Point of Access	**30,900**	40,000
Sandwell MBC - Voluntary Main Programme Grant	**25,283**	28,092
Sandwell MBC - Recovery Project Grant	**15,000**	10,730
Sandwell MBC - Better Mental Health	**14,669**	63,600
Sandwell MBC - Holiday Activities Funding	**6,400**	19,759
The National Lottery Community Fund - Better Health for All	**150,556**	75,033
Inclusive Communities Fund via Heart of England CT	**88,339**	-
Skills for Care - ULO Funding	**42,744**	-
Wolfson Charitable Trust	**35,000**	-
Rowlands Charitable Trust	**10,000**	-
SCVO - SMBC - Vision 2030 Grant	**5,000**	-
Sandwell Consortium - Silver Linings	**3,000**	-
SCVO - SMBC - Anticipatory Care Grant	-	29,424
Communities in Sync - Caring for Carers Project	-	8,000
Sandwell MBC - Digital Grant	-	5,000
Sandwell MBC - Community Infrastructure Levy	-	3,984
	742,663	**559,792**

Included within Income from Charitable Activities is grant income received from government sources being Sandwell MBC. There are no unfulfilled conditions or other contingencies attached to the government grants above.

Notes to the financial statements for the year ended 31 March 2025 (continued)

3. Income from donations and legacies

	Restricted funds 2025 £	Designated funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	-	-	**4,180**	**4,180**	4,134
	-	-	**4,180**	**4,180**	4,134
2024 total	-	-	4,134	4,134	

4. Investment income

	Restricted funds 2025 £	Designated funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Deposit account interest	-	-	**119,952**	**119,952**	28,897
	-	-	**119,952**	**119,952**	28,897
2024 total	-	-	28,897	28,897	

5. Expenditure on charitable activities

	Total 2025 £	Total 2024 £
Operational and support costs		
Wages and salaries	**955,236**	900,374
National insurance costs	**76,979**	53,071
Pension costs	**23,169**	22,477
Gardening equipment and horticultural sundries	**54,104**	21,195
Equipment leasing	**1,686**	1,670
Computer support	**12,725**	15,723
User participation	**31,783**	22,034
Staff training	**4,895**	8,441
Travel and subsistence expenses	**7,175**	8,270
Depreciation	**33,823**	20,637
Support costs (see note 6)	**263,896**	247,375
Governance costs (see note 6)	**4,494**	4,374
	1,469,965	1,325,641

Total expenditure on charitable activities was £1,469,965 (2024 - £1,325,641), of which £666,129 (2024 - £628,018) was unrestricted and £803,836 (2024 - £697,623) was restricted.

Notes to the financial statements for the year ended 31 March 2025 (continued)

6. Analysis of support and governance costs

	Basis of allocation	General support £	Governance function £	Total 2025 £	Total 2024 £
Wages and salaries	Staff time	**58,781**	**-**	**58,781**	64,620
National insurance costs	Staff time	**5,660**	**-**	**5,660**	6,466
Pension costs	Staff time	**1,852**	**-**	**1,852**	2,188
Property rental	Usage	**28,786**	**-**	**28,786**	29,877
Utilities and maintenance	Usage	**61,730**	**-**	**61,730**	37,430
Office costs	Usage	**66,228**	**-**	**66,228**	75,836
Insurance	Usage	**7,616**	**-**	**7,616**	6,440
Legal, professional & bank charges	Usage	**31,807**	**-**	**31,807**	24,518
Advertising (events)	Events	**1,436**	**-**	**1,436**	-
Auditor's remuneration	Governance	**-**	**4,494**	**4,494**	4,374
		263,896	**4,494**	**268,390**	251,749

7. Net income

This is stated after charging:

	2025 £	2024 £
Depreciation of tangible fixed assets:		
- owned by the charity	**33,824**	20,637
Operating lease rentals	**28,751**	30,809

During the current and previous year, no trustees received any remuneration or any benefits in kind. Two trustees received reimbursement of travelling expenses totalling £54 during the year (2024 - £150 paid to two trustees).

8. Auditor's remuneration

The auditor's remuneration amounts to an audit fee of £4,494 (2024 - £4,374).

9. Staff cost

Staff costs during the period were:

	Total 2025 £	Total 2024 £
Wages and salaries	**1,014,017**	964,994
Social security costs	**82,639**	59,537
Pension costs	**25,021**	24,665
	1,121,677	1,049,196

Notes to the financial statements for the year ended 31 March 2025 (continued)

9. Staff cost (continued)

The average number of persons employed by the company during the year was as follows:

2025 Number	2025 FTE	2024 Number	2024 FTE
38	36	**42**	40

No employee received remuneration amounting to more than £60,000 in either year.

The charity's key management personnel comprises the trustees and Senior Management Team (being the Chief Executive Officer, Contracts and Development Managers, Direct Payment Manager and Contract Monitoring Officer). The total employee benefits (including employer pension contributions) received by the key management personnel for their services to the charity in the year was £168,585 (2024 - £158,465).

None of the trustees received any remuneration during the year.

10. Tangible fixed assets

	Motor Vehicles £	Garden buildings and equipment £	Furniture, fittings and equipment £	Technical equipment £	Total £
Cost					
At 1 April 2024	-	585,075	10,641	66,216	661,932
Additions	26,995	43,493	-	6,260	76,748
At 31 March 2025	26,995	628,568	10,641	72,476	738,680
Depreciation					
At 1 April 2024	-	505,445	10,641	46,574	562,660
Charge for the year	6,749	14,402	-	12,673	33,824
At 31 March 2025	6,749	519,847	10,641	59,247	596,484
Net book values					
At 31 March 2025	20,246	108,721	-	13,229	142,196
At 31 March 2024	-	79,630	-	19,642	99,272

Notes to the financial statements for the year ended 31 March 2025 (continued)

11. Fixed asset investments

	Shares in group undertakings £
Cost	
At 1 April 2024 and 31 March 2025	**1**

The following is a subsidiary undertaking of the company:

Ideal For All Enterprises Limited
Registered office: 100 Oldbury Road, Smethwick, West Midlands, B66 1JE
Company number: 04158042

Class of shares	Holding	2025 £	2024 £
Ordinary	100%	**1**	1

	2025 £	2024 £
Aggregate capital and reserves	575	575
Profit / (loss) for the year	-	-

12. Debtors

	2025 £	2024 £
Grants and contracts receivable	**78,930**	59,147
Other debtors	**30,938**	18,757
Prepayments and accrued income	**11,903**	5,283
	121,771	83,187

13. Creditors: Amounts falling due within one year

	2025 £	2024 £
Creditors from operations	**22,411**	12,414
Other taxation and social security	**32,627**	47,208
Other creditors	**778**	11,231
Accruals and deferred income	**24,995**	33,784
	80,811	104,637
Deferred income		
Deferred income at 1 April 2024	**29,439**	18,917
Resources deferred in the year	**20,696**	29,439
Amounts released from previous years	**(29,439)**	(18,917)
Deferred income at 31 March 2025	**20,696**	29,439

At the balance sheet date, the charity was holding funds received in advance for grants where the qualifying expenditure is expected to be incurred in a future year.

Notes to the financial statements for the year ended 31 March 2025 (continued)

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
Unrestricted funds				
General unrestricted funds	686,677	639,834	(666,129)	660,382
	686,677	639,834	(666,129)	660,382
Restricted funds				
Black Country Futures - Steps to Work	-	16,750	(16,750)	-
Communities in Sync - Community Offer	-	60,478	(60,478)	-
Communities in Sync - PAGE Project	-	33,877	(33,877)	-
Communities in Sync - Wider Determinants Of Health	-	22,687	(22,687)	-
Communities in Sync - Birmingham Bereavement Service	-	13,000	(13,000)	-
Heart of England Charitable Trust - Inclusive Communities	-	88,339	(49,195)	39,144
Rowlands Charitable Trust	-	10,000	(10,000)	-
Skills for Care - ULO Funding	-	42,744	(42,744)	-
Sandwell Consortium - UKSPF	-	23,043	(23,043)	-
Sandwell Consortium - COLT	-	20,554	(20,554)	-
Sandwell Consortium - Reach & Reconnect	-	21,152	(21,152)	-
Sandwell Consortium - HCBL	-	18,938	(18,938)	-
Sandwell Consortium - Sandwell MBC Advice Grant	-	18,661	(18,661)	-
Sandwell Consortium - ESOL	-	11,134	(11,134)	-
Sandwell Consortium - Multiply Project	-	5,500	(5,500)	-
Sandwell Consortium - Silver Linings	-	3,000	(3,000)	-
Sandwell MBC - Peer Support	-	50,000	(50,000)	-
Sandwell MBC - Single Point of Access	-	30,900	(30,900)	-
Sandwell MBC - Voluntary Main Programme Grant	-	25,283	(25,283)	-
Sandwell MBC - Recovery Project Grant	-	15,000	(15,000)	-
Sandwell MBC - Mental Health Training	-	14,669	(14,669)	-
Sandwell MBC - Holiday Activities Funding	-	6,400	(6,400)	-
SCVO - Community Mental Health Grant	-	5,000	(5,000)	-
Solihull Specialist Employment	-	79,561	(79,561)	-
Solihull Specialist Employment - LSE	-	41,000	(41,000)	-
The National Lottery Community Fund - Better Health for All	-	150,556	(150,556)	-
Wolfson Charitable Trust	-	35,000	(14,754)	20,246
	-	863,226	(803,836)	59,390
Designated funds				
Project reserves	300,714	-	-	300,714
Total of funds	987,391	1,503,060	(1,469,965)	1,020,486

Notes to the financial statements for the year ended 31 March 2025 (continued)

14. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Unrestricted funds				
General unrestricted funds	652,970	661,725	(628,018)	686,677
	652,970	661,725	(628,018)	686,677
Restricted funds				
Communities in Sync - Community Offer	-	78,166	(78,166)	-
Communities in Sync - BCC - Caring for Carers Project	-	8,000	(8,000)	-
Communities in Sync - National Lottery - PAGE Project	-	17,417	(17,417)	-
Communities in Sync - Birmingham Bereavement Service	-	8,000	(8,000)	-
Communities in Sync - WDH	-	2,062	(2,062)	-
Communities in Sync - Lottery PAGE	17,000	-	(17,000)	-
Skills for Care ULO	10,000	-	(10,000)	-
Sandwell Consortium - Sandwell MBC Advice	-	17,161	(17,161)	-
Sandwell Consortium - Multiply Project		5,165	(5,165)	-
Sandwell Consortium - UKSPF	-	19,771	(19,771)	-
Sandwell Consortium - ESOL	-	15,020	(15,020)	-
Sandwell Consortium - Reach & Reconnect	-	20,153	(20,153)	-
Sandwell Consortium - HCBL	-	18,469	(18,469)	-
Sandwell Consortium - COLT	-	15,465	(15,465)	-
Sandwell MBC - Community Offer - Single Point of	-	40,000	(40,000)	-
Sandwell MBC - Voluntary Main Programme Grant	-	28,092	(28,092)	-
Sandwell MBC - Community Infrastructure Levy	-	3,984	(3,984)	-
Sandwell MBC - Recovery Project Grant	-	10,730	(10,730)	-
Sandwell MBC - Digital Grant	-	5,000	(5,000)	-
Sandwell MBC - Better Mental Health	-	63,600	(63,600)	-
Solihull Specialist Employment	-	154,490	(154,490)	-
Solihull Specialist Employment - LSE	-	18,600	(18,600)	-
Black Country Futures - National Lottery	-	16,821	(16,821)	-
The National Lottery Community Fund - Better Health for All	-	75,033	(75,033)	-
SCVO - SMBC - Anticipatory Care Grant	-	29,424	(29,424)	-
	27,000	670,623	(697,623)	-
Designated funds				
Project reserves	300,714	-	-	300,714
Total of funds	980,684	1,332,348	(1,325,641)	987,391

Notes to the financial statements for the year ended 31 March 2025 (continued)

14. Statement of funds (continued)

Name of fund	Description, nature and purpose of fund
Restricted general fund	Money given to the charity where the donor requires that a grant or donation be spent for a specific project or asset.
Unrestricted general fund	The free reserves of the charity which are not designated for particular purposes.
Designated fund	Unrestricted income for which the trustees have designated a particular purpose.

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2025 £	Designated funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	20,246	-	121,950	142,196
Fixed asset investments	-	-	1	1
Current assets	39,144	300,714	619,242	959,100
Creditors due within one year	-	-	(80,811)	(80,811)
Total net assets	59,390	300,714	660,382	1,020,486

Analysis of net assets between funds - prior year

	Restricted funds 2024 £	Designated funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	-	-	99,272	99,272
Fixed asset investments	-	-	1	1
Current assets	-	300,714	692,041	992,755
Creditors due within one year	-	-	(104,637)	(104,637)
Total net assets	-	300,714	686,677	987,391

Notes to the financial statements for the year ended 31 March 2025 (continued)

16. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income for reporting period (as per the SoFA)	**33,095**	6,707
Adjusted for :		
Depreciation charges	**33,824**	20,638
Interest receivable	**(119,952)**	(28,897)
(Increase) / decrease in debtors	**(38,583)**	20,354
Decrease in creditors	**(23,827)**	(26,168)
Net cash used in operating activities	**(115,443)**	(7,366)

17. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash at bank and in hand	**837,329**	909,568
	837,329	909,568

18. Pension commitments

The company operates a defined contribution pension scheme covering certain employees. The assets of the scheme are invested and managed independently of the finances of the company. Contributions paid in the year amounted to £25,021 (2024 - £24,665). At the year end, a balance of £nil was outstanding (2024 - £3,578 payable).

19. Operating lease commitments

At 31 March 2025, the total of the charity's future minimum lease payments under non-cancellable operating leases was:

	2025 £	2024 £
Within 1 year	22,803	4,000
Between 1 and 5 years	16,143	7,000
After more than 5 years	7,000	8,000
	45,946	19,000

Notes to the financial statements for the year ended 31 March 2025 (continued)

20. Related party transactions

The following related party transactions took place during the period :

S.C.V.O.

Khatija Patel (CEO) is a trustee of S.C.V.O.	2025 £	2024 £
Grants recevied from related party during the year	5,000	29,424

Communities In Sync Limited

Khatija Patel (CEO) is a director of Communities In Sync Limited	2025 £	2024 £
Grants recevied from related party during the year	130,043	106,145

Sandwell Consortium CIC

Ideal For All Limited as an organisation is a member of the board of directors of Sandwell Consortium CIC	2025 £	2024 £
Grants recevied from related party during the year	121,980	111,204

21. Managed accounts

The company operates managed accounts on behalf of service users who receive direct payments. The funds held at the year end date were £4,450,710 (2024 - £5,201,300) and are held in separate bank accounts in trust for these individuals.

These amounts are not recognised in the balance sheet.

22. Financial instruments

The charity only holds basic financial instruments. Financial instruments are classified and accounted for according to the substance of the contractual arrangement as financial assets or financial liabilities. The financial assets and financial liabilities of the charity are as follows:

- Debtors - Other debtors and grants and contracts receivable of £78,930 (2024 - £59,147) are financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

- Cash at bank - is classified as a basic financial instrument and is measured at face value.

- Liabilities - Trade creditors, accruals and other creditors of £26,711 (2024 - £20,337) are classified as financial instruments and are measured at amortised cost. Amounts due for taxation and social security are not financial instruments. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

IDEAL FOR ALL LIMITED

England & Wales - Charity number 1070112

Accounts

Ideal For All Limited

Annual Report and Financial Statements
Year ended 31 March 2024

Charity Number : 1070112

Company Number : 03196518

Feltons

Chartered Accountants

Birmingham

B1 3JR

Ideal For All Limited
REPORT AND FINANCIAL STATEMENTS
Year ended 31 March 2024

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Ideal For All Limited
(A Company Limited by Gaurantee)

Reference and Administrative Details

Chairperson	Mrs C Goff	
Trustees	Mrs D Veale	Vice Chairperson
	Mr A Ashfield	
	Mr S Verma	
	Mr L Bucknor	
	Mr N Herman	
	Mrs D Campbell	
	Mrs K Kaur	Resigned 13 December 2023
	Mr Laradi	
	Ms S Owo	
	Mrs C Richards	
Company secretary	Mr J P W Fallows	
Key management personnel	Mrs K Patel	Chief Executive Officer
	Mr T Blake	Contract Monitoring Officer
	Mrs E Westwood	Contracts & Development Manager
	Miss M Drinkwater	Direct Payment Manager
Registered office	100 Oldbury Road Smethwick B66 1JE	
Charity registration number	1070112	
Company registration number	03196518	
Independent auditor	Feltons 8 Sovereign Court 8 Graham Street Birmingham B1 3JR	
Bankers	The Punjab National Bank (International Ltd) 290 Soho Road Birmingham B21 9LZ	
	Unity Trust Bank Nine Brindley Place 4 Oozells Square Birmingham B1 2HE	

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their report and the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Objectives and Activities

The principal objective of the charity remains unchanged;

The Company is established for the relief of the aged sick or persons with a physical, learning, or sensory disability in the United Kingdom who require assistance to realise their full potential and lead fulfilling lives.

In conducting and developing company/charity activities the trustees have given regard to the guidance published by the Charity Commission on public benefit.

By operating within its user-led framework, Ideal for All aims to empower and enable disabled and disadvantaged people and their families, carers, support workers, and local communities, regardless of age, ability, or background, to fulfil their potential as active citizens, and fully participate in society and the neighbourhoods in which they live.

We will do this by promoting equality and tackling discrimination, respecting diversity, encouraging and supporting inclusivity, and promoting independence, health and well-being.

About Ideal for All (IFA)

Ideal for All (IFA) is a user led registered charity for disabled and disadvantaged people; formed in 1996 after a period of extensive user and carer consultation in Sandwell to set up a fully accessible Independent Living Centre (ILC). IFA is a social enterprise and community-based service provider delivering a wide range of services and activities which promote independent living and health and wellbeing. These include Self-Directed Support Services (Direct Payments) and a range of Integrated Services including Peer support, condition management and community support services; Growing Opportunities (a combined health & wellbeing, horticulture and local food growing initiative); and specialist employment support and advice services.

The charity operates on an outreach basis across the West Midlands and from 4 primary sites: The Independent Living Centre in Smethwick (HQ); Castlemill in Tipton; and 3 purpose-built market garden / horticulture facilities (Salop Drive, Malthouse Gardens and Barlow Road).

The management of the organisation is established and consistent, with much of the board and management team in place for several years. The charity has a paid staff structure of circa 42 staff. We also have a core membership and team of volunteers who play a key role in supporting and shaping the charity. We have developed and invested in our infrastructure over the past 3 years to build capacity, respond to changing needs, support organisational resilience and future proof IFA.

Our funding comes from a range of sources linked to the specific nature of the service or activities. All income is either competitively tendered or subject to annual review. Direct Payment services are contracted provision with a range of Local Authorities and service users, primarily in the West

Midlands but also further afield. The Integrated Services contracts, grant and trading income is complex and diverse, reflecting the holistic and integrated nature of the work. It includes funding from a range of public bodies including Local Authorities (Sandwell, Solihull & Birmingham) both directly and indirectly through partnership arrangements, WMCA, Government Departments, as well as large funders like Community Fund (previously known as Big Lottery) and accessed through collaborative partnership arrangements. It also includes other trading income from enterprise activities linked to the gardens.

More about our Services: Our operations fall into two main divisions – Integrated Services and Self-Directed Support Services (Direct Payments).

Integrated Services comprises of:

Peer Support and Self-Management – This includes a range of self-help groups to promote and support the independence of disabled people. These groups are an opportunity to have some social time with others sharing lived experiences and to access information on specialist local services relevant to health & wellbeing; to meet and support each other in a safe environment.
Groups enable disabled people to gain the necessary confidence and skills to increase independence including access to leisure, education and employment opportunities (Coffee mornings, Deaf and hard of hearing group, gardening club, cancer support, fibromyalgia/arthritis, MS support and exercise groups, direct payments support services and social events) We also bring people together at regular, free to attend, events and outings. For young people, there's 'Altogether Different', a youth group that meets weekly.
Specialist Advice, Employment Support, and Skills Development - Through advice sessions, weekly job clubs, training courses including language support, financial and digital literacy, group and one to one support sessions and volunteering opportunities, we support disabled and disadvantaged people to develop their skills, confidence and CVs in order to find work or move closer towards securing employment. Our support is tailored to each person's needs and aspirations, designed to help them overcome barriers to independent living and work including providing information and guidance to employers and professionals relating to the employment of disabled people.
Health & Well Being Services – This includes the provision of a range of holistic 'wrap around' services to support people from the Black Country, Birmingham, and Solihull to thrive. Person-centred services are co-produced through inclusion in a variety of peer-led engagement and support routes, employment and skills development options and meaningful health, mental health and wellbeing opportunities.
Growing Opportunities - The Growing Opportunities project promotes sustained health, mental health and wellbeing through a variety of tailored therapeutic and learning opportunities in healthy lifestyle projects and sustainable horticulture. At its core the project provides a year-round programme of gardening, food growing, cooking, and healthy lifestyle awareness within the setting of growing sites and through outreach services in the wider community. The 'hands on' practical work provided through the integrated model involves people of all ages and abilities and those involved report positive improvements in mental health & wellbeing, physical activity levels, reduced isolation, improved skills and employability and increased peer, social and community networks and improved levels of independence. Delivered from our fully accessible and award-winning horticultural sites Salop Drive Market Garden, Malthouse Garden and Barlow Road Community Garden; the project is a leading model of best practice and emerging Community Business.

Self-Directed Support Service (Direct Payments Service) - The Direct Payment (DP) Service provides information, advice & guidance including help with payroll & financial administration to individuals in receipt of a Direct Payment. With a person-centred approach, we support individuals to manage their personal budget (social or health) via a Direct Payment
Information Advice & Guidance - Providing information to DP recipients about direct payments and their obligations in managing their budget. We support service users who want to employ their own

staff with recruitment & selection and being a good employer. Taking a person-centred approach, we ensure that the individual is enabled and empowered to manage their direct payment knowing that we are here as a service to help.

Payroll - We have an established payroll service with trained and qualified staff who support the DP recipient to meet their employee payroll obligations. We help with setting them up as an employer and meeting all the legislative requirements as well as on going payroll administration.

DP Financial Administration - Where required we can hold and manage DP recipient's funds and make all payments against their approved budget. Robust systems, processes and controls are in place to record and monitor all income & expenditure.

Peer Support - We facilitate local peer support meetings between DP recipients, where individuals can learn and share experiences. A forum where we invite relevant speakers e.g. employment law expert and commissioners to feedback what is working well and what can be improved.

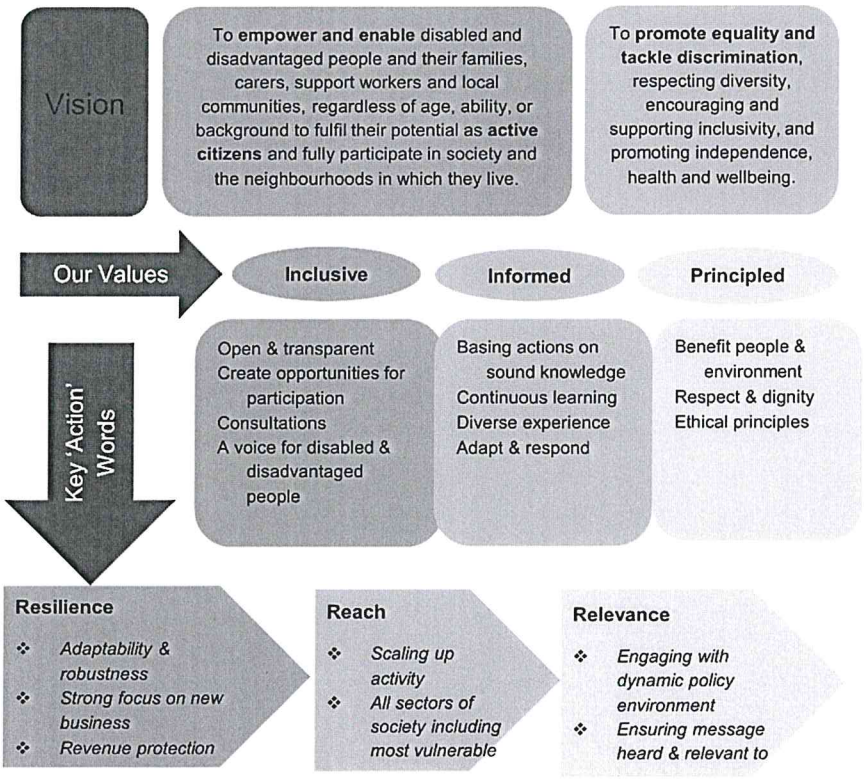
PA Register - We have established a PA register, a free to use resources for carers/PAs to register themselves on to source employment opportunities. Individual employers can access the register to review recruitment opportunities independently.

Forward Planning 2021 – 2024 - Where do we want to be?

We have in place a business plan (2021 – 2024) which outlines our vision and values, key objectives, priority areas and direction of travel and key extracts. We are in the final year of the business plan, with business planning commencing at the end of 2023/24 for the next three-year period (2025 – 2028).

Vision & Values

Our vision, values and strategic themes were developed through extensive consultation and reviewed in 2018 and 2021 as part of the business planning process. They help us communicate why IFA exists, what IFA stands for and for whom.



Strategic Objectives and Focus Areas

We identified our priorities and focus for the 2021-2024 business planning period based on our SWOT analysis which was developed collaboratively with the board and management team with input from staff, volunteers, service users and stakeholders.

Strategic Objectives and Focus Areas

Our People & Relationships

- A fit for purpose & sustainable management & staffing structure
- A skilled board, management, staff & volunteer team
- Strong Stakeholder* Relationships & Communications

Physical & Digital Resources & Assets

- Fit for Purpose
- Accessible
- Community Assets
- Inclusive

Development & Funding of Our Services

- Viable
- Sustainable
- Meeting Priority & Need in post COVID environment

Improved Quality, Outcomes & Impact of our Services & Delivery

- High Quality & High Performing Services
- Making A Difference
- Meeting Local & National Needs
- Compliant

What do we need to do to achieve this?

Key Objectives

To meet the overall aims & objectives there are a number of 'key' areas for both strategic and operational development. These are summarised in brief below, with the detailed actions to be managed on an ongoing basis through 'working' **service action plans** and according to their priority. Those highlighted in bold have been identified as high priority areas and are identified for immediate focus in the development action plan. These plans form part of the Quality Management System and detail ownership & target dates for completion.

Strategic Areas	Key Objectives/Developments
Our People & Relationships	*A fit for purpose & sustainable management & staffing structure*
	Short term
	Review recruitment strategy including revisiting salary scale at regular intervals
	Revisit Growing Opportunities/Garden structure in light of recruitment & retention challenges.
	Mid Term
	Revisit development & succession plans
	Review new structure & roles including salary scale reviews
	A skilled board, management, staff and volunteer team
	Short term
	Maximise membership of the Institute of Employability Professionals (IEP) to support development & skills training of Specialist Employment Support staff.
	Mid to Long Term
	Strengthen skills audits/checks, training and development plans for workforce including digital skill development.
	Strong Stakeholder Relationships & Communications
	Short term
	Implement comms plans with all DP external leads, commissioners and funders. (Links to Service Area – DP)
	Build links with Solihull Specialist Employment Support new lead (Links to Service Area – SES)
	Build meaningful employer database & strategy for sustainable employer engagement. (Links to Service Area – SES)
	Develop membership & volunteer engagement & management approaches & processes (Links to Service Area – Community)
	Review comms & feedback mechanisms & processes to members & service users across all service areas (Links to Digital Developments)
	Mid to long term
	Refresh overarching/ organisational wide stakeholder map, engagement & comms plans
	Map & Implement comms plan for Sandwell MBC across all relevant teams including H&SC, Public Health, Community, Voluntary Sector, Digital
	Develop consistent & effective comms with local JcP offices & complementary partner organisations (links to Service Area – SES)
	Create and develop strong corporate partnerships and relationships
	Continue to raise the profile of IFA locally and nationally, through effective and consistent marketing and promotion.
	Engage with additional younger disabled people and other under-represented groups.
	Review and development of opportunities for internal engagement, communication & wellbeing support of staff.
	Sustainable & fit for purposes physical premises
	Short term and dependent on external factors

Physical & Digital Resources & Assets	New leases on gardens – long term & new conditions of operation
	Mid to long term
	ILC – develop community asset business case
	Explore opportunities to develop new community assets
	Digital Developments
	Short term
	Roll out digital information & feedback as option across all service areas using integrated CRM tool
	Mid to long term
	Identify & secure further funding to support ongoing digital development work
	Integrate digital delivery options, digital skills & digital inclusion approaches across all service areas
	Documented digital strategy across whole organisation
	Develop a digital strategy & plan for each service area to support improved digital inclusion, engagement and experience for service users.
Development & Funding of Our Services	Integrated Services
	Community & Engagement
	Short Term
	Align and develop current ILS/Peer Support models with direction of travel of need & funding in this arena e.g. long term impact of COVID on mental health & Minority Ethnic Communities, loneliness agenda, digital inclusion.
	Develop membership & volunteer engagement & management approaches & processes.
	Mid to Long Term
	Explore how the SPA can be developed/extended sustainably.
	Specialist Employment Support
	Short Term
	Enhance quality assurance systems, processes and procedures
	Build links with Solihull SES new lead (links to people & relationship priority.
	Explore & secure place on FSF Dynamic Purchasing System
	Mid to Long Term
	Build meaningful employer database & strategy for sustainable employer engagement (links to people & relationships priority).
	Ongoing alignment & development of services with emerging needs and focus e.g. integrated wellbeing & mental health support.
	Growing Opportunities/Wellbeing & Social Enterprise Activities
	Short Term
	Revisit structure for this division to include growth of trading & social enterprise activities (links to people & relationships priority).
	Complete pilot of garden maintenance & related services.
	Mid to Long Term
	Specific research & development of day services opportunities using gardens and/or community provision (cross reference Community & Engagement Team).
	Develop further added value wellbeing interventions, training & support that can be integrated into other services or delivered on a standalone basis.
	Explore/pilot other linked enterprise activities – 'sweat the assets'
	Integrated – Cross Cutting
	Short term
	Finalise & action funding plan for next 12– 18 months
	Mid to Long Term
	Continue to develop new partnership approaches to secure large/area based co-ordinated funding e.g. WMCA, CIS
	Explore & test new trading & social enterprise (including online) opportunities across all integrated services e.g. additional garden related services, disability confident support for employers & other organisations, mental health first aid & related workshops.

