BLYTH VALLEY DISABLED FORUM LIMITED

England & Wales · Charity number 1076926

Details

Other names	B.V.D.F.
Status	Registered
Legal form	Charitable company
Company number	03336710
Registered	1999-08-06
Register	View on the Charity Commission register

Contact

Address	Blyth Valley Disabled Forum Ltd 20 Stanley Street Blyth NE24 2BU
Phone	01670360927
Email	davidbramley@bvdfhomecare.co.uk
Website	www.bvdfhomecare.co.uk

Activities

Objects: THE RELIEF OF PERSONS WHO ARE DISABLED

Activities: WE PROVIDE HOMECARE SERVICES TO CLIENTS IN THEIR OWN HOME. WE ALSO HELP DISABLED PEOPLE TO ACCESS SPORTS ACTIVITIES.

Classification

- **How:** Provides Services, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Disability, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- Northumberland

Downloaded from opencharities.uk/ew/1076926

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£3,038,336	£2,812,949	£2,480,206	83
2024-03-31	£2,841,372	£2,633,228	£2,209,007	87
2023-03-31	£2,531,272	£2,366,582	£1,922,882	109
2022-03-31	£240,385	£2,148,426	£1,761,530	102
2021-03-31	£2,608,740	£2,288,657	£1,459,780	109

Trustees

Name	Role	Appointed
DAVID HOPPER	Chair	2015-10-01
JOHN CLOUGH		2014-11-19
SIMPSON CRAWFORD		

Downloaded from opencharities.uk/ew/1076926

BLYTH VALLEY DISABLED FORUM LIMITED

England & Wales - Charity number 1076926

Accounts

Charity registration number 1076926 (England and Wales)

Company registration number 03336710

BLYTH VALLEY DISABLED FORUM LTD

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

BLYTH VALLEY DISABLED FORUM LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr David Hopper Mr John Clough Mr Simpson Crawford
Secretary	Mr John Clough
Charity number (England and Wales)	1076926
Company number	03336710
Registered office	20 Stanley Street Blyth Northumberland United Kingdom NE24 2BU
Auditor	bk plus Audit Limited Azzurri House Walsall Road Aldridge Walsall WS9 0RB

BLYTH VALLEY DISABLED FORUM LTD

CONTENTS

	Page
Trustees report	1 - 3
Statement of trustees responsibilities	4
Independent auditor's report	5 - 7
Statement of financial activities	8
Balance sheet	9
Statement of cash flows	10
Notes to the financial statements	11 - 20

BLYTH VALLEY DISABLED FORUM LTD

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

The charity's objects are the promotion and welfare of the disabled in their homes and the community. The policies adopted in furtherance of these objects are:

- providing a means of consultation amongst interested parties.
- collecting and dis-seminating information.
- focusing attention on the needs of the disabled.
- supplementing statutory services for the disabled and developing voluntary services where the need is indicated.

We refer to Charity Commission guidance on Public Benefit when reviewing our aims and objectives and ensure that future plans remain focused on their achievement. Funding limits our activities, but no beneficiaries appropriate to our aims are excluded. Equal access to our service is important to us and we promote local understanding of our work.

There has been no change to these aims and objectives during the year.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the company should undertake.

Achievements and performance

Significant activities and achievements against objectives

The charity has improved upon its financial position, whilst providing a consistent level of of hours of care services. We continue to set ourselves a high standard of of care provision and received a 'good' report across all areas in the last audit by the CQC.

Financial review

Reserves policy

Free reserves are those funds not tied up in fixed assets or designated/restricted funds. The trustees forecast the level of reserves required to sustain operations, should income generating activities be curtailed. Free reserves have increased to £1,036,966 from £843,811 during the year due to very positive investment performance. This equates to 2.7 months of reserves compared to 3.1 months last year. Whilst the current level of reserves may prove sufficient, it is the view of the trustees that it would be prudent to ensure that there are sufficient reserves to provide financial flexibility over the course of the forthcoming year and any challenges that may be faced by the company.

The trustees are pleased to report that the charity continues to hold preferred Provider status in Blyth and Tier 2 status for Cramlington and Bedlington.

The trustees continue to to investigate other new avenues of funding in order to maintain a satisfactory financial position. our assets remain adequate and available to meet our aims and obligations.

The trustees have assessed the other major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

With the extension completed, the charity are actively using the new facility for the provision of life skills training to young people from Blyth and the surrounding area.

Structure, governance and management

The charity is a company limited by guarantee, incorporated on 20 March 1997, and registered as a charity on 6 August 1999. The company was established under a Memorandum of Association which established the Objects and powers of the charitable company and is governed under its articles of association. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr David Hopper

Mr John Clough

Mr Simpson Crawford

Recruitment and appointment of trustees

The trustees seek to ensure that the users needs are reflected through the diversity of the board. To enhance the potential pool of trustees, selected individuals who may wish to become trustees are approached as necessary. Trustees are reappointed annually.

New trustees are actively encouraged by the existing trustees to acquire any specialist skills required. New trustees are briefed on their legal obligations under company and charity law, the Memorandum and Articles of Association, the committee and the decision making process, future plans and recent performance. They are encouraged to attend the appropriate training and made aware of Charity Commission publications.

The charity has a committee of 3 directors who meet weekly and are responsible for the strategic direction and policy of the charity. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the directors and the Registered Manager. The directors are responsible for ensuring the charity delivers the services specified and that key performance indicators are met. The Registered Manager has responsibility for the day to day operational management, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.

The trustees consider the board of directors as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the accounts.

Auditor

In accordance with the company's articles, a resolution proposing that bk plus Audit Limited be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of audit information

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

Mr John Clough

Mr Simpson Crawford

13 November 2025

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Blyth Valley Disabled Forum Ltd for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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;
- 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BLYTH VALLEY DISABLED FORUM LTD

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Opinion

We have audited the financial statements of Blyth Valley Disabled Forum Ltd ('company') 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, 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 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 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 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 we do not express any form of assurance conclusion thereon. 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the company for the purpose 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 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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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. To the extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

From the preliminary stages of the audit, we ensure our understanding of the entity is up to date. This includes, but is not limited to, current knowledge of their activities, the business and control environments, and their compliance with the applicable and regulatory frameworks. This information supports our risk identification and the subsequent design of audit procedures to mitigate those risks; ensuring that the audit evidence obtained is sufficient and appropriate to support our opinion.

In response to the risks identified, specific to this entity, we designed procedures which included, but were not limited to:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance, where available;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

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 of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Colin Chater FCA (Senior Statutory Auditor)
for and on behalf of bk plus Audit Limited

13 November 2025

Chartered Certified Accountants
Statutory Auditor

Azzurri House
Walsall Road
Aldridge
Walsall
WS9 0RB

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	**3**	18,575	2,975,341	2,993,916	13,742	2,791,400	2,805,142
Investments	**4**	44,420	-	44,420	36,230	-	36,230
Other income	**5**	-	6,176	6,176	-	-	-
Total income		62,995	2,981,517	3,044,512	49,972	2,791,400	2,841,372
Charitable activities	**6**	37,269	2,775,680	2,812,949	28,812	2,604,416	2,633,228
Net gains on investments	**10**	39,636	-	39,636	77,981	-	77,981
Net income and movement in funds		65,362	205,837	271,199	99,141	186,984	286,125
Reconciliation of funds:							
Fund balances at 1 April 2024		996,470	1,212,537	2,209,007	897,329	1,025,553	1,922,882
Fund balances at 31 March 2025		1,061,832	1,418,374	2,480,206	996,470	1,212,537	2,209,007

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

BLYTH VALLEY DISABLED FORUM LTD

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	**12**		195,422		152,659
Current assets					
Debtors	**13**	58,622		80,297	
Investments	**14**	1,671,329		1,463,954	
Cash at bank and in hand		692,823		645,190	
		2,422,774		2,189,441	
Creditors: amounts falling due within one year	**15**	(137,990)		(133,093)	
Net current assets			2,284,784		2,056,348
Total assets less current liabilities			2,480,206		2,209,007
The funds of the company					
Restricted income funds	**17**		1,418,374		1,212,537
Unrestricted funds	**18**		1,061,832		996,470
			2,480,206		2,209,007

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 13 November 2025

Mr John Clough

Mr Simpson Crawford

Company registration number 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	**22**		226,156		243,873
Investing activities					
Purchase of tangible fixed assets		(64,204)		(2,400)	
Proceeds from disposal of tangible fixed assets		9,000		-	
Proceeds from disposal of investments		(167,739)		(49,729)	
Investment income received		44,420		36,230	
Net cash used in investing activities			(178,523)		(15,899)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			47,633		227,974
Cash and cash equivalents at beginning of year			645,190		417,216
Cash and cash equivalents at end of year			692,823		645,190

1 Accounting policies

Charity information

Blyth Valley Disabled Forum Ltd is a England and Wales. The registered office is 20, Stanley Street, Blyth, Northumberland, NE24 2BU, United Kingdom in England & Wales.

1.1 Accounting convention

The financial statements have been prepared in accordance with the company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the company.

1.4 Income

Income is recognised when the company is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the company has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

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 are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% Straight Line
Plant and equipment	33.3% reducing Balance
Motor vehicles	25% reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the company's balance sheet when the company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the company's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants, donations and contracting income	18,575	2,975,341	2,993,916	13,742	2,791,400	2,805,142

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from listed investments	23,314	19,483
Interest receivable	21,106	16,747
	44,420	36,230

5 Other income

	Restricted funds 2025 £	Restricted funds 2024 £
Net gain on disposal of tangible fixed assets	6,176	-

6 Expenditure on charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Direct costs		
Staff costs	2,526,805	2,369,780
Depreciation and impairment	18,617	11,364
Travel expenses	32,170	30,377
Light, heat & rates	7,998	13,157
Repairs & IT support	33,072	45,729
Telephone, postage & stationery	49,499	28,019
Legal & professional fees	9,225	17,562
Insurance	19,584	19,042
Sundry expenses	50,634	43,582
Training	10,075	7,248
Operating leases	35,534	31,263
advertising	8,337	3,926
Bank charges	3,245	3,703
Staff uniforms	1,083	604
Bad debts provision	453	1,572
	2,806,331	2,626,928
Share of support and governance costs (see note)		
Governance	6,618	6,300
	2,812,949	2,633,228
Analysis by fund		
Unrestricted funds	37,269	28,812
Restricted funds	2,775,680	2,604,416
	2,812,949	2,633,228

7 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,618	6,300
Depreciation of owned tangible fixed assets	18,617	11,364
Profit on disposal of tangible fixed assets	(6,176)	-

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the company during the year, but they are reimbursed for out of pocket expenses of £18,750. (2024 £15,000).

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Carers & Drivers	71	75
Administrative staff	12	12
Total	83	87

Employment costs	2025 £	2024 £
Wages and salaries	2,285,198	2,164,475
Social security costs	196,192	167,671
Other pension costs	45,415	37,634
	2,526,805	2,369,780

There were no employees whose annual remuneration was more than £60,000.

10 Gains and losses on investments

Gains/(losses) arising on:	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Revaluation of investments	30,229	76,182
Sale of investments	9,407	1,799
	39,636	77,981

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2024	192,294	217,119	49,135	458,548
Additions	-	21,314	42,890	64,204
Disposals	-	-	(18,135)	(18,135)
At 31 March 2025	192,294	238,433	73,890	504,617
Depreciation and impairment				
At 1 April 2024	58,602	209,907	37,380	305,889
Depreciation charged in the year	3,846	6,982	7,789	18,617
Eliminated in respect of disposals	-	-	(15,311)	(15,311)
At 31 March 2025	62,448	216,889	29,858	309,195
Carrying amount				
At 31 March 2025	129,846	21,544	44,032	195,422
At 31 March 2024	133,692	7,212	11,755	152,659

13 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	24,511	32,859
Other debtors	5,948	293
Prepayments and accrued income	28,163	47,145
	58,622	80,297

14 Current asset investments

	2025	2024
	£	£
Listed investments	1,671,329	1,463,954

15 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	63,481	59,518
Trade creditors	15,213	15,702
Other creditors	46,109	42,706
Accruals and deferred income	13,187	15,167
	137,990	133,093

16 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	45,415	37,634

The company operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the company in an independently administered fund.

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
Promotion & welfare for disabled persons	1,212,537	2,981,517	(2,775,680)	1,418,374

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Promotion & welfare for disabled persons	1,025,553	2,791,400	(2,604,416)	1,212,537

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2025 £
General funds	996,470	62,995	(37,269)	39,636	1,061,832

18 Unrestricted funds **(Continued)**

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Gains and losses	At 31 March 2024
	£	£	£	£	£
General funds	897,329	49,972	(28,812)	77,981	996,470

19 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 March 2025:			
Tangible assets	195,422	-	195,422
Current assets/(liabilities)	1,036,965	1,247,819	2,284,784
	1,232,387	1,247,819	2,480,206
Per balance sheet	1,061,832	1,418,374	2,480,206
Balance to allocate	(170,555)	170,555	-

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 March 2024:			
Tangible assets	152,659	-	152,659
Current assets/(liabilities)	843,811	1,212,537	2,056,348
	996,470	1,212,537	2,209,007

20 Operating lease commitments

Lessee

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	19,584	19,584
Between two and five years	49,812	67,008
In over five years	-	2,388
	69,396	88,980

21 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

22 Cash generated from operations	**2025**	**2024**
	£	**£**
Surplus for the year	271,199	286,125
Adjustments for:		
Investment income recognised in statement of financial activities	(44,420)	(36,230)
Gain on disposal of tangible fixed assets	(6,176)	-
Gain on disposal of investments	(9,407)	(1,799)
Fair value gains and losses on investments	(30,229)	(76,182)
Depreciation and impairment of tangible fixed assets	18,617	11,364
Movements in working capital:		
Decrease/(increase) in debtors	21,675	(18,338)
Increase in creditors	4,897	78,933
Cash generated from operations	226,156	243,873

23 Analysis of changes in net funds

The charity had no material debt during the year.

BLYTH VALLEY DISABLED FORUM LIMITED

England & Wales - Charity number 1076926

Accounts

Charity registration number 1076926

Company registration number 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

BLYTH VALLEY DISABLED FORUM LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr David Hopper Mr John Clough Mr Simpson Crawford
Secretary	Mr John Clough
Charity number	1076926
Company number	03336710
Registered office	20 Stanley Street Blyth Northumberland United Kingdom NE24 2BU
Auditor	BK Plus Audit Limited Azzurri House Walsall Road Aldridge Walsall England WS9 0RB

BLYTH VALLEY DISABLED FORUM LTD

CONTENTS

	Page
Trustees report	1 - 3
Statement of trustees responsibilities	4
Independent auditor's report	5 - 7
Statement of financial activities	8
Balance sheet	9
Statement of cash flows	10
Notes to the financial statements	11 - 20

BLYTH VALLEY DISABLED FORUM LTD

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the company's [governing document], the Companies Act 2006 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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charity's objects are the promotion and welfare of the disabled in their homes and the community. The policies adopted in furtherance of these objects are:

- providing a means of consultation amongst interested parties.
- collecting and dis-seminating information.
- focusing attention on the needs of the disabled.
- supplementing statutory services for the disabled and developing voluntary services where the need is indicated.

