

NORFOLK COALITION OF DISABLED PEOPLE

England & Wales · Charity number 1084108

Details

Other names Equal Lives, NCODP

Status Registered

Legal form Charitable company

Company number [04098341](#)

Registered 2000-12-13

Register [View on the Charity Commission register](#)

Contact

Address Equal Lives
Ground Floor
St Vedast House
5 - 7 St Vedast Street
Norwich
Norfolk

Phone 01508491210

Email info@equallives.org.uk

Website www.equallives.org.uk

Activities

Objects: OBJECTS4. THE OBJECTS (OBJECTS) OF THE COMPANY ARE, FOR THE PUBLIC BENEFIT:4.1 TO RELIEVE THE DISABILITY OF DISABLED PEOPLE;4.2 TO PROMOTE THE WELFARE OF DISABLED PEOPLE;4.3 TO PROMOTE AND/OR FURTHER THE INDEPENDENCE AND SOCIAL INCLUSION OF DISABLED PEOPLE; AND/OR4.4 TO PREVENT AND/OR RELIEVE THE POVERTY AND/OR FINANCIAL HARDSHIP OF DISABLED PEOPLE,IN EACH CASE IN PARTICULAR BUT NOT EXCLUSIVELY BY:4.5 SUPPORTING DISABLED PEOPLE IN THEIR LIVING INDEPENDENTLY;4.6 PROMOTING OPPORTUNITIES IN EMPLOYMENT, EDUCATION AND PRIVATE LIFE FOR DISABLED PEOPLE;4.7 BY PREVENTING DISABLED PEOPLE FROM BEING SOCIALLY EXCLUDED OR BY ASSISTING THEM TO PARTICIPATE AS EQUAL CITIZENS IN SOCIETY;4.8 ADVISING DISABLED PEOPLE AND/OR THEIR CARERS ON ACCESSING SERVICES AVAILABLE FOR DISABLED PEOPLE;4.9 PROVIDING INFORMATION AND GUIDANCE ON BENEFITS FOR DISABLED PEOPLE AND/OR ON LIVING INDEPENDENTLY;4.10 PROVIDING ADVOCACY SERVICES FOR DISABLED PEOPLE FOR THEIR REPRESENTATION AT WELFARE AND BENEFIT HEARINGS AND/OR APPEALS; AND/OR4.11 RAISING SOCIAL AWARENESS OF AND/OR FOR DISABLED PEOPLE AND THEIR ACCESS TO THE WELFARE AND BENEFITS SYSTEM THROUGH CAMPAIGNING.5. FOR THE PURPOSES OF ARTICLE 4:5.1 "DISABLED PEOPLE" MEANS PEOPLE WITH ONE OR MORE LONG TERM OR FLUCTUATING PHYSICAL, MENTAL, LEARNING AND/OR SENSORY IMPAIRMENTS WHO LIVE PRINCIPALLY IN ANY OF THE COUNTIES OF NORFOLK, SUFFOLK, ESSEX, CAMBRIDGESHIRE AND/OR NORTHAMPTONSHIRE;5.2 "SOCIALLY EXCLUDED" MEANS BEING EXCLUDED FROM SOCIETY, OR PART OF SOCIETY AS A RESULT OF A PERSON'S LONG TERM OR FLUCTUATING PHYSICAL, MENTAL, LEARNING AND/OR SENSORY IMPAIRMENT; AND5.3 "LIVING INDEPENDENTLY" OR "INDEPENDENCE" MEANS A DISABLED PERSON HAVING SELF-DETERMINATION, CONTROL, CHOICE AND EQUAL ACCESS TO ECONOMIC, SOCIAL AND CULTURAL LIFE AND THE ABILITY TO PARTICIPATE AS CITIZENS ON AN EQUAL BASIS.

Activities: We are a disabled people's organisation run by disabled people and their groups and provide direct payment, personal budget support, welfare rights, independent living and mental health advocacy and appeals representation. Our activities are based on a human rights and Social Model of Disability approach with a focus on achieving independence, equality and dignity.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** COUNTY OF NORFOLK.
- Norfolk
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,353,690	£1,204,414	£715,464	31
2024-03-31	£1,418,995	£1,224,566	£566,188	34
2023-03-31	£1,286,323	£1,171,482	£371,759	35
2022-03-31	£1,083,862	£1,104,997	£256,918	34
2021-03-31	£1,031,541	£1,300,839	£278,053	36

Trustees

Name	Role	Appointed
Fraser Bowe		2017-12-11
Joy Gail Granite Croft		2023-02-08
Katie Marie Elizabeth Robinson-Sherlock		2023-05-23
Omotola Bello		2023-02-08

NORFOLK COALITION OF DISABLED PEOPLE

England & Wales - Charity number 1084108

Accounts

Charity registration number 1084108 (England and Wales)

Company registration number 04098341

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	F Bowe O Bello J G G Croft K Robinson
Cheif executive officer	Ben Reed
Charity number (England and Wales)	1084108
Company number	04098341
Principal address	St Vedast House 5-7 St Vedast Street NORWICH United Kingdom NR1 1BT
Registered office	St Vedast House 5-7 St Vedast Street NORWICH United Kingdom NR1 1BT
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill WEST MALLING Kent United Kingdom ME19 4JQ

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES CONTENTS

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**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
CHAIRMAN'S STATEMENT
*FOR THE YEAR ENDED 31 MARCH 2025***

Chair's Message 2024 - 2025

We continue to be successful at attracting funding thanks to our hard working staff's success in applying for diversified sources of funding, against a challenging financial backdrop for the charity sector as a whole.