	Digital development plan for all service areas – both hybrid services and extending reach beyond local areas.
	Watching brief of development of CRF programme & new funding streams in loneliness and isolation and mental health and wellbeing space.
	Direct Payments
	Short term
	Enhance quality assurance systems, processes and procedures
	Improved communications & engagement with DP commissioners, funders & service managers (link to people & relationship priority).
	Retender for/retain existing contracts e.g. Walsall DP.
	Finalise & action DP funding plan for next 12– 18 months
	Mid to Long Term
	Continue to maintain current position with retention of existing contracts with small growth.
	Working with digital partner continued improvements to PA register (link to our physical and digital resources & assets)
	Explore new DP areas & complementary services

Quality, Outcomes & Impact	Organisation wide review & development of quality assurance framework including documented processes & procedures AND feedback approaches.
	Improve internal and external recording and reporting of output, outcome and impact data.
	Mid to long term
	Embedding new impact assessment and reporting tools including Work Star.
	Ensure all systems and processes are compliant and monitored in line with current and changing legislation, regulations and industry relevant guidance.
	Continuously develop a feedback and evaluation cycle to support organisational improvements.
	Develop a digital strategy to support improved service user engagement and experience.

What happened in 2023 - 2024 – A Summary of the Year

Overview

Despite funding and cost of living challenges, 2023/24 has been a year where we have:

- Increased the number of disabled and disadvantaged people we are supporting annually to over 4,000 individual service users.
- Expanded our services to meet new and developing needs, for example supporting the cost-of-living crisis being experienced by many of our service users.
- Developed additional mental health and public health services to meet specific needs, for example drug and alcohol dependency.
- Run our biggest ever Corporate Social Responsibility (CSR) programme and received circa 2,000 volunteer hours from 11 organisations.
- Consolidated our partnerships with CIS and Sandwell Consortium, which has resulted in more joint working in 2023/24 than ever before.
- Finished 2023/24 with a small surplus which protects our reserves for planned infrastructure investment and support in 2024/25.

It is because of the hard work and commitment of the management team, staff and volunteers that IFA continues to deliver vital services for the community despite the challenges of reduction in public sector spending and the cost-of-living crisis which has also negatively impacted the charity.

More detail is provided below of the work delivered, along with a summary of key highlights and challenges across the service areas for 23/24. Each year we produce an Annual Impact Report where you can find more detail and is available at www.idealforall.co.uk.

Service Delivery Highlights & Key Challenges:

Direct Payments:

- We continued to support Direct Payment recipients (DPRs) within those areas we have contracts and spot purchase arrangements for.
- We saw a small increase in the number of DPR's supported during the year. Over 2000 DPR's were supported in total, with a live caseload of over 1600 DPRs at the end of the year.
- We delivered support across the UK, including Birmingham, Sandwell, Walsall, Staffordshire, Leicestershire, Nottingham, Derbyshire, South Gloucestershire, and Sheffield.
- There were no changes in contracting arrangements in 2023/24. Key contract retendering for Sandwell and Birmingham is planned during the 2024/25 financial year.

Integrated Services:

- Our Integrated Services support includes information, advice and guidance, peer support/health condition management groups, Health & Wellbeing including mental health, employment & skills support and our growing opportunities and social enterprise activities.
- The service saw another increase in the numbers being supported in year, with over 2000 individuals across all programmes.
- Challenges in the year have remained around the short-term nature of funding, and multiple smaller pots has meant the team has had to be flexible and agile in managing resources. Smaller funded projects still required the same robust levels of management and monitoring as larger pots of funding or contracts.
- Over 20 individual funding streams have been managed and delivered by the Integrated team in 2023/24. We have provided a snapshot below.

- Demand for mental health and public health services remained high and a key focus on the services work in 2023/24. We delivered new initiatives and projects through the year including:
    - Better Mental Health – Inspiring Positive Minds – a tailored face-to-face mental health recovery programme with integrated peer support, for people with wellbeing or mental health needs from any marginalised group including those from minority ethnic communities and those living with disabilities, health conditions and people in receipt of a care packages. We successfully reapplied for this grant and built on previous years' work to engage and support over the two years 96 people in the 12-week programme and over 150 people in one off interventions to have better mental health.
    - The Anticipatory Care project, a short term (7 month) initiative focused on proactive healthcare and tackling health inequalities and outcomes. IFA supported 50 Sandwell residents to become more physically active, eat healthier, become better connected/less lonely and isolated and improve feelings of wellbeing through being outdoors, participating in therapeutic gardening and related activities.
    - A new Drugs and Alcohol Recovery Programme, where over 200 individuals requiring support have been engaged, the majority of whom have self-referred through our community engagement work.
    - Reach and Reconnect, funded by Sandwell Consortium via the National Lottery is a project focusing on improving health, digital and wider determinants of health outcomes for local residents. To date we have delivered circa 80 sessions and engaged with 50 Sandwell residents.
- We commenced our new Better Health for All (Building Connections with Nature & the Community) project during the year. This is a 3-year project funded by The National Lottery Community Fund, developed around the 5 Ways to Wellbeing to not only support health and wellbeing outcomes, but utilises and maximises IFA's existing three Green Spaces & Community Gardens, enabling residents living in Sandwell and surrounding areas to connect with each other and nature.
- Our community and market gardens remain a key asset in delivering many of our mental and public health initiatives for adults as well as support for children & families accessing our successful Holiday Activity Fund activities, delivered from indoor and outdoor spaces.
- Peer support and condition management remained a key part of our service offer, with the Long COVID work developing further to support the community in this post pandemic era.
- We continued to deliver support within our established specialised, discretionary and targeted employment and advice programmes in Sandwell and Solihull, with circa 450 individuals being supported by our advice and employment team.
- Our work within the advice, training and employment space has continued to develop during the year to include new initiatives, primarily through our partnership with Sandwell Consortium, like targeted Cost of Living support (COLT), language support (ESOL), financial and digital literacy work.
- The employment and advice teams deliver across multiple outcomes and performance frameworks are specific to individual contracts or funding streams. For example, in relation to benefits advice we evidence 'gains' made (financial benefits increased) and through our new Cost-of-Living support and existing Advice Grant gains totalled over £272,000 this year. More detail on outcomes and impact can be found in our annual impact assessment reports.
- We continued to deliver Community Offer, as both a frontline navigator organisation through our partnership with CIS and as the Single Point of Contact in our own right. In year, circa 1000 residents were referred to the Single Point of Access and supported through the Community Offer network.
- We continued to deliver a range of initiatives in partnership with CIS, in addition to those already outlined including the:

- PAGE project – where IFA offers independent living skills to parents with learning disabilities, who are already/may be at risk of losing their children.
- Bereavement & health and wellbeing project for carers – funded through Birmingham City Council.

We finished the year on a high note, having received notification that we had been successful in securing Inclusive Communities capital funding for 2024/2025 to make further improvements to Salop Drive Market and Community Garden. We also made a step forward in agreeing in principle to asset transfers of two of our community and market garden sites in Sandwell with the Local Authority. This is critical if we are going to be able to secure the long-term future of these sites through sourcing and levering ongoing development funding.

As we come to the end of our current business plan period, we are in the process of starting the development process of our new 3-year business and forward plan. This will help us to build on our strengths and tackle the challenges the charity faces both in the short and longer term.

Securing long-term and sustainable funding remains a key challenge. Whilst we finished the year with a small surplus, we know that 2024/25 will be a challenging year with many projects and funding streams coming to an end and service specifications being changed, for example Community Offer. We know these changes may require organisational restructuring and a refocusing of existing services. Our partnerships with CIS and Sandwell Consortium will remain ever more important as we navigate the likelihood of increased devolution and more funding being distributed via the West Midlands Combined Authority (WMCA) and Local Authorities.

Governance and User-led Focus

During 2023-2024, Ideal for All Trustees have met as a full board on 4 occasions. Governance arrangements are continually reviewed to ensure they are adequate to meet the effective running of the charity.

An executive group made up of the Chair, Vice Chair, Treasurer and Chief Executive Officer are also meeting at least quarterly and more regularly if required to aid prompt decision making.

The Chairperson and Senior Trustees' provided user-led perspective and advice on contracts and organisational matters.

Our Trustees would like to say thank you to all the staff, volunteers, families and partner organisations for supporting Ideal for All during 2023/2024.

Helping to make life better for all of us

Acknowledgement of Funding

We acknowledge and thank our commissioners and funders:

Birmingham City Council
Black Country Futures Partnership
Communities in Sync
Derbyshire Council
Hateley Cross Big Local
Leicestershire County Council
National Lottery Community Fund
Nottingham City Council
Sandwell Consortium
Sandwell MBC
Sandwell & West Birmingham CCG
SCVO
Sheffield Council
Solihull MBC
South Gloucestershire Council
Staffordshire County Council
Walsall MBC
York City Council
Individual Service Users
Our fundraising Volunteers

Risk management and internal control

The Board has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is reviewed updated at least quarterly.

Where appropriate, systems or procedures have been established in order to mitigate identified external and internal risks the charity faces.

Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers and the people who use our services.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Major Risks Identified:

1. Loss of contracts currently in place and loss of long term funding that is currently renewed each year.

To mitigate against this risk IFA continue to scope geographically for new contracts and benchmark pricing to market competition. Ensure we have the capacity, skills and access to external expertise to source and complete relevant tenders.

Continuous dialogue internally with staff teams and externally with funders and commissioners to review and improve quality and efficiency.

Ensure capacity to source and complete grant applications that meet charitable objectives and beneficiary outcomes.

2. Error in financial payments for Direct Payment liabilities:

To mitigate this risk IFA have financial controls in place to ensure dual authority of all transactions – Access to individual accounts is via security passwords only and limited to authorised staff. Regular reconciliations and audits are carried out to identify & rectify errors.

3. Dependency on key staff

To mitigate this IFA nurture a culture of sharing and multitasking within staff teams and development of an integrated provision of services where staff can learn and share job roles. Access to external support has also been embedded supporting in times of staff sickness or emergency leave.

To mitigate against financial and nonfinancial risks we have adopted procedures and policies to ensure legislative compliance to Health & Safety of staff, volunteers, our beneficiaries, and visitors. We abide by employment law and being a "best practice" equal opportunities employer.

Reserves policy

The trustees have examined the charity's requirements for free reserves in the light of the main risks to the organisation. The policy remains as agreed, that the reserves should be equivalent to between six and nine months of the previous years unrestricted fund expenditure plus any staff funded from restricted expenditure. Free reserves would also be defined to include unrestricted funds.

The free reserves are needed to meet the working capital requirements of the charity, and the trustees are confident that, at this level, the charity would be able to continue its current activities beyond a six-month period in the event of a significant drop in funding. This period would enable the trustees to consider the extent to which the existing activities and expenditure would need to be curtailed should such circumstances arise.

Target reserves calculated on this basis would range from £343,339 to £515,007. Actual free reserves as at 31 March 2024 amounted to £686,677 (excluding designated & restricted) which is above the target range. However, with current uncertainties over future funding streams the trustees are satisfied with this level.

The level of reserves is monitored and reviewed by the trustees annually.

Financial review

Income of £1,332,348 is reported, an increase compared with the previous year (2023: 1,297,427).

The small increase in income is due to a significant number of one-off short-term grants in the year 23/24.

There was a surplus for 2023/24 of £6,707 in comparison to a deficit of £30,557 in 2022/23

Plans for future periods

Future developments

The trustees and management have set out the following goals for the coming year:

- Continue to implement and monitor the objectives and SMART actions set out in the 2021-2024 business plan and develop and implement new business plan for 2025 - 2028.
- Continue to develop existing and new partnerships to support access to wider funding and sustainable delivery.
- Explore and pursue alternative funding opportunities and income streams including development of social enterprise activities that supports delivery of vital community-based services and mitigates the impact of short-term funding and service delivery beyond time limited grant funding
- Review organisational structure and restructure (as required) to meet current and future needs of the charity.
- Review pricing strategies, financial systems & processes and premises.
- Continue to review capacity – supporting workforce development and training.
- Asset Management options – Continue and drive forward dialogue with current landlords (SMBC) on asset transfer of two of our horticultural sites (Salop Drive & Barlow Road) and our tenancy at ILC and Malthouse Gardens. Continue to monitor use and needs within Castle Mill site.

Structure, governance and management

Constitution

The company is constituted under a Memorandum of Association dated 9 May 1996 and is a registered charity number 1070112.

Method of appointment or election of trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. Trustees are elected from the membership and comprises between two and fifteen members, of which at least half shall have a disability. The Trustees have power to co-opt to the board up to the maximum but these appointments are ratified at the next annual general meeting.

Policies adopted for the induction and training of Trustees

New trustees are invited and encouraged to attend a series of short meetings to familiarise themselves with the charity and the context in which it operates. The Chief Executive Officer of the charity covers the following:

- Obligations of trustees,
- Main documents which set out operational framework for the charity, including the memorandum and articles of association,
- Resourcing and the current financial position as set out in the latest published accounts,
- Details of all current services and projects,
- Future plans and objectives.

Organisational structure and decision making

The Board of Trustees meets quarterly and is responsible for the strategic direction and policy of the charity. The Board has appointed an executive committee made up of the Chairperson, Vice-Chairperson and Treasurer who meet with the Chief Executive Officer on a regular basis.

Seminars are held between Board meetings for the development of Trustees where appropriate.

A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Chief Executive Officer. The Chief Executive Officer is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met.

Pay policy for senior staff

Trustees are not remunerated. The charity has internal pay scales and grades which have been devised by external HR support, and these are benchmarked against similar companies/charities and roles.

The Chief Executive Officer salary is set by the Board of Trustees using the above approach. Salaries of other senior staff are set by the Board and the Chief Executive Officer.

Trustees' responsibilities statement

The trustees (who are also directors of Ideal for All Limited for the purposes of company law) are responsible for preparing the Trustees' Annual 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 then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- 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 trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditor

Feltons has expressed their willingness to continue in office.

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

This report was approved by the trustees, 4th September 2024 and signed on their behalf by:

.....
Mrs C Goff, Chairperson

Independent Auditor's Report to the Members of Ideal For All Limited (A Company Limited by Guarantee)

Opinion

We have audited the financial statements of Ideal For All Limited (A Company Limited by Guarantee) for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements :

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Other information (continued)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities statement (set out on page 16), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Independent Auditor's Report to the Members of Ideal For All Limited (A Company Limited by Guarantee) (continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- We reviewed the company's control and risk management procedures and planned our work based on our assessment of those controls and procedures;
- This review included an assessment of the risk of material misstatement due to errors, fraud and management override of controls for all material areas in the financial statements;
- We made enquiries of management and the company's lawyers regarding any actual or potential litigation and/or claims;
- Financial statements disclosures were reviewed and checked for compliance with applicable laws;
- Detailed testing was conducted on balances and transactions including unusual items and those of individual significance to the financial statements;
- Data analytics were used in order to identify unusual or significant trends;
- Communications with management and those charged with governance regarding relevant matters was undertaken throughout the audit and on completion.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilites. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

David W Farnsworth FCA (Senior Statutory Auditor)
For and on behalf of Feltons, Statutory Auditor
8 Sovereign Court
8 Graham Street
Birmingham B1 3JR

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Ideal For All Limited
(A Company Limited by Guarantee)

Statement of financial activities for the year ended 31 March 2024
(including income and expenditure account)

	Notes	Restricted funds 2024 £	Designated funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from :						
Income from charitable activities	2	**670,623**	**-**	**628,694**	**1,299,317**	1,292,328
Donations and legacies	3	**-**	**-**	**4,134**	**4,134**	3,861
Investments		**-**	**-**	**28,897**	**28,897**	1,238
Total income		**670,623**	**-**	**661,725**	**1,332,348**	1,297,427
Expenditure on :						
Charitable activities:	4	**697,623**	**-**	**628,018**	**1,325,641**	1,327,984
Total expenditure		**697,623**	**-**	**628,018**	**1,325,641**	1,327,984
Net income/(expenditure) before transfers		**(27,000)**	**-**	**33,707**	**6,707**	(30,557)
Gross transfers between funds	13	-	-	-	**-**	-
Net movement in funds		**(27,000)**	**-**	**33,707**	**6,707**	(30,557)
Reconciliation of funds						
Total funds brought forward		**27,000**	**300,714**	**652,970**	**980,684**	1,011,241
Total funds carried forward		**-**	**300,714**	**686,677**	**987,391**	980,684

All income and expenditure derive from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

Ideal For All Limited
(A Company Limited by Guarantee)

Company number : 03196518
Balance sheet as at 31 March 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	9		**99,272**		80,678
Investments	10		**1**		1
			99,273		80,679
Current assets					
Debtors	11	**83,187**		103,541	
Cash at bank and in hand		**909,568**		927,268	
		992,755		1,030,809	
Liabilities					
Creditors: amounts falling due within one year	12	**104,637**		130,804	
Net current assets			**888,118**		900,005
Total net assets			**987,391**		980,684
Charity Funds					
Restricted funds	13		**-**		27,000
Designated funds	13		**300,714**		300,714
Unrestricted funds	13		**686,677**		652,970
Total funds			**987,391**		980,684

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Trustees on 4 September 2024 and signed on their behalf, by:

..... Mrs C Goff - Chair of Trustees

The notes on page 24 to 37 form part of these financial statements.

Ideal For All Limited
(A Company Limited by Guarantee)

Statement of cash flows for the year ended 31 March 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Net cash (used in) / provided by operating activities	15	**(7,366)**	45,758
Cash flows from investing activities			
Payments to acquire tangible fixed assets		**(39,231)**	(73,087)
Investment income		**28,897**	1,238
Change in cash and cash equivalents in the year		**(17,700)**	(26,091)
Cash and cash equivalents brought forward		**927,268**	953,359
Cash and cash equivalents carried forward	16	**909,568**	927,268

Notes to the financial statements for the year ended 31 March 2024

1. Accounting policies

a) General information

Ideal For All Limited is a charitable company limited by guarantee and incorporated in England. Its registered office is 100 Oldbury Road, Smethwick, West Midlands, B66 1JE. Its principal activity is the provision of support services to older persons, those who are sick or who have a physical, learning or sensory disability.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Ideal For All Limited meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy. The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

c) Company status

The company is limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

d) Going concern

The company has net current assets of £888,118 at March 2024 and made a surplus for the year then ended. Accordingly the directors do not believe that the company has any going concern issues and have prepared the financial statements on that basis.

e) Income recognition

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

- **Government grants**
  Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of Financial Activities incorporating income and expenditure account over the expected useful lives of the assets concerned. Other grants are credited to the Statement of Financial Activities incorporating income and expenditure account as the related expenditure is incurred.

1. Accounting policies (continued)

e) Income recognition (continued)

- **Donations**
  Donations are recognised on a receivable basis where there is certainty of receipt and the amount can be reliably measured. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

- **Interest receivable**
  Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management support.

All expenditure (excluding that incurred in the provision of Direct Payments services) is inclusive of irrecoverable VAT.

g) Fund accounting

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

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

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

1. Accounting policies (continued)

h) Allocation of support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs and administrative payroll costs. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 5.

i) Tangible fixed assets

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Garden buildings and equipment	- over 10 years on a straight line basis
Fixtures and fittings	- over 10 years on a straight line basis
Technical equipment	- over 3 years on a straight line basis

j) Investments

Investments in group companies are stated at cost less impairment.

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1. Accounting policies (continued)

m) Liabilities

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

n) Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities incorporating income and expenditure on a straight line basis over the period of the lease term.

o) Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

p) Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

q) Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no critical accounting estimates or areas of judgement.

Notes to the financial statements for the year ended 31 March 2024 (continued)

2. Income from charitable activities

	Restricted funds 2024 £	Designated funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Grants and contracts	**559,792**	-	-	**559,792**	652,767
Earned income	**110,831**	-	**628,694**	**739,525**	639,561
	670,623	-	**628,694**	**1,299,317**	1,292,328
2023 total	741,589	-	550,739	1,292,328	

Analysis of grants

CIS - Community Offer	**70,666**	77,733
Sandwell MBC - Better Mental Health	**63,600**	42,403
Sandwell MBC - Peer Support Grant	**50,000**	50,000
SMBC - Community Offer - Single Point of Access	**40,000**	44,000
Sandwell MBC - Voluntary Main Programme Grant	**28,092**	28,092
Sandwell Consortium - UKSPF	**19,771**	3,501
Sandwell MBC - Hoiday Activities Funding	**19,759**	13,138
Communities in Sync - National Lottery - PAGE Project	**17,417**	34,069
Sandwell Consortium - Sandwell MBC Advice Grant	**17,161**	16,344
Communities in Sync - Caring for Carers Project	**8,000**	19,167
Sandwell Consortium - Multiply Project	**5,165**	4,696
The National Lottery Community Fund - Better Heatlh for All	**75,033**	-
SCVO - SMBC - Anticipotary Care Grant	**29,424**	-
Sandwell Consortium - Reach & Reconnect	**20,153**	-
Sandwell Consortium - HCBL	**18,469**	-
Black Country Futures - National Lottery - via Steps to Work	**16,821**	-
Sandwell Consortium - COLT	**15,465**	-
Sandwell Consortium - ESOL	**15,020**	-
Sandwell MBC - Recovery Project Grant	**10,730**	-
Communities in Sync - Birmingham Beraevement Service	**8,000**	-
Sandwell MBC - Digital Grant	**5,000**	-
Sandwell MBC - Community Infrastructure Levy	**3,984**	-
Communities in Sync - WDH	**2,062**	-
Building Better Opp - Steps to Work	-	143,692
Skills for Care - ULO funding	-	47,969
West Midlands Combined Authority - Stand Out Project	-	39,133
Communitys In Sync - Winter Pressure Fund	-	37,110
SMBC - Healthy Sandwell Grant	-	15,000
Building Better Opp - Sandwell Consortium	-	13,368
Building Better Opp - Heart of England Foundation	-	8,518
Sandwell Consortium - CRF 50+	-	7,068
SCVO - SMBC - Vision 2030 Grant	-	4,966
Active Black Country Grant - Black Country Consortium	-	2,800
	559,792	**652,767**

Included within Income from Charitable Activities is grant income received from government sources being Sandwell MBC. There are no unfulfilled conditions or other contingencies attached to the government grants above.

3. Income from donations and legacies

	Restricted funds 2024 £	Designated funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Donations	-	-	**4,134**	**4,134**	3,861
	-	**-**	**4,134**	**4,134**	3,861
2023 total	-	-	3,861	3,861	

4. Expenditure on charitable activities

	Total 2024 £	Total 2023 £
Operational and support costs		
Wages and salaries	**900,374**	898,353
National Insurance	**53,071**	73,211
Pension costs	**22,477**	23,041
Gardening equipment and horticultural sundries	**21,195**	6,848
Equipment leasing	**1,670**	5,450
Computer support	**15,723**	13,863
User participation	**22,034**	19,368
Staff training	**8,441**	4,278
Travel & subsistence expenses	**8,270**	6,576
Depreciation	**20,637**	10,375
Support costs (see note 5)	**247,375**	261,706
Governance costs (see note 5)	**4,374**	4,915
	1,325,641	1,327,984

Total expenditure on charitable activities was £1,325,641 (2023 - £1,327,984) of which £628,018 (2023 - £613,395) was unrestricted and £697,623 (2023 - £714,589) was restricted.

Notes to the financial statements for the year ended 31 March 2024 (continued)

5. Analysis of support and governance costs

	Basis of allocation	General support £	Governance function £	Total 2024 £	Total 2023 £
Wages and salaries	Staff time	**64,620**	**-**	**64,620**	69,739
National insurance	Staff time	**6,466**	**-**	**6,466**	7,377
Pension costs	Staff time	**2,188**	**-**	**2,188**	2,188
Property rental	Usage	**29,877**	**-**	**29,877**	33,381
Utilities and maintenance	Usage	**37,430**	**-**	**37,430**	38,569
Office costs	Usage	**75,836**	**-**	**75,836**	80,963
Insurance	Usage	**6,440**	**-**	**6,440**	5,998
Legal, professional & bank charges	Usage	**24,518**	**-**	**24,518**	23,491
Auditor's remuneration	Governance	**-**	**4,374**	**4,374**	4,915
		247,375	**4,374**	**251,749**	266,621

6. Net income

This is stated after charging:

	2024 £	2023 £
Depreciation of tangible fixed assets:		
- owned by the charity	**20,637**	10,375
Operating lease rentals	**30,809**	30,809

During the current and previous year, no trustees received any remuneration nor any benefits in kind.
During the year, two trustees received reimbursement of travelling expenses totalling £150 (2023: £77 paid to one trustee).

7. Auditor's remuneration

The auditor's remuneration amounts to an audit fee of £4,345 (2023: £4,915).

8. Staff cost

Staff costs during the period were:

	Total 2024 £	Total 2023 £
Wages and salaries	**964,994**	968,092
Social security costs	**59,537**	80,588
Pension costs	**24,665**	25,229
	1,049,196	1,073,909

Wages and salaries includes an ex-gratia payment of £1,100 paid to a former employee.

8. Staff cost (continued)

The average number of persons employed by the company during the year was as follows:

2024 Number	2024 FTE	**2023 Number**	2023 FTE
42	40	**41**	40

No employee received remuneration amounting to more than £60,000 in either year.

The charity's key management personnel comprises the trustees and Senior Management Team (being the Chief Executive Officer, Contracts and Development Managers, Direct Payment Manager and Contract Monitoring Officer). The total employee benefits (including employer pension contributions) received by the key management personnel for their services to the charity in the year was £158,465 (2023: £159,069).

None of the trustees received any remuneration during the year.

Included within staff costs is £nil (2023: £291) in respect of agency workers and temporary staff.

9. Tangible fixed assets

	Garden buildings and equipment £	**Furniture, fittings and equipment £**	**Technical equipment £**	**Total £**
Cost				
At 1 April 2023	573,013	10,641	39,047	622,701
Additions	12,062	-	27,169	39,231
At 31 March 2024	585,075	10,641	66,216	661,932
Depreciation				
At 1 April 2023	495,393	10,641	35,989	542,023
Charge for the year	10,052	-	10,585	20,637
At 31 March 2024	505,445	10,641	46,574	562,660
Net book values				
At 31 March 2024	79,630	-	19,642	99,272
At 31 March 2023	77,620	-	3,058	80,678

Notes to the financial statements for the year ended 31 March 2024 (continued)

10. Fixed asset investments

	Shares in group undertakings £
Cost	
At 1 April 2023 and 31 March 2024	**1**

The following is a subsidiary undertaking of the company:

Ideal For All Enterprises Limited
Registered office: 100 Oldbury Road, Smethwick, West Midlands, B66 1JE
Company number: 04158042

Class of shares	Holding	2024 £	2023 £
Ordinary	100%	**1**	1

	2024 £	2023 £
Aggregate capital and reserves	**575**	575
Profit / (loss) for the year	**-**	-

11. Debtors

	2024 £	2023 £
Grants and contracts receivable	**59,147**	83,788
Other debtors	**18,757**	3,331
Prepayments	**5,283**	16,422
	83,187	103,541

12. Creditors: Amounts falling due within one year

	2024 £	2023 £
Creditors from operations	**12,414**	21,433
Other taxation and social security	**47,208**	41,060
Other creditors	**11,231**	45,050
Accruals and deferred income	**33,784**	23,261
	104,637	130,804
Deferred income		
Deferred income at 1 April 2023	**18,917**	18,917
Resources deferred in the year	**29,439**	18,917
Amounts released from previous years	**(18,917)**	(18,917)
Deferred income at 31 March 2024	**29,439**	18,917

At the balance sheet date the charity was holding funds received in advance for grants where the qualifying expenditure is expected to be incurred in a future year.