We refer to Charity Commission guidance on Public Benefit when reviewing our aims and objectives and ensure that future plans remain focused on their achievement. Funding limits our activities, but no beneficiaries appropriate to our aims are excluded. Equal access to our service is important to us and we promote local understanding of our work.

There has been no change to these aims and objectives during the year.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the company should undertake.

Achievements and performance

Significant activities and achievements against objectives

The charity has improved upon its financial position, whilst providing a consistent level of of hours of care services. We continue to set ourselves a high standard of of care provision and received a 'good' report across all areas in the last audit by the CQC.

Financial review

Reserves policy

Free reserves are those funds not tied up in fixed assets or designated/restricted funds. The trustees forecast the level of reserves required to sustain operations, should income generating activities be curtailed. Free reserves have increased to £843,811 from £735,707 during the year due to very positive investment performance. This equates to 3.0 months of reserves compared to 3.6 months last year. Whilst the current level of reserves may prove sufficient, it is the view of the trustees that it would be prudent to ensure that there are sufficient reserves to provide financial flexibility over the course of the forthcoming year and any challenges that may be faced by the company.

The trustees are pleased to report that the charity continues to hold preferred Provider status in Blyth and Tier 2 status for Cramlington and Bedlington.

The trustees continue to to investigate other new avenues of funding in order to maintain a satisfactory financial position. our assets remain adequate and available to meet our aims and obligations.

The trustees have assessed the other major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

During the extension was completed and the charity are actively using the facility to give the provision of life skills training to young people.

Structure, governance and management

The charity is a company limited by guarantee, incorporated on 20 March 1997, and registered as a charity on 6 August 1999. The company was established under a Memorandum of Association which established the Objects and powers of the charitable company and is governed under its articles of association. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr David Hopper

Mr John Clough

Mr Simpson Crawford

Recruitment and appointment of trustees

The trustees seek to ensure that the users needs are reflected through the diversity of the board. To enhance the potential pool of trustees, selected individuals who may wish to become trustees are approached as necessary. Trustees are reappointed annually.

New trustees are actively encouraged by the existing trustees to acquire any specialist skills required. New trustees are briefed on their legal obligations under company and charity law, the Memorandum and Articles of Association, the committee and the decision making process, future plans and recent performance. They are encouraged to attend the appropriate training and made aware of Charity Commission publications.

The charity has a committee of 3 directors who meet weekly and are responsible for the strategic direction and policy of the charity. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the directors and the Registered Manager. The directors are responsible for ensuring the charity delivers the services specified and that key performance indicators are met. The Registered Manager has responsibility for the day to day operational management, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.

The trustees consider the board of directors as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the accounts.

Auditor

In accordance with the company's articles, a resolution proposing that BK Plus Audit Limited be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of audit information

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

Mr David Hopper

Mr John Clough

28 November 2024

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also the directors of Blyth Valley Disabled Forum Ltd for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BLYTH VALLEY DISABLED FORUM LTD

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Opinion

We have audited the financial statements of Blyth Valley Disabled Forum Ltd ('company') 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, 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 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 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 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 we do not express any form of assurance conclusion thereon. 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the company for the purpose 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 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

BK Plus Audit Limited is eligible for appointment as auditor of the company by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

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. To the extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

From the preliminary stages of the audit, we ensure our understanding of the entity is up to date. This includes, but is not limited to, current knowledge of their activities, the business and control environments, and their compliance with the applicable and regulatory frameworks. This information supports our risk identification and the subsequent design of audit procedures to mitigate those risks; ensuring that the audit evidence obtained is sufficient and appropriate to support our opinion.

In response to the risks identified, specific to this entity, we designed procedures which included, but were not limited to:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance, where available;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

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 of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Use of our report

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Colin Chater FCA (Senior Statutory Auditor)
for and on behalf of BK Plus Audit Limited

28 November 2024

Chartered Certified Accountants
Statutory Auditor

Azzurri House
Walsall Road
Aldridge
Walsall
England
WS9 0RB

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	**3**	13,742	2,791,400	2,805,142	13,957	2,493,898	2,507,855
Investments	**4**	36,230	-	36,230	23,417	-	23,417
Total income		49,972	2,791,400	2,841,372	37,374	2,493,898	2,531,272
Charitable activities	**5**	28,812	2,604,416	2,633,228	23,486	2,343,096	2,366,582
Net gains/(losses) on investments	**9**	77,981	-	77,981	(3,338)	-	(3,338)
Net income and movement in funds		99,141	186,984	286,125	10,550	150,802	161,352
Reconciliation of funds:							
Fund balances at 1 April 2023		897,329	1,025,553	1,922,882	886,779	874,751	1,761,530
Fund balances at 31 March 2024		996,470	1,212,537	2,209,007	897,329	1,025,553	1,922,882

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

BLYTH VALLEY DISABLED FORUM LTD

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**11**		152,659		161,623
Current assets					
Debtors	**12**	80,297		61,959	
Investments	**13**	1,463,954		1,336,244	
Cash at bank and in hand		645,190		417,216	
		2,189,441		1,815,419	
Creditors: amounts falling due within one year	**14**	(133,093)		(54,160)	
Net current assets			2,056,348		1,761,259
Total assets less current liabilities			2,209,007		1,922,882
Net assets excluding pension liability			2,209,007		1,922,882
The funds of the company					
Restricted income funds	**16**		1,212,537		1,025,553
Unrestricted funds			996,470		897,329
			2,209,007		1,922,882

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 28 November 2024

Mr David Hopper

Mr John Clough

Company registration number 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash generated from operations	**21**		243,873		127,646
Investing activities					
Purchase of tangible fixed assets		(2,400)		(68,940)	
Proceeds from disposal of investments		(49,729)		(444,762)	
Investment income received		36,230		23,417	
Net cash used in investing activities			(15,899)		(490,285)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			227,974		(362,639)
Cash and cash equivalents at beginning of year			417,216		779,854
Cash and cash equivalents at end of year			645,190		417,215

1 Accounting policies

Charity information

Blyth Valley Disabled Forum Ltd is a England and Wales. The registered office is 20, Stanley Street, Blyth, Northumberland, NE24 2BU, United Kingdom in England & Wales.

1.1 Accounting convention

The financial statements have been prepared in accordance with the company's [governing document], the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the company.

1.4 Income

Income is recognised when the company is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the company has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

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 are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% Straight Line
Plant and equipment	33.3% reducing Balance
Motor vehicles	25% reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the company's balance sheet when the company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the company's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024	Restricted funds 2024	Total 2024	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£	£	£	£
Grants, donations and contracting income	13,742	2,791,400	2,805,142	13,957	2,493,898	2,507,855

4 Income from investments

	Unrestricted funds 2024	Unrestricted funds 2023
	£	£
Income from listed investments	19,483	13,092
Interest receivable	16,747	10,325
	36,230	23,417

5 Expenditure on charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Direct costs		
Staff costs	2,369,780	2,108,912
Depreciation and impairment	11,364	13,270
Travel expenses	30,377	9,817
Light, heat & rates	13,157	11,651
Repairs & IT support	45,729	61,944
Telephone, postage & stationery	28,019	24,087
Legal & professional fees	17,562	12,104
Insurance	19,042	15,247
Sundry expenses	43,582	45,761
Training	7,248	6,798
Operating leases	31,263	29,687
advertising	3,926	14,536
Bank charges	3,703	6,768
Staff uniforms	604	-
Bad debts provision	1,572	-
	2,626,928	2,360,582
Share of support and governance costs (see note)		
Governance	6,300	6,000
	2,633,228	2,366,582
Analysis by fund		
Unrestricted funds	28,812	23,486
Restricted funds	2,604,416	2,343,096
	2,633,228	2,366,582

6 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	11,364	13,270

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the company during the year, but they are reimbursed for out of pocket expenses of £15,000. (2023 £12,000).

8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Carers & Drivers	75	97
Administrative staff	12	12
Total	87	109

Employment costs	2024 £	2023 £
Wages and salaries	2,164,475	1,955,624
Social security costs	167,671	130,433
Other pension costs	37,634	22,855
	2,369,780	2,108,912

There were no employees whose annual remuneration was more than £60,000.

9 Gains and losses on investments

Gains/(losses) arising on:	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Revaluation of investments	76,182	(20,998)
Sale of investments	1,799	17,660
	77,981	(3,338)

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2023	192,294	214,719	49,135	456,148
Additions	-	2,400	-	2,400
At 31 March 2024	192,294	217,119	49,135	458,548
Depreciation and impairment				
At 1 April 2023	54,756	206,307	33,462	294,525
Depreciation charged in the year	3,846	3,600	3,918	11,364
At 31 March 2024	58,602	209,907	37,380	305,889
Carrying amount				
At 31 March 2024	133,692	7,212	11,755	152,659
At 31 March 2023	137,538	8,412	15,673	161,623

12 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	32,859	53,282
Other debtors	293	-
Prepayments and accrued income	47,145	8,677
	80,297	61,959

13 Current asset investments

	2024	2023
	£	£
Listed investments	1,463,954	1,336,244

14 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	59,518	34,190
Trade creditors	15,702	7,425
Other creditors	42,706	3,500
Accruals and deferred income	15,167	9,045
	133,093	54,160

15 Retirement benefit schemes

Defined contribution schemes	2024 £	2023 £
Charge to profit or loss in respect of defined contribution schemes	37,634	22,855

The company operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the company in an independently administered fund.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Promotion & welfare for disabled persons	1,025,553	2,791,400	(2,604,416)	1,212,537

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
Promotion & welfare for disabled persons	874,751	2,493,898	(2,343,096)	1,025,553

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2024 £
General funds	897,329	49,972	(28,812)	77,981	996,470

17 Unrestricted funds **(Continued)**

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Gains and losses	At 31 March 2023
	£	£	£	£	£
General funds	886,779	37,374	(23,486)	(3,338)	897,329

18 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 March 2024:			
Tangible assets	152,659	-	152,659
Current assets/(liabilities)	843,811	1,212,537	2,056,348
	996,470	1,212,537	2,209,007

	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
At 31 March 2023:			
Tangible assets	161,623	-	161,623
Current assets/(liabilities)	735,706	1,025,553	1,761,259
	897,329	1,025,553	1,922,882

19 Operating lease commitments

Lessee

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	19,584	21,213
Between two and five years	67,008	-
In over five years	2,388	-
	88,980	21,213

20 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

21	Cash generated from operations	2024 £	2023 £
	Surplus for the year	286,125	161,352
	Adjustments for:		
	Investment income recognised in statement of financial activities	(36,230)	(23,417)
	Gain on disposal of investments	(1,799)	(17,660)
	Fair value gains and losses on investments	(76,182)	20,998
	Depreciation and impairment of tangible fixed assets	11,364	13,270
	Movements in working capital:		
	(Increase) in debtors	(18,338)	(2,942)
	Increase/(decrease) in creditors	78,933	(23,955)
	Cash generated from operations	243,873	127,646

22 Analysis of changes in net funds

The charity had no material debt during the year.

Charity registration number 1076926

Company registration number 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

BLYTH VALLEY DISABLED FORUM LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr David Hopper Mr John Clough Mr Simpson Crawford
Secretary	Mr John Clough
Charity number	1076926
Company number	03336710
Registered office	20 Stanley Street Blyth Northumberland United Kingdom NE24 2BU
Auditor	BK Plus Audit Limited Azzurri House Walsall Road Aldridge Walsall England WS9 0RB

BLYTH VALLEY DISABLED FORUM LTD

CONTENTS

	Page
Trustees report	1 - 3
Statement of trustees responsibilities	4
Independent auditor's report	5 - 7
Statement of financial activities	8
Balance sheet	9
Statement of cash flows	10
Notes to the financial statements	11 - 20

BLYTH VALLEY DISABLED FORUM LTD

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the company's [governing document], the Companies Act 2006 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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charity's objects are the promotion and welfare of the disabled in their homes and the community. The policies adopted in furtherance of these objects are:

- providing a means of consultation amongst interested parties.
- collecting and dis-seminating information.
- focusing attention on the needs of the disabled.
- supplementing statutory services for the disabled and developing voluntary services where the need is indicated.

We refer to Charity Commission guidance on Public Benefit when reviewing our aims and objectives and ensure that future plans remain focused on their achievement. Funding limits our activities, but no beneficiaries appropriate to our aims are excluded. Equal access to our service is important to us and we promote local understanding of our work.

There has been no change to these aims and objectives during the year.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the company should undertake.

Achievements and performance

Significant activities and achievements against objectives

The charity has improved upon its financial position, whilst providing a consistent level of of hours of care services. We continue to set ourselves a high standard of of care provision and received a 'good' report across all areas in the last audit by the CQC.

Financial review

Reserves policy

Free reserves are those funds not tied up in fixed assets or designated/restricted funds. The trustees forecast the level of reserves required to sustain operations, should income generating activities be curtailed. Free reserves have increased to £843,811 from £735,707 during the year due to very positive investment performance. This equates to 3.0 months of reserves compared to 3.6 months last year. Whilst the current level of reserves may prove sufficient, it is the view of the trustees that it would be prudent to ensure that there are sufficient reserves to provide financial flexibility over the course of the forthcoming year and any challenges that may be faced by the company.

The trustees are pleased to report that the charity continues to hold preferred Provider status in Blyth and Tier 2 status for Cramlington and Bedlington.

The trustees continue to to investigate other new avenues of funding in order to maintain a satisfactory financial position. our assets remain adequate and available to meet our aims and obligations.

The trustees have assessed the other major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

During the extension was completed and the charity are actively using the facility to give the provision of life skills training to young people.

Structure, governance and management

The charity is a company limited by guarantee, incorporated on 20 March 1997, and registered as a charity on 6 August 1999. The company was established under a Memorandum of Association which established the Objects and powers of the charitable company and is governed under its articles of association. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr David Hopper

Mr John Clough

Mr Simpson Crawford

Recruitment and appointment of trustees

The trustees seek to ensure that the users needs are reflected through the diversity of the board. To enhance the potential pool of trustees, selected individuals who may wish to become trustees are approached as necessary. Trustees are reappointed annually.