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Unrestricted funds				
General unrestricted funds	652,970	661,725	(628,018)	686,677
	652,970	661,725	(628,018)	686,677
Restricted funds				
CIS - Community Offer	-	78,166	(78,166)	-
Communities in Sync - BCC - Caring for Carers Project	-	8,000	(8,000)	-
Communities in Sync - National Lottery - PAGE Project	-	17,417	(17,417)	-
Communities in Sync - Birmingham Beraevement Service	-	8,000	(8,000)	-
Communities in Sync - WDH	-	2,062	(2,062)	-
Skills for Care ULO	10,000	-	(10,000)	-
Sandwell Consortium - Sandwell MBC Advice	-	17,161	(17,161)	-
Sandwell Consortium - Multiply Project	-	5,165	(5,165)	-
Sandwell Consortium - UKSPF	-	19,771	(19,771)	-
Sandwell Consortium - ESOL	-	15,020	(15,020)	-
Sandwell Consortium - Reach & Reconnect	-	20,153	(20,153)	-
Sandwell Consortium - HCBL	-	18,469	(18,469)	-
Sandwell Consortium - COLT	-	15,465	(15,465)	-
CIS - Lottery PAGE	17,000	-	(17,000)	-
Sandwell MBC - Voluntary Main Programme Grant	-	28,092	(28,092)	-
Sandwell MBC - Community Infrastructure Levy	-	3,984	(3,984)	-
Sandwell MBC - Recovery Project Grant	-	10,730	(10,730)	-
Sandwell MBC - Digital Grant	-	5,000	(5,000)	-
Sandwell MBC - Better Mental Health	-	63,600	(63,600)	-
Solihull Specialist Employment	-	154,490	(154,490)	-
Solihull Specialist Employment - LSE	-	18,600	(18,600)	-
SMBC - Community Offer - Single Point of Access	-	40,000	(40,000)	-
Black Country Futures - National Lottery - via Steps to Work	-	16,821	(16,821)	-
The National Lottery Community Fund - Better Heatlh for All	-	75,033	(75,033)	-
SCVO - SMBC - Anticipotary Care Grant	-	29,424	(29,424)	-
	27,000	670,623	(697,623)	-
Designated funds				
Project reserves	300,714	-	-	300,714
Total of funds	980,684	1,332,348	(1,325,641)	987,391

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure (including transfer) £	Balance at 31 March 2023 £
Unrestricted funds				
General unrestricted funds	710,527	555,838	(613,395)	652,970
	710,527	555,838	(613,395)	652,970
Restricted funds				
Building Better Opp - Steps to Work	-	143,692	(143,692)	-
Building Better Opp - Heart of England Foundation	-	8,518	(8,518)	-
Building Better Opp - Sandwell Consortium	-	13,368	(13,368)	-
CIS - Community Offer	-	83,232	(83,232)	-
West Midlands Combined Authority - Stand Out	-	39,133	(39,133)	-
Communitys In Sync - Winter Pressure Fund	-	37,110	(37,110)	-
SMBC - Community Offer - Single Point of Access	-	44,000	(44,000)	-
SMBC - Better Mental Health		42,403	(42,403)	-
Skills for Care ULO	-	47,969	(37,969)	10,000
Active Black Country Grant - Black Country	-	2,800	(2,800)	-
Sandwell Consortium - Sandwell MBC Advice	-	16,344	(16,344)	-
Sandwell MBC - Voluntary Main Programme Grant	-	28,092	(28,092)	-
Sandwell MBC - Healthy Lifestyle Grant	-	15,000	(15,000)	-
Solihull Specialist Employment		145,745	(145,745)	-
CIS - Kickstart Placements		716	(716)	-
CIS - Lottery PAGE		34,069	(17,069)	17,000
Communities in Sync - BCC - Caring for Carers	-	19,167	(19,167)	-
Sandwell Consortium - CRF 50+		7,068	(7,068)	-
Sandwell Consortium - Multiply Project	-	4,696	(4,696)	-
Sandwell Consortium - UKSPF	-	3,501	(3,501)	-
SCVO - SMBC - Vision 2030 Grant	-	4,966	(4,966)	-
	-	741,589	(714,589)	27,000
Designated funds				
Project reserves	300,714	-	-	300,714
Total of funds	1,011,241	1,297,427	(1,327,984)	980,684

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2024 £	Designated funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	-	-	**99,272**	**99,272**
Fixed asset investments	-	-	**1**	**1**
Current assets	-	**300,714**	**692,041**	**992,755**
Creditors due within one year	-	-	**(104,637)**	**(104,637)**
Total net assets	-	**300,714**	**686,677**	**987,391**

Analysis of net assets between funds - prior year

	Restricted funds 2023 £	Designated funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	-	-	80,678	80,678
Fixed asset investments	-	-	1	1
Current assets	27,000	300,714	703,095	1,030,809
Creditors due within one year	-	-	(130,804)	(130,804)
Total net assets	27,000	300,714	652,970	980,684

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net income/(expenditure) for reporting period (as per the SoFA)	**6,707**	(30,557)
Adjusted for :		
Depreciation charges	**20,638**	10,376
Interest receivable	**(28,897)**	(1,238)
Decrease in debtors	**20,354**	13,574
(Decrease) / increase in creditors	**(26,168)**	53,603
Net cash (used in) / provided by operating activities	**(7,366)**	45,758

16. Analysis of cash and cash equivalents

	2024	2023
	£	£
Cash at bank and in hand	**909,568**	927,268
	909,568	927,268

17. Pension commitments

The company operates a defined contribution pension scheme covering certain employees. The assets of the scheme are invested and managed independently of the finances of the company. Contributions paid in the year amounted to £24,665 (2023: £25,229). At the year end a balance of £3,578 was payable (2023: £21 receivable).

18. Operating lease commitments

At 31 March 2024 the total of the charity's future minimum lease payments under non-cancellable operating leases was:

	2024	2023
	£	£
Within 1 year	4,000	16,553
Between 1 and 5 years	7,000	10,000
After more than 5 years	8,000	9,000
	19,000	35,553

19. Related party transactions

The following related party transactions took place during the period :

S.C.V.O.

Khatija Patel (CEO) is a trustee of S.C.V.O.	2024	2023
	£	£
Grants recevied from related party during the year	29,424	4,966

Communities In Sync Limited

Khatija Patel (CEO) is a director of Communities In Sync Limited	2024	2023
	£	£
Grants recevied from related party during the year	106,145	168,079

19. Related party transactions (continued)

Sandwell Consortium CIC

Ideal For All Limited as an organisation is a member of the board of directors of Sandwell Consortium CIC	2024 £	2023 £
Grants recevied from related party during the year	111,204	44,977

20. Managed accounts

The company operates managed accounts on behalf of service users who receive direct payments. The funds held at the year end date were £2,486,678 (2023: £4,028,867) and are held in separate bank accounts in trust for these individuals.

These amounts are not recognised in the balance sheet.

21. Financial Instruments

The Charity only holds basic Financial Instruments. Financial Instruments are classified and accounted for according to the substance of the contractual arrangement as financial assets or financial liabilities. The financial assets and financial liabilities of the Charity are as follows:

- Debtors - Other debtors and grants and contracts receivable of £59,147 (2023: £83,788) are financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

- Cash at bank - is classified as a basic financial instrument and is measured at face value.

- Liabilities - Trade creditors, accruals and other creditors of £20,337 (2023: £25,757) are classified as financial instruments and are measured at amortised cost. Amounts due for taxation and social security are not financial instruments. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

IDEAL FOR ALL LIMITED

England & Wales - Charity number 1070112

Accounts

Ideal For All Limited

Annual Report and Financial Statements
Year ended 31 March 2023

Charity Number : 1070112

Company Number : 03196518

Feltons

Chartered Accountants

Birmingham

B1 3JR

Ideal For All Limited
REPORT AND FINANCIAL STATEMENTS
Year ended 31 March 2023

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Ideal For All Limited
(A Company Limited by Gaurantee)

Reference and Administrative Details

Chairperson	Mrs C Goff	
Trustees	Mrs D Veale	Vice Chairperson
	Mr A Ashfield	
	Mr S Verma	
	Mr L Bucknor	
	Mr N Herman	
	Mrs D Campbell	
	Mrs K Kaur	
	Mr Laradi	
	Ms S Owo	
	Mrs C Richards	
Company secretary	Mr J P W Fallows	
Key management personnel	Mrs K Patel	Chief Executive Officer
	Mr T Blake	Contract Monitoring Officer
	Mrs E Westwood	Contracts & Development Manager
	Miss M Drinkwater	Direct Payment Manager
Registered office	100 Oldbury Road Smethwick B66 1JE	
Charity registration number	1070112	
Company registration number	03196518	
Independent auditor	Feltons 8 Sovereign Court 8 Graham Street Birmingham B1 3JR	
Bankers	The Punjab National Bank (International Ltd) 290 Soho Road Birmingham B21 9LZ	
	Unity Trust Bank Nine Brindley Place 4 Oozells Square Birmingham B1 2HE	

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their report and the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Objectives and Activities

The principal objective of the charity remains unchanged;

The Company is established for the relief of the aged sick or persons with a physical, learning, or sensory disability in the United Kingdom who require assistance to realise their full potential and lead fulfilling lives.

In conducting and developing company/charity activities the trustees have given regard to the guidance published by the Charity Commission on public benefit.

By operating within its user-led framework, Ideal for All aims to empower and enable disabled and disadvantaged people and their families, carers, support workers, and local communities, regardless of age, ability, or background, to fulfil their potential as active citizens, and fully participate in society and the neighbourhoods in which they live.

We will do this by promoting equality and tackling discrimination, respecting diversity, encouraging and supporting inclusivity, and promoting independence, health and well-being.

Overview of Charity & Direction of Travel

To provide an overview of the charity and an indication of the journey we have been on since the beginning of the 2021 financial year and where we are headed we have included the executive summary of our current business plan 2021 – 2024. We have also included extracts from the main business plan which provide more details on our services, outline our vision and values, key objectives/focus areas and actions for 2021-2024.

Executive Summary from Business Plan: "Ideal for All (IFA) is a user led registered charity for disabled and disadvantaged people; formed in 1996 after a period of extensive user and carer consultation in Sandwell to set up a fully accessible Independent Living Centre (ILC). IFA is a social enterprise and community-based service provider delivering a wide range of services and activities which promote independent living and health and wellbeing. These include; Self-Directed Support Services (Direct Payments) and a range of Integrated Services including Peer support, condition management and community support services; Growing Opportunities (a combined health & wellbeing, horticulture and local food growing initiative); and Specialist Employment Support Services.

The charity operates on an outreach basis across the West Midlands and from 4 primary sites: The Independent Living Centre in Smethwick (HQ); Castlemill in Tipton; and 3 purpose-built market garden / horticulture facilities (Salop Drive, Malthouse Gardens and Barlow Road).

The management of the organisation is established and consistent, with much of the board and management team in place for several years. In 2021, following an independent review, IFA undertook a management restructure to build capacity, respond to changing needs, support

organisational resilience and future proof IFA. The charity has a paid staff structure of circa 50 staff. Volunteers and members play a key role in supporting and shaping the organisation.

A key factor as we end one business planning period and move into our next 3-year business plan phase is the ongoing impact of COVID 19. IFA responded quickly and effectively to the pandemic, pivoting services, and levering additional funding and resources to respond to changing and increased needs of local people. IFA remain positive, forward facing and have implemented enhanced risk management approaches to successfully navigate the reset and recovery phase.

At the beginning of 2021/22 financial year, income to fund the organisation and its activity came from a range of sources linked to the specific nature of the service or activities. All income is either competitively tendered or subject to annual review. Direct Payment services are contracted provision with a range of Local Authorities and service users, primarily in the West Midlands (Sandwell, Walsall, Dudley, Birmingham) as well as further afield. The Integrated Services contracts, grant and trading income is complex and diverse, reflecting the holistic and integrated nature of the work. It includes funding from a range of public bodies including Local Authorities (Sandwell, Solihull & Birmingham) both directly and indirectly through partnership arrangements, WMCA, Government Departments, as well as large funders like Community Fund (previously known as Big Lottery) and accessed through collaborative partnership arrangements. It also includes a range of specialist development funding to support social enterprise and digital development and other trading income from enterprise activities linked to the gardens.

The charity continues to operate against a dynamic and diverse policy background including disability matters, health & social care, personal independence, public health, mental health and wellbeing, loneliness and isolation and employment, skills. Continuing impacts on IFA include the strengthened position of the devolved authority locally (WMCA), the move to larger collaborative partnership delivery models and more services being delivered in house by Local Authorities and Hospital Trusts.

As a result of COVID, we have seen a larger emphasis on mental health and wellbeing and support for groups most impacted by COVID 19, for example, residents from Minority Ethnic communities. There has also been a recognition of the role of peer support and condition management mechanisms, an area IFA pioneered and championed for many years. IFA are well placed to meet these needs and during the pandemic developed and piloted integrated wellbeing and peer support programmes and initiatives both digitally and face to face. The community business movement remains strong; and it is because of IFA's strong relationships with organisations like Power to Change, Locality, SSE, Lloyds Banks that IFA continued to access a range of support and continue developing during the pandemic.

The short-term nature of funding remains a challenge across the organisation, but particularly in Integrated Services. A key focus in this business is developing strategies to secure longer term opportunities within the mainstream arena that will arise in the next 12 months. We also remain focused on developing new enterprise activities and income streams, not just within the growing opportunities team but across the whole organisation. This may well involve some further restructuring within the Integrated Service section as operating models and structures develop.

The organisational reserves remain strong which enable IFA to invest in infrastructure needed in the coming period."

More about our Services: Our operations fall into two main divisions – Integrated Services and Self-Directed Support Services (Direct Payments).

Integrated Services comprises of:

Peer Support and Self-Management – This includes a range of self-help groups to promote and support the independence of disabled people. These groups are an opportunity to have some social time with others sharing lived experiences and to access information on specialist local services relevant to health & wellbeing; to meet and support each other in a safe environment. Groups enable disabled people to gain the necessary confidence and skills to increase independence including access to leisure, education and employment opportunities (Coffee mornings, Deaf and hard of hearing group, gardening club, cancer support, fibromyalgia/arthritis, MS support and exercise groups, direct payments support services and social events) We also bring people together at regular, free to attend, events and outings. For young people, there's 'Altogether Different', a youth group that meets weekly.

Employment and Skills Development - Through weekly job clubs, training courses, group and one to one support sessions and volunteering opportunities, we support disabled and disadvantaged people to develop their skills, confidence and CVs in order to find work or move closer towards securing employment. Our support is tailored to each person's needs and aspirations, designed to help them overcome barriers to work including providing information and guidance to employers and professionals relating to the employment of disabled people.

Health & Well Being Services – This includes the provision of a range of holistic 'wrap around' services to support people from the Black Country, Birmingham, and Solihull to thrive. Person-centred services are co-produced through inclusion in a variety of peer-led engagement and support routes, employment and skills development options and meaningful health, mental health and wellbeing opportunities.

Growing Opportunities - The Growing Opportunities project promotes sustained health, mental health and wellbeing through a variety of tailored therapeutic and learning opportunities in healthy lifestyle projects and sustainable horticulture. At its core the project provides a year-round programme of gardening, food growing, cooking, and healthy lifestyle awareness within the setting of growing sites and through outreach services in the wider community. The 'hands on' practical work provided through the integrated model involves people of all ages and abilities and those involved report positive improvements in mental health & wellbeing, physical activity levels, reduced isolation, improved skills and employability and increased peer, social and community networks and improved levels of independence. Delivered from our fully accessible and award-winning horticultural sites Salop Drive Market Garden, Malthouse Garden and Barlow Road Community Garden; the project is a leading model of best practice and emerging Community Business.

Self-Directed Support Service (Direct Payments Service) - The Direct Payment (DP) Service provides information, advice & guidance including help with payroll & financial administration to individuals in receipt of a Direct Payment. With a person-centred approach, we support individuals to manage their personal budget (social or health) via a Direct Payment

Information Advice & Guidance - Providing information to DP recipients about direct payments and their obligations in managing their budget. We support service users who want to employ their own staff with recruitment & selection and being a good employer. Taking a person-centred approach, we ensure that the individual is enabled and empowered to manage their direct payment knowing that we are here as a service to help.

Payroll - We have an established payroll service with trained and qualified staff who support the DP recipient to meet their employee payroll obligations. We help with setting them up as an employer and meeting all the legislative requirements as well as on going payroll administration.

DP Financial Administration - Where required we can hold and manage DP recipient's funds and make all payments against their approved budget. Robust systems, processes and controls are in place to record and monitor all income & expenditure.

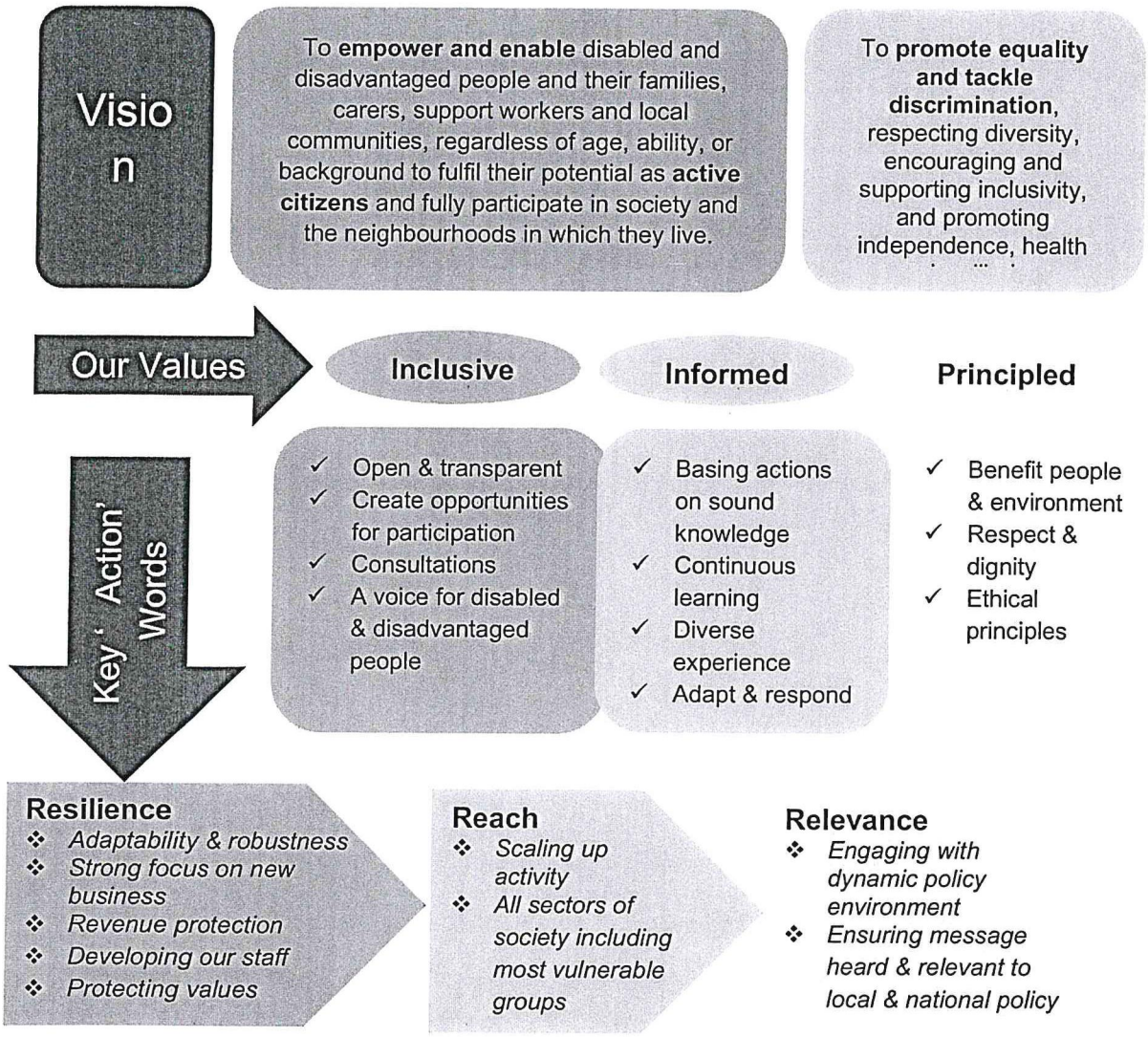
Peer Support - We facilitate local peer support meetings between DP recipients, where individuals can learn and share experiences. A forum where we invite relevant speakers e.g. employment law expert and commissioners to feedback what is working well and what can be improved.

PA Register - We have established a PA register, a free to use resources for carers/PAs to register themselves on to source employment opportunities. Individual employers can access the register to review recruitment opportunities independently.

Forward Planning 2021 – 2024 - Where do we want to be?

The existing vision, values and strategic themes of Ideal for All will continue to provide the primary framework in which IFA will operate going forward. These were developed through extensive consultation and reviewed in 2018 and 2021 as part of the business planning process. The review we undertook supported us to not only assess relevance but check whether there had been any mission drift since the last business plan. The vision and values stated below reflect succinctly why IFA exist, what IFA stands for and for whom.

Vision & Values



Strategic Objectives and Focus Areas

We identified our priorities and focus for the 2021-2024 business planning period based on our SWOT analysis which was developed collaboratively with the board and management team with input from staff, volunteers, service users and stakeholders.

As in our previous business plan, developed in 2018, we have drawn together themes and common areas which have helped us develop our strategic development and focus areas. Implementation of these will be through the development and delivery of detailed operational actions plans, led by individual services areas, and leads. Whilst the key headings have broadly remained the same the focus and priority in each area has changed to reflect the direction of travel required over the next 3 years.

Strategic Objectives and Focus Areas

Our People & Relationships

- A fit for purpose & sustainable management & staffing structure
- A skilled board, management, staff & volunteer team
- Strong Stakeholder* Relationships & Communications

Physical & Digital Resources & Assets

- Fit for Purpose
- Accessible
- Community Assets
- Inclusive

Development & Funding of Our Services

- Viable
- Sustainable
- Meeting Priority & Need in post COVID environment

Improved Quality, Outcomes & Impact of our Services & Delivery

- High Quality & High Performing Services
- Making A Difference
- Meeting Local & National Needs
- Compliant

What do we need to do to achieve this?

Key Objectives

To meet the overall aims & objectives there are a number of 'key' areas for both strategic and operational development. These are summarised in brief below, with the detailed actions to be managed on an ongoing basis through 'working' **service action plans** and according to their priority. Those highlighted in bold have been identified as high priority areas and are identified for immediate focus in the development action plan. These plans form part of the Quality Management System and detail ownership & target dates for completion.

Strategic Areas	Key Objectives/Developments
Our People & Relationships	*A fit for purpose & sustainable management & staffing structure*
	Short term
	Review recruitment strategy including revisiting salary scale at regular intervals
	Revisit Growing Opportunities/Garden structure in light of recruitment & retention challenges.
	Mid Term
	Revisit development & succession plans
	Review new structure & roles including salary scale reviews
	A skilled board, management, staff and volunteer team
	Short term
	Maximise membership of the Institute of Employability Professionals (IEP) to support development & skills training of Specialist Employment Support staff.
	Mid to Long Term
	Strengthen skills audits/checks, training and development plans for workforce including digital skill development.
	Strong Stakeholder Relationships & Communications
	Short term
	Implement comms plans with all DP external leads, commissioners and funders. (Links to Service Area – DP)
	Build links with Solihull Specialist Employment Support new lead (Links to Service Area – SES)
	Build meaningful employer database & strategy for sustainable employer engagement. (Links to Service Area – SES)
	Develop membership & volunteer engagement & management approaches & processes (Links to Service Area – Community)
	Review comms & feedback mechanisms & processes to members & service users across all service areas (Links to Digital Developments)
	Mid to long term
	Refresh overarching/ organisational wide stakeholder map, engagement & comms plans
	Map & Implement comms plan for Sandwell MBC across all relevant teams including H&SC, Public Health, Community, Voluntary Sector, Digital
	Develop consistent & effective comms with local JcP offices & complementary partner organisations (links to Service Area – SES)
	Create and develop strong corporate partnerships and relationships
	Continue to raise the profile of IFA locally and nationally, through effective and consistent marketing and promotion.
	Engage with additional younger disabled people and other under-represented groups.
	Review and development of opportunities for internal engagement, communication & wellbeing support of staff.

Physical & Digital Resources & Assets	Sustainable & fit for purposes physical premises
	Short term and dependent on external factors
	New leases on gardens – long term & new conditions of operation
	Mid to long term
	ILC – develop community asset business case
	Explore opportunities to develop new community assets
	Digital Developments
	Short term
	Roll out digital information & feedback as option across all service areas using integrated CRM tool
	Mid to long term
	Identify & secure further funding to support ongoing digital development work
	Integrate digital delivery options, digital skills & digital inclusion approaches across all service areas
	Documented digital strategy across whole organisation
	Develop a digital strategy & plan for each service area to support improved digital inclusion, engagement and experience for service users.
Development & Funding of Our Services	Integrated Services
	Community & Engagement
	Short Term
	Align and develop current ILS/Peer Support models with direction of travel of need & funding in this arena e.g. long term impact of COVID on mental health & Minority Ethnic Communities, loneliness agenda, digital inclusion.
	Develop membership & volunteer engagement & management approaches & processes.
	Mid to Long Term
	Explore how the SPA can be developed/extended sustainably.
	Specialist Employment Support
	Short Term
	Enhance quality assurance systems, processes and procedures
	Build links with Solihull SES new lead (links to people & relationship priority.
	Explore & secure place on FSF Dynamic Purchasing System
	Mid to Long Term
	Build meaningful employer database & strategy for sustainable employer engagement (links to people & relationships priority).
	Ongoing alignment & development of services with emerging needs and focus e.g. integrated wellbeing & mental health support.
	Growing Opportunities/Wellbeing & Social Enterprise Activities
	Short Term
	Revisit structure for this division to include growth of trading & social enterprise activities (links to people & relationships priority).
	Complete pilot of garden maintenance & related services.
	Mid to Long Term
	Specific research & development of day services opportunities using gardens and/or community provision (cross reference Community & Engagement Team).
	Develop further added value wellbeing interventions, training & support that can be integrated into other services or delivered on a standalone basis.
	Explore/pilot other linked enterprise activities – 'sweat the assets'
	Integrated – Cross Cutting
	Short term
	Finalise & action funding plan for next 12– 18 months
	Mid to Long Term
	Continue to develop new partnership approaches to secure large/area based co-ordinated funding e.g. WMCA, CIS

	Explore & test new trading & social enterprise (including online) opportunities across all integrated services e.g. additional garden related services, disability confident support for employers & other organisations, mental health first aid & related workshops.
	Digital development plan for all service areas – both hybrid services and extending reach beyond local areas.
	Watching brief of development of CRF programme & new funding streams in loneliness and isolation and mental health and wellbeing space.
	Direct Payments
	Short term
	Enhance quality assurance systems, processes and procedures
	Improved communications & engagement with DP commissioners, funders & service managers (link to people & relationship priority).
	Retender for/retain existing contracts e.g. Walsall DP.
	Finalise & action DP funding plan for next 12– 18 months
	Mid to Long Term
	Continue to maintain current position with retention of existing contracts with small growth.
	Working with digital partner continued improvements to PA register (link to our physical and digital resources & assets)
	Explore new DP areas & complementary services

Quality, Outcomes & Impact	Organisation wide review & development of quality assurance framework including documented processes & procedures AND feedback approaches.
	Improve internal and external recording and reporting of output, outcome and impact data.
	Mid to long term
	Embedding new impact assessment and reporting tools including Work Star.
	Ensure all systems and processes are compliant and monitored in line with current and changing legislation, regulations and industry relevant guidance.
	Continuously develop a feedback and evaluation cycle to support organisational improvements.
	Develop a digital strategy to support improved service user engagement and experience.

What happened in 2022 - 2023 – A Summary of the Year

2022-2023 has been a year of post-pandemic and post-Brexit challenges for both the charity, our staff, volunteers and service users. As a result of the pandemic, significant levels of people left the labour market leaving employers struggling to recruit and fill vacancies. We were ourselves directly affected in terms of recruitment and retention of staff during the year and are grateful to the team for their flexibility and adaptability during this period in ensuring delivery continued despite the challenges being faced. Alongside this was the cost-of-living crisis, with increasing energy, fuel and food costs impacting our charity, staff/volunteers and service users. To recognise these challenges being faced we took the decision to invest some of our surpluses in our staffing structure, supporting key roles and increasing salaries across the board. We took this decision despite not receiving any uplifts in service contracts prices and recognise that we will have to make provision to support these increases again from surpluses in 2023/2024. This will enable us to explore alternative and more cost effective/viable incomes streams as well as exploring whether any further efficiencies can be found within our cost base.