New trustees are actively encouraged by the existing trustees to acquire any specialist skills required. New trustees are briefed on their legal obligations under company and charity law, the Memorandum and Articles of Association, the committee and the decision making process, future plans and recent performance. They are encouraged to attend the appropriate training and made aware of Charity Commission publications.

The charity has a committee of 3 directors who meet weekly and are responsible for the strategic direction and policy of the charity. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the directors and the Registered Manager. The directors are responsible for ensuring the charity delivers the services specified and that key performance indicators are met. The Registered Manager has responsibility for the day to day operational management, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.

The trustees consider the board of directors as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the accounts.

Auditor

In accordance with the company's articles, a resolution proposing that BK Plus Audit Limited be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of audit information

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

Mr David Hopper

Mr John Clough

28 November 2024

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also the directors of Blyth Valley Disabled Forum Ltd for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BLYTH VALLEY DISABLED FORUM LTD

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Opinion

We have audited the financial statements of Blyth Valley Disabled Forum Ltd ('company') 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, 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 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 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 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 we do not express any form of assurance conclusion thereon. 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the company for the purpose 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 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

BK Plus Audit Limited is eligible for appointment as auditor of the company by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

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. To the extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

From the preliminary stages of the audit, we ensure our understanding of the entity is up to date. This includes, but is not limited to, current knowledge of their activities, the business and control environments, and their compliance with the applicable and regulatory frameworks. This information supports our risk identification and the subsequent design of audit procedures to mitigate those risks; ensuring that the audit evidence obtained is sufficient and appropriate to support our opinion.

In response to the risks identified, specific to this entity, we designed procedures which included, but were not limited to:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance, where available;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

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 of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Use of our report

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Colin Chater FCA (Senior Statutory Auditor)
for and on behalf of BK Plus Audit Limited

28 November 2024

Chartered Certified Accountants
Statutory Auditor

Azzurri House
Walsall Road
Aldridge
Walsall
England
WS9 0RB

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	**3**	13,742	2,791,400	2,805,142	13,957	2,493,898	2,507,855
Investments	**4**	36,230	-	36,230	23,417	-	23,417
Total income		49,972	2,791,400	2,841,372	37,374	2,493,898	2,531,272
Charitable activities	**5**	28,812	2,604,416	2,633,228	23,486	2,343,096	2,366,582
Net gains/(losses) on investments	**9**	77,981	-	77,981	(3,338)	-	(3,338)
Net income and movement in funds		99,141	186,984	286,125	10,550	150,802	161,352
Reconciliation of funds:							
Fund balances at 1 April 2023		897,329	1,025,553	1,922,882	886,779	874,751	1,761,530
Fund balances at 31 March 2024		996,470	1,212,537	2,209,007	897,329	1,025,553	1,922,882

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

BLYTH VALLEY DISABLED FORUM LTD

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**11**		152,659		161,623
Current assets					
Debtors	**12**	80,297		61,959	
Investments	**13**	1,463,954		1,336,244	
Cash at bank and in hand		645,190		417,216	
		2,189,441		1,815,419	
Creditors: amounts falling due within one year	**14**	(133,093)		(54,160)	
Net current assets			2,056,348		1,761,259
Total assets less current liabilities			2,209,007		1,922,882
Net assets excluding pension liability			2,209,007		1,922,882
The funds of the company					
Restricted income funds	**16**		1,212,537		1,025,553
Unrestricted funds			996,470		897,329
			2,209,007		1,922,882

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 28 November 2024

Mr David Hopper

Mr John Clough

Company registration number 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash generated from operations	**21**		243,873		127,646
Investing activities					
Purchase of tangible fixed assets		(2,400)		(68,940)	
Proceeds from disposal of investments		(49,729)		(444,762)	
Investment income received		36,230		23,417	
Net cash used in investing activities			(15,899)		(490,285)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			227,974		(362,639)
Cash and cash equivalents at beginning of year			417,216		779,854
Cash and cash equivalents at end of year			645,190		417,215

1 Accounting policies

Charity information

Blyth Valley Disabled Forum Ltd is a England and Wales. The registered office is 20, Stanley Street, Blyth, Northumberland, NE24 2BU, United Kingdom in England & Wales.

1.1 Accounting convention

The financial statements have been prepared in accordance with the company's [governing document], the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the company.

1.4 Income

Income is recognised when the company is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the company has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

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 are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% Straight Line
Plant and equipment	33.3% reducing Balance
Motor vehicles	25% reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the company's balance sheet when the company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the company's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024	Restricted funds 2024	Total 2024	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£	£	£	£
Grants, donations and contracting income	13,742	2,791,400	2,805,142	13,957	2,493,898	2,507,855

4 Income from investments

	Unrestricted funds 2024	Unrestricted funds 2023
	£	£
Income from listed investments	19,483	13,092
Interest receivable	16,747	10,325
	36,230	23,417

5 Expenditure on charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Direct costs		
Staff costs	2,369,780	2,108,912
Depreciation and impairment	11,364	13,270
Travel expenses	30,377	9,817
Light, heat & rates	13,157	11,651
Repairs & IT support	45,729	61,944
Telephone, postage & stationery	28,019	24,087
Legal & professional fees	17,562	12,104
Insurance	19,042	15,247
Sundry expenses	43,582	45,761
Training	7,248	6,798
Operating leases	31,263	29,687
advertising	3,926	14,536
Bank charges	3,703	6,768
Staff uniforms	604	-
Bad debts provision	1,572	-
	2,626,928	2,360,582
Share of support and governance costs (see note)		
Governance	6,300	6,000
	2,633,228	2,366,582
Analysis by fund		
Unrestricted funds	28,812	23,486
Restricted funds	2,604,416	2,343,096
	2,633,228	2,366,582

6 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	11,364	13,270

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the company during the year, but they are reimbursed for out of pocket expenses of £15,000. (2023 £12,000).

8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Carers & Drivers	75	97
Administrative staff	12	12
Total	87	109

Employment costs	2024 £	2023 £
Wages and salaries	2,164,475	1,955,624
Social security costs	167,671	130,433
Other pension costs	37,634	22,855
	2,369,780	2,108,912

There were no employees whose annual remuneration was more than £60,000.

9 Gains and losses on investments

Gains/(losses) arising on:	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Revaluation of investments	76,182	(20,998)
Sale of investments	1,799	17,660
	77,981	(3,338)

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2023	192,294	214,719	49,135	456,148
Additions	-	2,400	-	2,400
At 31 March 2024	192,294	217,119	49,135	458,548
Depreciation and impairment				
At 1 April 2023	54,756	206,307	33,462	294,525
Depreciation charged in the year	3,846	3,600	3,918	11,364
At 31 March 2024	58,602	209,907	37,380	305,889
Carrying amount				
At 31 March 2024	133,692	7,212	11,755	152,659
At 31 March 2023	137,538	8,412	15,673	161,623

12 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	32,859	53,282
Other debtors	293	-
Prepayments and accrued income	47,145	8,677
	80,297	61,959

13 Current asset investments

	2024	2023
	£	£
Listed investments	1,463,954	1,336,244

14 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	59,518	34,190
Trade creditors	15,702	7,425
Other creditors	42,706	3,500
Accruals and deferred income	15,167	9,045
	133,093	54,160

15 Retirement benefit schemes

Defined contribution schemes	2024 £	2023 £
Charge to profit or loss in respect of defined contribution schemes	37,634	22,855

The company operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the company in an independently administered fund.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Promotion & welfare for disabled persons	1,025,553	2,791,400	(2,604,416)	1,212,537

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
Promotion & welfare for disabled persons	874,751	2,493,898	(2,343,096)	1,025,553

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2024 £
General funds	897,329	49,972	(28,812)	77,981	996,470

17 Unrestricted funds **(Continued)**

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Gains and losses	At 31 March 2023
	£	£	£	£	£
General funds	886,779	37,374	(23,486)	(3,338)	897,329

18 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 March 2024:			
Tangible assets	152,659	-	152,659
Current assets/(liabilities)	843,811	1,212,537	2,056,348
	996,470	1,212,537	2,209,007

	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
At 31 March 2023:			
Tangible assets	161,623	-	161,623
Current assets/(liabilities)	735,706	1,025,553	1,761,259
	897,329	1,025,553	1,922,882

19 Operating lease commitments

Lessee

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	19,584	21,213
Between two and five years	67,008	-
In over five years	2,388	-
	88,980	21,213

20 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

21	Cash generated from operations	2024 £	2023 £
	Surplus for the year	286,125	161,352
	Adjustments for:		
	Investment income recognised in statement of financial activities	(36,230)	(23,417)
	Gain on disposal of investments	(1,799)	(17,660)
	Fair value gains and losses on investments	(76,182)	20,998
	Depreciation and impairment of tangible fixed assets	11,364	13,270
	Movements in working capital:		
	(Increase) in debtors	(18,338)	(2,942)
	Increase/(decrease) in creditors	78,933	(23,955)
	Cash generated from operations	243,873	127,646

22 Analysis of changes in net funds

The charity had no material debt during the year.

Charity registration number 1076926

Company registration number 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

BLYTH VALLEY DISABLED FORUM LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr David Hopper Mr John Clough Mr Simpson Crawford
Secretary	Mr John Clough
Charity number	1076926
Company number	03336710
Registered office	20 Stanley Street Blyth Northumberland United Kingdom NE24 2BU
Auditor	BK Plus Audit Limited Azzurri House Walsall Road Aldridge Walsall England WS9 0RB

BLYTH VALLEY DISABLED FORUM LTD

CONTENTS

	Page
Trustees report	1 - 3
Statement of trustees responsibilities	4
Independent auditor's report	5 - 7
Statement of financial activities	8
Balance sheet	9
Statement of cash flows	10
Notes to the financial statements	11 - 20

BLYTH VALLEY DISABLED FORUM LTD

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the company's [governing document], the Companies Act 2006 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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charity's objects are the promotion and welfare of the disabled in their homes and the community. The policies adopted in furtherance of these objects are:

- providing a means of consultation amongst interested parties.
- collecting and dis-seminating information.
- focusing attention on the needs of the disabled.
- supplementing statutory services for the disabled and developing voluntary services where the need is indicated.

We refer to Charity Commission guidance on Public Benefit when reviewing our aims and objectives and ensure that future plans remain focused on their achievement. Funding limits our activities, but no beneficiaries appropriate to our aims are excluded. Equal access to our service is important to us and we promote local understanding of our work.

There has been no change to these aims and objectives during the year.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the company should undertake.

Achievements and performance

Significant activities and achievements against objectives

The charity has improved upon its financial position, whilst providing a consistent level of of hours of care services. We continue to set ourselves a high standard of of care provision and received a 'good' report across all areas in the last audit by the CQC.

Financial review

Reserves policy

Free reserves are those funds not tied up in fixed assets or designated/restricted funds. The trustees forecast the level of reserves required to sustain operations, should income generating activities be curtailed. Free reserves have increased to £843,811 from £735,707 during the year due to very positive investment performance. This equates to 3.0 months of reserves compared to 3.6 months last year. Whilst the current level of reserves may prove sufficient, it is the view of the trustees that it would be prudent to ensure that there are sufficient reserves to provide financial flexibility over the course of the forthcoming year and any challenges that may be faced by the company.

The trustees are pleased to report that the charity continues to hold preferred Provider status in Blyth and Tier 2 status for Cramlington and Bedlington.

The trustees continue to to investigate other new avenues of funding in order to maintain a satisfactory financial position. our assets remain adequate and available to meet our aims and obligations.

The trustees have assessed the other major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

During the extension was completed and the charity are actively using the facility to give the provision of life skills training to young people.

Structure, governance and management

The charity is a company limited by guarantee, incorporated on 20 March 1997, and registered as a charity on 6 August 1999. The company was established under a Memorandum of Association which established the Objects and powers of the charitable company and is governed under its articles of association. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr David Hopper

Mr John Clough

Mr Simpson Crawford

Recruitment and appointment of trustees

The trustees seek to ensure that the users needs are reflected through the diversity of the board. To enhance the potential pool of trustees, selected individuals who may wish to become trustees are approached as necessary. Trustees are reappointed annually.

New trustees are actively encouraged by the existing trustees to acquire any specialist skills required. New trustees are briefed on their legal obligations under company and charity law, the Memorandum and Articles of Association, the committee and the decision making process, future plans and recent performance. They are encouraged to attend the appropriate training and made aware of Charity Commission publications.

The charity has a committee of 3 directors who meet weekly and are responsible for the strategic direction and policy of the charity. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the directors and the Registered Manager. The directors are responsible for ensuring the charity delivers the services specified and that key performance indicators are met. The Registered Manager has responsibility for the day to day operational management, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.

The trustees consider the board of directors as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the accounts.

Auditor

In accordance with the company's articles, a resolution proposing that BK Plus Audit Limited be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of audit information

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

Mr David Hopper

Mr John Clough

28 November 2024

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also the directors of Blyth Valley Disabled Forum Ltd for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BLYTH VALLEY DISABLED FORUM LTD

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Opinion

We have audited the financial statements of Blyth Valley Disabled Forum Ltd ('company') 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, 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 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 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 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 we do not express any form of assurance conclusion thereon. 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the company for the purpose 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 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

BK Plus Audit Limited is eligible for appointment as auditor of the company by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

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. To the extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

From the preliminary stages of the audit, we ensure our understanding of the entity is up to date. This includes, but is not limited to, current knowledge of their activities, the business and control environments, and their compliance with the applicable and regulatory frameworks. This information supports our risk identification and the subsequent design of audit procedures to mitigate those risks; ensuring that the audit evidence obtained is sufficient and appropriate to support our opinion.