2022-2023 marked the end of all our European Social Fund (ESF) funded provision. There was not a seamless transition to the new UK's Single Prosperity Fund (SPF) in our region. We were extremely disappointed that funding for at risk and previously funded ESF programmes did not materialise. There were several short-term pilot opportunities funded through SPF which Ideal for All secured, and this supported some targeted activity and enabled some staff to be redeployed following the end of ESF. However, this was in the main small-scale and short-term. It was clear the opportunities to support our client base and level of funding available locally through SPF going forward would not be to the level we have previously accessed under ESF or meet all the identified needs in the community. As a result, during the year we explored and were successful in securing other grant funding which could help fill the gaps and meet the needs of the most vulnerable left behind by ESF. However, this has become a highly competitive area, with a high level of demand from the sector to these grant funders.

It was recognised widely that those most vulnerable in our community had been severely long term impacted by the COVID 19 pandemic, particularly in terms of mental health and healthy lifestyle needs. During the year, we worked on several one-off mental health and public health projects, and more detail is provided in the service delivery highlight section.

Whilst we are grateful for funding to address specific needs for the community, the management and delivery of multiple short-term and small-scale funding projects does not come without its challenges. It required staff to be flexible and adaptable, sometimes working across multiple funding streams and demanded more of an already stretched management, monitoring and administration structure. Again, we would like to thank all the IFA management, staff and volunteers for their unerring commitment and hard work during this period.

The demand for services increased in 22/23 and across all our funding streams. We were able to provide direct support to over 3,600 individual service users during the reporting year.

The below is intended to provide a summary of key highlights and challenges across the service areas for 22/23. For more information on the impact of this work, please refer to our Annual Impact Report which can be found online at www.idealforall.co.uk.

Service Delivery Highlights & Key Challenges:

Direct Payments:

- We continued to support Direct Payment recipients (DPRs) within those areas where we have contracts and spot purchase arrangements. We worked with circa 2000 individuals during the year; finishing the year with a live caseload of circa 1500 DPRs.
- There were no changes in contracting arrangements in 2022/23, except those we reported in the 2021/22. For example, from April 2022 we delivered Direct Payment support only to Dudley Residents who looked after their care funds. We also commenced our renewed 3 year DP support service contract in Walsall, having successfully retained it the previous year via competitive tendering.
- We were incredibly pleased to be awarded Skills for Care funding in the year, which enabled us to provide free training to 638 DPR Employers, Personal Assistants (PA's) and individuals interested in becoming PA's. It included practical training and courses ranging from Being a Better Employer to Mental Health Awareness and First Aid. We received positive feedback from learners, for example "I now have improved skills and knowledge to carry out my caring role" and "I have greater confidence in my abilities."

Integrated Services:

- Our Integrated Services support includes information, advice and guidance, peer support/health condition management groups, Health & Wellbeing including mental health, employment & skills support and our growing opportunities and social enterprise activities. The service had another very busy year delivering support via existing and new projects/funding streams to over 1700 individuals during the year.
- As predicted in 2021/2022, demand for mental health and public health services and support remained high and was a key area of our work in 2022/23. We delivered several projects through the year including:
    - A Mental Health Support Service programme funded by Black Country Healthcare NHS Foundation Trust through the Winter Pressure fund. We delivered this in partnership with CIS and other partners and directly delivered non-clinical emotional wellbeing support to 74 Sandwell residents.
    - Building on our Better Mental Health – Inspiring Positive Minds 3-session pilot programme funded by SMBC and extended the programme to support a further circa 50 people. We provided a 12 week wellbeing session/intervention programme with integrated 'wrap around' support.
    - SMBC Healthy Lifestyle programme funded our co-designed Growing Together programme. We supported circa 200 residents who were experiencing barriers to become more physically active, eat healthier, become better connected and less lonely/isolated – contributing to them improving their general health and overall wellbeing.
    - A small Active Black Country grant as part of the Social Prescribing Micro Grants programme.
- We continued to support diverse communities locally to access our co-produced services/activities and where required navigate and access specialist external support. Peer support and condition management remained at the heart of our service offer, with new groups and activities developed in light of the COVID 19 pandemic continuing to thrive.
- A key impact measure for those attending our peer support and condition management groups is improvements in health and wellbeing; we use SWMWBS tools to measure this. Against the indicator, relating to how relaxed people are feeling 81% reported a positive change and 2% no change. There was an increase in negative change reported, with 17% stating it was as a direct result of the financial crisis.

- Our community gardens continue to have been of enormous value to individuals and many of our group sessions are being held at our three horticultural sites in Smethwick, Oldbury and Wednesbury. We were able to replace the building on the Salop Drive site in 2022/23, with further internal works planned for 23/24. Building on our support from EDP grant funding in 2021/22, development of social enterprise activities linked to our existing community, market and therapeutic gardens remained a focus going into 2022/23 with us continuing to invest in our garden infrastructure and staffing.
- We continued to deliver support within our established specialised, discretionary and targeted employment and advice programmes in Sandwell and Solihull, with over 450 new people being supported during the year through our advice and employment team.
- Our employment and skills related ESF funded provision came to end, along with short-term projects like CRF 50+ Older Person project and Stand Out, where we worked with over 75 young disabled people to support them to progress into work, training and volunteering over the lifetime of the project.
- Community Offer remained a key programme locally in delivering short term interventions for 1000's of residents in need, and we continued to successfully deliver both the Single Point of Access across Sandwell and frontline navigator services.
- We commenced the 3-year Community Fund funded PAGE project, in partnership with CIS and Sandwell Advocacy. The project is targeted at parents with learning disabilities, who are already/may be at risk of losing their children; with IFA delivering the independent living skills strand of the project.

Our forward plan priorities detailed above remain relevant and broadly on track, albeit some additional work to do around the impact of the cost-of-living crisis on our staffing and running costs. We finished the year with a small deficit because of our decision to invest in the staffing infrastructure and increase salaries across the board. We have retained a good level of reserves which remain critical to us to both weather the storm of uncertainty presented by the cost-of-living crisis and to continue to invest in the charity infrastructure. We embedded our plans in 2022/23 for the replacement funding for large scale initiatives, like ESF and to find alternative sources of funding for essential community-based services.

We continued to be responsive to short term funding becoming available, and this is reflected in the charity increasing income levels slightly from circa £1.25 million in 21/22 to circa £1.3 million in 22/23. We have managed well the challenges of monitoring and delivering multiple short term funding pots. It is a credit to our management, staff and volunteers that we have achieved so much in such challenging times. Not least because we continued to experience recruitment challenges which have been amplified post COVID 19. This has been compounded by feeling the full effect of the cost-of-living crisis – and the inflationary increases in costs has bitten even deeper this year. We see little signs of this abating and it remains a significant concern for the charity going into 2023/24. We remain determined and focused on developing income streams that enable us to meet the need of our community, whilst being viable and sustainable. We recognise that funders are themselves squeezed with central budgets being reduced, however it is imperative that they also understand the true of cost of delivery of essential health, wellbeing, social care, advice, welfare and employment services if they are to maintain a healthy and sustainable provider base.

Governance and User-led Focus

During 2022-2023, Ideal for All Trustees have met as a full board on 4 occasions. Governance arrangements are continually reviewed to ensure they are adequate to meet the effective running of the charity.

An executive group made up of the Chair, Vice Chair, Treasurer and Chief Executive Officer are also meeting as and when required to aid prompt decision making.

The Chairperson and Senior Trustees' provided user-led perspective and advice on contracts and organisational matters.

Our Trustees would like to say thank you to all the staff, volunteers, families and partner organisations for supporting Ideal for All during 2022/2023.

Helping to make life better for all of us

Acknowledgement of Funding

We acknowledge and thank our commissioners and funders:

Active Black Country
Birmingham City Council
Communities in Sync
Community Fund
European Social Fund – Building Better Opportunities
Heart of England Foundation - Building Better Opportunities
Leicestershire County Council
National lottery – Building Better Opportunities
National Lottery Community Fund
Nottingham City Council
Sandwell Consortium
Sandwell MBC
Sandwell & West Birmingham CCG
School of Social Entrepreneurs
SCVO
Skills for Care
Solihull MBC
South Gloucestershire Council
Staffordshire County Council
Steps to Work - Building Better Opportunities
Walsall MBC
West Midlands Combined Authority
York City Council
Individual Service Users
Our fundraising Volunteers

Risk management and internal control

The Board has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is reviewed and updated at least quarterly.

Where appropriate, systems or procedures have been established in order to mitigate identified external and internal risks the charity faces.

Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers and the people who use our services.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Major Risks Identified remain the same as 21/22:

1. Loss of contracts currently in place and loss of long term funding that is currently renewed each year.

To mitigate against this risk IFA continue to scope geographically for new contracts and benchmark pricing to market competition. Ensure we have the capacity, skills and access to external expertise to source and complete relevant tenders.

Continuous dialogue internally with staff teams and externally with funders and commissioners to review and improve quality and efficiency.

Ensure capacity to source and complete grant applications that meet charitable objectives and beneficiary outcomes.

2. Error in financial payments for Direct Payment liabilities:

To mitigate this risk IFA have financial controls in place to ensure dual authority of all transactions – Access to individual accounts is via security passwords only and limited to authorised staff. Regular reconciliations and audits are carried out to identify & rectify errors.

3. Dependency on key staff

To mitigate this IFA nurture a culture of sharing and multitasking within staff teams and development of an integrated provision of services where staff can learn and share job roles. Access to external support has also been embedded supporting in times of staff sickness or emergency leave.

To mitigate against financial and nonfinancial risks we have adopted procedures and policies to ensure legislative compliance to Health & Safety of staff, volunteers, our beneficiaries, and visitors. We abide by employment law and being a "best practice" equal opportunities employer.

Reserves policy

The trustees have examined the charity's requirements for free reserves in the light of the main risks to the organisation. The policy remains as agreed, that the reserves should be equivalent to between four and six months of the previous years unrestricted fund expenditure plus any staff funded from restricted expenditure. Free reserves would also be defined to include unrestricted funds.

The free reserves are needed to meet the working capital requirements of the charity, and the trustees are confident that, at this level, the charity would be able to continue its current activities beyond a four month period in the event of a significant drop in funding. This period would enable the trustees to consider the extent to which the existing activities and expenditure would need to be curtailed should such circumstances arise.

Target reserves calculated on this basis would range from £442,661 to £663,992. Actual free reserves at 31 March 2023 amounted to £652,970 (excluding designated & restricted) which is within the target range.

The level of reserves is monitored and reviewed by the trustees annually.

Financial review

Income of £1,297,427. is reported, an increase compared with the previous year (2022: £1,254,364).

The small increase in income is due to a significant number of one-off short-term grants in the year 22/23.

There was a deficit for 2022/23 of £30,557 in comparison to a surplus of £19,878 in 2021/22.

Plans for future periods

Future developments

The trustees and management have set out the following goals for the future:

- Continue to implement and monitor the objectives and SMART actions set out in the 2021-2024 business plan.
- Adapt and change to the new post-ESF funding environment, ensuring partnerships continue to be developed and alternative opportunities pursued in order to continue delivering vital community-based services.
- Develop diverse and sustainable models of service delivery to mitigate the impact of short-term funding and service delivery beyond time limited grant funding
- Ongoing review of current organisational structure, pricing strategy, financial systems & processes and premises including potential of asset transfer
- Continue to review capacity – supporting workforce development and training.
- Asset Management options – Continue dialogue with current landlords (SMBC) on longer-term arrangements for our three horticultural sites and our tenancy at ILC

Structure, governance and management

Constitution

The company is constituted under a Memorandum of Association dated 9 May 1996 and is a registered charity number 1070112.

Method of appointment or election of trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. Trustees are elected from the membership and comprises between two and fifteen members, of which at least half shall have a disability. The Trustees have power to co-opt to the board up to the maximum but these appointments are ratified at the next annual general meeting.

Policies adopted for the induction and training of Trustees

New trustees are invited and encouraged to attend a series of short meetings to familiarise themselves with the charity and the context in which it operates. The Chief Executive Officer of the charity covers the following:

- Obligations of trustees,

- Main documents which set out operational framework for the charity, including the memorandum and articles of association,
- Resourcing and the current financial position as set out in the latest published accounts,
- Details of all current services and projects,
- Future plans and objectives.

Organisational structure and decision making

The Board of Trustees meets quarterly and is responsible for the strategic direction and policy of the charity. The Board has appointed an executive committee made up of the Chairperson, Vice-Chairperson and Treasurer who meet with the Chief Executive Officer on a regular basis.

Seminars are held between Board meetings for the development of Trustees where appropriate.

A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Chief Executive Officer. The Chief Executive Officer is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met.

Pay policy for senior staff

Trustees are not remunerated. The charity has internal pay scales and grades which have been devised by external HR support, and these are benchmarked against similar companies/charities and roles.

The Chief Executive Officer salary is set by the Board of Trustees using the above approach. Salaries of other senior staff are set by the Board and the Chief Executive Officer.

Trustees' responsibilities statement

The trustees (who are also directors of Ideal for All Limited for the purposes of company law) are responsible for preparing the Trustees' Annual 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 then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- 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 trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditor

Feltons has expressed their willingness to continue in office.

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

This report was approved by the trustees, 19th October 2023 and signed on their behalf by:



.....
Mrs C Goff, Chairperson

Independent Auditor's Report to the Members of Ideal For All Limited (A Company Limited by Guarantee)

Opinion

We have audited the financial statements of Ideal For All Limited (A Company Limited by Guarantee) for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements :

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Other information (continued)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities statement (set out on page 16), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- We reviewed the company's control and risk management procedures and planned our work based on our assessment of those controls and procedures;
- This review included an assessment of the risk of material misstatement due to errors, fraud and management override of controls for all material areas in the financial statements;
- We made enquiries of management and the company's lawyers regarding any actual or potential litigation and/or claims;
- Financial statements disclosures were reviewed and checked for compliance with applicable laws;
- Detailed testing was conducted on balances and transactions including unusual items and those of individual significance to the financial statements;
- Data analytics were used in order to identify unusual or significant trends;
- Communications with management and those charged with governance regarding relevant matters was undertaken throughout the audit and on completion.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilites. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Feltons

David W Farnsworth FCA (Senior Statutory Auditor)
For and on behalf of Feltons, Statutory Auditor
8 Sovereign Court
8 Graham Street
Birmingham B1 3JR

23 October 2023

Ideal For All Limited
(A Company Limited by Guarantee)

Statement of financial activities for the year ended 31 March 2023
(including income and expenditure account)

	Notes	Restricted funds 2023 £	Designated funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from :						
Income from charitable activities	2	**741,589**	**-**	**550,739**	**1,292,328**	1,249,286
Donations and legacies	3	**-**	**-**	**3,861**	**3,861**	2,616
Investments		**-**	**-**	**1,238**	**1,238**	2,462
Total income		**741,589**	**-**	**555,838**	**1,297,427**	1,254,364
Expenditure on :						
Charitable activities:	4	**714,589**	**-**	**613,395**	**1,327,984**	1,234,486
Total expenditure		**714,589**	**-**	**613,395**	**1,327,984**	1,234,486
Net income/(expenditure) before transfers		**27,000**	**-**	**(57,557)**	**(30,557)**	**19,878**
Gross transfers between funds	13	-	-	-	**-**	-
Net movement in funds		**27,000**	**-**	**(57,557)**	**(30,557)**	19,878
Reconciliation of funds						
Total funds brought forward		**-**	**300,714**	**710,527**	**1,011,241**	991,363
Total funds carried forward		**27,000**	**300,714**	**652,970**	**980,684**	1,011,241

All income and expenditure derive from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

Ideal For All Limited
(A Company Limited by Guarantee)

Company number : 03196518
Balance sheet as at 31 March 2023

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	9		**80,678**		17,967
Investments	10		**1**		1
			80,679		17,968
Current assets					
Debtors	11	**103,541**		117,115	
Cash at bank and in hand		**927,268**		953,359	
		1,030,809		1,070,474	
Liabilities					
Creditors: amounts falling due within one year	12	**130,804**		77,201	
Net current assets			**900,005**		993,273
Total net assets			**980,684**		1,011,241
Charity Funds					
Restricted funds	13		**27,000**		-
Designated funds	13		**300,714**		300,714
Unrestricted funds	13		**652,970**		710,527
Total funds			**980,684**		1,011,241

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Trustees on 19 October 2023 and signed on their behalf, by:

..... Mrs C Goff - Chair of Trustees

The notes on pages 26 to 39 form part of these financial statements.

Ideal For All Limited
(A Company Limited by Guarantee)

Statement of cash flows for the year ended 31 March 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Net cash provided by / (used in) operating activities	15	**45,758**	(97,521)
Cash flows from investing activities			
Payments to acquire tangible fixed assets		**(73,087)**	(19,963)
Investment income		**1,238**	2,462
Change in cash and cash equivalents in the year		**(26,091)**	(115,022)
Cash and cash equivalents brought forward		**953,359**	1,068,381
Cash and cash equivalents carried forward	16	**927,268**	953,359

Ideal For All Limited
(A Company Limited by Guarantee)

Notes to the financial statements for the year ended 31 March 2023

1. Accounting policies

a) General information

Ideal For All Limited is a charitable company limited by guarantee and incorporated in England. Its registered office is 100 Oldbury Road, Smethwick, West Midlands, B66 1JE. Its principal activity is the provision of support services to older persons, those who are sick or who have a physical, learning or sensory disability.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Ideal For All Limited meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy. The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

c) Company status

The company is limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

d) Going concern

The company has net current assets of £988,729 at March 2021 and made a surplus for the year then ended. Accordingly the directors do not believe that the company has any going concern issues and have prepared the financial statements on that basis.

e) Income recognition

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

- **Government grants**
  Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of Financial Activities incorporating income and expenditure account over the expected useful lives of the assets concerned. Other grants are credited to the Statement of Financial Activities incorporating income and expenditure account as the related expenditure is incurred.

1. Accounting policies (continued)

e) Income recognition (continued)

- **Donations**
  Donations are recognised on a receivable basis where there is certainty of receipt and the amount can be reliably measured. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

- **Interest receivable**
  Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management support.

All expenditure (excluding that incurred in the provision of Direct Payments services) is inclusive of irrecoverable VAT.

g) Fund accounting

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

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

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

1. Accounting policies (continued)

h) Allocation of support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs and administrative payroll costs. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 5.

i) Tangible fixed assets

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Garden buildings and equipment	- over 10 years on a straight line basis
Fixtures and fittings	- over 10 years on a straight line basis
Technical equipment	- over 3 years on a straight line basis

j) Investments

Investments in group companies are stated at cost less impairment.

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1. Accounting policies (continued)

m) Liabilities

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

n) Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities incorporating income and expenditure on a straight line basis over the period of the lease term.

o) Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

p) Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

q) Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no critical accounting estimates or areas of judgement.

Notes to the financial statements for the year ended 31 March 2023 (continued)

2. Income from charitable activities

	Restricted funds 2023 £	Designated funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Grants and contracts	**602,767**	**-**	**50,000**	**652,767**	595,734
Earned income	**138,822**	**-**	**500,739**	**639,561**	653,552
	741,589	**-**	**550,739**	**1,292,328**	1,249,286
2022 total	723,983	-	525,303	1,249,286	

Analysis of grants

Sandwell MBC - peer support	**50,000**	50,000
Building Better Opp - Steps to Work	**143,692**	87,385
Building Better Opp - Heart of England Foundation	**8,518**	9,000
Building Better Opp - Sandwell Consortium	**13,368**	13,717
Communities in Sync - Caring for Carers Project	**19,167**	16,000
SMBC - Voluntary Sector Main Programme Grant	**28,092**	28,092
SMBC - Advice	**16,344**	16,344
CIS - Community Offer	**77,733**	70,666
SMBC - Community Offer - Single Point of Access	**44,000**	40,000
West Midlands Combined Authority - Stand Out Project	**39,133**	27,867
Communitys In Sync - Winter Pressure Fund	**37,110**	12,110
SMBC - Hoiday Activities Funding	**13,138**	7,290
SMBC - Better Mental Health	**42,403**	39,576
Sandwell Consortium - CRF 50+	**7,068**	5,098
SCVO - SMBC - Vision 2030 Grant	**4,966**	4,965
Skills for Care - ULO funding	**47,969**	-
Communities in Sync - National Lottery - PAGE Project	**34,069**	-
SMBC - Healthy Sandwell Grant	**15,000**	-
Sandwell Consortium - Multiply Project	**4,696**	-
Sandwell Consortium - UKSPF	**3,501**	-
Active Black Country Grant - Black Country Consortium	**2,800**	-
The National Lottery - Black Country e Futures (Steps to Work)	**-**	57,316
EDP	**-**	41,758
Shaw Trust	**-**	37,500
The National Lottery Community Fund - Gowing Buddies Project	**-**	13,267
Catalyst - CAST- Digital Development & Continuation Funding	**-**	10,000
DPO COVID-19 Fund	**-**	6,116
School of Social Entrepreneurs	**-**	1,667
	652,767	**595,734**

Included within Income from Charitable Activities is grant income received from government sources being Sandwell MBC. There are no unfulfilled conditions or other contingencies attached to the government grants above.

3. Income from donations and legacies

	Restricted funds 2023 £	Designated funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Donations	-	-	**3,861**	**3,861**	2,616
	-	-	**3,861**	**3,861**	2,616
2022 total	-	-	2,616	2,616	

4. Expenditure on charitable activities

	Total 2023 £	Total 2022 £
Operational and support costs		
Wages and salaries	**898,353**	860,105
National Insurance	**73,211**	64,301
Pension costs	**23,041**	20,565
Gardening equipment and horticultural sundries	**6,848**	7,594
Equipment leasing	**5,450**	1,340
Computer support	**13,863**	12,089
User participation	**19,368**	2,236
Staff training	**4,278**	4,316
Travel & subsistence expenses	**6,576**	4,745
Depreciation	**10,375**	4,628
Support costs (see note 5)	**261,706**	248,537
Governance costs (see note 5)	**4,915**	4,030
	1,327,984	1,234,486

Total expenditure on charitable activities was £1,327,985 (2022 - £1,234,486) of which £613,395 (2022 - £507,445) was unrestricted and £714,590 (2022 - £727,041) was restricted.

Notes to the financial statements for the year ended 31 March 2023 (continued)

5. Analysis of support and governance costs

	Basis of allocation	General support £	Governance function £	Total 2023 £	Total 2022 £
Wages and salaries	Staff time	**69,739**	**-**	**69,739**	78,304
National insurance	Staff time	**7,377**	**-**	**7,377**	6,646
Pension costs	Staff time	**2,188**	**-**	**2,188**	2,026
Property rental	Usage	**33,381**	**-**	**33,381**	34,398
Utilities and maintenance	Usage	**38,569**	**-**	**38,569**	48,210
Office costs	Usage	**80,963**	**-**	**80,963**	51,497
Insurance	Usage	**5,998**	**-**	**5,998**	5,222
Legal, professional & bank charges	Usage	**23,491**	**-**	**23,491**	22,234
Auditor's remuneration	Governance	**-**	**4,915**	**4,915**	4,030
		261,706	**4,915**	**266,621**	252,567

6. Net income

This is stated after charging:

	2023 £	2022 £
Depreciation of tangible fixed assets:		
- owned by the charity	**10,375**	4,629
Operating lease rentals	**30,809**	37,800

During the current and previous year, no trustees received any remuneration nor any benefits in kind.

During the year, one trustee received reimbursement of travelling expenses of £77 (2022: £nil).

7. Auditor's remuneration

The auditor's remuneration amounts to an audit fee of £4,915 (2022: £4,030).

8. Staff cost

Staff costs during the period were:

	Total 2023 £	Total 2022 £
Wages and salaries	**968,092**	938,409
Social security costs	**80,588**	70,947
Pension costs	**25,229**	22,591
	1,073,909	1,031,947

Notes to the financial statements for the year ended 31 March 2023 (continued)

8. Staff cost (continued)

The average number of persons employed by the company during the year was as follows:

2023 Number	2023 FTE	2022 Number	2022 FTE
41	40	**43**	41

No employee received remuneration amounting to more than £60,000 in either year.

The charity's key management personnel comprises the trustees and Senior Management Team (being the Chief Executive Officer, Contracts and Development Managers, Direct Payment Manager and Contract Monitoring Officer). None of the trustees receive any remuneration. The total employee benefits (including employer pension contributions) received by the key management personnel for their services to the charity in the year was £159,069 (2022: £162,430).

Included within staff costs is £291 (2022: £6,226) in respect of agency workers and temporary staff.

9. Tangible fixed assets

	Garden buildings and equipment £	Furniture, fittings and equipment £	Technical equipment £	Total £
Cost				
At 1 April 2022	530,839	10,641	77,571	619,051
Additions	68,500	-	4,587	73,087
Disposals	(26,326)	-	(43,111)	(69,437)
At 31 March 2023	573,013	10,641	39,047	622,701
Depreciation				
At 1 April 2022	512,872	10,641	77,571	601,084
Charge for the year	8,846	-	1,529	10,375
On disposals	(26,325)	-	(43,111)	(69,436)
At 31 March 2023	495,393	10,641	35,989	542,023
Net book values				
At 31 March 2023	77,620	-	3,058	80,678
At 31 March 2022	17,967	-	-	17,967

Notes to the financial statements for the year ended 31 March 2023 (continued)

10. Fixed asset investments

	Shares in group undertakings £
Cost	
At 1 April 2022 and 31 March 2023	1

The following is a subsidiary undertaking of the company:

Ideal For All Enterprises Limited
Registered office: 100 Oldbury Road, Smethwick, West Midlands, B66 1JE
Company number: 04158042

Class of shares	Holding	2023 £	2022 £
Ordinary	100%	1	1

	2023 £	2022 £
Aggregate capital and reserves	575	575
Profit / (loss) for the year	-	-

11. Debtors

	2023 £	2022 £
Grants and contracts receivable	83,788	103,100
Other debtors	3,331	4,500
Prepayments	16,422	9,515
	103,541	117,115

12. Creditors: Amounts falling due within one year

	2023 £	2022 £
Creditors from operations	21,433	11,885
Other taxation and social security	41,060	38,398
Other creditors	45,050	4,227
Accruals and deferred income	23,261	22,691
	130,804	77,201
Deferred income		
Deferred income at 1 April 2022	18,917	69,258
Resources deferred in the year	18,917	18,917
Amounts released from previous years	(18,917)	(69,258)
Deferred income at 31 March 2023	18,917	18,917

At the balance sheet date the charity was holding funds received in advance for grants where the qualifying expenditure is expected to be incurred in a future year.