In response to the risks identified, specific to this entity, we designed procedures which included, but were not limited to:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance, where available;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

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 of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Use of our report

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Colin Chater FCA (Senior Statutory Auditor)
for and on behalf of BK Plus Audit Limited

28 November 2024

Chartered Certified Accountants
Statutory Auditor

Azzurri House
Walsall Road
Aldridge
Walsall
England
WS9 0RB

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	**3**	13,742	2,791,400	2,805,142	13,957	2,493,898	2,507,855
Investments	**4**	36,230	-	36,230	23,417	-	23,417
Total income		49,972	2,791,400	2,841,372	37,374	2,493,898	2,531,272
Charitable activities	**5**	28,812	2,604,416	2,633,228	23,486	2,343,096	2,366,582
Net gains/(losses) on investments	**9**	77,981	-	77,981	(3,338)	-	(3,338)
Net income and movement in funds		99,141	186,984	286,125	10,550	150,802	161,352
Reconciliation of funds:							
Fund balances at 1 April 2023		897,329	1,025,553	1,922,882	886,779	874,751	1,761,530
Fund balances at 31 March 2024		996,470	1,212,537	2,209,007	897,329	1,025,553	1,922,882

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

BLYTH VALLEY DISABLED FORUM LTD

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**11**		152,659		161,623
Current assets					
Debtors	**12**	80,297		61,959	
Investments	**13**	1,463,954		1,336,244	
Cash at bank and in hand		645,190		417,216	
		2,189,441		1,815,419	
Creditors: amounts falling due within one year	**14**	(133,093)		(54,160)	
Net current assets			2,056,348		1,761,259
Total assets less current liabilities			2,209,007		1,922,882
Net assets excluding pension liability			2,209,007		1,922,882
The funds of the company					
Restricted income funds	**16**		1,212,537		1,025,553
Unrestricted funds			996,470		897,329
			2,209,007		1,922,882

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 28 November 2024

Mr David Hopper

Mr John Clough

Company registration number 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash generated from operations	**21**		243,873		127,646
Investing activities					
Purchase of tangible fixed assets		(2,400)		(68,940)	
Proceeds from disposal of investments		(49,729)		(444,762)	
Investment income received		36,230		23,417	
Net cash used in investing activities			(15,899)		(490,285)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			227,974		(362,639)
Cash and cash equivalents at beginning of year			417,216		779,854
Cash and cash equivalents at end of year			645,190		417,215

1 Accounting policies

Charity information

Blyth Valley Disabled Forum Ltd is a England and Wales. The registered office is 20, Stanley Street, Blyth, Northumberland, NE24 2BU, United Kingdom in England & Wales.

1.1 Accounting convention

The financial statements have been prepared in accordance with the company's [governing document], the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the company.

1.4 Income

Income is recognised when the company is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the company has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

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 are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% Straight Line
Plant and equipment	33.3% reducing Balance
Motor vehicles	25% reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the company's balance sheet when the company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the company's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024	Restricted funds 2024	Total 2024	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£	£	£	£
Grants, donations and contracting income	13,742	2,791,400	2,805,142	13,957	2,493,898	2,507,855

4 Income from investments

	Unrestricted funds 2024	Unrestricted funds 2023
	£	£
Income from listed investments	19,483	13,092
Interest receivable	16,747	10,325
	36,230	23,417

5 Expenditure on charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Direct costs		
Staff costs	2,369,780	2,108,912
Depreciation and impairment	11,364	13,270
Travel expenses	30,377	9,817
Light, heat & rates	13,157	11,651
Repairs & IT support	45,729	61,944
Telephone, postage & stationery	28,019	24,087
Legal & professional fees	17,562	12,104
Insurance	19,042	15,247
Sundry expenses	43,582	45,761
Training	7,248	6,798
Operating leases	31,263	29,687
advertising	3,926	14,536
Bank charges	3,703	6,768
Staff uniforms	604	-
Bad debts provision	1,572	-
	2,626,928	2,360,582
Share of support and governance costs (see note)		
Governance	6,300	6,000
	2,633,228	2,366,582
Analysis by fund		
Unrestricted funds	28,812	23,486
Restricted funds	2,604,416	2,343,096
	2,633,228	2,366,582

6 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	11,364	13,270

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the company during the year, but they are reimbursed for out of pocket expenses of £15,000. (2023 £12,000).

8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Carers & Drivers	75	97
Administrative staff	12	12
Total	87	109

Employment costs	2024 £	2023 £
Wages and salaries	2,164,475	1,955,624
Social security costs	167,671	130,433
Other pension costs	37,634	22,855
	2,369,780	2,108,912

There were no employees whose annual remuneration was more than £60,000.

9 Gains and losses on investments

Gains/(losses) arising on:	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Revaluation of investments	76,182	(20,998)
Sale of investments	1,799	17,660
	77,981	(3,338)

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2023	192,294	214,719	49,135	456,148
Additions	-	2,400	-	2,400
At 31 March 2024	192,294	217,119	49,135	458,548
Depreciation and impairment				
At 1 April 2023	54,756	206,307	33,462	294,525
Depreciation charged in the year	3,846	3,600	3,918	11,364
At 31 March 2024	58,602	209,907	37,380	305,889
Carrying amount				
At 31 March 2024	133,692	7,212	11,755	152,659
At 31 March 2023	137,538	8,412	15,673	161,623

12 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	32,859	53,282
Other debtors	293	-
Prepayments and accrued income	47,145	8,677
	80,297	61,959

13 Current asset investments

	2024	2023
	£	£
Listed investments	1,463,954	1,336,244

14 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	59,518	34,190
Trade creditors	15,702	7,425
Other creditors	42,706	3,500
Accruals and deferred income	15,167	9,045
	133,093	54,160

15 Retirement benefit schemes

Defined contribution schemes	2024 £	2023 £
Charge to profit or loss in respect of defined contribution schemes	37,634	22,855

The company operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the company in an independently administered fund.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Promotion & welfare for disabled persons	1,025,553	2,791,400	(2,604,416)	1,212,537

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
Promotion & welfare for disabled persons	874,751	2,493,898	(2,343,096)	1,025,553

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2024 £
General funds	897,329	49,972	(28,812)	77,981	996,470

17 Unrestricted funds **(Continued)**

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Gains and losses	At 31 March 2023
	£	£	£	£	£
General funds	886,779	37,374	(23,486)	(3,338)	897,329

18 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 March 2024:			
Tangible assets	152,659	-	152,659
Current assets/(liabilities)	843,811	1,212,537	2,056,348
	996,470	1,212,537	2,209,007

	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
At 31 March 2023:			
Tangible assets	161,623	-	161,623
Current assets/(liabilities)	735,706	1,025,553	1,761,259
	897,329	1,025,553	1,922,882

19 Operating lease commitments

Lessee

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	19,584	21,213
Between two and five years	67,008	-
In over five years	2,388	-
	88,980	21,213

20 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

21	Cash generated from operations	2024 £	2023 £
	Surplus for the year	286,125	161,352
	Adjustments for:		
	Investment income recognised in statement of financial activities	(36,230)	(23,417)
	Gain on disposal of investments	(1,799)	(17,660)
	Fair value gains and losses on investments	(76,182)	20,998
	Depreciation and impairment of tangible fixed assets	11,364	13,270
	Movements in working capital:		
	(Increase) in debtors	(18,338)	(2,942)
	Increase/(decrease) in creditors	78,933	(23,955)
	Cash generated from operations	243,873	127,646

22 Analysis of changes in net funds

The charity had no material debt during the year.

BLYTH VALLEY DISABLED FORUM LIMITED

England & Wales - Charity number 1076926

Accounts

Blyth Valley Disabled Forum Limited

20 Stanley Street

Blyth

Northumberland

NE24 2BU

12th December 2023

BK Plus Limited

13 Windsor Terrace

Newcastle upon Tyne

NE2 4HE

Dear Sirs,

The following representations are made based on enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your audit of the financial statements for the period ended 31st March 2023. These enquiries have included inspection of supporting documentation where appropriate. All representations are made to the best of our knowledge and belief.

GENERAL

1. We have fulfilled our responsibilities as trustees, as set out in the terms of your engagement letter dated 7th July 2023 under the Companies Act 2006, for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice) for being satisfied that they give a true and fair view and for making accurate representations to you.
2. All the transactions undertaken by the company have been properly reflected and recorded in the accounting records.
3. All the accounting records have been made available to you for the purpose of your audit. We have provided you with unrestricted access to all appropriate persons within the company, and with all other records and relation information requested, including minutes of all management and shareholder meetings.

INTERNAL CONTROL AND FRAUD

4. We acknowledge our responsibility for the design, implementation, and maintenance of internal control systems to prevent and detect fraud and error. We have disclosed to you the results of our risk assessment that the financial statements may be misstated as a result of fraud.

5. We have disclosed to you all instances of known or suspected fraud affecting the entity involving management, employees who have significant role in internal control or others that could have a material effect on the financial statements.
6. We have also disclosed to you all information in relation to allegations of fraud or suspected fraud affecting the entity's financial statements communicated by current or former employees, analysts, regulations, or others.

ASSETS AND LIABILITIES

7. The company has satisfactory title to all assets and there are no liens or encumbrances on the company's assets, except for those that are disclosed in the notes to the financial statements.
8. All actual liabilities, contingent liabilities and guarantees given to third parties have been recorded or disclosed as appropriate.
9. We have no plans or intentions that may materially alter the carrying value and, where relevant, the fair value measurements or classification of assets and liabilities reflected in the financial statements.

ACCOUNTING ESTIMATES

10. Significant assumptions used by us in making accounting estimates, including those measured at fair value are reasonable.

LEGAL CLAIMS

11. We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounting for and disclosed in the financial statements.

LAWS AND REGULATIONS

12. We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

RELATED PARTIES

13. Related party relations and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with the requirements of company law and accounting standards.

SUBSEQUENT EVENTS

14. All events after the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed.

GOING CONCERN

15. We believe that the financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the company's need. We have considered a period of twelve months form the date of approval for the financial statements.

We acknowledge our legal responsibilities regarding the disclosure of information to you as auditors and confirm that so far as we are aware, there is no relevant audit information needed by you in connection with preparing your audit report of which you are unaware.

Each trustee has taken all the steps that he ought to have taken as trustee in order to make himself aware of any relevant audit information and to establish that you are aware of that information.

Yours faithfully



.....

David Hopper

Signed on behalf of the board of trustees

Date: 12th December 2023

Appendix 1: Audit journals

Net movement in funds per SAGE	**181,384**
Adjustment for PAYE & NIC’s not provided for	(31,192)
Adjustment for Depreciation not charged	(13,270)
Adjustment for Prepayments not provided for	(12,174)
Adjustment for Wages and salaries	(7,663)
Adjustment for losses on investments	(3,338)
Adjustment for Accruals not provided for	18,655
Adjustment for Dividend income not provided for	13,092
Adjustment for Pensions, Employee loans and CSA deductions	8,353
Adjustment for Interest income received not provided for	7,505
Net movement in funds per Accounts	**161,352**

BVDF Records.

Charity registration number 1076926

Company registration number 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

BLYTH VALLEY DISABLED FORUM LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr David Hopper Mr John Clough Mr Simpson Crawford
Secretary	Mr John Clough
Charity number	1076926
Company number	03336710
Registered office	20 Stanley Street Blyth Northumberland United Kingdom NE24 2BU
Auditor	BK Plus Limited 13 Windsor Terrace Jesmond Newcastle Upon Tyne England NE2 4HE

BLYTH VALLEY DISABLED FORUM LTD

CONTENTS

	Page
Trustees report	1 - 2
Statement of trustees responsibilities	3
Independent auditor's report	4 - 5
Statement of financial activities	6
Balance sheet	7
Statement of cash flows	8
Notes to the financial statements	9 - 16

BLYTH VALLEY DISABLED FORUM LTD

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the 's [governing document], the Companies Act 2006 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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charity's objects are the promotion and welfare of the disabled in their homes and the community. The policies adopted in furtherance of these objects are:
providing a means of consultation amongst interested parties.
collecting and dis-seminating information.
focusing attention on the needs of the disabled
supplementing statutory services for the disabled and developing voluntary services where the need is indicated.
We refer to Charity Commission guidance on Public Benefit when reviewing our aims and objectives and ensure that future plans remain focused on their achievement. Funding limits our activities, but no beneficiaries appropriate to our aims are excluded. Equal access to our service is important to us and we promote local understanding of our work.
There has been no change to these aims and objectives during the year.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the should undertake.

Achievements and performance

Significant activities and achievements against objectives

The charity has improved upon its financial position, whilst providing a consistent level of of hours of care services. We continue to set ourselves a high standard of of care provision and received a 'good' report across all areas in the last audit by the CQC.

Financial review

Reserves policy

Free reserves are those funds not tied up in fixed assets or designated/restricted funds. The trustees forecast the level of reserves required to sustain operations, should income generating activities be curtailed. free reserves have reduced to £735,706 from £780826 during the year due to the extension to the property, this equates to 3.6 months of reserves compared to 4.3 months last year. Whilest the current level of reserves may prove sufficient, it is the view of the trustees that it would be prudent to ensure that there are sufficient reserves to provide financial flexibility over the course of the forthcoming challenges faced by the company.

The trustees are pleased to report that the charity continues to hold preferred Provider status in Blyth and Tier 2 status for Cramlington and Bedlington.

The trustees continue to to investigate other new avenues of funding in order to maintain a satisfactory financial position. our assets remain adequate and available to meet our aims and obligations.

The trustees have assessed the other major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

During the extension was completed and the charity are actively using the facility to give the provision of life skills training to young people.

Structure, governance and management

The charity is a company limited by guarantee, incorporated on 20 March 1997, and registered as a charity on 6 August 1999. The company was established under a Memorandum of Association which established the Objects and powers of the charitable company and is governed under its articles of association. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr David Hopper
Mr John Clough
Mr Simpson Crawford

Recruitment and appointment of trustees

The trustees seek to ensure that the users needs are reflected through the diversity of the board. To enhance the potential pool of trustees, selected individuals who may wish to become trustees are approached as necessary. Trustees are reappointed annually.

New trustees are actively encouraged by the existing trustees to acquire any specialist skills required. New trustees are briefed on their legal obligations under company and charity law, the Memorandum and Articles of Association, the committee and the decision making process, future plans and recent performance. They are encouraged to attend the appropriate training and made aware of Charity Commission publications.

The charity has a committee of 3 directors who meet weekly and are responsible for the strategic direction and policy of the charity. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the directors and the Registered Manager. The directors are responsible for ensuring the charity delivers the services specified and that key performance indicators are met. The Registered Manager has responsibility for the day to day operational management, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.
The trustees consider the board of directors as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the notes to the accounts.

Auditor

BK Plus Limited were appointed as auditor to the company and a resolution proposing that they be re-appointed will be put at a General Meeting.

The trustees report was approved by the Board of Trustees.

.....
Mr David Hopper

Date: 14/12/23

.....
Mr John Clough

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2023

The trustees, who are also the directors of Blyth Valley Disabled Forum Ltd for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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;

- 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; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 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 and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BLYTH VALLEY DISABLED FORUM LTD

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Opinion

We have audited the financial statements of Blyth Valley Disabled Forum Ltd (the '') 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, 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 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 '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 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 we do not express any form of assurance conclusion thereon. 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the for the purpose 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 '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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

BK Plus Limited .....

Chartered Accountants
Statutory Auditor

13 Windsor Terrace
Jesmond
Newcastle Upon Tyne
England
NE2 4HE

BK Plus Limited is eligible for appointment as auditor of the by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	3	13,957	2,493,898	2,507,855	4,020	2,399,402	2,403,422
Investments	4	23,417	-	23,417	63	-	63
Total income		37,374	2,493,898	2,531,272	4,083	2,399,402	2,403,485
Charitable activities	5	23,486	2,343,096	2,366,582	17,105	2,131,321	2,148,426
Net gains/(losses) on investments	8	(3,338)	-	(3,338)	46,691	-	46,691
Net income and movement in funds		10,550	150,802	161,352	33,669	268,081	301,750
Reconciliation of funds:							
Fund balances at 1 April 2022		886,779	874,751	1,761,530	853,110	606,670	1,459,780
Fund balances at 31 March 2023		897,329	1,025,553	1,922,882	886,779	874,751	1,761,530

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

BLYTH VALLEY DISABLED FORUM LTD

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	**10**		161,623		105,954
Current assets					
Debtors	**11**	61,959		59,017	
Investments	**12**	1,336,244		894,820	
Cash at bank and in hand		417,216		779,854	
		1,815,419		1,733,691	
Creditors: amounts falling due within one year	**13**	54,160		78,115	
Net current assets			1,761,259		1,655,576
Total assets less current liabilities			1,922,882		1,761,530
The funds of the					
Restricted income funds	**14**		1,025,553		874,751
Unrestricted funds			897,329		886,779
			1,922,882		1,761,530

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on .....

.....
Mr David Hopper
Trustee

.....
Mr John Clough
Trustee

Company registration number 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash generated from operations	19		127,646		255,804
Investing activities					
Purchase of tangible fixed assets		(68,940)		(361)	
Proceeds from disposal of investments		(444,762)		(108,136)	
Investment income received		23,417		63	
Net cash used in investing activities			(490,285)		(108,434)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(362,639)		147,370
Cash and cash equivalents at beginning of year			779,854		632,484
Cash and cash equivalents at end of year			417,215		779,854

1 Accounting policies

Charity information

Blyth Valley Disabled Forum Ltd is a England and Wales. The registered office is 20, Stanley Street, Blyth, Northumberland, NE24 2BU, United Kingdom in England & Wales.

1.1 Accounting convention

The financial statements have been prepared in accordance with the 's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the . Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the .

1.4 Income

Income is recognised when the is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

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 are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% Straight Line
Plant and equipment	33.3% reducing Balance
Motor vehicles	25% reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the 's balance sheet when the becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the 's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the 's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Grants, donations and contracting income	13,957	2,493,898	2,507,855	4,020	2,399,402	2,403,422

4 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Income from listed investments	13,092	-
Interest receivable	10,325	63
	23,417	63

5 Expenditure on charitable activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Direct costs		
Staff costs	2,108,912	1,949,183
Depreciation and impairment	13,270	12,686
Travel expenses	9,817	4,037
Light, heat & rates	11,651	5,766
Repairs & IT support	61,944	24,050
Telephone, postage & stationery	24,087	32,474
Legal & professional fees	12,104	14,030
Insurance	15,247	13,226
Sundry expenses	45,761	37,729
Training	6,798	120
Operating leases	29,687	25,222
advertising	14,536	17,584
Bank charges	6,768	4,906
	2,360,582	2,141,013
Share of support and governance costs (see note)		
Governance	6,000	7,413
	2,366,582	2,148,426
Analysis by fund		
Unrestricted funds	23,486	17,105
Restricted funds	2,343,096	2,131,321
	2,366,582	2,148,426

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the during the year, but they are reimbursed for out of pocket expenses of £12,000. (2022 £12,000).

7 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Carers & Drivers	97	90
Administrative staff	12	12
Total	109	102

Employment costs	2023 £	2022 £
Wages and salaries	1,955,624	1,796,511
Social security costs	130,433	123,100
Other pension costs	22,855	29,572
	2,108,912	1,949,183

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel
The remuneration of key management personnel is as follows.

8 Gains and losses on investments

Gains/(losses) arising on:	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Revaluation of investments	(20,998)	19,960
Sale of investments	17,660	26,731
	(3,338)	46,691

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2022	129,704	208,369	49,135	387,208
Additions	62,590	6,350	-	68,940
At 31 March 2023	192,294	214,719	49,135	456,148
Depreciation and impairment				
At 1 April 2022	50,910	202,107	28,238	281,255
Depreciation charged in the year	3,846	4,200	5,224	13,270
At 31 March 2023	54,756	206,307	33,462	294,525
Carrying amount				
At 31 March 2023	137,538	8,412	15,673	161,623
At 31 March 2022	78,794	6,263	20,897	105,954

11 Debtors

Amounts falling due within one year:	2023 £	2022 £
Trade debtors	53,282	38,166
Prepayments and accrued income	8,677	20,851
	61,959	59,017

12 Current asset investments

	2023 £	2022 £
Listed investments	1,336,244	894,820

13 Creditors: amounts falling due within one year

	2023 £	2022 £
Other taxation and social security	34,190	32,592
Trade creditors	7,425	7,986
Other creditors	3,500	3,230
Accruals and deferred income	9,045	34,307
	54,160	78,115

14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
	(3,655,972)	2,493,898	(2,343,096)	(3,505,170)
Promotion & welfare for disabled persons	4,530,723	-	-	4,530,723
	874,751	2,493,898	(2,343,096)	1,025,553

Previous year:	At 1 April 2021 £	Incoming resources £	Resources expended £	At 31 March 2022 £
Promotion & welfare for disabled persons	606,670	2,399,402	(2,131,321)	874,751

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2022 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2023 £
General funds	886,779	37,374	(23,486)	(3,338)	897,329

Previous year:	At 1 April 2021 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2022 £
General funds	853,110	4,083	(17,105)	46,691	886,779

16 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 March 2023 are represented by:			
Tangible assets	161,623	-	161,623
Current assets/(liabilities)	735,706	1,025,553	1,761,259
	897,329	1,025,553	1,922,882

16 Analysis of net assets between funds (Continued)

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2022 are represented by:			
Tangible assets	105,954	-	105,954
Current assets/(liabilities)	780,825	874,751	1,655,576
	886,779	874,751	1,761,530

17 Operating lease commitments

Lessee

At the reporting end date the had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	21,213	31,719

18 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

19 Cash generated from operations	2023 £	2022 £
Surplus for the year	161,352	301,750
Adjustments for:		
Investment income recognised in statement of financial activities	(23,417)	(63)
Gain on disposal of investments	(17,660)	(26,731)
Fair value gains and losses on investments	20,998	(19,960)
Depreciation and impairment of tangible fixed assets	13,270	12,686
Movements in working capital:		
(Increase)/decrease in debtors	(2,942)	28,697
(Decrease) in creditors	(23,955)	(40,575)
Cash generated from operations	127,646	255,804

20 Analysis of changes in net funds

The charity had no material debt during the year.

BLYTH VALLEY DISABLED FORUM LTD

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Opinion

We have audited the financial statements of Blyth Valley Disabled Forum Ltd (the '') 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, 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 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 '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 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 we do not express any form of assurance conclusion thereon. 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the for the purpose 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 '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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

BK Plus Limited

.....

Chartered Accountants
Statutory Auditor

13 Windsor Terrace
Jesmond
Newcastle Upon Tyne
England
NE2 4HE

BK Plus Limited is eligible for appointment as auditor of the by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BLYTH VALLEY DISABLED FORUM LIMITED

England & Wales - Charity number 1076926

Accounts

Inspected and rated Good CareQuality Commission

BVDF Blyth Valley Disabled Forum

disability confident EMPLOYER

Blyth Valley Disabled Forum Limited
20 Stanley Street
Blyth
Northumberland
NE24 2BU
Company number: 03336710

Azets Audit Services Limited
32 Brenkley Way
Blezard Business Park
Seaton Burn
Newcastle upon Tyne
NE13 6DS

Re: Blyth Valley Disabled Forum Limited

Dear Sirs

The following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your audit of the charitable company's financial statements for the year ended 31st March 2022. These enquiries have included inspection of supporting documentation where appropriate and are sufficient to satisfy ourselves that we can make each of the following representations. All representations are made to the best of our knowledge and belief.

General

1. We have fulfilled our responsibilities as trustee/directors, as set out in the terms of your engagement letter dated 17th June 2022 under the Companies Act 2006 and Charities Act 2011, for preparing financial statements in accordance with applicable law and [United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice)], for being satisfied that they give a true and fair view and for making accurate representations to you.
2. All the transactions undertaken by the charitable company have been properly reflected and recorded in the accounting records.
3. All the accounting records have been made available to you for the purpose of your audit. We have provided you with unrestricted access to all appropriate persons within the charitable company, and with all other records and related information requested, including minutes of all management and trustee meetings and correspondence with The Charity Commission.
4. The financial statements are free of material misstatements, including omissions.
5. The effects of unadjusted misstatements are immaterial, both individually and in aggregate, to the financial statements as a whole.

6. We believe that the charitable company has a system of internal controls adequate to enable the preparation of accurate financial statements in accordance with United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice) ("UK GAAP"), including the requirements of Financial Reporting Standards ("FRS") FRS 102 that are free from material misstatement, whether due to fraud or error. We have disclosed to you any significant changes in our processes, controls, policies and procedures that we deem necessary to address the likely effects of the Covid-19 pandemic on our system of internal controls.

INTERNAL CONTROL AND FRAUD

7. We acknowledge our responsibility for the design, implementation and maintenance of internal control systems to prevent and detect fraud and error.
8. We confirm that all accounting records have been made available to you for the purposes of your audit, in accordance with your terms of engagement, and that all transactions undertaken by the charitable company have been property reflected and recorded in the accounting records. All other records and related information, including minutes of all management and shareholders' meetings have been made available to you. We have given you unrestricted access to persons within the charitable company in order to obtain audit evidence and have provided any additional information that you have requested for the purposes of your audit.
9. We have disclosed to you all instances of known or suspected fraud affecting the entity involving management, employees who have a significant role in internal control or others that could have a material effect on the financial statements.
10. We have also disclosed to you all information in relation to allegations of fraud or suspected fraud affecting the entity's financial statements communicated by current or former employees, analysts, regulators or others, including non-compliance matters:
    - Involving financial improprieties;
    - Related to laws or regulations that have a direct effect on the determination of material amounts and disclosures in the charitable company's financial statements;
    - Related to laws and regulations that have an indirect effect on amounts and disclosures in the financial statements, but compliance with which may be fundamental to the operations of the charitable company's business, its ability to continue in business, or to avoid material penalties; and /or
    - Involving management, or employees who have significant roles in internal control, or others.

ASSETS AND LIABILITIES

11. The charitable company has satisfactory title to all assets and there are no liens or encumbrances on the charitable company's assets except for those that are disclosed in the notes to the financial statements.

    There were no changes in fixed assets during the year ended 31st March 2022 other than those disclosed in the accounts.

    We have reviewed the residual values attached to fixed assets and confirm they are still appropriate and reasonable reflections of these assets condition and usage.

12. We confirm all actual liabilities, contingent liabilities and guarantees given to third parties have been recorded or disclosed as appropriate.
13. We have no plans or intentions that may materially alter the carrying value and, where relevant, the fair value measurements or classification of assets and liabilities reflected in the financial statements.
14. We confirm that all bank accounts have been disclosed to you and are included within the financial statements.
15. We confirm that the charitable company has not contracted for any capital expenditure other than as disclosed in the financial statements.

ACCOUNTING ESTIMATES

16. We confirm the charitable company has not granted any advances or credits to, or made guarantees on behalf of, directors other than those disclosed in the financial statements.

Loans and arrangements

17. We confirm the charitable company has not granted any advances or credits to, or made guarantees on behalf of, directors other than those disclosed in the financial statements.

COMPLIANCE WITH LAWS AND REGULATIONS

18. We confirm that we are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the charitable company conducts its business, and which are central to the charitable company's ability to conduct its business and could affect the financial statements. The charitable company has complied with all aspects of contractual agreements that could have a material effect on the financial statements in the event of non-compliance.

LEGAL CLAIMS

19. We confirm that all known actual or possible litigation and claims whose effects should be considered when preparing the financial statements have been disclosed to the auditor and accounted for and disclosed in accordance with the requirements of accounting standards.

CONTINGENT LIABILITIES

20. We are unaware of any violations or possible violations of laws or regulations the effects of which should be considered for disclosure in the financial statements or as the basis of recording a contingent loss (other than those disclosed or accrued in the financial statements).
21. We are unaware of any known or probable instances of non-compliance with the requirements of regulatory or governmental authorities, including their financial reporting requirements, and there have been no communications from regulatory agencies or government representatives concerning investigations or allegations of non-compliance, other than those already disclosed.

LAWS AND REGULATIONS

22. We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

related parties

23. We confirm the completeness of related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with the requirements of company law or accounting standards.

Subsequent events

24. We confirm that there have been no events since the balance sheet date which require disclosing or which would materially affect the amounts in the financial statements, other than those already disclosed or included in the financial statements.

Going concern

25. We believe that the charitable company's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the company's ability to continue as a going concern need to be made in the financial statements.

26. The full implications of the Covid-19 pandemic are still unclear and it is therefore difficult to evaluate the likely effect on the charitable company's activities, clients, suppliers and the wider economy. The trustees' assessment at the date of approval of these accounts is that the virus does not create a material uncertainty related to going concern, based on the effects experienced during the year of these financial statements.

ADJUSTMENTS & DISCLOSURES

27. We have reviewed and approved all adjustments made in the financial statements (attached in the Appendix 1)

28. We have reviewed and approved all disclosures made in the financial statements and we are not aware of any other matters which require disclosure in order to comply with the requirements of the Companies Act 2006, Charities SORP or accounting standards.

We acknowledge our legal responsibilities regarding disclosure of information to you as auditors and confirm that so far as we are aware, there is no relevant audit information needed by you in connection with preparing your audit report of which you are unaware.

Each trustee/director has taken all the steps that he ought to have taken as a trustee/director in order to make himself aware of any relevant audit information and to establish that you are aware of that information.