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Balance at 31 March 2023 £
Unrestricted funds				
General unrestricted funds	710,527	555,838	(613,395)	652,970
	710,527	555,838	(613,395)	652,970
Restricted funds				
Building Better Opp - Steps to Work	-	143,692	(143,692)	-
Building Better Opp - Heart of England Foundation	-	8,518	(8,518)	-
Building Better Opp - Sandwell Consortium	-	13,368	(13,368)	-
CIS - Community Offer	-	83,232	(83,232)	-
West Midlands Combined Authority - Stand Out Project	-	39,133	(39,133)	-
Shaw Trust	-	-	-	-
Communitys In Sync - Winter Pressure Fund	-	37,110	(37,110)	-
SMBC - Community Offer - Single Point of Access	-	44,000	(44,000)	-
SMBC - Better Mental Health	-	42,403	(42,403)	-
Skills for Care ULO		47,969	(37,969)	10,000
Active Black Country Grant - Black Country Consortium	-	2,800	(2,800)	-
Sandwell Consortium - Sandwell MBC Advice Grant	-	16,344	(16,344)	-
Sandwell MBC - Voluntary Main Programme Grant	-	28,092	(28,092)	-
Sandwell MBC - Healthy Lifestyle Grant	-	15,000	(15,000)	-
Solihull Specialist Employment	-	145,745	(145,745)	-
CIS - Kickstart Placements	-	716	(716)	-
CIS - Lottery PAGE		34,069	(17,069)	17,000
Communities in Sync - BCC - Caring for Carers Project	-	19,167	(19,167)	-
Sandwell Consortium - CRF 50+	-	7,068	(7,068)	-
Sandwell Consortium - Multiply Project	-	4,696	(4,696)	-
Sandwell Consortium - UKSPF	-	3,501	(3,501)	-
SCVO - SMBC - Vision 2030 Grant	-	4,966	(4,966)	-
	-	741,589	(714,589)	27,000
Designated funds				
Project reserves	300,714	-	-	300,714
Total of funds	1,011,241	1,297,427	(1,327,984)	980,684

Notes to the financial statements for the year ended 31 March 2023 (continued)

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2021 £	Income £	Expenditure (including transfer) £	Balance at 31 March 2022 £
Unrestricted funds				
General unrestricted funds	798,591	530,381	(618,445)	710,527
	798,591	530,381	(618,445)	710,527
Restricted funds				
DPO COVID-19 Fund	3,058	6,117	(9,175)	-
Building Better Opp - Steps to Work	-	87,385	(87,385)	-
Building Better Opp - Heart of England Foundation	-	9,000	(9,000)	-
Building Better Opp - Sandwell Consortium	-	13,717	(13,717)	-
Catalyst - CAST- Digital Development &	-	10,000	(10,000)	-
CIS - Community Offer	-	74,416	(74,416)	-
EDP	-	41,758	(41,758)	-
West Midlands Combined Authority - Stand Out	-	27,867	(27,867)	-
Shaw Trust	-	37,500	(37,500)	-
Communitys In Sync - Winter Pressure Fund	-	12,110	(12,110)	-
SMBC - Holiday Activities Funding	-	7,290	(7,290)	-
School of Social Entrepreneurs	-	1,667	(1,667)	-
SMBC - Community Offer - Single Point of Access	-	40,000	(40,000)	-
SMBC - Better Mental Health	-	39,576	(39,576)	-
The National Lottery - Black Country e Futures (Steps to Work)	-	57,316	(57,316)	-
Sandwell Consortium - Sandwell MBC Advice Grant	-	16,344	(16,344)	-
Sandwell MBC - Voluntary Main Programme Grant	-	28,092	(28,092)	-
Solihull Specialist Employment	-	141,500	(141,500)	-
The National Lottery Community Fund - Gowing Buddies Project	-	13,267	(13,267)	-
CIS - Kickstart Placements	-	27,598	(27,598)	-
CIS - Kickstart-Wraparound Employment support	-	5,400	(5,400)	-
Communities in Sync - BCC - Caring for Carers Project	-	16,000	(16,000)	-
Sandwell Consortium - CRF 50+	-	5,098	(5,098)	-
SCVO - SMBC - Vision 2030 Grant	-	4,965	(4,965)	-
	3,058	723,983	(727,041)	-
Designated funds				
Project reserves	189,714	-	111,000	300,714
Total of funds	991,363	1,254,364	(1,234,486)	1,011,241

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2023 £	Designated funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	-	-	80,678	80,678
Fixed asset investments	-	-	1	1
Current assets	27,000	300,714	703,095	1,030,809
Creditors due within one year	-	-	(130,804)	(130,804)
Total net assets	27,000	300,714	652,970	980,684

Analysis of net assets between funds - prior year

	Restricted funds 2022 £	Designated funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	-	-	17,967	17,967
Fixed asset investments	-	-	1	1
Current assets	-	300,714	769,760	1,070,474
Creditors due within one year	-	-	(77,201)	(77,201)
Total net assets	-	300,714	710,527	1,011,241

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	2022 £
Net (expenditure)/income for reporting period (as per the SoFA)	(30,557)	19,878
Adjusted for :		
Depreciation charges	10,376	4,629
Interest receivable	(1,238)	(2,462)
Decrease / (increase) in debtors	13,574	(58,608)
Increase / (decrease) in creditors	53,603	(60,958)
Net cash provided by / (used in) operating activities	45,758	(97,521)

16. Analysis of cash and cash equivalents

	2023 £	2022 £
Cash at bank and in hand	**927,268**	953,359
	927,268	953,359

17. Pension commitments

The company operates a defined contribution pension scheme covering certain employees. The assets of the scheme are invested and managed independently of the finances of the company. Contributions paid in the year amounted to £25,229 (2022: £22,591). At the year end a balance of £21 was receivable (2022: £3,449 payable).

18. Operating lease commitments

At 31 March 2023 the total of the charity's future minimum lease payments under non-cancellable operating leases was:

	2023 £	2022 £
Within 1 year	16,553	32,031
Between 1 and 5 years	10,000	12,000
After more than 5 years	9,000	10,000
	35,553	54,031

19. Related party transactions

The following related party transactions took place during the period :

S.C.V.O.

Khatija Patel (CEO) is a trustee of S.C.V.O.	2023 £	2022 £
Grants recevied from related party during the year	4,966	4,965

Communities In Sync Limited

Khatija Patel (CEO) is a director of Communities In Sync Limited	2023 £	2022 £
Grants recevied from related party during the year	168,079	98,776

19. Related party transactions (continued)

Sandwell Consortium CIC

Ideal For All Limited as an organisation is a member of the board of directors of Sandwell Consortium CIC	2023 £	2022 £
Grants recevied from related party during the year	44,977	35,159

20. Managed accounts

The company operates managed accounts on behalf of service users who receive direct payments. The funds held at the year end date were £4,028,867 (2022: £4,295,993) and are held in separate bank accounts in trust for these individuals.

These amounts are not recognised in the balance sheet.

21. Financial Instruments

The Charity only holds basic Financial Instruments. Financial Instruments are classified and accounted for according to the substance of the contractual arrangement as financial assets or financial liabilities. The financial assets and financial liabilities of the Charity are as follows:

- Debtors - Other debtors and grants and contracts receivable of £83,788 (2022: £103,100) are financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

- Cash at bank - is classified as a basic financial instrument and is measured at face value.

- Liabilities - Trade creditors, accruals and other creditors of £25,757 (2022: £19,109) are classified as financial instruments and are measured at amortised cost. Amounts due for taxation and social security are not financial instruments. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

IDEAL FOR ALL LIMITED

England & Wales - Charity number 1070112

Accounts

Ideal For All Limited

Annual Report and Financial Statements
Year ended 31 March 2022

Charity Number : 1070112

Company Number : 03196518

Feltons

Chartered Accountants

Birmingham

B1 3JR

Ideal For All Limited
REPORT AND FINANCIAL STATEMENTS
Year ended 31 March 2022

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Ideal For All Limited
(A Company Limited by Gaurantee)

Reference and Administrative Details

Chairperson	Mrs C Goff	
Trustees	Mrs D Veale	Vice Chairperson
	Mr A Ashfield	
	Mr S Verma	
	Ms M Rees	
	Mr L Bucknor	
	Mr N Herman	
	Mrs D Campbell	
	Mrs K Kaur	
	Mr Laradi	
	Ms S Owo	Appointed January 2021
	Ms M Cooper	Appointed January 2021 and Termination of appointment June 2021
Company secretary	Mr J P W Fallows	
Key management personnel	Mrs K Patel	Chief Executive Officer
	Mrs M Robinson	Contracts & Development Manager
	Mr T Blake	Contract Monitoring Officer
	Mrs E Westwood	Contracts & Development Manager
	Miss M Drinkwater	Direct Payment Manager
Registered office	100 Oldbury Road Smethwick B66 1JE	
Charity registration number	1070112	
Company registration number	03196518	
Independent auditor	Feltons 8 Sovereign Court 8 Graham Street Birmingham B1 3JR	
Bankers	The Punjab National Bank (International Ltd) 290 Soho Road Birmingham B21 9LZ	
	Unity Trust Bank Nine Brindley Place 4 Oozells Square Birmingham B1 2HE	

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their report and the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Objectives and Activities

The principal objective of the charity remains unchanged;

The Company is established for the relief of the aged sick or persons with a physical, learning, or sensory disability in the United Kingdom who require assistance to realise their full potential and lead fulfilling lives.

In conducting and developing company/charity activities the trustees have given regard to the guidance published by the Charity Commission on public benefit.

By operating within its user-led framework, Ideal for All aims to empower and enable disabled and disadvantaged people and their families, carers, support workers, and local communities, regardless of age, ability, or background, to fulfil their potential as active citizens, and fully participate in society and the neighbourhoods in which they live.

We will do this by promoting equality and tackling discrimination, respecting diversity, encouraging and supporting inclusivity, and promoting independence, health and well-being.

Overview of Charity & Direction of Travel

To provide an overview of the charity and an indication of where we were at the beginning of 2021 financial year we have included the executive summary of our business plan 2021 – 2024. We have also included extracts from the main business plan which provide more details on our services, outline our vision and values, key objectives/focus areas for 2021-2024 and key actions to achieve this.

Executive Summary of Business Plan: "Ideal for All (IFA) is a user led registered charity for disabled and disadvantaged people; formed in 1996 after a period of extensive user and carer consultation in Sandwell to set up a fully accessible Independent Living Centre (ILC). IFA is a social enterprise and community-based service provider delivering a wide range of services and activities which promote independent living and health and wellbeing. These include; Self-Directed Support Services (Direct Payments) and a range of Integrated Services including Peer support, condition management and community support services; Growing Opportunities (a combined health & wellbeing, horticulture and local food growing initiative); and Specialist Employment Support Services.

The charity operates on an outreach basis across the West Midlands and from 4 primary sites: The Independent Living Centre in Smethwick (HQ); Castlemill in Tipton; and 3 purpose-built market garden / horticulture facilities (Salop Drive, Malthouse Gardens and Barlow Road).

The management of the organisation is established and consistent, with much of the board and management team in place for several years. In 2021, following an independent review, IFA undertook a management restructure to build capacity, respond to changing needs, support organisational resilience and future proof IFA. The charity has a paid staff structure of circa 50 staff. Volunteers and members play a key role in supporting and shaping the organisation.

A key factor as we end one business planning period and move into our next 3-year business plan phase is the ongoing impact of COVID 19. IFA responded quickly and effectively to the pandemic, pivoting services, and levering additional funding and resources to respond to changing and increased needs of local people. IFA remain positive, forward facing and have implemented enhanced risk management approaches to successfully navigate the reset and recovery phase.

At the beginning of 2021/22 financial year, income to fund the organisation and its activity came from a range of sources linked to the specific nature of the service or activities. All income is either competitively tendered or subject to annual review. Direct Payment services are contracted provision with a range of Local Authorities and service users, primarily in the West Midlands (Sandwell, Walsall, Dudley, Birmingham) as well as further afield. The Integrated Services contracts, grant and trading income is complex and diverse, reflecting the holistic and integrated nature of the work. It includes funding from a range of public bodies including Local Authorities (Sandwell, Solihull & Birmingham) both directly and indirectly through partnership arrangements, WMCA, Government Departments, as well as large funders like Community Fund (previously known as Big Lottery) and accessed through collaborative partnership arrangements. It also includes a range of specialist development funding to support social enterprise and digital development and other trading income from enterprise activities linked to the gardens.

The charity continues to operate against a dynamic and diverse policy background including disability matters, health & social care, personal independence, public health, mental health and wellbeing, loneliness and isolation and employment, skills. Continuing impacts on IFA include the strengthened position of the devolved authority locally (WMCA), the move to larger collaborative partnership delivery models and more services being delivered in house by Local Authorities and Hospital Trusts.

As a result of COVID, we have seen a larger emphasis on mental health and wellbeing and support for groups most impacted by COVID 19, for example, residents from Minority Ethnic communities. There has also been a recognition of the role of peer support and condition management mechanisms, an area IFA pioneered and championed for many years. IFA are well placed to meet these needs and during the pandemic developed and piloted integrated wellbeing and peer support programmes and initiatives both digitally and face to face. The community business movement remains strong; and it is because of IFA's strong relationships with organisations like Power to Change, Locality, SSE, Lloyds Banks that IFA continued to access a range of support and continue developing during the pandemic.

The short-term nature of funding remains a challenge across the organisation, but particularly in Integrated Services. A key focus in this business is developing strategies to secure longer term opportunities within the mainstream arena that will arise in the next 12 months. We also remain focused on developing new enterprise activities and income streams, not just within the growing opportunities team but across the whole organisation. This may well involve some further restructuring within the Integrated Service section as operating models and structures develop.

The organisational reserves remain strong which enable IFA to invest in infrastructure needed in the coming period."

More about our Services: Our operations fall into two main divisions – Integrated Services and Self-Directed Support Services (Direct Payments).

Integrated Services comprises of:

Peer Support and Self-Management – This includes a range of self-help groups to promote and support the independence of disabled people. These groups are an opportunity to have some social time with others sharing lived experiences and to access information on specialist local services relevant to health & wellbeing; to meet and support each other in a safe environment.
Groups enable disabled people to gain the necessary confidence and skills to increase independence including access to leisure, education and employment opportunities (Coffee mornings, Deaf and hard of hearing group, gardening club, cancer support, fibromyalgia/arthritis, MS support and exercise groups, direct payments support services and social events) We also bring people together at regular, free to attend, events and outings. For young people, there's 'Altogether Different', a youth group that meets weekly.

Employment and Skills Development - Through weekly job clubs, training courses, group and one to one support sessions and volunteering opportunities, we support disabled and disadvantaged people to develop their skills, confidence and CVs in order to find work or move closer towards securing employment. Our support is tailored to each person's needs and aspirations, designed to help them overcome barriers to work including providing information and guidance to employers and professionals relating to the employment of disabled people.
Health & Well Being Services – This includes the provision of a range of holistic 'wrap around' services to support people from the Black Country, Birmingham, and Solihull to thrive. Person-centred services are co-produced through inclusion in a variety of peer-led engagement and support routes, employment and skills development options and meaningful health, mental health and wellbeing opportunities.
Growing Opportunities - The Growing Opportunities project promotes sustained health, mental health and wellbeing through a variety of tailored therapeutic and learning opportunities in healthy lifestyle projects and sustainable horticulture. At its core the project provides a year-round programme of gardening, food growing, cooking, and healthy lifestyle awareness within the setting of growing sites and through outreach services in the wider community. The 'hands on' practical work provided through the integrated model involves people of all ages and abilities and those involved report positive improvements in mental health & wellbeing, physical activity levels, reduced isolation, improved skills and employability and increased peer, social and community networks and improved levels of independence. Delivered from our fully accessible and award-winning horticultural sites Salop Drive Market Garden, Malthouse Garden and Barlow Road Community Garden; the project is a leading model of best practice and emerging Community Business.

Self-Directed Support Service (Direct Payments Service) - The Direct Payment (DP) Service provides information, advice & guidance including help with payroll & financial administration to individuals in receipt of a Direct Payment. With a person-centred approach, we support individuals to manage their personal budget (social or health) via a Direct Payment
Information Advice & Guidance - Providing information to DP recipients about direct payments and their obligations in managing their budget. We support service users who want to employ their own staff with recruitment & selection and being a good employer. Taking a person-centred approach, we ensure that the individual is enabled and empowered to manage their direct payment knowing that we are here as a service to help.

Payroll - We have an established payroll service with trained and qualified staff who support the DP recipient to meet their employee payroll obligations. We help with setting them up as an employer and meeting all the legislative requirements as well as on going payroll administration.

DP Financial Administration - Where required we can hold and manage DP recipient's funds and make all payments against their approved budget. Robust systems, processes and controls are in place to record and monitor all income & expenditure.

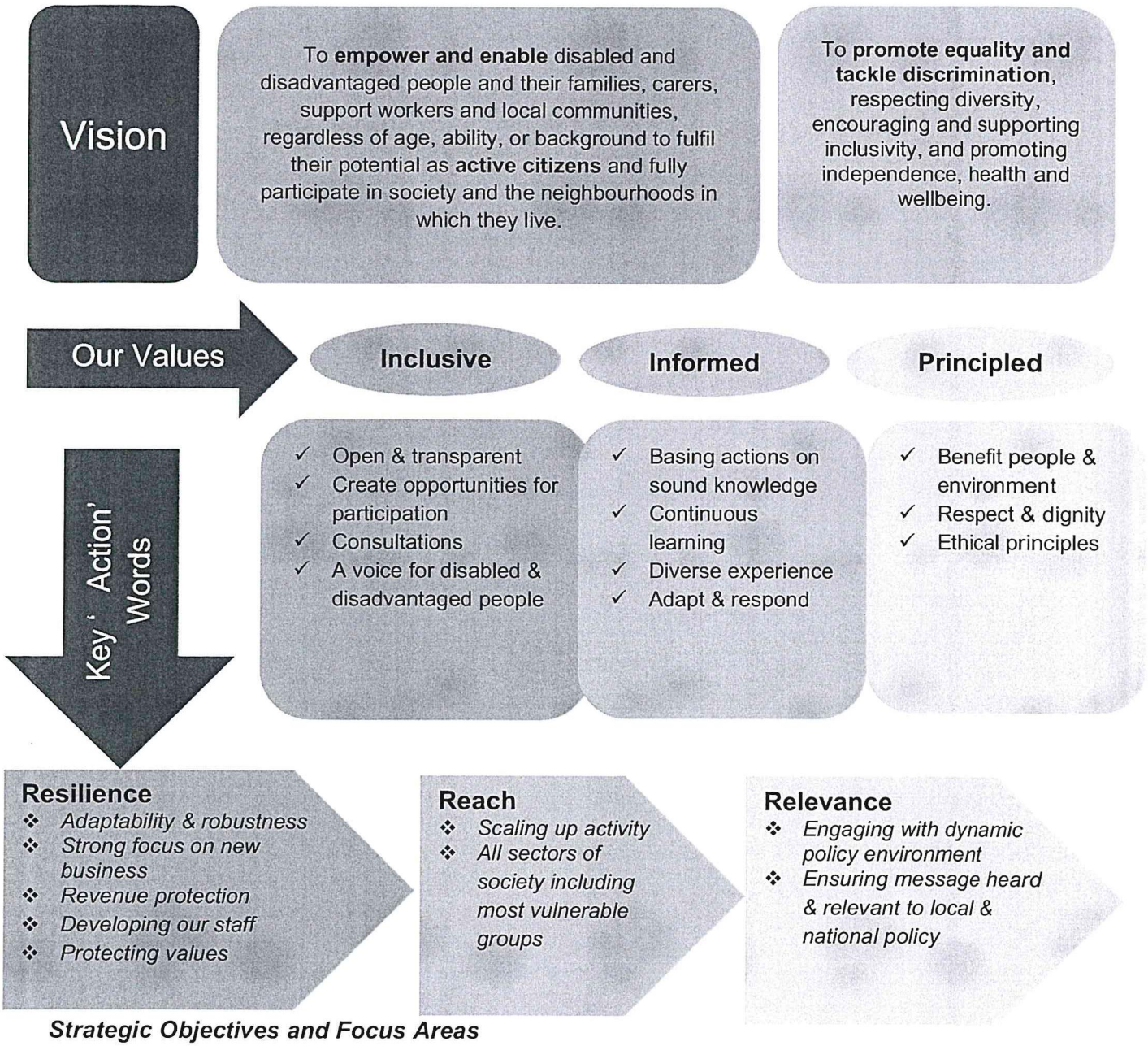
Peer Support - We facilitate local peer support meetings between DP recipients, where individuals can learn and share experiences. A forum where we invite relevant speakers e.g. employment law expert and commissioners to feedback what is working well and what can be improved.

PA Register - We have established a PA register, a free to use resources for carers/PAs to register themselves on to source employment opportunities. Individual employers can access the register to review recruitment opportunities independently.

Forward Planning 2021 – 2024 - Where do we want to be?

The existing vision, values and strategic themes of Ideal for All will continue to provide the primary framework in which IFA will operate going forward. These were developed through extensive consultation and reviewed in 2018 and 2021 as part of the business planning process. The review we undertook supported us to not only assess relevance but check whether there had been any mission drift since the last business plan. The vision and values stated below reflect succinctly why IFA exist, what IFA stands for and for whom.

Vision & Values



Strategic Objectives and Focus Areas

We have identified our priorities and focus for the 2021-2024 business planning period based on our SWOT analysis which was developed collaboratively with the board and management team with input from staff, volunteers, service users and stakeholders.

As in our previous business plan, developed in 2018, we have drawn together themes and common areas which have helped us develop our strategic development and focus areas. Implementation of these will be through the development and delivery of detailed operational actions plans, led by individual services areas, and leads. Whilst the key headings have broadly remained the same the focus and priority in each area has changed to reflect the direction of travel required over the next 3 years.

Strategic Objectives and Focus Areas

Our People & Relationships

- A fit for purpose & sustainable management & staffing structure
- A skilled board, management, staff & volunteer team
- Strong Stakeholder* Relationships & Communications

Physical & Digital Resources & Assets

- Fit for Purpose
- Accessible
- Community Assets
- Inclusive

Development & Funding of Our Services

- Viable
- Sustainable
- Meeting Priority & Need in post COVID environment

Improved Quality, Outcomes & Impact of our Services & Delivery

- High Quality & High Performing Services
- Making A Difference
- Meeting Local & National Needs
- Compliant

What do we need to do to achieve this?

Key Objectives

To meet the overall aims & objectives there are a number of 'key' areas for both strategic and operational development. These are summarised in brief below, with the detailed actions to be managed on an ongoing basis through 'working' **service action plans** and according to their priority. Those highlighted in bold have been identified as high priority areas and are identified for immediate focus in the development action plan. These plans form part of the Quality Management System and detail ownership & target dates for completion.

Strategic Areas	Key Objectives/Developments
Our People & Relationships	*A fit for purpose & sustainable management & staffing structure*
	Short term
	Review recruitment strategy including revisiting salary scale at regular intervals
	Revisit Growing Opportunities/Garden structure in light of recruitment & retention challenges.
	Mid Term
	Revisit development & succession plans
	Review new structure & roles including salary scale reviews
	A skilled board, management, staff and volunteer team
	Short term
	Maximise membership of the Institute of Employability Professionals (IEP) to support development & skills training of Specialist Employment Support staff.
	Mid to Long Term
	Strengthen skills audits/checks, training and development plans for workforce including digital skill development.
	Strong Stakeholder Relationships & Communications
	Short term

	Implement comms plans with all DP external leads, commissioners and funders. (Links to Service Area – DP)
	Build links with Solihull Specialist Employment Support new lead (Links to Service Area – SES)
	Build meaningful employer database & strategy for sustainable employer engagement. (Links to Service Area – SES)
	Develop membership & volunteer engagement & management approaches & processes (Links to Service Area – Community)
	Review comms & feedback mechanisms & processes to members & service users across all service areas (Links to Digital Developments)
	Mid to long term
	Refresh overarching/ organisational wide stakeholder map, engagement & comms plans
	Map & Implement comms plan for Sandwell MBC across all relevant teams including H&SC, Public Health, Community, Voluntary Sector, Digital
	Develop consistent & effective comms with local JcP offices & complementary partner organisations (links to Service Area – SES)
	Create and develop strong corporate partnerships and relationships
	Continue to raise the profile of IFA locally and nationally, through effective and consistent marketing and promotion.
	Engage with additional younger disabled people and other under-represented groups.
	Review and development of opportunities for internal engagement, communication & wellbeing support of staff.
Physical & Digital Resources & Assets	Sustainable & fit for purposes physical premises
	Short term and dependent on external factors
	New leases on gardens – long term & new conditions of operation
	Mid to long term
	ILC – develop community asset business case
	Explore opportunities to develop new community assets
	Digital Developments
	Short term
	Roll out digital information & feedback as option across all service areas using integrated CRM tool
	Mid to long term
	Identify & secure further funding to support ongoing digital development work
	Integrate digital delivery options, digital skills & digital inclusion approaches across all service areas
	Documented digital strategy across whole organisation
	Develop a digital strategy & plan for each service area to support improved digital inclusion, engagement and experience for service users.
Development & Funding of Our Services	Integrated Services
	Community & Engagement
	Short Term
	Align and develop current ILS/Peer Support models with direction of travel of need & funding in this arena e.g. long term impact of COVID on mental health & Minority Ethnic Communities, loneliness agenda, digital inclusion.

	Develop membership & volunteer engagement & management approaches & processes.
	Mid to Long Term
	Explore how the SPA can be developed/extended sustainably.
	Specialist Employment Support
	Short Term
	Enhance quality assurance systems, processes and procedures
	Build links with Solihull SES new lead (links to people & relationship priority.
	Explore & secure place on FSF Dynamic Purchasing System

	Mid to Long Term
	Build meaningful employer database & strategy for sustainable employer engagement (links to people & relationships priority).
	Ongoing alignment & development of services with emerging needs and focus e.g. integrated wellbeing & mental health support.
	Growing Opportunities/Wellbeing & Social Enterprise Activities
	Short Term
	Revisit structure for this division to include growth of trading & social enterprise activities (links to people & relationships priority).
	Complete pilot of garden maintenance & related services.
	Mid to Long Term
	Specific research & development of day services opportunities using gardens and/or community provision (cross reference Community & Engagement Team).
	Develop further added value wellbeing interventions, training & support that can be integrated into other services or delivered on a standalone basis.
	Explore/pilot other linked enterprise activities – 'sweat the assets'
	Integrated – Cross Cutting
	Short term
	Finalise & action funding plan for next 12– 18 months
	Mid to Long Term
	Continue to develop new partnership approaches to secure large/area based co-ordinated funding e.g. WMCA, CIS
	Explore & test new trading & social enterprise (including online) opportunities across all integrated services e.g. additional garden related services, disability confident support for employers & other organisations, mental health first aid & related workshops.
	Digital development plan for all service areas – both hybrid services and extending reach beyond local areas.
	Watching brief of development of CRF programme & new funding streams in loneliness and isolation and mental health and wellbeing space.
	Direct Payments
	Short term
	Enhance quality assurance systems, processes and procedures
	Improved communications & engagement with DP commissioners, funders & service managers (link to people & relationship priority).
	Retender for/retain existing contracts e.g. Walsall DP.
	Finalise & action DP funding plan for next 12– 18 months
	Mid to Long Term
	Continue to maintain current position with retention of existing contracts with small growth.
	Working with digital partner continued improvements to PA register (link to our physical and digital resources & assets)
	Explore new DP areas & complementary services
Quality, Outcomes & Impact	**Organisation wide review & development of quality assurance framework including documented processes & procedures AND feedback approaches.**
	Improve internal and external recording and reporting of output, outcome and impact data.
	Mid to long term
	Embedding new impact assessment and reporting tools including Work Star.
	Ensure all systems and processes are compliant and monitored in line with current and changing legislation, regulations and industry relevant guidance.
	Continuously develop a feedback and evaluation cycle to support organisational improvements.
	Develop a digital strategy to support improved service user engagement and experience.

What happened in 2021 – 2022 – A Summary of the Year

The year 2021-2022 started with the challenges of the pandemic continuing, and we continued to experience multiple, albeit shorter lockdowns into the beginning of calendar year 2022. As before our services remained open in the safest way possible, and we used our garden sites more to carry out in person support sessions. The invaluable COVID funding secured in 20/21 was targeted where required and we completed the spend to agreed and amended schedules in 21/22. Across all our funding streams, we were able to provide direct support to circa 3,000 individual service users during 21/22.

The below is intended to provide a summary of key highlights and challenges across the service areas for 21/22. For more information on the impact of this work, please refer to our Annual Impact Report which can be found online at www.idealforall.co.uk.

Service Delivery Highlights & Key Challenges:

Direct Payments:

- We continued to support Direct Payment recipients (DPRs) within the regions we have contracts and spot purchase arrangements for working with circa 1500 individuals during the year.
- There were some changes in contracting arrangements. For example, from April 2022 we will be delivering Direct Payment support to Dudley Residents who look after their care funds. The contract for those that have their funding managed has been awarded to another provider as part of a consortium, which unfortunately we could not be a part of.
- During the year we tendered to continue to deliver DP support services in Walsall and have been awarded a 3-year contract commencing 1st April 2022.

Integrated Services:

- Our Integrated Services support encapsulating information, advice and guidance, peer support/health condition management groups, Health & Wellbeing including mental health, employment & skills support and our growing opportunities and social enterprise activities had a very busy year delivering support via existing and new projects and funding streams to over 1500 individuals during the year.
- The demand for improving mental health support increased and we secured various grant funding streams, to support individuals to access group wellbeing and one to one sessions. This reflects the increased demand for mental health support which is set to remain high for the foreseeable future as clinical waiting lists continue to grow and lengthen. This will remain a top priority going into 2022/23.
- We supported diverse communities locally to access our co-produced services/activities and where required navigate and access specialist external support. Peer support and condition management remained at the heart of our service offer, with new groups and activities being developed in light of the COVID 19 pandemic.
- Our community gardens have been of enormous value to individuals and many of our group sessions are being held at our three horticultural sites in Smethwick, Oldbury and Wednesbury.
- The levels of maintenance and development required for the three horticultural sites remained a challenge, but we were able to secure funding for a replacement building on the Salop Drive site which will be implemented during 2022/23.