Inspected and rated Good CareQuality Commission

BVDF Blyth Valley Disabled Forum

disability confident EMPLOYER

Yours faithfully

..... and Behalf of Mr Hopper (Treasurer)

Signed on behalf of the board of trustee/directors by:

Director David Hopper

Date: 8th Sept 2022

Chairman: Mr D Hopper
Treasurer: Mr S Crawford
Company Secretary: Mr J Clough
Registered Manager: Mr D Bramley

Charity No: 1076926
Company No: 3336710
CQC ID No: 1-101670359

Operating out of our Registered office: 20 Stanley Street, Blyth, NE24 2BU, Tel: 01670 360927, Fax: 01670 361900

Appendix 1 - Audit adjustments

	Dr	Cr	Effect on P&L
Surplus per planning (client TB)			203,912
Land & Buildings Depreciation	2,594		(2,594)
Land & Buildings Depreciation		2,594	
Office Equipment Depreciation		3,126	
Office Equipment Depreciation	3,126		(3,126)
Motor Vehicle Depreciation	6,966		(6,966)
Motor Vehicle Depreciation		6,966	
Being posting of depreciation charges for the year			
Prepayments		32,651	
Advertising	11,769		(11,769)
Sundry	13,738		(13,738)
Insurance	7,144		(7,144)
Insurance		8,177	8,177
Advertising		10,598	10,598
Sundry		2,076	2,076
Prepayments	20,851		
Being posting of prepayments movement			
Wages and salaries		61,686	61,686
Accruals	61,686		
Wages and salaries	20,132		(20,132)
Accruals		20,132	
Being year end wage accrual movement			
Value movement	46,691		
Profit on disposal		26,731	26,731
Revaluation of investments		19,960	19,960
Being movement on investment portfolio for the year			
Wages and salaries control	26,973		
PAYE control	5,631		
Accruals	1,118		
Accruals	358		
Sundry expenses	21		(21)

Wages and salaries		34,101	34,101
Being reversal week 33 payroll duplicated in Sage			
Rounding			(1)
Surplus per draft financial statements	228,798	228,798	**301,750**

Chairman: Mr D Hopper
Treasurer: Mr S Crawford
Company Secretary: Mr J Clough
Registered Manager: Mr D Bramley

Charity No: 1076926
Company No: 3336710
CQC ID No: 1-101670359

Operating out of our Registered office: 20 Stanley Street, Blyth, NE24 2BU, Tel: 01670 360927, Fax: 01670 361900

8/9/22.

Charity registration number 1076926

Company registration number 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

BLYTH VALLEY DISABLED FORUM LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr J L Clough Mr S Crawford Mr D T Hopper
Secretary	Mr J L Clough
Charity number	1076926
Company number	03336710
Principal address	20 Stanley Street Blyth Northumberland United Kingdom NE24 2BU
Registered office	20 Stanley Street Blyth Northumberland United Kingdom NE24 2BU
Auditor	Azets Audit Services 32 Brenkley Way Blezard Business Park Seaton Burn Newcastle Upon Tyne Tyne And Wear United Kingdom NE13 6DS

BLYTH VALLEY DISABLED FORUM LTD

CONTENTS

	Page
Trustee report	1 - 3
Independent auditor's report	4 - 7
Statement of financial activities	8
Balance sheet	9
Statement of cash flows	10
Notes to the financial statements	11 - 18

BLYTH VALLEY DISABLED FORUM LTD

TRUSTEE REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are the promotion and welfare of the disabled in their homes and the community. The policies adopted in furtherance of these objects are:-

- providing a means of consultation among interested parties.
- collecting and dis-seminating information.
- focusing attention on the needs of the disabled.
- supplementing statutory services for the disabled and developing voluntary services where the need is indicated.

We refer to Charity Commission guidance on Public Benefit when reviewing our aims and objectives and ensure that future plans remain focused on their achievement. Funding limits our activities, but no beneficiaries appropriate to our aims are excluded. Equal access to our services is important to us and we promote local understanding of our work.

There has been no change in these aims and objectives during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

The charity has improved upon its financial position, whilst providing a consistent level of hours of care services. We continue to set ourselves a high standard of care provision and received a 'good' report across all areas in the last audit by the CQC.

Financial review

Free reserves are those funds not tied up in fixed assets or designated/restricted funds. The trustees forecast the level of reserves required to sustain operations, should income generating activities be curtailed. Free reserves have increased slightly from £734,581 to £780,826 during the year, which equates to approximately 4.3 months of reserves, compared 3.8 months last year. Whilst the current level of reserves may prove sufficient, it is the view of the trustees that it would be prudent to ensure that there are sufficient reserves to provide financial flexibility over the course of the forthcoming challenges faced by the trust.

The trustees are pleased to report that the charity continues to hold Preferred Provider status in Blyth and Tier 2 status for Cramlington and Bedlington.

The trustees continue to investigate other new avenues of funding in order to maintain a satisfactory financial position. Our assets remain adequate and available to meet our aims and obligations.

The continued unprecedented effects of the Covid 19 pandemic made for a second difficult year. However, the charity has continued to maintain its care services to clients throughout the year. Although this has not significantly impacted on income, costs have remained high, for example for the provision of personal protective equipment for staff and clients. These costs have been absorbed by the trust, as the safety and wellbeing of both staff and clients remains a top priority of the trustees.

The trustees have assessed the other major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

Works on a new purpose built extension are currently underway. The purpose built facility will include a working kitchen to facilitate the provision of living skills training to young people.

Structure, governance and management

The charity is a company limited by guarantee, incorporated on 20 March 1997, and registered as a charity on 6 August 1999. The company was established under a Memorandum of Association which established the Objects and powers of the charitable company and is governed under its Articles of Association. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr J L Clough
Mr S Crawford
Mr D T Hopper

The trustees seek to ensure that the users needs are reflected through the diversity of the Board. To enhance the potential pool of trustees, selected individuals who may wish to become trustees are approached as necessary. Trustees are reappointed annually.

New trustees are actively encouraged by the existing Trustees to acquire any specialist skills required. New trustees are briefed on their legal obligations under company and charity law, our Memorandum and articles of Association, the committee and the decision making process, future plans and recent performance. They are encouraged to attend appropriate training, and made aware of Charity Commission publications.

The charity has a committee of 3 directors who meet weekly and are responsible for the strategic direction and policy of the charity. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the directors along with the Registered Manager. The direcors are responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Registered Manager has responsibility for the day to day operational management, individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.
The trustees consider the board of directors as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All trustees give their time voluntarily and received no benefits from the charity. Any expenses reclaimed from the charity are set out in note 7 to the accounts

Statement of Trustee responsibilities

The trustees, who are also the directors of Blyth Valley Disabled Forum Ltd for the purpose of company law, are responsible for preparing the Trustee Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (FRS102 SORP).

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

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and

- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity 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 charity and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

The Trustee report was approved by the Board of Trustees.

.....

Mr S Crawford
Trustee

Date: 8th Sept 22

.....

Mr D T Hopper
Trustee

BLYTH VALLEY DISABLED FORUM LTD

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Opinion

We have audited the financial statements of Blyth Valley Disabled Forum Ltd (the 'charity') for the year ended 31 March 2022 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 2022 and of its incoming resources and application of resources, 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 charity 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 Trustee 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 charity'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 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 we do not express any form of assurance conclusion thereon. 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.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustee report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of Trustee responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity'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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

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 of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Joanne Regan FCA (Senior Statutory Auditor)
for and on behalf of Azets Audit Services

.....

Chartered Accountants
Statutory Auditor

32 Brenkley Way
Blezard Business Park
Seaton Burn
Newcastle Upon Tyne
Tyne And Wear
United Kingdom
NE13 6DS

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income and endowments from:							
Grants, donations and contracting income	3	4,020	2,399,402	2,403,422	2,116	2,604,792	2,606,908
Investments	4	63	-	63	133	-	133
Other income	5	-	-	-	1,699	-	1,699
Total income		4,083	2,399,402	2,403,485	3,948	2,604,792	2,608,740
Expenditure on:							
Charitable activities	6	17,105	2,131,321	2,148,426	21,801	2,266,856	2,288,657
Net gains/(losses) on investments	9	46,691	-	46,691	74,220	-	74,220
Net movement in funds		33,669	268,081	301,750	56,367	337,936	394,303
Fund balances at 1 April 2021		853,110	606,670	1,459,780	796,743	268,734	1,065,477
Fund balances at 31 March 2022		886,779	874,751	1,761,530	853,110	606,670	1,459,780

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BLYTH VALLEY DISABLED FORUM LTD

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	10		105,954		118,279
Current assets					
Debtors	12	59,017		87,714	
Investments	13	894,820		739,993	
Cash at bank and in hand		779,854		632,484	
		1,733,691		1,460,191	
Creditors: amounts falling due within one year	14	(78,115)		(118,690)	
Net current assets			1,655,576		1,341,501
Total assets less current liabilities			1,761,530		1,459,780
Income funds					
Restricted funds	15		874,751		606,670
Unrestricted funds			886,779		853,110
			1,761,530		1,459,780

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by tl

.....
Mr S Crawford
Trustee

.....
Mr D T Hopper
Trustee

Company registration number 03336710

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash generated from operations	19		255,804		339,587
Investing activities					
Purchase of tangible fixed assets		(361)		(28,700)	
Proceeds on disposal of tangible fixed assets		-		2,600	
Purchase of investments		(244,812)		(49,500)	
Proceeds on disposal of investments		136,676		27,016	
Investment income received		63		133	
Net cash used in investing activities			(108,434)		(48,451)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			147,370		291,136
Cash and cash equivalents at beginning of year			632,484		341,348
Cash and cash equivalents at end of year			779,854		632,484

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Blyth Valley Disabled Forum Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is 20 Stanley Street, Blyth, Northumberland, NE24 2BU, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention, modified to include certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Expenditure

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 benefit will be required in settlement and the amount of the obligation can be measured reliably.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Buildings	2% straight Line
Plant and machinery	33.3% Reducing Balance
Motor vehicles	25% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Grants, donations and contracting income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Grants, donations and contracting income	4,020	2,399,402	2,403,422	2,116	2,604,792	2,606,908

During the year the charity received £54,110 re Covid support grants included in restricted funds.

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	63	133

5 Other income

	Total	Unrestricted funds
	2022	2021
	£	£
Net gain on disposal of tangible fixed assets	-	1,699

6 Charitable activities

	2022 £	2021 £
Staff costs	1,949,183	2,056,471
Depreciation and impairment	12,686	16,389
Travel and motor expenses	4,037	5,663
Light, heat & rates	5,766	8,164
Repairs and computer costs	24,050	24,339
Postage, stationery & phone costs	32,474	50,468
Legal & professional fees	14,030	10,247
Insurance	13,226	10,003
Sundry expenses	37,729	55,421
Training costs	120	4,078
Equipment leasing	25,222	28,706
Advertising	17,584	10,165
Bank charges	4,906	1,463
	2,141,013	2,281,577
Share of governance costs (audit fees)	7,413	7,080
	2,148,426	2,288,657
Analysis by fund		
Unrestricted funds	17,105	21,801
Restricted funds	2,131,321	2,266,856
	2,148,426	2,288,657

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, but 3 of them were reimbursed a total of £12,000 out of pocket expenses (2021- £nil).

8 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Carers & Drivers	90	102
Administrative staff	12	12
Total	102	114

8 Employees (Continued)

Employment costs

	2022	2021
	£	£
Wages and salaries	1,796,511	1,891,964
Social security costs	123,100	130,530
Other pension costs	29,572	33,977
	1,949,183	2,056,471

There were no employees whose annual remuneration was £60,000 or more.

9 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Revaluation of investments	19,960	72,204
Gain/(loss) on sale of investments	26,731	2,016
	46,691	74,220

10 Tangible fixed assets

	Buildings	Plant and machinery	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2021	129,704	208,009	49,135	386,848
Additions	-	361	-	361
At 31 March 2022	129,704	208,370	49,135	387,209
Depreciation and impairment				
At 1 April 2021	48,316	198,981	21,272	268,569
Depreciation charged in the year	2,594	3,126	6,966	12,686
At 31 March 2022	50,910	202,107	28,238	281,255
Carrying amount				
At 31 March 2022	78,794	6,263	20,897	105,954
At 31 March 2021	81,388	9,028	27,863	118,279

11 Financial instruments

	2022	2021
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	894,820	739,993

12 Debtors

	2022	2021
Amounts falling due within one year:	£	£
Trade debtors	38,166	55,063
Prepayments and accrued income	20,851	32,651
	59,017	87,714

13 Current asset investments

	2022	2021
	£	£
Listed investments	894,820	739,993

14 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other taxation and social security	32,592	22,808
Trade creditors	7,986	23,401
Other creditors	3,230	656
Accruals and deferred income	34,307	71,825
	78,115	118,690

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			Movement in funds		
	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 31 March 2022
	£	£	£	£	£	£	£
Restricted funds re promotion and welfare for disabled	268,734	2,604,792	(2,266,856)	606,670	2,399,402	(2,131,321)	874,751

16 Analysis of net assets between funds

	Unrestricted 2022	Restricted 2022	Total 2022	Unrestricted 2021	Restricted 2021	Total 2021
	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:						
Tangible assets	105,953	-	105,954	118,279	-	118,279
Current assets/(liabilities)	780,826	874,751	1,655,576	734,831	606,670	1,341,501
	886,779	874,751	1,761,530	853,110	606,670	1,459,780

17 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases as follows:

	2022	2021
	£	£
Within one year	31,719	53,020

18 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

19 Cash generated from operations

	2022	2021
	£	£
Surplus for the year	301,750	394,303
Adjustments for:		
Investment income recognised in statement of financial activities	(63)	(133)
Gain on disposal of tangible fixed assets	-	(1,699)
Gain on disposal of investments	(26,731)	(2,016)
Fair value gains and losses on investments	(19,960)	(72,204)
Depreciation and impairment of tangible fixed assets	12,686	16,389
Movements in working capital:		
Decrease/(increase) in debtors	28,697	(7,357)
(Decrease)/increase in creditors	(40,575)	12,304
Cash generated from operations	255,804	339,587

20 Analysis of changes in net funds

The charity had no debt during the year.

Profit and Loss

Date 06/09/2022
Time 16:52:17

All Values are shown in **Pound Sterling** Selected Period **5** ending **31/08/2022**

	Selected Year		Previous Year	
	This Period	Year to Date	Period 5	Year to Close
Turnover				
Contracting Income	199733.86	991433.82	193256.61	2113543.97
Charge Collect Income	1907.45	8990.63	2166.03	25267.70
Miscellaneous Income	13229.42	71541.04	22410.77	189145.60
ICF Grant				51417.35
Grants & Donations				1126.26
Parental Donations - VBO	585.60	2672.10		946.00
Fundraising				
Interest Received				
Discount Given				
Internal Bus Revenue White	350.00	1750.00		1150.00
Internal Bus Charges White	(350.00)	(1750.00)		(1150.00)
Bus Monies Received White	345.00	775.00		310.00
Internal Bus Revenue Blue				
Internal Bus Charges Blue				
Bus Monies Received Blue				
HMRC FURLOUGH WAGES				2692.97
Admin Charges				
	215801.33	1075412.59	217833.41	2384449.85
General Overheads				
Wages	147769.70	897726.28	155725.03	2024683.50
Mileage			5.04	24.64
Expenses				
Expenses - Reclaimed				
BLITZ CLEANING COSTS				
Salaries				154.10
Consultancy Fees	744.50	6542.50	1098.48	13939.03
Management Fees - Transfer				
Rent & Rates	154.26	878.96	15.00	1551.74
Heat & Light	406.91	1772.20	189.14	4214.13
General Insurance		8064.43		11913.13
Insurance - vehicles		717.02		2345.20
Client Damages				
Postage	2.35	279.15	159.00	1125.40

	Selected Year		Previous Year	
	This Period	Year to Date	Period 5	Year to Close
Client Expenses			65.59	304.53
Printing & Stationery	491.67	2701.49	345.47	5625.68
Telephone & Telex	675.80	1782.46	731.60	8717.49
Computer Costs	6603.32	22847.12	3368.72	37019.79
Advertising	273.16	1534.57	264.00	326.12
Motor Expenses	102.00	2536.31	274.50	3985.23
Travelling		13.10		27.37
Travel Volunteers				
Subsistance				
Catering	89.45	89.45	7.50	627.59
Leasing	2310.52	11780.60	2176.20	25222.56
Equipment/Books etc	503.99	503.99		219.81
Staff Uniforms	1636.87	2551.51		5318.04
Repairs & Renewals	57.80	776.80	760.00	3512.26
Small Tools				
Consumables	361.51	774.17	291.31	880.89
Medical Fees	25.00	25.00		323.20
Health & Safety Equipment	51.84	558.36	1393.36	7983.28
Waste Disposal				
Storage-Archive Materials	213.84	1069.20	150.00	2957.20
Seminars		246.25		
Security	166.83	1616.49	1077.33	6062.26
Training	720.00	1420.00		(1615.50)
Sundries	31.94	296.21	34.57	3222.22
Sports Centre Activities - VBO		345.85		146.00
Holiday Scheme				
Play Scheme				
Special Olympics				
	163393.26	969449.47	168131.84	2170816.89
Financial Overheads				
Affiliation	1186.00	5930.00		
Charitable Donations				1100.00
Audit Fees			7380.00	7413.00
Prof Legal Fees				91.00
Indemnity				
Bank Interest	(62.47)	(301.00)	(4.92)	(62.86)
HP Interest				
Loan Interest				
Bank Charges	228.59	2613.17	168.92	4905.57
Discount Received				
Depreciation				

	Selected Year		Previous Year	
	This Period	Year to Date	Period 5	Year to Close
P/L Sale of Assets	1352.12	8242.17	7544.00	13446.71
Sage System Suspense				
Profit/(Loss) Total	51055.95	97720.95	42157.57	200186.25

Report name	Blyth Valley Disabled Forum Profit & Loss
Cost centre	All
Department	All
Currency	Pound Sterling

BLYTH VALLEY DISABLED FORUM LIMITED

England & Wales - Charity number 1076926

Accounts

ANNUAL REPORT FOR BLYTH VALLEY DISABLED FORUM

The last year has been especially challenging for everyone because of the Pandemic. As a result of this we have been unable to hold our usual Annual General Meeting.

Our care staff have continued to work tirelessly throughout the pandemic ensuring that our vulnerable clients have received the care that they require during their own periods of shielding and isolation.

Our normal groups for Adults and young People with Learning Difficulties and other Disabilities have been unable to take place because of the restrictions imposed by lockdowns and social distancing.

Most of this group of clients have underlying health issues and we have been unable to carry out our normal activities safely. We were unable to open during lockdowns and in between times we tried to work out the best possible way to continue but due to limitations with group sizes (imposed by Government Guidelines) and being unable to meet in outside groups while adhering to government guidelines our activities were placed on hold.

We are very pleased to say that we are now in a position to re-open those groups and our activities are gradually returning to normal.

During the lockdown restrictions Trustee and Director’s meetings continued on a weekly basis via TEAMS until we were able to safely meet when lockdown restrictions were relaxed.

We have taken delivery of a new bus with grateful thanks to a large donation from Lowes. We matched this funding in order to provide our clients with a much more reliable form of transport.

We look forward to expanding our voluntary groups and offering more variety of activities than we have been able to in the past.

Our local Bede Academy have been particularly helpful in allowing us the use of their Bistro which provides more space and the ability to allow our group users to explore new possibilities.

My thanks go to all of the Directors, Management Team and staff for their help and support during an unprecedented period of time.

David Hopper
Chairman

Charity Registration No. 1076926

Company Registration No. 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

BLYTH VALLEY DISABLED FORUM LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr J L Clough Mr S Crawford Mr D T Hopper
Charity number	1076926
Company number	03336710
Principal address	20 Stanley Street Blyth Northumberland NE24 2BU
Registered office	20 Stanley Street Blyth Northumberland NE24 2BU
Auditor	Azets Audit Services 32 Brenkley Way Blezard Business Park Seaton Burn Newcastle upon Tyne NE13 6DS

BLYTH VALLEY DISABLED FORUM LTD

CONTENTS

	Page
Trustee report	1 - 2
Statement of Trustee responsibilities	3
Independent auditor's report	4 - 7
Statement of financial activities	8
Balance sheet	9
Statement of cash flows	10
Notes to the financial statements	11 - 18

BLYTH VALLEY DISABLED FORUM LTD

TRUSTEE REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the trust's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)".

Objectives and activities

The trust's objects are the promotion and welfare of the disabled in their homes and the community. The policies adopted in furtherance of these objects are:-

- providing a means of consultation among interested parties.
- collecting and dis-seminating information.
- focusing attention on the needs of the disabled.
- supplementing statutory services for the disabled and developing voluntary services where the need is indicated.

We refer to Charity Commission guidance on Public Benefit when reviewing our aims and objectives and ensure that future plans remain focused on their achievement. Funding limits our activities, but no beneficiaries appropriate to our aims are excluded. Equal access to our services is important to us and we promote local understanding of our work.

There has been no change in these aims and objectives during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the trust should undertake.

Achievements and performance

Despite the continued financial restraints, we achieved an increase in the hours of care services provided during the year. We now have employee and client representation on our committees. We continue to set ourselves a high standard of care provision and received a 'good' report across all areas following an audit by the CQC.

Financial review

Free reserves are those funds not tied up in fixed assets or designated/restricted funds. The trustees forecast the level of reserves required to sustain operations, should income generating activities be curtailed. Free reserves have increased slightly from £690,405 to £734,581 during the year, which equates to approximately 3.8 months of reserves, compared 4.1 months last year. Whilst the current level of reserves may prove sufficient, it is the view of the trustees that it would be prudent to ensure that there are sufficient reserves to provide financial flexibility over the course of the forthcoming challenges faced by the trust.

The Trustees are pleased to report that following the tender process with Northumberland County Council, the trust was awarded Preferred Provider status in Blyth and Tier 2 status for Cramlington and Bedlington. This came into effect from 1st April 2019 and continues to date to the benefit of disabled clients in these areas.

The trustees continue to investigate other new avenues of funding in order to maintain a satisfactory financial position. Our assets remain adequate and available to meet our aims and obligations.

The unprecedented effects of the Covid 19 pandemic has made this a difficult year. However, the trust has been able to maintain its care services to clients throughout the year. Although this has not significantly impacted on income, costs have increased especially in the provision of personal protective equipment for staff and clients. These costs have been absorbed by the trust, as the safety and wellbeing of both staff and clients remains a top priority of the trustees.

The trustees have assessed the other major risks to which the trust is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The trust has introduced a new software system across all its service; Quikplan has been acquired in order to better manage and organise staff and client care time, which together with the introduction of staff smart phones, has also increased safety and security for both.

Structure, governance and management

The trust is a company limited by guarantee, all directors of the company are also trustees of the charity.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr J L Clough
Mr S Crawford
Mr D T Hopper

The Trustees seek to ensure that the users needs are reflected through the diversity of the Board. To enhance the potential pool of Trustees, selected individuals who may wish to become Trustees are approached as necessary. Trustees are reappointed annually.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

New trustees are actively encouraged by the existing Trustees to acquire any specialist skills required. New Trustees are briefed on their legal obligations under company and charity law, our Memorandum and articles of Association, the committee and the decision making process, future plans and recent performance. They are encouraged to attend appropriate training, and made aware of Charity Commission publications.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

The Trustee report was approved by the Board of Trustees.

Mr S Crawford
Trustee
Dated: 30 July 2021

Mr D T Hopper
Trustee
Dated:30 July 2021

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF TRUSTEE RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also the directors of Blyth Valley Disabled Forum Ltd for the purpose of company law, are responsible for preparing the Trustee Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (FRS102 SORP).

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

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and

- prepare the accounts on the going concern basis unless it is inappropriate to presume that the trust 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 trust and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BLYTH VALLEY DISABLED FORUM LTD

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Opinion

We have audited the financial statements of Blyth Valley Disabled Forum Ltd (the 'trust') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 FRS 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, 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 trust 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 Trustee 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 trust'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 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 we do not express any form of assurance conclusion thereon. 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.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustee report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of Trustee responsibilities, the trustees, who are also the directors of the trust for the purpose 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 trust'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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

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 of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Use of our report
This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Joanne Regan FCA (Senior Statutory Auditor)
for and on behalf of Azets Audit Services

30 July 2021

Chartered Accountants
Statutory Auditor

32 Brenkley Way
Blezard Business Park
Seaton Burn
Newcastle upon Tyne
NE13 6DS

INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Azets Audit Services is eligible for appointment as auditor of the trust by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income and endowments from:							
Grants, donations and contracting income	3	2,116	2,604,792	2,606,908	33,819	2,155,798	2,189,617
Investments	4	133	-	133	330	-	330
Other income	5	1,699	-	1,699	-	-	-
Total income		3,948	2,604,792	2,608,740	34,149	2,155,798	2,189,947
Expenditure on:							
Charitable activities	6	21,801	2,266,856	2,288,657	30,376	2,003,760	2,034,136
Net gains/(losses) on investments	9	74,220	-	74,220	(23,966)	-	(23,966)
Net movement in funds		56,367	337,936	394,303	(20,193)	152,038	131,845
Fund balances at 1 April 2020		796,743	268,734	1,065,477	816,936	116,696	933,632
Fund balances at 31 March 2021		853,110	606,670	1,459,780	796,743	268,734	1,065,477

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BLYTH VALLEY DISABLED FORUM LTD

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	**10**		118,279		106,868
Current assets					
Debtors	**12**	87,714		80,357	
Investments	**13**	739,993		643,289	
Cash at bank and in hand		632,484		341,348	
		1,460,191		1,064,994	
Creditors: amounts falling due within one year	**14**	(118,690)		(106,385)	
Net current assets			1,341,501		958,609
Total assets less current liabilities			1,459,780		1,065,477
Income funds					
Restricted funds	**15**		606,670		268,734
Unrestricted funds			853,110		796,743
			1,459,780		1,065,477

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the 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.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 30 July 2021

Mr S Crawford
Trustee

Mr D T Hopper
Trustee

Company Registration No. 03336710

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Cash flows from operating activities					
Cash generated from operations	19		339,587		277,908
Investing activities					
Purchase of tangible fixed assets		(28,700)		(15,358)	
Proceeds on disposal of tangible fixed assets		2,600		-	
Purchase of investments		(24,500)			
Proceeds on disposal of investments		2,016		5,948	
Investment income received		133		330	
Net cash used in investing activities			(48,451)		(9,080)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			291,136		268,828
Cash and cash equivalents at beginning of year			341,348		72,520
Cash and cash equivalents at end of year			632,484		341,348

1 Accounting policies

Charity information

Blyth Valley Disabled Forum Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is 20 Stanley Street, Blyth, Northumberland, NE24 2BU.

1.1 Accounting convention

The financial statements have been prepared in accordance with the trust's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The trust is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the trust. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention, modified to include certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the trust has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the trust.

1.4 Income

Income is recognised when the trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the trust has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the trust has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

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 benefit will be required in settlement and the amount of the obligation can be measured reliably.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Buildings	2% straight Line
Plant and machinery	33.3% Reducing Balance
Motor vehicles	25% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the trust reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The trust has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the trust's balance sheet when the trust becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the trust's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the trust is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the trust's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Grants, donations and contracting income

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2021	**2021**	**2021**	2020	2020	2020
	£	**£**	**£**	£	£	£
Grants, donations and contracting income	2,116	2,604,792	2,606,908	33,819	2,155,798	2,189,617

During the year the charity received £72,014 re Covid support grants included in restricted funds.

4 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	133	330

5 Other income

	Unrestricted funds	Total
	2021	2020
	£	£
Net gain on disposal of tangible fixed assets	1,699	-

6 Charitable activities

	2021 £	2020 £
Staff costs	2,056,471	1,833,659
Depreciation and impairment	16,389	12,334
Travel and motor expenses	5,664	13,503
Light, heat & rates	8,164	7,508
Repairs and computer costs	24,339	20,380
Postage, stationery & phone costs	50,468	37,927
Legal & professional fees	10,247	9,803
Insurance	10,003	10,238
Sundry expenses	55,420	43,100
Training costs	4,078	1,767
Equipment leasing	28,706	26,743
Advertising	10,165	7,670
Bank charges	1,463	2,664
	2,281,577	2,027,296
Share of governance costs (audit fees)	7,080	6,840
	2,288,657	2,034,136
Analysis by fund		
Unrestricted funds	21,801	30,376
Restricted funds	2,266,856	2,003,760
	2,288,657	2,034,136

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Carers & Drivers	102	96
Administrative staff	12	13
Total	114	109

8 Employees (Continued)

Employment costs

	2021	2020
	£	£
Wages and salaries	1,891,964	1,694,484
Social security costs	130,530	109,614
Other pension costs	33,977	29,561
	2,056,471	1,833,659

There were no employees whose annual remuneration was £60,000 or more.