- We continued to deliver support within our established specialised employment programmes in Sandwell and Solihull, as well as commencing exciting new initiatives with partners.
- We also developed new integrated mental health and work programmes including online delivery options.
- We completed the final full funding year of our discretionary employment programmes which we deliver in partnership with a range of local organisations. Much time and resources were committed during 2021/2022 exploring how these vital programmes targeted at those with multiple and complex needs and barriers could be continued, in light of delays in finalising the Shared Prosperity Fund programmes.
- New initiatives, albeit short term included a range of targeted employment support for priority groups including young people (Kick Start, Stand Out project) and Older People (CRF 50+ project).
- We delivered Kick Start placements within IFA, as well as wraparound employment support for young people to other providers. 5 of the young people placed with IFA went on to secure longer term employment contracts within our charity services.
- Community Offer remained a key programme locally in delivering short term interventions for residents in need, and we continued to successfully deliver both the Single Point of Access across Sandwell and frontline navigator services.
- We were supported through EDP grant funding to develop and test a range of social enterprise ideas linked to our existing community, market and therapeutic gardens and this remains a focus going into 2022/23.
- We were supported through CAST grant funding to undertake a range of digital discovery and development activities. This helped us to not only better understand the digital skills, confidence and connectivity levels experienced by our service users, but use digital technology better to improve the service user experience.

Our forward plan priorities and focus detailed above remain relevant and on track. We finished the year with a small surplus and with good reserves in places. We had planned for and knew replacement funding for large scale initiatives would be an ongoing challenge. We have had to be responsive to short term funding becoming available, and the challenges this brings. We did not however anticipate the recruitment challenges we are starting to experience (lack of suitably experienced/qualified candidates) and the worrying trends in increases in the cost of living and running a charity – and this remains a significant concern for the charity going into 2022/23.

Governance and User-led Focus

During 2021-2022, Ideal for All Trustees have met as a full board on 4 occasions. Governance arrangements are continually reviewed to ensure they are adequate to meet the effective running of the charity.

An executive group made up of the Chair, Vice Chair, Treasurer and Chief Executive Officer are also meeting at least quarterly and more regularly if required to aid prompt decision making.

The Chairperson and Senior Trustees' provided user-led perspective and advice on contracts and organisational matters.

Our Trustees would like to say thank you to all the staff, volunteers, families and partner organisations for supporting Ideal for All during 2021/2022.

Helping to make life better for all of us

Acknowledgement of Funding

We acknowledge and thank our commissioners and funders:

Birmingham City Council
Catalyst – CAST Funding
Communities in Sync
Dudley MBC
Enterprise Development Fund
European Social Fund – Building Better Opportunities
Heart of England Foundation - Building Better Opportunities
Leicestershire County Council
National lottery – Building Better Opportunities
National Lottery Community Fund
Nottingham City Council
Power to Change -
Sandwell Consortium
Sandwell MBC
Sandwell & West Birmingham CCG
School of Social Entrepreneurs
SCVO
Shaw Trust
Solihull MBC
South Gloucestershire Council
Staffordshire County Council
Steps to Work - Building Better Opportunities
The National Emergency Trust
Walsall MBC
West Midlands Combined Authority
York City Council
Individual Service Users
Our fundraising Volunteers

Risk management and internal control

The Board has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is reviewed updated at least quarterly.

Where appropriate, systems or procedures have been established in order to mitigate identified external and internal risks the charity faces.

Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers and the people who use our services.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Major Risks Identified:

1. Loss of contracts currently in place and loss of long term funding that is currently renewed each year.

To mitigate against this risk IFA continue to scope geographically for new contracts and benchmark pricing to market competition. Ensure we have the capacity, skills and access to external expertise to source and complete relevant tenders.

Continuous dialogue internally with staff teams and externally with funders and commissioners to review and improve quality and efficiency.

Ensure capacity to source and complete grant applications that meet charitable objectives and beneficiary outcomes.

2. Error in financial payments for Direct Payment liabilities:

To mitigate this risk IFA have financial controls in place to ensure dual authority of all transactions – Access to individual accounts is via security passwords only and limited to authorised staff. Regular reconciliations and audits are carried out to identify & rectify errors.

3. Dependency on key staff

To mitigate this IFA nurture a culture of sharing and multitasking within staff teams and development of an integrated provision of services where staff can learn and share job roles. Access to external support has also been embedded supporting in times of staff sickness or emergency leave.

To mitigate against financial and nonfinancial risks we have adopted procedures and policies to ensure legislative compliance to Health & Safety of staff, volunteers, our beneficiaries, and visitors. We abide by employment law and being a "best practice" equal opportunities employer.

Reserves policy

The trustees have examined the charity's requirements for free reserves in the light of the main risks to the organisation. The policy remains as agreed, that the reserves should be equivalent to between four and six months of the previous years unrestricted fund expenditure plus any staff funded from restricted expenditure. Free reserves would also be defined to include unrestricted funds.

The free reserves are needed to meet the working capital requirements of the charity, and the trustees are confident that, at this level, the charity would be able to continue its current activities beyond a four month period in the event of a significant drop in funding. This period would enable the trustees to consider the extent to which the existing activities and expenditure would need to be curtailed should such circumstances arise.

Target reserves calculated on this basis would range from £411,495 to £617,242. Actual free reserves at 31 March 2022 amounted to £710,527 (excluding designated & restricted) which is above the target range. However, with current uncertainties over future funding streams the trustees are satisfied with this level.

The level of reserves is monitored and reviewed by the trustees annually.

Financial review

Income of £1,254,364 is reported, a decrease compared with the previous year (2021: £1,402,196).

The decrease in income and of net incoming resources is due to significant number of one-off COVID related grants in the year 20-21.

The net incoming resources for the year were £19,878 (2021: £172,584).

Plans for future periods

Future developments

The trustees and management have set out the following goals for the future:

- Continue to review clear objectives and SMART actions against the finalised 2021-2024 business plan and disseminate the information to all levels of the charity
- Adapt and change to the "new normal" (COVID reset & recovery) ensuring adequate infrastructure in in place to continue to deliver people-led services
- Continue to source opportunities and build partnerships (e.g. being part of consortiums) – supporting the delivery of quality services which benefit local people.
- Develop diverse and sustainable models of service delivery to mitigate the impact of short term funding and service delivery beyond time limited grant funding
- Ongoing review of current organisational structure, pricing strategy, financial systems & processes and premises including potential of asset transfer
- Continue to review capacity – supporting workforce development and training
- Asset Management options – Continue dialogue with current landlords (SMBC) on longer-term arrangements for our three horticultural sites and our tenancy at ILC.

Structure, governance and management

Constitution

The company is constituted under a Memorandum of Association dated 9 May 1996 and is a registered charity number 1070112.

Method of appointment or election of trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. Trustees are elected from the membership and comprises between two and fifteen members, of which at least half shall have a disability. The Trustees have power to co-opt to the board up to the maximum but these appointments are ratified at the next annual general meeting.

Policies adopted for the induction and training of Trustees

New trustees are invited and encouraged to attend a series of short meetings to familiarise themselves with the charity and the context in which it operates. The Chief Executive Officer of the charity covers the following:

- Obligations of trustees,
- Main documents which set out operational framework for the charity, including the memorandum and articles of association,
- Resourcing and the current financial position as set out in the latest published accounts,
- Details of all current services and projects,
- Future plans and objectives.

Organisational structure and decision making

The Board of Trustees meets quarterly and is responsible for the strategic direction and policy of the charity. The Board has appointed an executive committee made up of the Chairperson, Vice-Chairperson and Treasurer who meet with the Chief Executive Officer on a regular basis.

Seminars are held between Board meetings for the development of Trustees where appropriate.

A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Chief Executive Officer. The Chief Executive Officer is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met.

Pay policy for senior staff

Trustees are not remunerated. The charity has internal pay scales and grades which have been devised by external HR support, and these are benchmarked against similar companies/charities and roles.

The Chief Executive Officer salary is set by the Board of Trustees using the above approach. Salaries of other senior staff are set by the Board and the Chief Executive Officer.

Trustees' responsibilities statement

The trustees (who are also directors of Ideal for All Limited for the purposes of company law) are responsible for preparing the Trustees' Annual 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 then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- 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 trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditor

Feltons has expressed their willingness to continue in office.

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

This report was approved by the trustees, on 28 July 2022 and signed on their behalf by:

.....
Mrs C Goff, Chairperson

Independent Auditor's Report to the Members of Ideal For All Limited (A Company Limited by Guarantee)

Opinion

We have audited the financial statements of Ideal For All Limited (A Company Limited by Guarantee) for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements :

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Other information (continued)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities statement (set out on page 16), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- We reviewed the company's control and risk management procedures and planned our work based on our assessment of those controls and procedures;
- This review included an assessment of the risk of material misstatement due to errors, fraud and management override of controls for all material areas in the financial statements;
- We made enquiries of management and the company's lawyers regarding any actual or potential litigation and/or claims;
- Financial statements disclosures were reviewed and checked for compliance with applicable laws;
- Detailed testing was conducted on balances and transactions including unusual items and those of individual significance to the financial statements;
- Data analytics were used in order to identify unusual or significant trends;
- Communications with management and those charged with governance regarding relevant matters was undertaken throughout the audit and on completion.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilites. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

David W Farnsworth FCA (Senior Statutory Auditor)
For and on behalf of Feltons, Statutory Auditor
8 Sovereign Court
8 Graham Street
Birmingham B1 3JR

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Ideal For All Limited
(A Company Limited by Guarantee)

Statement of financial activities for the year ended 31 March 2022 (including income and expenditure account)

	Notes	Restricted funds 2022 £	Designated funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from :						
Income from charitable activities	2	723,983	-	525,303	1,249,286	1,399,874
Donations and legacies	3	-	-	2,616	2,616	2,005
Investments		-	-	2,462	2,462	317
Total income		723,983	-	530,381	1,254,364	1,402,196
Expenditure on :						
Charitable activities:	4, 5	727,041	-	507,445	1,234,486	1,229,612
Total expenditure		727,041	-	507,445	1,234,486	1,229,612
Net income/(expenditure) before transfers		(3,058)	-	22,936	19,878	172,584
Gross transfers between funds	13	-	111,000	(111,000)	-	-
Net movement in funds		(3,058)	111,000	(88,064)	19,878	172,584
Reconciliation of funds						
Total funds brought forward		3,058	189,714	798,591	991,363	818,779
Total funds carried forward		-	300,714	710,527	1,011,241	991,363

All income and expenditure derive from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

Ideal For All Limited
(A Company Limited by Guarantee)

Company number : 03196518
Balance sheet as at 31 March 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	9		17,967		2,633
Investments	10		1		1
			17,968		2,634
Current assets					
Debtors	11	117,115		58,507	
Cash at bank and in hand		953,359		1,068,381	
		1,070,474		1,126,888	
Liabilities					
Creditors: amounts falling due within one year	12	77,201		138,159	
Net current assets			993,273		988,729
Total net assets			1,011,241		991,363
Charity Funds					
Restricted funds	13		-		3,058
Designated funds	13		300,714		189,714
Unrestricted funds	13		710,527		798,591
Total funds			1,011,241		991,363

The directors acknowledge their responsibilities for:

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

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The notes on pages 27 to 36 form part of these accounts.

The financial statements were approved and authorised for issue by the Trustees on 28 July 2022 and signed on their behalf, by:

..... Mrs C Goff - Chair of Trustees

Ideal For All Limited
(A Company Limited by Guarantee)

Statement of cash flows for the year ended 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Net cash (used in) / provided by operating activities	15	(97,521)	244,649
Cash flows from investing activities			
Payments to acquire tangible fixed assets		(19,963)	-
Investment income		2,462	317
Change in cash and cash equivalents in the year		(115,022)	244,966
Cash and cash equivalents brought forward		1,068,381	823,415
Cash and cash equivalents carried forward	16	953,359	1,068,381

Notes to the financial statements for the year ended 31 March 2022

1. Accounting policies

a) General information

Ideal For All Limited is a charitable company limited by guarantee and incorporated in England. Its registered office is 100 Oldbury Road, Smethwick, West Midlands, B66 1JE. Its principal activity is the provision of support services to older persons, those who are sick or who have a physical, learning or sensory disability.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Ideal For All Limited meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy. The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

c) Company status

The company is limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

d) Going concern

The company has net current assets of £988,729 at March 2021 and made a surplus for the year then ended. Accordingly the directors do not believe that the company has any going concern issues and have prepared the financial statements on that basis.

e) Income recognition

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

- **Government grants**
  Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of Financial Activities incorporating income and expenditure account over the expected useful lives of the assets concerned. Other grants are credited to the Statement of Financial Activities incorporating income and expenditure account as the related expenditure is incurred.

1. Accounting policies (continued)

e) Income recognition (continued)

- **Donations**
  Donations are recognised on a receivable basis where there is certainty of receipt and the amount can be reliably measured. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

- **Interest receivable**
  Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management support.

All expenditure (excluding that incurred in the provision of Direct Payments services) is inclusive of irrecoverable VAT.

g) Fund accounting

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

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

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

1. Accounting policies (continued)

h) Allocation of support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs and administrative payroll costs. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 5.

i) Tangible fixed assets

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Garden buildings and equipment	- over 10 years on a straight line basis
Fixtures and fittings	- over 10 years on a straight line basis
Technical equipment	- over 3 years on a straight line basis

j) Investments

Investments in group companies are stated at cost less impairment.

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1. Accounting policies (continued)

m) Liabilities

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

n) Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities incorporating income and expenditure on a straight line basis over the period of the lease term.

o) Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

p) Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

q) Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no critical accounting estimates or areas of judgement.

Notes to the financial statements for the year ended 31 March 2022 (continued)

2. Income from charitable activities

	Restricted funds 2022 £	Designated funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Grants and contracts	545,734	-	50,000	595,734	777,613
Earned income	178,249	-	475,303	653,552	622,261
	723,983	-	525,303	1,249,286	1,399,874
2021 total	820,863	30,000	549,011	1,399,874	

Analysis of grants

Sandwell MBC - peer support	**50,000**	50,000
Building Better Opp - Steps to Work	**87,385**	65,420
Building Better Opp - Heart of England Foundation	**9,000**	6,948
Building Better Opp - Sandwell Consortium	**13,717**	12,294
Communities in Sync - Caring for Carers Project	**16,000**	16,000
SMBC - Voluntary Sector Main Programme Grant	**28,092**	28,092
SMBC - Advice	**16,344**	16,344
CIS - Community Offer	**70,666**	70,666
DPO COVID-19 Fund	**6,116**	18,350
School of Social Entrepreneurs	**1,667**	9,083
SMBC - Community Offer - Single Point of Access	**40,000**	40,000
The National Lottery - Black Country e Futures (Steps to Work)	**57,316**	57,618
The National Lottery Community Fund - Gowing Buddies Project	**13,267**	-
Catalyst - CAST- Digital Development & Continuation Funding	**10,000**	-
EDP	**41,758**	-
West Midlands Combined Authority - Stand Out Project	**27,867**	-
Shaw Trust	**37,500**	-
Communitys In Sync - Winter Pressure Fund	**12,110**	-
SMBC - Hoiday Activities Funding	**7,290**	-
SMBC - Better Mental Health	**39,576**	-
Sandwell Consortium - CRF 50+	**5,098**	-
SCVO - SMBC - Vision 2030 Grant	**4,965**	-
The National Lottery & Government DCMS - COVID Response	-	95,701
The Wolfson Foundation	-	30,000
Lloyds Foundation Trust	-	25,000
Masonic Charitable Foundation	-	39,800
Youth Loneliness	-	36,000
The National Lottery Community Fund - Growing Buddies Project	-	39,800
CCLORS	-	72,272
Lloyds Bank Foundation Tust React (COVID)	-	14,775
PEBBLE Fund (South Staffs Water)	-	3,450
Power to Change - C-19	-	25,000
The National Lorttery - Catalyst - CAST- COVID-19 Digital Response	-	5,000
	595,734	777,613

Included within Income from Charitable Activities is grant income received from government sources being Sandwell MBC. There are no unfulfilled conditions or other contingencies attached to the government grants above.

3. Income from donations and legacies

	Restricted funds 2022 £	Designated funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Donations	-	-	2,616	2,616	2,005
	-	-	2,616	2,616	2,005
2021 total	-	-	2,005	2,005	

4. Expenditure on charitable activities

	Total 2022 £	Total 2021 £
Operational and support costs		
Wages and salaries	860,105	819,492
National Insurance	64,301	63,111
Pension costs	20,565	19,911
Gardening equipment and horticultural sundries	7,594	13,116
Equipment leasing	1,340	1,450
Computer support	12,089	20,628
User participation	2,236	10,191
Advertising	-	956
Staff training	4,316	4,302
Travel & subsistence expenses	4,745	2,450
Depreciation	4,628	2,632
Support costs (see note 5)	248,537	267,053
Governance costs (see note 5)	4,030	4,320
	1,234,486	1,229,612

Total expenditure on charitable activities was £1,234,486 (2021 - £1,229,612) of which £507,445 (2021 - £411,807) was unrestricted and £727,041 (2021 - £817,805) was restricted.

5. Analysis of support and governance costs

	Basis of allocation	General support £	Governance function £	Total 2022 £	Total 2021 £
Wages and salaries	Staff time	78,304	-	78,304	81,471
National insurance	Staff time	6,646	-	6,646	7,382
Pension costs	Staff time	2,026	-	2,026	2,256
Property rental	Usage	34,398	-	34,398	41,580
Utilities and maintenance	Usage	48,210	-	48,210	38,644
Office costs	Usage	51,497	-	51,497	44,224
Insurance	Usage	5,222	-	5,222	4,335
Legal, professional & bank charges	Usage	22,234	-	22,234	47,161
Auditor's remuneration	Governance	-	4,030	4,030	4,320
		248,537	4,030	252,567	271,373

6. Net income

This is stated after charging:

	2022 £	2021 £
Depreciation of tangible fixed assets:		
- owned by the charity	4,629	2,632
Operating lease rentals	37,800	37,800

During the current and previous year, no trustees received any remuneration nor any benefits in kind.

During the current and previous year, no trustees received any reimbursement of travelling expenses.

7. Auditor's remuneration

The auditor's remuneration amounts to an audit fee of £4,030 (2021: £4,320).

8. Staff cost

Staff costs during the period were:

	Total 2022 £	Total 2021 £
Wages and salaries	938,409	900,963
Social security costs	70,947	70,493
Pension costs	22,591	22,167
	1,031,947	993,623

8. Staff cost (continued)

The average number of persons employed by the company during the year was as follows:

2022 Number	2022 FTE	2021 Number	2021 FTE
43	41	**39**	38

No employee received remuneration amounting to more than £60,000 in either year.

The charity's key management personnel comprises the trustees and Senior Management Team (being the Chief Executive Officer, Contracts and Development Managers, Direct Payment Manager and Contract Monitoring Officer). None of the trustees receive any remuneration. The total employee benefits (including employer pension contributions) received by the key management personnel for their services to the charity in the year was £162,430 (2021: £178,675).

Included within staff costs is £6,226 (2021: £4,869) in respect of agency workers and temporary staff.

9. Tangible fixed assets

	Garden buildings and equipment £	Furniture, fittings and equipment £	Technical equipment £	Total £
Cost				
At 1 April 2021	510,876	10,641	77,571	599,088
Additions	19,963	-	-	19,963
At 31 March 2022	530,839	10,641	77,571	619,051
Depreciation				
At 1 April 2021	508,243	10,641	77,571	596,455
Charge for the year	4,629	-	-	4,629
At 31 March 2022	512,872	10,641	77,571	601,084
Net book values				
At 31 March 2022	17,967	-	-	17,967
At 31 March 2021	2,633	-	-	2,633

Notes to the financial statements for the year ended 31 March 2022 (continued)

10. Fixed asset investments

	Shares in group undertakings £
Cost	
At 1 April 2021 and 31 March 2022	**1**

The following is a subsidiary undertaking of the company:

Ideal For All Enterprises Limited
Registered office: 100 Oldbury Road, Smethwick, West Midlands, B66 1JE
Company number: 04158042

Class of shares	Holding	2022 £	2021 £
Ordinary	100%	**1**	1

	2022 £	2021 £
Aggregate capital and reserves	**575**	575
Profit / (loss) for the year	**-**	-

11. Debtors

	2022 £	2021 £
Grants and contracts receivable	**103,100**	52,057
Other debtors	**4,500**	4,500
Prepayments	**9,515**	1,950
	117,115	58,507

12. Creditors: Amounts falling due within one year

	2022 £	2021 £
Creditors from operations	**11,885**	18,607
Other taxation and social security	**38,398**	40,832
Other creditors	**4,227**	4,583
Accruals and deferred income	**22,691**	74,137
	77,201	138,159
Deferred income		
Deferred income at 1 April 2021	**69,258**	61,467
Resources deferred in the year	**18,917**	69,258
Amounts released from previous years	**(69,258)**	(61,467)
Deferred income at 31 March 2022	**18,917**	69,258

At the balance sheet date the charity was holding funds received in advance for grants where the qualifying expenditure is expected to be incurred in a future year.

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure (including transfer) £	Balance at 31 March 2022 £
Unrestricted funds				
General unrestricted funds	798,591	530,381	(618,445)	710,527
	798,591	530,381	(618,445)	710,527
Restricted funds				
DPO COVID-19 Fund	3,058	6,117	(9,175)	-
Building Better Opp - Steps to Work	-	87,385	(87,385)	-
Building Better Opp - Heart of England Foundation	-	9,000	(9,000)	-
Building Better Opp - Sandwell Consortium	-	13,717	(13,717)	-
Catalyst - CAST- Digital Development & Continuation Funding	-	10,000	(10,000)	-
CIS - Community Offer	-	74,416	(74,416)	-
EDP	-	41,758	(41,758)	-
West Midlands Combined Authority - Stand Out Project	-	27,867	(27,867)	-
Shaw Trust	-	37,500	(37,500)	-
Communitys In Sync - Winter Pressure Fund	-	12,110	(12,110)	-
SMBC - Holiday Activities Funding	-	7,290	(7,290)	-
School of Social Entrepreneurs	-	1,667	(1,667)	-
SMBC - Community Offer - Single Point of Access	-	40,000	(40,000)	-
SMBC - Better Mental Health	-	39,576	(39,576)	-
The National Lottery - Black Country e Futures (Steps to Work)	-	57,316	(57,316)	-
Sandwell Consortium - Sandwell MBC Advice Grant	-	16,344	(16,344)	-
Sandwell MBC - Voluntary Main Programme Grant	-	28,092	(28,092)	-
Solihull Specialist Employment	-	141,500	(141,500)	-
The National Lottery Community Fund - Gowing Buddies Project	-	13,267	(13,267)	-
CIS - Kickstart Placements	-	27,598	(27,598)	-
CIS - Kickstart-Wraparound Employment support	-	5,400	(5,400)	-
Communities in Sync - BCC - Caring for Carers Project	-	16,000	(16,000)	-
Sandwell Consortium - CRF 50+	-	5,098	(5,098)	-
SCVO - SMBC - Vision 2030 Grant	-	4,965	(4,965)	-
	3,058	723,983	(727,041)	-
Designated funds				
Project reserves	189,714	-	111,000	300,714
Total of funds	991,363	1,254,364	(1,234,486)	1,011,241

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
Unrestricted funds				
General unrestricted funds	659,065	551,333	(411,807)	798,591
	659,065	551,333	(411,807)	798,591
Restricted funds				
DPO COVID-19 Fund	-	18,350	(15,292)	3,058
Building Better Opp - Steps to Work	-	65,420	(65,420)	-
Building Better Opp - Heart of England Foundation	-	6,948	(6,948)	-
Building Better Opp - Sandwell Consortium	-	12,294	(12,294)	-
CCLORS	-	72,272	(72,272)	-
Communities in Sync - Caring for Carers Project	-	16,000	(16,000)	-
Masonic Charitable Foundation	-	39,800	(39,800)	-
CIS - Community Offer	-	77,416	(77,416)	-
Lloyds Bank Foundation Tust React (COVID)	-	14,775	(14,775)	-
The National Lottery Community Fund - Growing Buddies Project	-	39,800	(39,800)	-
Solihull Specialist Employment	-	141,500	(141,500)	-
PEBBLE Fund (South Staffs Water)	-	3,450	(3,450)	-
Power to Change - C-19	-	25,000	(25,000)	-
School of Social Entrepreneurs	-	9,083	(9,083)	-
SMBC - Community Offer - Single Point of Access	-	40,000	(40,000)	-
The National Lorttery - Catalyst - CAST- COVID-19 Digital Response	-	5,000	(5,000)	-
The National Lottery - Black Country e Futures (Steps to Work)	-	57,618	(57,618)	-
Sandwell Consortium - Sandwell MBC Advice Grant	-	16,344	(16,344)	-
Sandwell MBC - Voluntary Main Programme Grant	-	28,092	(28,092)	-
Building Connections Fund Co-op - Youth Strand	-	36,000	(36,000)	-
The National Lottery & Government DCMS - COVID Response	-	95,701	(95,701)	-
	-	820,863	(817,805)	3,058
Designated funds				
Project reserves	159,714	30,000	-	189,714
Total of funds	818,779	1,402,196	(1,229,612)	991,363

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2022 £	Designated funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	-	-	17,967	17,967
Fixed asset investments	-	-	1	1
Current assets	-	300,714	769,760	1,070,474
Creditors due within one year	-	-	(77,201)	(77,201)
Total net assets	-	300,714	710,527	1,011,241

Analysis of net assets between funds - prior year

	Restricted funds 2021 £	Designated funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	-	2,633	2,633
Fixed asset investments	-	-	1	1
Current assets	3,058	189,714	934,116	1,126,888
Creditors due within one year	-	-	(138,159)	(138,159)
Total net assets	3,058	189,714	798,591	991,363

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net income for reporting period (as per the SoFA)	19,878	172,584
Adjusted for :		
Depreciation charges	4,629	2,632
Interest receivable	(2,462)	(317)
(Increase) / decrease in debtors	(58,608)	59,984
(Decrease) / increase in creditors	(60,958)	9,766
Net cash (used in) / provided by operating activities	(97,521)	244,649

16. Analysis of cash and cash equivalents

	2022	2021
	£	£
Cash at bank and in hand	953,359	1,068,381
	953,359	1,068,381

17. Pension commitments

The company operates a defined contribution pension scheme covering certain employees. The assets of the scheme are invested and managed independently of the finances of the company. Contributions paid in the year amounted to £22,591 (2021: £22,167). At the year end a balance of £3,449 (2021: £3,780) was payable.

18. Operating lease commitments

At 31 March 2022 the total of the charity's future minimum lease payments under non-cancellable operating leases was:

	2022	2021
	£	£
Within 1 year	32,031	44,190
Between 1 and 5 years	12,000	41,031
After more than 5 years	10,000	13,000
	54,031	98,221

19. Related party transactions

There were no related party transactions in the current or previous year.

20. Managed accounts

The company operates managed accounts on behalf of service users who receive direct payments. The funds held at the year end date were £4,295,993 (2021: £3,332,904) and are held in separate bank accounts in trust for these individuals.

These amounts are not recognised in the balance sheet.

21. Financial Instruments

The Charity only holds basic Financial Instruments. Financial Instruments are classified and accounted for according to the substance of the contractual arrangement as financial assets or financial liabilities. The financial assets and financial liabilities of the Charity are as follows:

- Debtors - Other debtors and grants and contracts receivable of £103,100 (2021: £52,057) are financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

- Cash at bank - is classified as a basic financial instrument and is measured at face value.

- Liabilities - Trade creditors, accruals and other creditors of £19,109 (2021: £27,265) are classified as financial instruments and are measured at amortised cost. Amounts due for taxation and social security are not financial instruments. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

IDEAL FOR ALL LIMITED

England & Wales - Charity number 1070112

Accounts

Ideal For All Limited

Annual Report and Financial Statements
Year ended 31 March 2021

Charity Number : 1070112

Company Number : 03196518

Feltons
Chartered Accountants

Birmingham
B1 3JR

Ideal For All Limited
REPORT AND FINANCIAL STATEMENTS
Year ended 31 March 2021

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Ideal For All Limited
(A Company Limited by Gaurantee)

Reference and Administrative Details

Chairperson	Mrs C Goff	
Trustees	Mrs D Veale	Vice Chairperson
	Mr A Ashfield	
	Mr S Verma	
	Ms M Rees	
	Mr L Bucknor	
	Mr N Herman	
	Mrs D Campbell	
	Mrs K Kaur	
	Mr Laradi	
	Ms S Owo	Appointed January 2021
	Ms M Cooper	Appointed January 2021 and Termination of appointment June 2021
Company secretary	Mr J P W Fallows	
Key management personnel	Mrs K Patel	Chief Executive Officer
	Mrs M Robinson	Contracts & Development Manager
	Mr T Blake	Contract Monitoring Officer
	Mrs E Westwood	Contracts & Development Manager
	Miss M Drinkwater	Interim Direct Payment Manager
Registered office	100 Oldbury Road Smethwick B66 1JE	
Charity registration number	1070112	
Company registration number	03196518	
Independent auditor	Feltons 8 Sovereign Court 8 Graham Street Birmingham B1 3JR	
Bankers	The Punjab National Bank (International Ltd) 290 Soho Road Birmingham B21 9LZ	
	Unity Trust Bank Nine Brindley Place 4 Oozells Square Birmingham B1 2HE	

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their report and the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Objectives and Activities

The principal objective of the charity remain unchanged;

The Company is established for the relief of the aged sick or persons with a physical, learning or sensory disability in the United Kingdom who require assistance to realise their full potential and lead fulfilling lives.