9 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Revaluation of investments	72,204	(42,064)
Gain/(loss) on sale of investments	2,016	18,098
	74,220	(23,966)

10 Tangible fixed assets

	Buildings	Plant and machinery	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2020	129,704	207,203	33,241	370,148
Additions	-	806	27,894	28,700
Disposals	-	-	(12,000)	(12,000)
At 31 March 2021	129,704	208,009	49,135	386,848
Depreciation and impairment				
At 1 April 2020	45,722	194,474	23,083	263,279
Depreciation charged in the year	2,594	4,507	9,288	16,389
Eliminated in respect of disposals	-	-	(11,099)	(11,099)
At 31 March 2021	48,316	198,981	21,272	268,569
Carrying amount				
At 31 March 2021	81,388	9,028	27,863	118,279
At 31 March 2020	83,982	12,728	10,158	106,868

11 Financial instruments

	2021	2020
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	739,993	643,289

12 Debtors

	2021	2020
Amounts falling due within one year:	£	£
Trade debtors	55,063	63,276
Prepayments and accrued income	32,651	17,081
	87,714	80,357

13 Current asset investments

	2021	2020
	£	£
Listed investments	739,993	643,289

14 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other taxation and social security	22,808	21,401
Trade creditors	23,401	24,918
Other creditors	656	299
Accruals and deferred income	71,825	59,767
	118,690	106,385

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			Movement in funds		
	Balance at 1 April 2019	Incoming resources	Resources expended	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 31 March 2021
	£	£	£	£	£	£	£
Restricted funds re promotion and welfare for disabled	116,696	2,155,798	(2,003,760)	268,734	2,604,792	(2,266,856)	606,670

16 Analysis of net assets between funds

	Unrestricted 2021	Restricted 2021	Total 2021	Unrestricted 2020	Restricted 2020	Total 2020
	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:						
Tangible assets	118,279	-	118,279	106,868	-	106,868
Current assets/(liabilities)	734,581	605,615	1,341,501	690,405	268,204	958,609
	852,860	605,615	1,459,780	797,273	268,204	1,065,477

17 Operating lease commitments

At the reporting end date the trust had outstanding commitments for future minimum lease payments under non-cancellable operating leases as follows:

	2021	2020
	£	£
Within one year	53,020	74,890

18 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

19 Cash generated from operations	2021	2020
	£	£
Surplus for the year	394,303	131,845
Adjustments for:		
Investment income recognised in statement of financial activities	(133)	(330)
Gain on disposal of tangible fixed assets	(1,699)	-
Gain on disposal of investments	(2,016)	(18,098)
Fair value gains and losses on investments	(72,204)	42,064
Depreciation and impairment of tangible fixed assets	16,389	12,334
Movements in working capital:		
(Increase)/decrease in debtors	(7,357)	77,008
Increase in creditors	12,304	33,085
Cash generated from operations	339,587	277,908

20 Analysis of changes in net funds

The trust had no debt during the year.

Charity Registration No. 1076926

Company Registration No. 03336710 (England and Wales)

BLYTH VALLEY DISABLED FORUM LTD

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

BLYTH VALLEY DISABLED FORUM LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr J L Clough Mr S Crawford Mr D T Hopper
Charity number	1076926
Company number	03336710
Principal address	20 Stanley Street Blyth Northumberland NE24 2BU
Registered office	20 Stanley Street Blyth Northumberland NE24 2BU
Auditor	Azets Audit Services 32 Brenkley Way Blezard Business Park Seaton Burn Newcastle upon Tyne NE13 6DS

BLYTH VALLEY DISABLED FORUM LTD

CONTENTS

	Page
Trustee report	1 - 2
Statement of Trustee responsibilities	3
Independent auditor's report	4 - 7
Statement of financial activities	8
Balance sheet	9
Statement of cash flows	10
Notes to the financial statements	11 - 18

BLYTH VALLEY DISABLED FORUM LTD

TRUSTEE REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the trust's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)".

Objectives and activities

The trust's objects are the promotion and welfare of the disabled in their homes and the community. The policies adopted in furtherance of these objects are:-

- providing a means of consultation among interested parties.
- collecting and dis-seminating information.
- focusing attention on the needs of the disabled.
- supplementing statutory services for the disabled and developing voluntary services where the need is indicated.

We refer to Charity Commission guidance on Public Benefit when reviewing our aims and objectives and ensure that future plans remain focused on their achievement. Funding limits our activities, but no beneficiaries appropriate to our aims are excluded. Equal access to our services is important to us and we promote local understanding of our work.

There has been no change in these aims and objectives during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the trust should undertake.

Achievements and performance

Despite the continued financial restraints, we achieved an increase in the hours of care services provided during the year. We now have employee and client representation on our committees. We continue to set ourselves a high standard of care provision and received a 'good' report across all areas following an audit by the CQC.

Financial review

Free reserves are those funds not tied up in fixed assets or designated/restricted funds. The trustees forecast the level of reserves required to sustain operations, should income generating activities be curtailed. Free reserves have increased slightly from £690,405 to £734,581 during the year, which equates to approximately 3.8 months of reserves, compared 4.1 months last year. Whilst the current level of reserves may prove sufficient, it is the view of the trustees that it would be prudent to ensure that there are sufficient reserves to provide financial flexibility over the course of the forthcoming challenges faced by the trust.

The Trustees are pleased to report that following the tender process with Northumberland County Council, the trust was awarded Preferred Provider status in Blyth and Tier 2 status for Cramlington and Bedlington. This came into effect from 1st April 2019 and continues to date to the benefit of disabled clients in these areas.

The trustees continue to investigate other new avenues of funding in order to maintain a satisfactory financial position. Our assets remain adequate and available to meet our aims and obligations.

The unprecedented effects of the Covid 19 pandemic has made this a difficult year. However, the trust has been able to maintain its care services to clients throughout the year. Although this has not significantly impacted on income, costs have increased especially in the provision of personal protective equipment for staff and clients. These costs have been absorbed by the trust, as the safety and wellbeing of both staff and clients remains a top priority of the trustees.

The trustees have assessed the other major risks to which the trust is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The trust has introduced a new software system across all its service; Quikplan has been acquired in order to better manage and organise staff and client care time, which together with the introduction of staff smart phones, has also increased safety and security for both.

Structure, governance and management

The trust is a company limited by guarantee, all directors of the company are also trustees of the charity.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr J L Clough
Mr S Crawford
Mr D T Hopper

The Trustees seek to ensure that the users needs are reflected through the diversity of the Board. To enhance the potential pool of Trustees, selected individuals who may wish to become Trustees are approached as necessary. Trustees are reappointed annually.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

New trustees are actively encouraged by the existing Trustees to acquire any specialist skills required. New Trustees are briefed on their legal obligations under company and charity law, our Memorandum and articles of Association, the committee and the decision making process, future plans and recent performance. They are encouraged to attend appropriate training, and made aware of Charity Commission publications.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

The Trustee report was approved by the Board of Trustees.

Mr S Crawford
Trustee
Dated: 30 July 2021

Mr D T Hopper
Trustee
Dated:30 July 2021

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF TRUSTEE RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also the directors of Blyth Valley Disabled Forum Ltd for the purpose of company law, are responsible for preparing the Trustee Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (FRS102 SORP).

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

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and

- prepare the accounts on the going concern basis unless it is inappropriate to presume that the trust 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 trust and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BLYTH VALLEY DISABLED FORUM LTD

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Opinion

We have audited the financial statements of Blyth Valley Disabled Forum Ltd (the 'trust') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 FRS 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, 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 trust 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 Trustee 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 trust'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 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 we do not express any form of assurance conclusion thereon. 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.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustee report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of Trustee responsibilities, the trustees, who are also the directors of the trust for the purpose 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 trust'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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

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 of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Use of our report
This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Joanne Regan FCA (Senior Statutory Auditor)
for and on behalf of Azets Audit Services

30 July 2021

Chartered Accountants
Statutory Auditor

32 Brenkley Way
Blezard Business Park
Seaton Burn
Newcastle upon Tyne
NE13 6DS

INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF BLYTH VALLEY DISABLED FORUM LTD

Azets Audit Services is eligible for appointment as auditor of the trust by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income and endowments from:							
Grants, donations and contracting income	3	2,116	2,604,792	2,606,908	33,819	2,155,798	2,189,617
Investments	4	133	-	133	330	-	330
Other income	5	1,699	-	1,699	-	-	-
Total income		3,948	2,604,792	2,608,740	34,149	2,155,798	2,189,947
Expenditure on:							
Charitable activities	6	21,801	2,266,856	2,288,657	30,376	2,003,760	2,034,136
Net gains/(losses) on investments	9	74,220	-	74,220	(23,966)	-	(23,966)
Net movement in funds		56,367	337,936	394,303	(20,193)	152,038	131,845
Fund balances at 1 April 2020		796,743	268,734	1,065,477	816,936	116,696	933,632
Fund balances at 31 March 2021		853,110	606,670	1,459,780	796,743	268,734	1,065,477

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BLYTH VALLEY DISABLED FORUM LTD

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	**10**		118,279		106,868
Current assets					
Debtors	**12**	87,714		80,357	
Investments	**13**	739,993		643,289	
Cash at bank and in hand		632,484		341,348	
		1,460,191		1,064,994	
Creditors: amounts falling due within one year	**14**	(118,690)		(106,385)	
Net current assets			1,341,501		958,609
Total assets less current liabilities			1,459,780		1,065,477
Income funds					
Restricted funds	**15**		606,670		268,734
Unrestricted funds			853,110		796,743
			1,459,780		1,065,477

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the 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.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 30 July 2021

Mr S Crawford
Trustee

Mr D T Hopper
Trustee

Company Registration No. 03336710

BLYTH VALLEY DISABLED FORUM LTD

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Cash flows from operating activities					
Cash generated from operations	19		339,587		277,908
Investing activities					
Purchase of tangible fixed assets		(28,700)		(15,358)	
Proceeds on disposal of tangible fixed assets		2,600		-	
Purchase of investments		(24,500)			
Proceeds on disposal of investments		2,016		5,948	
Investment income received		133		330	
Net cash used in investing activities			(48,451)		(9,080)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			291,136		268,828
Cash and cash equivalents at beginning of year			341,348		72,520
Cash and cash equivalents at end of year			632,484		341,348

1 Accounting policies

Charity information

Blyth Valley Disabled Forum Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is 20 Stanley Street, Blyth, Northumberland, NE24 2BU.

1.1 Accounting convention

The financial statements have been prepared in accordance with the trust's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The trust is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the trust. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention, modified to include certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the trust has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the trust.

1.4 Income

Income is recognised when the trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the trust has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the trust has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

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 benefit will be required in settlement and the amount of the obligation can be measured reliably.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Buildings	2% straight Line
Plant and machinery	33.3% Reducing Balance
Motor vehicles	25% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the trust reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The trust has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the trust's balance sheet when the trust becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the trust's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the trust is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the trust's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Grants, donations and contracting income

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2021	**2021**	**2021**	2020	2020	2020
	£	**£**	**£**	£	£	£
Grants, donations and contracting income	2,116	2,604,792	2,606,908	33,819	2,155,798	2,189,617

During the year the charity received £72,014 re Covid support grants included in restricted funds.

4 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	133	330

5 Other income

	Unrestricted funds	Total
	2021	2020
	£	£
Net gain on disposal of tangible fixed assets	1,699	-

6 Charitable activities

	2021 £	2020 £
Staff costs	2,056,471	1,833,659
Depreciation and impairment	16,389	12,334
Travel and motor expenses	5,664	13,503
Light, heat & rates	8,164	7,508
Repairs and computer costs	24,339	20,380
Postage, stationery & phone costs	50,468	37,927
Legal & professional fees	10,247	9,803
Insurance	10,003	10,238
Sundry expenses	55,420	43,100
Training costs	4,078	1,767
Equipment leasing	28,706	26,743
Advertising	10,165	7,670
Bank charges	1,463	2,664
	2,281,577	2,027,296
Share of governance costs (audit fees)	7,080	6,840
	2,288,657	2,034,136
Analysis by fund		
Unrestricted funds	21,801	30,376
Restricted funds	2,266,856	2,003,760
	2,288,657	2,034,136

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Carers & Drivers	102	96
Administrative staff	12	13
Total	114	109

8 Employees (Continued)

Employment costs

	2021	2020
	£	£
Wages and salaries	1,891,964	1,694,484
Social security costs	130,530	109,614
Other pension costs	33,977	29,561
	2,056,471	1,833,659

There were no employees whose annual remuneration was £60,000 or more.

9 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Revaluation of investments	72,204	(42,064)
Gain/(loss) on sale of investments	2,016	18,098
	74,220	(23,966)

10 Tangible fixed assets

	Buildings	Plant and machinery	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2020	129,704	207,203	33,241	370,148
Additions	-	806	27,894	28,700
Disposals	-	-	(12,000)	(12,000)
At 31 March 2021	129,704	208,009	49,135	386,848
Depreciation and impairment				
At 1 April 2020	45,722	194,474	23,083	263,279
Depreciation charged in the year	2,594	4,507	9,288	16,389
Eliminated in respect of disposals	-	-	(11,099)	(11,099)
At 31 March 2021	48,316	198,981	21,272	268,569
Carrying amount				
At 31 March 2021	81,388	9,028	27,863	118,279
At 31 March 2020	83,982	12,728	10,158	106,868

11 Financial instruments

	2021	2020
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	739,993	643,289

12 Debtors

	2021	2020
Amounts falling due within one year:	£	£
Trade debtors	55,063	63,276
Prepayments and accrued income	32,651	17,081
	87,714	80,357

13 Current asset investments

	2021	2020
	£	£
Listed investments	739,993	643,289

14 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other taxation and social security	22,808	21,401
Trade creditors	23,401	24,918
Other creditors	656	299
Accruals and deferred income	71,825	59,767
	118,690	106,385

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			Movement in funds		
	Balance at 1 April 2019	Incoming resources	Resources expended	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 31 March 2021
	£	£	£	£	£	£	£
Restricted funds re promotion and welfare for disabled	116,696	2,155,798	(2,003,760)	268,734	2,604,792	(2,266,856)	606,670

16 Analysis of net assets between funds

	Unrestricted 2021	Restricted 2021	Total 2021	Unrestricted 2020	Restricted 2020	Total 2020
	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:						
Tangible assets	118,279	-	118,279	106,868	-	106,868
Current assets/(liabilities)	734,581	605,615	1,341,501	690,405	268,204	958,609
	852,860	605,615	1,459,780	797,273	268,204	1,065,477

17 Operating lease commitments

At the reporting end date the trust had outstanding commitments for future minimum lease payments under non-cancellable operating leases as follows:

	2021	2020
	£	£
Within one year	53,020	74,890

18 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

19 Cash generated from operations	2021	2020
	£	£
Surplus for the year	394,303	131,845
Adjustments for:		
Investment income recognised in statement of financial activities	(133)	(330)
Gain on disposal of tangible fixed assets	(1,699)	-
Gain on disposal of investments	(2,016)	(18,098)
Fair value gains and losses on investments	(72,204)	42,064
Depreciation and impairment of tangible fixed assets	16,389	12,334
Movements in working capital:		
(Increase)/decrease in debtors	(7,357)	77,008
Increase in creditors	12,304	33,085
Cash generated from operations	339,587	277,908

20 Analysis of changes in net funds

The trust had no debt during the year.