In conducting and developing company/charity activities the trustees have given regard to the guidance published by the Charity Commission on public benefit.

By operating within its user-led framework, Ideal for All aims to empower and enable disabled and disadvantaged people and their families, carers, support workers, and local communities, regardless of age, ability, or background, to fulfil their potential as active citizens, and fully participate in society and the neighbourhoods in which they live.

We will do this by promoting equality and tackling discrimination, respecting diversity, encouraging and supporting inclusivity, and promoting independence, health and well-being.

Background Information

Executive Summary – Business Plan -2018-2021

Ideal for All (IFA) is a user led registered charity for disabled and disadvantaged people; formed in 1996 after a period of extensive user and carer consultation in Sandwell to set up a fully accessible Independent Living Centre (ILC). IFA is a social enterprise and community-based service provider delivering a wide range of services and activities which promote independent living and health and wellbeing. These include: Self-Directed Support Services (Direct Payments); Peer Support Facilitation; Growing Opportunities (a combined health & wellbeing, horticulture and local food growing initiative); and Employment, Skills and related support. The latter services having come together to become the Integrated Services.

The charity operates from 4 sites: The Independent Living Centre in Smethwick (HQ); Hawthorn House in West Bromwich; and 3 purpose-built market garden / horticulture facilities (Salop Drive, Malthouse Gardens and Barlow Road). The management of the organisation is established and consistent, with much of the board and management team in place for a number of years; the charity has a paid staff of nearly 40. Volunteers and members play a key role in supporting and shaping the organisation.

At the beginning of 2018/19 financial year, income to fund the organisation and its activity comes from a range of sources linked to the specific nature of the service or activities. Direct Payment services are contracted provision with a range of Local Authorities and service users, primarily in the West Midlands (Sandwell, Solihull, Walsall, Dudley, Birmingham, and Wolverhampton) as well as further afield. The Peer Support and some specialist employment support elements are delivered through contract & grant funding arrangements with Sandwell MBC. The Growing Opportunities and Employment Support main programmes are integrated and delivered through commissioned funding from a wide range of sources including ESF, City Deal, DWP. Other income supporting Integrated Services includes sales of goods and services from the market garden and grant funding from Lloyds Foundation to support core costs to underpin development.

The charity operates against a dynamic and diverse policy background including disability matters, health & social care, personal independence, public health and employment and skills. Significant impacts on IFA include the continually changing picture of commissioning including the emergence of the West Midlands Combined Authority, and the increasing move towards delivery by strategic/infrastructure partners e.g. Local Authorities and Hospital Trusts.

Latterly, there has also been a noticeable shift in emphasis on early intervention and prevention in grant funding programmes, as well as self-help and management (peer support). For example, major grant funding has recently focused on loneliness and isolation, particularly in older people, as more recognition is given to the wider determinants of health and wellbeing and reducing pressure on statutory services. IFA's experience in joining up approaches to tackling and improve health and wellbeing for the local population, make them well placed to meet these needs. This includes delivering interventions in an innovative and creative way through the community and market gardens and peer support.

The community business movement has continued to develop and shape; and IFA has benefited from investment through Power to Change in expanding its own community and market garden portfolio. However sustainable income streams remain a challenge. A key action in the business plan is the development of more social enterprise and trading plans, to complement the integrated approach now being taking to developing people's skills, employment opportunities and health and wellbeing. This may well involve further restructuring and development of operating models and structures to ensure the integrated services division has the ongoing capacity to deliver and develop.

The organisational running costs / expenditure budget is circa £1million which is reflected in the 2018/19 budget and following 2-year projections. The projected income streams demonstrate a mix of income and spread of dependencies. However, the nature of the funding for Integrated Services i.e. dependent on achieving a set of deliverables requires a particularly high level of operational and financial management to minimise the risk of not securing/drawing down all allocated income. A significant focus in the early phase of the business and operational plans is on securing new funding contracts to deliver existing Integrated Services infrastructure, as number of the larger funded programmes come to an end during 2018 and 2019.

Where do we want to be?

The existing vision, values and strategic themes of Ideal for All will continue to provide the primary framework in which IFA will operate going forward. These were developed through extensive consultation and reviewed by the board during the 2018 strategic business planning process. They reflect succinctly why IFA exist, what IFA stands for and for whom. This plan builds on the previous work undertaken by focusing on how the vision will be achieved.

Vision & Values

Vision

To empower and enable disabled and disadvantaged people and their families, carers, support workers and local communities, regardless of age, ability, or background to fulfil their potential as active citizens and fully participate in society and the neighbourhoods in which they live.

To promote equality and tackle discrimination, respecting diversity, encouraging and supporting inclusivity, and promoting independence, health and wellbeing.

Our Values

Inclusive

- ✓ Open & transparent
- ✓ Create opportunities for participation
- ✓ Consultations
- ✓ A voice for disabled & disadvantaged people

Informed

- ✓ Basing actions on sound knowledge
- ✓ Continuous learning
- ✓ Diverse experience
- ✓ Adapt & respond

Principled

- ✓ Benefit people & environment
- ✓ Respect & dignity
- ✓ Ethical principles

Key 'Action' Words

Resilience

- ❖ *Adaptability & robustness*
- ❖ *Strong focus on new business*
- ❖ *Revenue protection*
- ❖ *Developing our staff*
- ❖ *Protecting values*

Reach

- ❖ *Scaling up activity*
- ❖ *All sectors of society including most vulnerable groups*

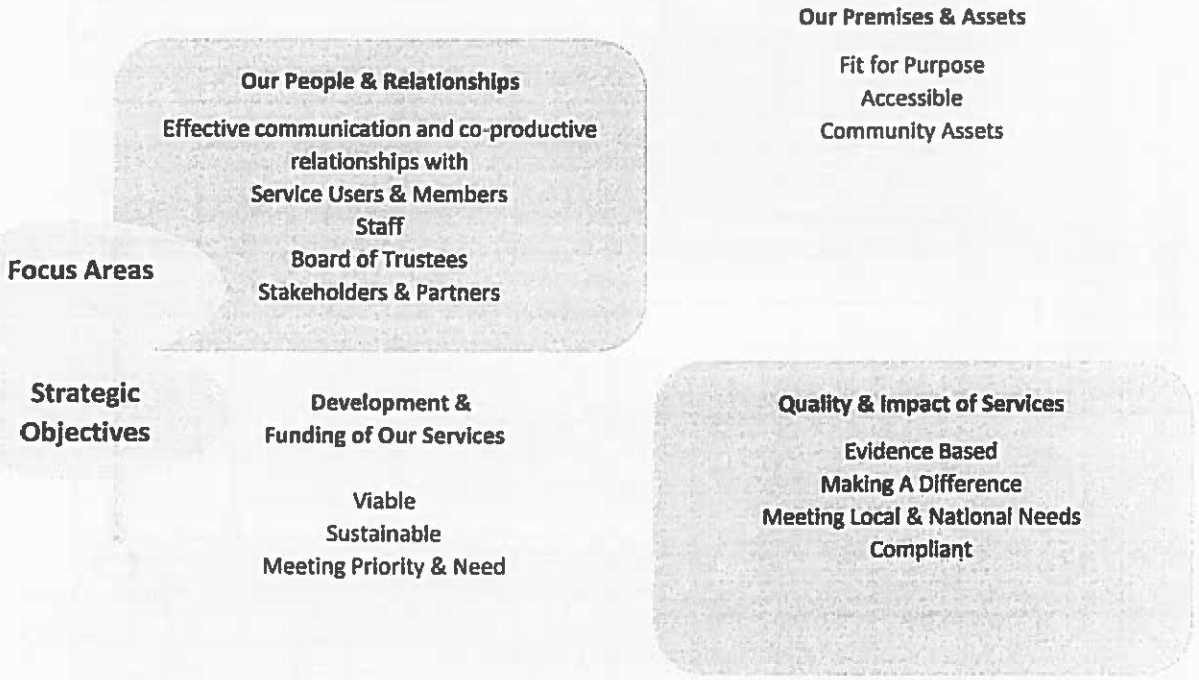
Relevance

- ❖ *Engaging with dynamic policy environment*
- ❖ *Ensuring message heard & relevant to local & national policy*

Strategic Objectives and Focus Areas

We have identified our priorities and focus for the next three-year business planning period based on our SWOT analysis which was developed collaboratively with the board and management team. We have drawn together themes and common areas for this review, which have helped us developed our strategic development and focus areas. This is a move away from the previous plan, which focused on the development of specific activities and services. Implementation of these strategic development areas will be through the development and delivery of operational actions plans, led by individual services areas and leads.

Strategic Objectives and Focus Areas



What do we need to do?

Key Objectives

To meet the overall aims & objectives there are a number of 'key' areas for both strategic and operational development. These are summarised in brief below, with the detailed actions to be managed on an ongoing basis through 'working' service action plans and according to their priority. Those highlighted in bold have been identified as high priority areas and are identified for immediate focus in the development action plan. These plans will form part of the Quality Management System and detail ownership & target dates for completion.

Strategic Areas	Key Objectives/Developments
Our People & Relationships	Service Users & Members
	Improve the effectiveness of communication with members.
	Secure opportunities to enable disabled people to continue to be heard directly or by IFA as their voice - representation
	Develop strategy for more effective but sustainable consultation

	Engage with additional younger disabled people & other under-represented groups
	Board & Staffing
	Robust succession planning strategy / arrangements in place – board and management
	Increase financial capacity & skills
	Robust people management policies, staffing structures and HR support
	Develop a robust, flexible and multi-tasking workforce through professional development plans and training.
	Stakeholders
	Good working relationships with commissioners and funders
	Strong alliances with third sector partnership and networking
	Strengthen the relationships with employers and routeways to sustainable employment.
	Create and develop strong corporate partnerships and relationships
	Continue to raise the profile of IFA locally and nationally, through effective and consistent marketing and promotion.
Our Premises & Assets	Sustainable, secure (tenure) and fit for purpose physical assets / locations
Development & Funding of Our Services	DP
	Roll out PA register
	Build range of complementary DP services e.g. appointeeship, ISA
	Maintain current position with some small growth for services linked to individual budgets and the personalisation agenda e.g. Direct Payments.
	ILS/Peer Support
	Demonstrate clear impact measures for peer support activity (link to impact focus area)
	Align and develop current ILS/Peer Support models with direction of travel of funding in this arena e.g. loneliness agenda.
	Grow ILS/Peer Support activities funding streams.
	Integrated Services
	Safeguard existing integrated service delivery large funding & secure additional funding allocated
	Demonstrate clear impact measures for peer support activity (link to impact focus area)
	Align and develop current integrated service models with direction of travel of funding in this arena e.g. mental health, in-work support, employer engagement
	Develop new partnership approaches to secure large/area based co-ordinated funding e.g. WMCA, CIS
	Social Enterprise/Trading Income
	Expand and develop trading opportunities through the sales of good & services, particularly focusing on the market gardens.
	Fundraising Strategy
	Develop income through fundraising which complements external funding & trading strategy.
	External Funding Strategy
	Continue to implement a robust funding strategy and plan to support the sustainability of existing services and identification of new opportunities.

Quality Assurance & Impact	**Standardise the use of data and reporting across the organisation including benchmarking information and impact measurement/reporting and social return on investment.**
	Ensure all systems and processes are compliant and monitored in line with current and changing legislation, regulations and industry relevant guidance.
	Continuously develop a feedback and evaluation cycle to support organisational improvements.
	Develop a digital strategy to support improved service user engagement and experience.

Summary of Our Services

Our operations fall into two main divisions – Integrated Services and Self-Directed Support Services (Direct Payments).

Integrated Services comprises of:

Peer Support and Self-Management

Range of self-help groups to promote and support the independence of disabled people. These groups are an opportunity to have some social time with others sharing lived experiences and to access information on specialist local services relevant to health & wellbeing; to meet and support each other in a safe environment.

Groups enable disabled people to gain the necessary confidence and skills to increase independence including access to leisure, education and employment opportunities (Coffee mornings, Deaf and hard of hearing group, gardening club, cancer support, fibromyalgia/arthritis, MS support and exercise groups, direct payments support services and social events) We also bring people together at regular, free to attend, events and outings. For young people, there's 'Altogether Different', a youth group that meets weekly.

Employment and Skills Development

Through weekly job clubs, training courses and volunteering opportunities, we support disabled and disadvantaged people to develop their skills, confidence and CVs in order to find work or move closer towards securing employment.

Our support is tailored to each person's needs and aspirations, designed to help them overcome barriers to work including providing information and guidance to employers and professionals relating to the employment of disabled people.

Health & Well Being Services

Providing a range of holistic 'wrap around' services to support people from the Black Country, Birmingham, and Solihull to thrive. Person-centred services are co-produced through inclusion in a variety of peer-led engagement and support routes, employment and skills development options and meaningful health, mental health and wellbeing opportunities.

Growing Opportunities

The Growing Opportunities project promotes sustained health, mental health and wellbeing through a variety of tailored therapeutic and learning opportunities in healthy lifestyle projects and sustainable horticulture. At its core the project provides a year-round programme of gardening, food growing, cooking, and healthy lifestyle awareness within the setting of growing sites and through outreach services in the wider community. The 'hands on' practical work provided through the integrated model involves people of all ages and abilities and those involved report positive improvements in mental health & wellbeing, physical activity levels, reduced isolation, improved skills and employability and increased peer, social and community networks and improved levels of independence.

Delivered from our fully accessible and award-winning horticultural sites Salop Drive Market Garden, Malthouse Garden and Barlow Road Community Garden; the project is a leading model of best practice and emerging Community Business.

Self-Directed Support Service (Direct Payments Service)

Overview of Service

The Direct Payment (DP) Service provides information, advice & guidance including help with payroll & financial administration to individuals in receipt of a Direct Payment. With a person centred approach we support individuals to manage their personal budget (social or health) via a Direct Payment.

Information Advice & Guidance

Providing information to DP recipients about direct payments and their obligations in managing their budget. We support service users who want to employ their own staff with recruitment & selection and being a good employer. Taking a person-centred approach, we ensure that the individual is enabled and empowered to manage their direct payment knowing that we are here as a service to help.

Payroll

We have an established payroll service with trained and qualified staff who support the DP recipient to meet their employee payroll obligations. We help with setting them up as an employer and meeting all the legislative requirements as well as on going payroll administration.

DP Financial Administration

Where required we can hold and manage DP recipient's funds and make all payments against their approved budget. Robust systems, processes and controls are in place to record and monitor all income & expenditure.

Peer Support

We facilitate local peer support meetings between DP recipients, where individuals can learn and share experiences. A forum where we invite relevant speakers e.g. employment law expert and commissioners to feedback what is working well and what can be improved.

PA Register

We have established a PA register, a free to use resources for carers/PAs to register themselves on to source employment opportunities. Individual employers can access the register to review recruitment opportunities independently.

Summary Review of the Year 2020– 2021

Unsurprisingly our year has been dominated by the impact of the COVID-19 pandemic. In an unprecedented year, Ideal for All has been committed to and focused on responding to and delivering services and activities to help mitigate the impact a global pandemic has had on the local communities we support.

We were successful in implementing our business continuity plan and quickly adapted our delivery to provide a hybrid operating model of:

- Home/remote working (where possible/practical)
- Enhanced safe working with relevant PPE and safety equipment in place for key office workers to attend our sites and those who needed to work in the community on an outreach basis.

At the beginning of the pandemic, we launched Sandwell's Community Offer Service and as the single point of access for this service we worked with partner organisations and the council to manage the high demand of support required by clinically vulnerable and shielding individuals, providing them access to basic living items e.g. food shopping, prescriptions etc. Our Community Offer navigators provided food parcels where needed and staff made countless welfare calls, providing information, support and guidance around navigating access to support during the pandemic and lockdowns.

We also responded to the challenges of COVID-19 by quickly adapting to digital delivery and have been grateful of the invaluable grant funding that we have secured to support with COVID-19 resilience, recovery, and ongoing re-set across all of our services.

We were conscious that many of our service users and 3000+ members would not be able to access digital support therefore we used COVID support funding to contact everyone on our database, providing welfare calls, updating their contact details, supporting where required with digital knowledge sharing and awareness of the services that they could access.

We have continued to deliver our services throughout the year, albeit differently. For example, we continued to accept Direct Payment referrals, managing funds, and providing a payroll and payment service to 1000s of personal assistants and individual employers (Direct Payment Recipients-DPRs). Essential home visits being conducted virtually via phone, Zoom, Teams etc. ensuring DPRs receive the required information, advice and guidance required. At the beginning of lockdown referral numbers reduced however demand for support to DPRs and PAs increased, we managed hundreds of queries regarding, PPE, furlough, safe working, COVID isolation rules and covering care needs where required. Setting up regular briefing meetings with the local authorities and accessing additional grant support ensured that we managed the service requirements.

Funding has supported us to pivot our services to ensure continued delivery of high-quality outcomes for the people we support. During lockdown, we have experienced high levels of additional need in respect of accessible and tailored/bespoke COVID advice, guidance and signposting to services from local people with disabilities.

Across our services we have had to provide additional welfare checks over and above normal contact arrangements through the services we deliver. We successfully pivoted our peer support groups to meeting digitally however were conscious that some individuals would not participate via this medium. We arranged one to one digital contact or/and phone calls and where required doorstep visits.

Our employment support service reported increased calls around employment concerns and potential job losses from disabled people who feel unable to return to their current roles or are at risk of redundancy. We have continued to provide relevant information, guidance and support to our participants.

COVID emergency funding has played a vital role in IFA being able to continue to operate and thrive during the year. We were able to access funding from a range of sources throughout the year which we are extremely grateful for. It provided us with the capacity we needed to deliver more intensive support, pivot services, support infrastructure and technology/digital improvements, helped us in those areas e.g. trading/social enterprise activities where income had been most impacted and supported us through the reset and recovery phase.

Some of the funding supported the recruitment of 7 new staff to build capacity in our community engagement and wellbeing services. The additional capacity supported referrals and social prescribing agendas across Ideal for All's programmes and the borough and built stronger partnership networks. It did not come without its challenges though as the short timeframe for recruitment and the length of service we were able to provide impacted not only on the people using it, but also the recruitment and retention of high-quality delivery staff. We have fed this back at a national level and hope to see a shift in the landscape of support offered to charitable organisations during the crisis and in recovery phases.

Despite the challenges faced we remained positive and forward facing. We were awarded in July 2020 the prestigious **Employment Related Services Association (ERSA) award – Health and Disability Provider of the Year.** The awards ceremony took place online and we are delighted for the recognition and the difference this is already making in supporting us to secure new work and partnerships. https://ersa.org.uk/disabilityaward20

During the pandemic we have worked very closely with our statutory colleagues and sector partners such as Communities In Sync (CIS) to continue to target support to those most in need. As the first lockdown eased, we worked to implement further COVID secure measures and were given the 'green light' by Sandwell MBC Director of Health and Social care to return safely to our main Independent Living Centre building (ILC). We were commended for our approach and thorough risk assessment that the whole team, service users and trustees contributed towards.

Working across our networks and partnerships, together we have been able to sign post and support people into other complementary services, or for crisis support when needed. We believe the community sector has really pulled together to deliver what is needed most, at this extremely challenging time in our histories as organisations. This has been further enabled by the hard work of our local authority and its front-line staff who have gone above and beyond and levered in further support from local business owners e.g. community meals from restaurants closed during Covid, and crucial funding and capacity support from the national lottery community fund amongst others.

As part of our COVID secure risk assessments we started to provide some 1:1 appointments to those who could not access digital or need face to face support utilising our community garden sites which provided the space needed for social distancing and safe working.

In the latter part of the year the West Midlands region faced further hardship, by remaining in localised lockdown with the threat of further restrictions being in place for the considerable future due to the continued rise of infections rates, sadly further deaths and hospitalisations from complications related to the virus. Services continued and the team pushed through to deliver against their KPI's and to implement new programmes and innovation despite the challenges we were all facing.

Our service users, staff, volunteers and trustees have worked tirelessly to survive this unprecedented time and have witnessed first-hand the loss of not only great services and organisations, but great people. Working throughout the pandemic, we heard directly from Disabled people on how significant the impact of the crisis and lockdown measures had been on many of them. None more so in boroughs throughout the Black Country and Birmingham which have endured more than most. The majority of our nearly 3,000+ strong membership have either been required to shield from the virus, self-isolate repeatedly or are experiencing extremely high levels of anxiety in staying safe and keeping abreast of the ever-changing guidelines. We cannot put into words how hard everyone has worked to stay ahead of ever-changing goal posts and the endless hours above and beyond the team have put into keeping people safe and reassured at a time of great uncertainty.

Trustees would like to commend and acknowledge the resilience of staff and their willingness to ensure we continued to deliver our services and support.

Looking forward - We finish the year still in a period of great uncertainty. The pandemic is far from over and we expect to see the impacts well into 2021/2022 and beyond. We know much more is needed to be done as we lead into the coming year, and we are now pivoting support towards supporting positive vaccination messages.

We are also more resilient and better prepared for what lies ahead. For example, funding during the pandemic supported us to accelerate our digital development plans and strategy. We were able to undertake user research of the digital inclusion needs of our service users and undertake user testing of a range of digital solutions to ensure disabled people could continue to engage and participate in our services. We developed new online wellbeing services and secured funding to deliver these. We are excited to continue this work in 2021/2022 with the opportunity of continuation funding.

Whilst progress on our development plans for our social enterprise activities may have been slower than originally planned because of the pandemic we have remained focused on the expansion and development of our 'social value' trading activities. We secured external support from the School of Social Entrepreneurs – Trade Up programme and the Enterprise Development Fund. Continued development activities for 2021/2022 focus on the continued improvement and expansion of integrated services and their outcomes; alongside added value opportunities e.g. our Community Market Gardens (health and wellbeing) project.

The horticultural initiative, works to improve people's lives, helps to grow and produce over 1.6 tonnes of produce this year despite the challenges. These complementary opportunities, support improved outcomes for people such as retail experience, marketing and sales, warehouse and logistics, the food industry, amenity horticulture/landscaping, customer service, self-employment route ways and real-life work experience for those furthest away from the jobs market/with additional health needs. As part of this we have commenced initial development of a new horticultural maintenance services, expanding our current Growing Opportunities project to deliver further outcomes for people with learning disabilities and barriers to employment. This will be even more needed in the year ahead.

We continue to work to source opportunities and develop partnerships aiming to carry on the invaluable support to individuals who are usually the most vulnerable in our societies.

We will continue to focus on meeting the objectives of our current 2018-2021 business plan and progress development of a new 3 to 5 years plan early in 2021/2022 financial year.

Governance and User-led Focus

During 2020-2021, Ideal for All Trustees have met as a full board on 4 occasions. Governance arrangements are continually reviewed to ensure they are adequate to meet the effective running of the charity.

An executive group made up of the Chair, Vice Chair, Treasurer and Chief Executive Officer are also meeting at least quarterly and more regularly if required to aid prompt decision making.

The Chairperson and Senior Trustees' provided user-led perspective and advice on contracts and organisational matters.

Integrated Services – Key Milestones & Achievements 2020 - 2021

COVID 19 Response – Integrated services have continued to deliver throughout these difficult times. The service mobilised quickly and adapted to new ways of working to continue to support a responsive and quality driven service. Though the pandemic has impacted highly on most of our front-facing delivery, new IT infrastructure to work remotely and continue to support participants across a range of services has proved invaluable.

Whilst we were required to close our sites including the Independent Living Centre (ILC) and gardens to service users, and deliver services remotely, on an outreach basis, our community business garden sites remained open to staff and some key volunteers and plot holders. We also continued to deliver our 'bag your share' vegetable produce scheme at a reduced rate as demand for food and essentials outstripped even the largest retailers in the UK. Our community business customers slowly returned in the latter part of the second lockdown with staff utilising social media to book individual slots for collection and payment. Working strategically, we successfully applied for funding to deliver card reader/contactless payments and reduce the reliance on petty cash handling during the crisis. Further review of income/expenditure enabled us to review current staffing levels and recommence planning vital recruitment to open vacancies and support further capacity across the integrated service. These new ways of working are an opportunity for us to review how we operate and given us time to focus where we can make significant impact and streamline services.

Work continued with our COVID response and resilience programmes and we offered a blended approach to delivery with Covid secure face to face delivery (via 1:1 appointments and small groups); Volunteering opportunities (socially distanced); Digital delivery via zoom, teams, Facebook groups, emails and chats; Telephone health and mental wellbeing support alongside robust information, advice and guidance (IAG) for those without digital yet; Activity packs delivered for some *Blue Peter™ style* 'here's one I made earlier' sessions on and offline!

Spotlight on Integrated Delivery Programmes

Sandwell Community Offer

The community offer launched at the beginning of 2020/2021 and earlier than originally planned to help mitigate some of the impact of the pandemic. It is a partnership of local organisations who deliver wellbeing support services to residents across the six towns of Sandwell. The service is free to access, and referrals are open to everybody aged 18 years and over and includes people with disabilities and long-term conditions, mental health, learning disability and dementia, as well as carers. IFA are the Single Point of Contact (SPA) for the initiative, as well as directly delivering in partnership with CIS.

Our Community Navigators offer a range of practical support and enablement activities including access to specialist and mainstream support services; personalised advice, information and guidance; help to manage finances and maximise individual's income; access to local community activities and connections to build peoples local networks; building confidence/self-efficacy.

Added value activities included our SPA and Navigator teams coordinating a food donation drop to a local food bank in December which had supporting a large proportion of our resident referrals. The team work closely with food banks to provide emergency support for people in crisis whilst they work to find a longer-term solution for people to help themselves.

Since starting the project in April 2020, the SPA has managed nearly 2000 referrals from Sandwell residents in need. Implementation of CEV (clinically extremely vulnerable) 'shielding' support saw over 12,500 people in Sandwell being contacted and supported into the community offer, adult social care and other local support services via SMBC Shielding Agents and the SPA. The first week of the implementation we saw a 230% increase in referrals alone.

Peer support, Health and mental wellbeing, condition management

Peer support groups have proved invaluable to our service users, and we continue to grow new offers with participants in the lead. Programmes include a range of peer led support groups and brokerage of volunteering opportunities for disabled and vulnerable people up to the age of 65 (Sandwell MBC); two Building Connections Fund (The National Lottery Community Fund/Co-op Foundation/Government) tackling loneliness for over 65's and for young disabled peoples. We have also continued our women's Mental Health peer support and gardening group (piloted with MIND). To date 75% reported improved feelings of loneliness, 75% felt they had someone to talk to now, 50% felt less left out, 50% felt less alone. 80% feeling closer to other people:

Youth Work

Young disabled people were hit particularly hard by COVID 19 and lockdown measures. The team focused on expanding our work with young disabled people with the:

- Solihull specialist employment team connecting to the mental health and learning disability team to generate new referrals
- Health, mental wellbeing and employment team working with jobcentres and mental health teams in Sandwell
- Delivery of targeted wellbeing and peer support programmes - All Together Different Facebook group and social media campaigns as part of our Building Connections Youth programme to tackle loneliness together.

Integrated Health, Wellbeing and Employment Support Activities

Through our Black Country Futures programme, we have been able to continue delivering meaningful health & wellbeing activities and 'wrap around' employment and skills support to improve their opportunities of finding a job, sustain positive progression towards volunteering or begin job searching (if economically inactive at start).
The team have worked hard to strengthen referral links with local job centres and we have seen an increase in younger people aged 16 – 29 accessing our vital mental wellbeing and employment support at this time.

We have also continued to develop our offer of support and were successfully commissioned by SHAW Trust to become one of the specialist suppliers for the Work and Health Programme. Our integrated service will now be delivering digital health and wellbeing/Peer Support over large areas of England and is the first time we will be taking our services health and employment support digitally outside of the West Midlands.

Member engagement & enablement

During the year our dedicated team have increased the number of email contacts in our membership supporting us to move towards a digital newsletter and communication to our membership (18.4% now 26.9% of people). This has supported a more active and engaged membership base which we will continue to build on and maximise connection to. Membership currently stands at over 3,704 people and with further funding levered we will see an increase in capacity in our engagement and enablement team to provide the much-needed resource to support new members joining.

Partnership & Collaboration

We continue to work with other providers and peer organisations to support the communities we live and work in. We are part 2 formal consortiums – Sandwell Consortium and Communities in Sync (CIS).

Working with CIS we commenced our Community Offer project early to deliver in response to the Covid crisis. The original offer of community-based support has been amended as many activities (due to restrictions) are not delivered currently, pivoting support to those in need of help now. Ideal for All has also been awarded the grant/work to act as the single point of access (SPA) for all referrals associated with the Community Offer. All members of the team and management structure have been involved in the service development and implementation including new NHS shared mailbox and dedicated phone line for referrals.

CIS development also continues to deliver Caring for Carers work across Birmingham since February 2020. This has seen a new officer recruited to support bereaved carers health and wellbeing through groups and the creation of new healing garden spaces in existing sites such as care homes, hospitals, and social housing projects.

Corporate Partnerships

The teams have continued to engage new volunteers including one-off and **'mutual benefit'** volunteering (i.e. Corporate Social Responsibility - CSR) from external companies looking to deliver further social value outcomes and are grateful for their support. Companies who supported us include:

- Utilita
- Midlands Metro Alliance
- Asda
- Business in the Community networking to support corporate volunteering

Self-Directed Support Service (Direct Payments Service) – Key Milestones & Achievements 2020 - 2021

In the year we have continued Direct Payment formal contract delivery for:

- Sandwell MBC – New contract award commenced 5th April 2020
- Walsall MBC
- Birmingham CC – New contract award commenced 1st Feb 2021
- Dudley MBC
- Solihull CCG
- South Gloucestershire
- York City
- Nottingham CC

Throughout the year, we supported in total circa 1,500 service users:

Recipients – As At 31st March 2021	
Direct Payment (Social Care Budget)	1441
Personal Health Budget	39
Self-Funder	10
	1490

- We were successful in our tender to deliver Birmingham City Councils Direct Payment support service (retaining our current service provision)
- We continue to be on the provider lists for Derbyshire CC and Rotherham MBC and have successfully applied to be added on to Oxfordshire CC approved provider list (APL)
- We continue to receive spot purchase referrals from Leicestershire CC and Staffordshire CC
- We continue to be approached by local authorities & CCGs across the country requesting information and the provision of our services to their residents.
- Our PA register continues to be a useful tool for Direct Payment recipients, individual employers and individuals looking for work in the care sector.
- We have enhanced our digital marketing, creating a dedicated Direct Payment Facebook group and sharing information on self-directed care across all our marketing and social media platforms

COVID19 Response – Our Direct Payment Service continued to deliver throughout the pandemic lockdowns, where we saw an increased demand from Direct Payment Recipients and their PAs needing advice on PPE, furlough, contingency care arrangements in respect of isolation & shielding. We researched and worked with stakeholders to support dissemination of accurate up to date advice, information, and guidance.

Although we pivoted quickly, procuring digital technology enabling staff to work from home, we maintained a office presence as key workers to support payment of PA wages on time. During the early months of the lockdown referrals decreased however the demand for support (phone calls, emails etc.) increased and staff worked hard to support a responsive and quality driven service. Supporting individuals with not only Direct Payment queries but also sign posting to relevant in-house and local vital service provision e.g. community offer, food banks etc.

Our Impact– the difference we made in 2020 -2021

Ideal for All monitors and measures outcomes through recognised tools such as the Warwick and Edinburgh (Mental Well-being Scale), Outcome Stars and SMART goal setting with volunteers and users. The projects monitors' participant's progression/ attendance and the use of witness observation testimonies and self- evaluation assessments. These are utilised alongside less formal methods to gain beneficiary feedback/self-evaluation such as creative projects, questionnaires, interviews and open discussion; highlighting positive progression towards individual and community goals and steering the service forward. This feedback is at the core of our user-led ethos and informs service development, helps us evaluate our impact and make decisions about new opportunities and co-produced ideas.

All information is collected and stored in line with current General Data Protection Regulations (GDPR). Ideal for all is committed to people's privacy and supports the ongoing review and development of necessary policies, procedures and data storage to uphold this and other requirements.

Number of Pandemic Related Welfare Calls made	2011
Improving local environments and supporting healthy, locally grown produce back into the community	1.6 tonnes
People reporting increased confidence, self-esteem, and independence	83%
People reporting improved mental wellbeing	65%
People demonstrating increased community cohesion and connectivity Via new volunteer hours	83% 1080
People demonstrating improved skills and employability	72%
People successfully achieving training and employment outcomes	34%

Our Trustees would like to say thank you to all the staff, volunteers, families and partner organisations for supporting Ideal for All during 2020/2021.

Helping to make life better for all of us

Acknowledgement of Funding

We acknowledge and thank our commissioners and funders:

Birmingham City Council
Catalyst – CAST Funding
Communities in Sync
Co-op Foundation
Dudley MBC
Enterprise Development Fund
European Social Fund – Building Better Opportunities
Heart of England Foundation - Building Better Opportunities
Leicestershire County Council
Lloyds Bank Foundation Charitable Trust
Masonic Charitable Foundation
National lottery – Building Better Opportunities
National Lottery Community Fund
Nottingham City Council
Power to Change -
Sandwell Consortium
Sandwell MBC
Sandwell & West Birmingham CCG
Shaw Trust
Solihull MBC
South Gloucestershire Council
Staffordshire County Council
Steps to Work - Building Better Opportunities
Walsall MBC
York City Council
Individual Service Users
Our fundraising Volunteers

Special acknowledge of funding on behalf of a service user

On behalf of participant 'Darren' we also want to share our thanks of your generous contribution of support towards purchasing a new washing machine from WE Dunn trust and Fordath Foundation. Their generous offer of grant towards the costs has been vital to him. Their trustee's decision to contribute to support Mr Ward has made an extremely positive impact by enabling his immediate life and ongoing mental wellbeing and financial health by avoiding unmanageable debt. Darren would like to share his personal thanks to the funders and Ideal for All:

"This has made a 100% improvement for me it is fantastic and amazing that I will be able to wear fresh, clean clothes again. Thank you" (Building Better Opportunities - BRIDGES participant, Darren)

Risk management and internal control

The Board has conducted a review of the major risks to which the charity is exposed. A risk register has been established and is reviewed updated at least quarterly.

Where appropriate, systems or procedures have been established in order to mitigate identified external and internal risks the charity faces.

Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers and the people who use our services.

These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Major Risks Identified:

1. Loss of contracts currently in place and loss of long term funding that is currently renewed each year.

To mitigate against this risk IFA continue to scope geographically for new contracts and benchmark pricing to market competition. Ensure we have the capacity, skills and access to external expertise to source and complete relevant tenders.

Continuous dialogue internally with staff teams and externally with funders and commissioners to review and improve quality and efficiency.

Ensure capacity to source and complete grant applications that meet charitable objectives and beneficiary outcomes.

2. Error in financial payments for Direct Payment liabilities:

To mitigate this risk IFA have financial controls in place to ensure dual authority of all transactions – Access to individual accounts is via security passwords only and limited to authorised staff. Regular reconciliations and audits are carried out to identify & rectify errors.

3. Dependency on key staff

To mitigate this IFA nurture a culture of sharing and multitasking within staff teams and development of an integrated provision of services where staff can learn and share job roles. Access to external support has also been embedded supporting in times of staff sickness or emergency leave.

To mitigate against financial and nonfinancial risks we have adopted procedures and policies to ensure legislative compliance to Health & Safety of staff, volunteers, our beneficiaries and visitors. We abide by employment law and being a "best practice" equal opportunities employer.

Reserves policy

The trustees have examined the charity's requirements for free reserves in the light of the main risks to the organisation. The policy remains as agreed, that the reserves should be equivalent to between four and six months of the previous years unrestricted fund expenditure plus any staff funded from restricted expenditure. Free reserves would also be defined to include unrestricted funds.

The free reserves are needed to meet the working capital requirements of the charity, and the trustees are confident that, at this level, the charity would be able to continue its current activities beyond a four month period in the event of a significant drop in funding. This period would enable the trustees to consider the extent to which the existing activities and expenditure would need to be curtailed should such circumstances arise.

Target reserves calculated on this basis would range from £409,870 to £614,806. Actual free reserves at 31 March 2021 amounted to £798,591 (excluding designated & restricted) which is above the target range. However, with current uncertainties over future funding streams the trustees are satisfied with this level.

The level of reserves is monitored and reviewed by the trustees annually.

Financial review

Income of £1,402,196 is reported, an increase compared with the previous year (2020: £1,222,286).

The increase in income and of net incoming resources is due to various factors:

- Continual Integration of independent living services has had positive outcomes for our beneficiaries and has attracted new sources of funding.
- Continuing growth of Direct Payment service referrals
- Focussing on objectives set out in our 2018-2021 business plan
- Full budgeted staff capacity not in place for the whole financial year
- One off COVID related grants circa £200k+

The net incoming resources for the year were £172,584 (2020: £179,905)

Plans for future periods

Future developments

The trustees and management have set out the following goals for the future:

- Review charity's position against existing (2018-2021) business plan
- Continue to review clear objectives and SMART actions against business plan and disseminate the information to all levels of the charity
- Adapt and change to the "new normal" (COVID reset & recovery) ensuring adequate infrastructure in in place to continue to deliver people-led services
- Continue to source opportunities and build partnerships (e.g. being part of consortiums) – supporting the delivery of quality services which benefit local people.
- Develop diverse and sustainable models of service delivery to mitigate the impact of short term funding and service delivery beyond time limited grant funding
- Ongoing review of current organisational structure, pricing strategy, financial systems & processes and premises including potential of asset transfer
- Continue to review capacity – supporting workforce development and training
- Finalise development of next 3-5 years business plan – with emphasis on social enterprise (trading) activities
- Asset Management options – Review with current landlords (SMBC) on longer-term arrangements for our three horticultural sites and our tenancy at ILC

Structure, governance and management

Constitution

The company is constituted under a Memorandum of Association dated 9 May 1996 and is a registered charity number 1070112.

Method of appointment or election of trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. Trustees are elected from the membership and comprises between two and fifteen members, of which at least half shall have a disability. The Trustees have power to co-opt to the board up to the maximum but these appointments are ratified at the next annual general meeting.

Policies adopted for the induction and training of Trustees

New trustees are invited and encouraged to attend a series of short meetings to familiarise themselves with the charity and the context in which it operates. The Chief Executive Officer of the charity covers the following:

- Obligations of trustees,
- Main documents which set out operational framework for the charity, including the memorandum and articles of association,
- Resourcing and the current financial position as set out in the latest published accounts,
- Details of all current services and projects,
- Future plans and objectives.

Organisational structure and decision making

The Board of Trustees meets quarterly and is responsible for the strategic direction and policy of the charity. The Board has appointed an executive committee made up of the Chairperson, Vice-Chairperson and Treasurer who meet with the Chief Executive Officer on a regular basis.

Seminars are held between Board meetings for the development of Trustees where appropriate.

A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Chief Executive Officer. The Chief Executive Officer is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met.

Pay policy for senior staff

Trustees are not remunerated. The charity has internal pay scales and grades which have been devised by external HR support, and these are benchmarked against similar companies/charities and roles.

The Chief Executive Officer salary is set by the Board of Trustees using the above approach. Salaries of other senior staff are set by the Board and the Chief Executive Officer.

Trustees' responsibilities statement

The trustees (who are also directors of Ideal for All Limited for the purposes of company law) are responsible for preparing the Trustees' Annual 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 then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- 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 trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditor

Feltons has expressed their willingness to continue in office.

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

This report was approved by the trustees, on 24th August 2021 and signed on their behalf by:

.....
Mrs C Gell, Chairperson

Independent Auditor's Report to the Members of Ideal For All Limited (A Company Limited by Guarantee)

Opinion

We have audited the financial statements of Ideal For All Limited (A Company Limited by Guarantee) for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements :

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Other information (continued)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities statement (set out on page 20), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- We reviewed the company's control and risk management procedures and planned our work based on our assessment of those controls and procedures;
- This review included an assessment of the risk of material misstatement due to errors, fraud and management override of controls for all material areas in the financial statements;
- We made enquiries of management and the company's lawyers regarding any actual or potential litigation and/or claims;
- Financial statements disclosures were reviewed and checked for compliance with applicable laws;
- Detailed testing was conducted on balances and transactions including unusual items and those of individual significance to the financial statements;
- Data analytics were used in order to identify unusual or significant trends;
- Communications with management and those charged with governance regarding relevant matters was undertaken throughout the audit and on completion.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilites. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Feltons

David W Farnsworth FCA (Senior Statutory Auditor)
For and on behalf of Feltons, Statutory Auditor
8 Sovereign Court
8 Graham Street
Birmingham B1 3JR

16 September 2021

Ideal For All Limited
(A Company Limited by Guarantee)

Statement of financial activities for the year ended 31 March 2021
(including income and expenditure account)

	Notes	Restricted funds 2021 £	Designated funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from :						
Income from charitable activities	2	820,863	30,000	549,011	1,399,874	1,217,794
Donations and legacies	3	-	-	2,005	2,005	3,269
Investments		-	-	317	317	1,223
Total income		820,863	30,000	551,333	1,402,196	1,222,286
Expenditure on :						
Charitable activities	4, 5	817,805	-	411,807	1,229,612	1,042,381
Total expenditure		817,805	-	411,807	1,229,612	1,042,381
Net income/(expenditure) before transfers		3,058	30,000	139,526	172,584	179,905
Gross transfers between funds	13	-	-	-	-	-
Net movement in funds		3,058	30,000	139,526	172,584	179,905
Reconciliation of funds						
Total funds brought forward		-	159,714	659,065	818,779	638,874
Total funds carried forward		3,058	189,714	798,591	991,363	818,779

All income and expenditure derive from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

Ideal For All Limited
(A Company Limited by Guarantee)

Company number : 03196518
Balance sheet as at 31 March 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	9		2,633		5,265
Investments	10		1		1
			2,634		5,266
Current assets					
Debtors	11	58,507		118,491	
Cash at bank and in hand		1,068,381		823,415	
		1,126,888		941,906	
Liabilities					
Creditors: amounts falling due within one year	12	138,159		128,393	
Net current assets			988,729		813,513
Total net assets			991,363		818,779
Charity Funds					
Restricted funds	13		3,058		-
Designated funds	13		189,714		159,714
Unrestricted funds	13		798,591		659,065
Total funds			991,363		818,779

The directors acknowledge their responsibilities for:

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

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The notes on pages 28 to 40 form part of these accounts.

The financial statements were approved and authorised for issue by the Trustees on 24 August 2021 and signed on their behalf, by:

..... Mrs C Goff - Chair of Trustees

Ideal For All Limited
(A Company Limited by Guarantee)

Statement of cash flows for the year ended 31 March 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Net cash provided by / (used in) operating activities	15	**244,649**	196,567
Cash flows from investing activities			
Investment income		**317**	1,223
Change in cash and cash equivalents in the year		**244,966**	197,790
Cash and cash equivalents brought forward		**823,415**	625,625
Cash and cash equivalents carried forward	16	**1,068,381**	823,415

Notes to the financial statements for the year ended 31 March 2021

1. Accounting policies

a) General information

Ideal For All Limited is a charitable company limited by guarantee and incorporated in England. Its registered office is 100 Oldbury Road, Smethwick, West Midlands, B66 1JE. Its principal activity is the provision of support services to older persons, those who are sick or who have a physical, learning or sensory disability.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Ideal For All Limited meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy. The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

c) Company status

The company is limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

d) Going concern

The company has net current assets of £988,729 at March 2021 and made a surplus for the year then ended. Accordingly the directors do not believe that the company has any going concern issues and have prepared the financial statements on that basis.

e) Income recognition

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

- **Government grants**
  Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of Financial Activities incorporating income and expenditure account over the expected useful lives of the assets concerned. Other grants are credited to the Statement of Financial Activities incorporating income and expenditure account as the related expenditure is incurred.

1. Accounting policies (continued)

e) Income recognition (continued)

- **Donations**
  Donations are recognised on a receivable basis where there is certainty of receipt and the amount can be reliably measured. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

- **Interest receivable**
  Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management support.

All expenditure (excluding that incurred in the provision of Direct Payments services) is inclusive of irrecoverable VAT.

g) Fund accounting

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

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

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

1. Accounting policies (continued)

h) Allocation of support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs and administrative payroll costs. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities. The bases on which support costs have been allocated are set out in note 5.

i) Tangible fixed assets

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities incorporating income and expenditure account.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Garden buildings and equipment	- over 10 years on a straight line basis
Fixtures and fittings	- over 10 years on a straight line basis
Technical equipment	- over 3 years on a straight line basis

j) Investments

Investments in group companies are stated at cost less impairment.

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1. Accounting policies (continued)

m) Liabilities

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

n) Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities incorporating income and expenditure on a straight line basis over the period of the lease term.

o) Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

p) Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

q) Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no critical accounting estimates or areas of judgement.

Notes to the financial statements for the year ended 31 March 2021 (continued)

2. Income from charitable activities

	Restricted funds 2021 £	Designated funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Grants and contracts	672,613	30,000	75,000	777,613	547,426
Earned income	148,250	-	474,011	622,261	670,368
	820,863	30,000	549,011	1,399,874	1,217,794
2020 total	562,048	-	655,746	1,217,794	

Analysis of grants

Sandwell MBC - peer support	50,000	50,000
Lloyds Foundation Trust	25,000	25,000
Building Better Opp - Steps to Work	65,420	155,890
Building Better Opp - Heart of England Foundation	6,948	90,153
Building Better Opp - Sandwell Consortium	12,294	10,807
Communities in Sync - Caring for Carers Project	16,000	4,000
Masonic Charitable Foundation	39,800	39,800
Youth Loneliness	36,000	33,750
The National Lottery Community Fund - Growing Buddies Project	39,800	46,933
SMBC - Voluntary Sector Main Programme Grant	28,092	27,814
SMBC - Advice	16,344	16,237
CCLORS	72,272	-
CIS - Community Offer	70,666	-
DPO COVID-19 Fund	18,350	-
Lloyds Bank Foundation Tust React (COVID)	14,775	-
PEBBLE Fund (South Staffs Water)	3,450	-
Power to Change - C-19	25,000	-
School of Social Entrepreneurs	9,083	-
SMBC - Community Offer - Single Point of Access	40,000	-
The National Lorttery - Catalyst - CAST- COVID-19 Digital Response	5,000	-
The National Lottery - Black Country e Futures (Steps to Work)	57,618	-
The National Lottery & Government DCMS - COVID Response	95,701	-
The Wolfson Foundation	30,000	-
Mind - Women's Mental Health Peer Support	-	15,390
Communities in Sync - Empower Project	-	20,625
SMBC	-	11,027
	777,613	547,426

Included within Income from Charitable Activities is grant income received from government sources being Sandwell MBC. There are no unfulfilled conditions or other contingencies attached to the government grants above.

3. Income from donations and legacies

	Restricted funds 2021 £	Designated funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations	-	-	2,005	2,005	3,269
	-	-	2,005	2,005	3,269
2020 total	-	-	3,269	3,269	

4. Expenditure on charitable activities

	Total 2021 £	Total 2020 £
Operational and support costs		
Wages and salaries	819,492	676,387
National Insurance	63,111	47,586
Pension costs	19,911	17,143
Gardening equipment and horticultural sundries	13,116	3,809
Equipment leasing	1,450	925
Computer support	20,628	35,207
User participation	10,191	12,672
Advertising	956	-
Staff training	4,302	1,122
Travel & subsistence expenses	2,450	9,868
Depreciation	2,632	2,633
Support costs (see note 5)	267,053	230,829
Governance costs (see note 5)	4,320	4,200
	1,229,612	1,042,381

Total expenditure on charitable activities was £1,229,612 (2020 - £1,042,381) of which £411,807 (2020 - £480,333) was unrestricted and £817,805 (2020 - £562,048) was restricted.

Notes to the financial statements for the year ended 31 March 2021 (continued)

5. Analysis of support and governance costs

	Basis of allocation	General support £	Governance function £	Total 2021 £	Total 2020 £
Wages and salaries	Staff time	81,471	-	81,471	92,154
National insurance	Staff time	7,382	-	7,382	7,882
Pension costs	Staff time	2,256	-	2,256	2,538
Property rental	Usage	41,580	-	41,580	17,689
Utilities and maintenance	Usage	38,644	-	38,644	29,438
Office costs	Usage	44,224	-	44,224	54,230
Insurance	Usage	4,335	-	4,335	3,667
Advertising - Events	Events	-	-	-	-
Legal, professional & bank charges	Usage	47,161	-	47,161	23,231
Auditor's remuneration	Governance	-	4,320	4,320	4,200
		267,053	4,320	271,373	235,029

6. Net income

This is stated after charging:

	2021 £	2020 £
Depreciation of tangible fixed assets:		
- owned by the charity	2,632	2,633
Operating lease rentals	37,800	12,834

During the current and previous year, no trustees received any remuneration nor any benefits in kind.
During the year, no trustees received any reimbursement of travelling expenses (2020 : 3 trustees received a total of £133).

7. Auditor's remuneration

The auditor's remuneration amounts to an audit fee of £4,320 (2020: £4,200).

8. Staff cost

Staff costs during the period were:

	Total 2021 £	Total 2020 £
Wages and salaries	900,963	768,541
Social security costs	70,493	55,468
Pension costs	22,167	19,681
	993,623	843,690

8. Staff cost (continued)

The average number of persons employed by the company during the year was as follows:

2021 Number	2021 FTE	2020 Number	2020 FTE
39	38	37	34

No employee received remuneration amounting to more than £60,000 in either year.

The charity's key management personnel comprises the trustees and Senior Management Team (being the Chief Executive Officer, Contracts and Development Managers, Direct Payment Manager and Contract Monitoring Officer). None of the trustees receive any remuneration. The total employee benefits (including employer pension contributions) received by the key management personnel for their services to the charity in the year was £178,675 (2020: £171,605).

Included within staff costs is £4,869 (2020: £6,631) in respect of agency workers and temporary staff.

9. Tangible fixed assets

	Garden buildings and equipment £	Furniture, fittings and equipment £	Technical equipment £	Total £
Cost				
At 1 April 2020 and 31 March 2021	510,876	10,640	77,571	599,087
Depreciation				
At 1 April 2020	505,611	10,640	77,571	593,822
Charge for the year	2,632	-	-	2,632
At 31 March 2021	508,243	10,640	77,571	596,454
Net book values				
At 31 March 2021	2,633	-	-	2,633
At 31 March 2020	5,265	-	-	5,265

10. Fixed asset investments

	Shares in group undertakings £
Cost	
At 1 April 2020 and 31 March 2021	1

The following is a subsidiary undertaking of the company:

Ideal For All Enterprises Limited
Registered office: 100 Oldbury Road, Smethwick, West Midlands, B66 1JE
Company number: 04158042

Class of shares	Holding	2021 £	2020 £
Ordinary	100%	1	1

	2021 £	2020 £
Aggregate capital and reserves	575	575
Profit / (loss) for the year	-	-

11. Debtors

	2021 £	2020 £
Grants and contracts receivable	52,057	104,052
Other debtors	4,500	5,015
Prepayments	1,950	9,424
	58,507	118,491

12. Creditors: Amounts falling due within one year

	2021 £	2020 £
Creditors from operations	18,607	15,277
Other taxation and social security	40,832	43,960
Other creditors	4,583	3,840
Accruals and deferred income	74,137	65,316
	138,159	128,393
Deferred income		
Deferred income at 1 April 2020	61,467	39,800
Resources deferred in the year	69,258	61,467
Amounts released from previous years	(61,467)	(39,800)
Deferred income at 31 March 2021	69,258	61,467

At the balance sheet date the charity was holding funds received in advance for grants where the qualifying expenditure is expected to be incurred in a future year.

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
Unrestricted funds				
General unrestricted funds	659,065	551,333	(411,807)	798,591
	659,065	551,333	(411,807)	798,591
Restricted funds				
DPO COVID-19 Fund	-	18,350	(15,292)	3,058
Building Better Opp - Steps to Work	-	65,420	(65,420)	-
Building Better Opp - Heart of England Foundation	-	6,948	(6,948)	-
Building Better Opp - Sandwell Consortium		12,294	(12,294)	-
CCLORS	-	72,272	(72,272)	-
CIS - Community Offer	-	77,416	(77,416)	-
Lloyds Bank Foundation Tust React (COVID)	-	14,775	(14,775)	-
PEBBLE Fund (South Staffs Water)	-	3,450	(3,450)	-
Power to Change - C-19	-	25,000	(25,000)	-
Solihull Specialist Employment		141,500	(141,500)	-
Masonic Charitable Foundatioin		39,800	(39,800)	-
School of Social Entrepreneurs	-	9,083	(9,083)	-
SMBC - Community Offer - Single Point of Access	-	40,000	(40,000)	-
The National Lorttery - Catalyst - CAST- COVID-19 Digital Response	-	5,000	(5,000)	-
The National Lottery - Black Country e Futures (Steps to Work)	-	57,618	(57,618)	-
Sandwell Consortium - Sandwell MBC Advice Grant	-	16,344	(16,344)	-
Sandwell MBC - Voluntary Main Programme Grant	-	28,092	(28,092)	-
The National Lottery Community Fund - Gowing Buddies Project	-	39,800	(39,800)	-
Building Connections Fund Co-op - Youth Strand	-	36,000	(36,000)	-
Communities in Sync - BCC - Caring for Carers Project	-	16,000	(16,000)	-
The National Lottery & Government DCMS - COVID Response	-	95,701	(95,701)	-
	-	820,863	(817,805)	3,058
Designated funds				
Project reserves	159,714	30,000	-	189,714
Total of funds	818,779	1,402,196	(1,229,612)	991,363

Notes to the financial statements for the year ended 31 March 2021 (continued)

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
Unrestricted funds				
General unrestricted funds	479,160	660,238	(480,333)	659,065
	479,160	660,238	(480,333)	659,065
Restricted funds				
Building Better Opp - Steps to Work	-	155,890	(155,890)	-
Building Better Opp - Heart of England Foundation		90,153	(90,153)	-
Building Better Opp - Sandwell Consortium	-	10,807	(10,807)	-
Communities in Sync - Empower Project		20,625	(20,625)	-
Communities in Sync - Caring for Carers Project	-	4,000	(4,000)	-
Masonic Charitable Foundation	-	39,800	(39,800)	-
Youth Loneliness	-	36,950	(36,950)	-
Mind - Women's Mental Health Peer Support	-	15,390	(15,390)	-
The National Lottery Community Fund - Growing Buddies Project	-	46,933	(46,933)	-
Solihull Specialist Employment	-	141,500	(141,500)	-
	-	562,048	(562,048)	-
Designated funds				
Project reserves	159,714	-	-	159,714
Total of funds	638,874	1,222,286	(1,042,381)	818,779

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2021 £	Designated funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	-	2,633	2,633
Fixed asset investments	-	-	1	1
Current assets	3,058	189,714	934,116	1,126,888
Creditors due within one year	-	-	(138,159)	(138,159)
Total net assets	3,058	189,714	798,591	991,363

14. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Restricted funds 2020 £	Designated funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	-	-	5,265	5,265
Fixed asset investments	-	-	1	1
Current assets	-	159,714	782,192	941,906
Creditors due within one year	-	-	(128,393)	(128,393)
Total net assets	-	159,714	659,065	818,779

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net income for reporting period (as per the SoFA)	172,584	179,905
Adjusted for :		
Depreciation charges	2,632	2,633
Interest receivable	(317)	(1,223)
Decrease in debtors	59,984	14,468
Increase / (decrease) in creditors	9,766	784
Net cash provided by operating activities	244,649	196,567

16. Analysis of cash and cash equivalents

	2021 £	2020 £
Cash at bank and in hand	1,068,381	823,415
	1,068,381	823,415

17. Pension commitments

The company operates a defined contribution pension scheme covering certain employees. The assets of the scheme are invested and managed independently of the finances of the company. Contributions paid in the year amounted to £22,167 (2020: £19,681). At the year end a balance of £3,780 (2020: £3,135) was payable.

18. Operating lease commitments

At 31 March 2021 the total of the charity's future minimum lease payments under non-cancellable operating leases was:

	2021	2020
	£	£
Within 1 year	44,190	44,818
Between 1 and 5 years	41,031	81,837
After more than 5 years	13,000	16,000
	98,221	142,655

19. Related party transactions

There were no related party transactions in the current or previous year.

20. Managed accounts

The company operates managed accounts on behalf of service users who receive direct payments. The funds held at the year end date were £3,332,904 (2020: £2,289,924) and are held in separate bank accounts in trust for these individuals.

These amounts are not recognised in the balance sheet.

21. Financial Instruments

The Charity only holds basic Financial Instruments. Financial Instruments are classified and accounted for according to the substance of the contractual arrangement as financial assets or financial liabilities. The financial assets and financial liabilities of the Charity are as follows:

- Debtors - Other debtors and grants and contracts receivable of £52,057 (2020: £104,567) are financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.
- Cash at bank - is classified as a basic financial instrument and is measured at face value.
- Liabilities - Trade creditors, accruals and other creditors of £27,265 (2020: £22,262) are classified as financial instruments and are measured at amortised cost. Amounts due for taxation and social security are not financial instruments. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.