Our membership engagement continues to improve, for example we have a very successful blog, where the opening statistics are more successful than most others, looking at the marketing sector as a whole.

I would like to pass on my sincere gratitude to all of our staff, supporters and other stakeholders for their continued efforts and support. I look forward to working with all of you over the next year to continue this success and look to recruit new trustees to the board, strengthen our resilience and continue to support our brilliant staff.

F Bowe
Chairman

Date: 2 December 2025

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

It is a great pleasure to introduce the Annual Report of the Trustees of Equal Lives for the fiscal year 2024/25. This document presents an overview of the accomplishments and future directions of Equal Lives. It underscores the dedicated contributions of our employees, volunteers, and partners in advancing efforts to create a world free from disabling barriers.

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, 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 objectives of Norfolk Coalition of Disabled People (operating as Equal Lives), as set out in the governing document, are:

'To relieve the disability of disabled people; to promote the welfare of disabled people; to promote and/or further the independence and social inclusion of disabled people; and/or to prevent and/or relieve the poverty and/or financial hardship of disabled people.'

Our vision:

A world free from disabling barriers.

Our mission:

To remove disabling barriers across East Anglia.

Our strategic priorities for 2021-25

1. Promote the rights of disabled people
2. Sharing living experience of disabled people

Our Values

- Our work is based on the social model of disability, which states that people have impairments but are disabled by the barriers society places in the way of inclusion and equality.
- Impairments are a normal part of life, discrimination is not.
- Professionals should be on tap, not on top, meaning people should be able to draw on others' expertise but not be controlled by them.
- There should be nothing about us, without us, meaning people who face disabling barriers should be involved in decisions and activities that affect them.
- People have a right to equality, dignity and independence.
- We support people to empower themselves and reach their potential.
- Co-production work with disabled people and organisations must be the way of working to remove barriers and make services more accessible.
- Under the social model of disability, we would consider an impairment to include people who have long term health conditions or mental health issues that means they experience barriers in society that others would not.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Our strategic aims

The strategic aims have been reviewed as part of a strategic planning process.

Promote the rights of Disabled people

People who face disabling barriers have access to information, advice, advocacy and other support they need to make informed decisions, to uphold their rights and live independent lives.

Sharing lived experience of Disabled people

People who face disabling barriers are united and able to use their collective voice to influence, educate and engage individuals, organisations and society as a whole to remove these barriers.

These aims and the work underpinning them demonstrate the Public Benefit as required by the Charities Act 2011.

The Trustees confirm that they have had due regard to Charity Commission guidance on public benefit.

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

Achievements and performance

Suffolk Independent Living

Suffolk Independent Living (SIL) supported over 740 client this year.

We have started a piece of work to replace our current payroll software with a view to making our documentation more accessible.

Advice and Membership Team

The Advice and Membership Team helped address 774 individual issues from Disabled People in Norfolk over the course of the year.

It has been a challenging year as funding for hardship grants came to an end as well our Local authority funding was reviewed. We only go the review late in the final month of the fiscal year and this put us in a situation where due to staff leaving and funding not confirmed we were unable to recruit replacements. Funding was confirmed for a further 2 years, but the service had to close from Jan 1st. We did surpass all our contractual targets, although we would have been able to support more people had our funder been more prompt in their decision making.

Shopmobility

The Advice and Membership Team helped address 774 individual issues from Disabled People in Norfolk over the course of the year.

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NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Advocacy

This year, the Advocacy Team supported 208 individuals, often with multiple issues. It has been a period of building due to some turn over in staff, but we end the year with a strong team and upholding a high standard of work.

Equal Lives recruited a Norfolk Advocacy Partnership (NAP) Co-Ordinator in June 2023 on a 3-year contract, thanks to funding from the National Lottery Community Fund. We are now in the second year of funding.

In this financial year, funding was the biggest challenge for NAP. We had to renegotiate our contract with Norfolk County Council. The partners faced increasing pressure and complexity of cases, leaving them with less time to contribute to the partnership. We also gained a new commissioner, whom we worked closely with to ensure that they had a good understanding of our work and client groups.

We started working towards outcome-focused reporting, which would be more useful to both partners and commissioners. A lot of research went into this. We also continued to analyse trends across client groups. The partnership met quarterly and met reporting deadlines. We also attended multiple events to promote our services, including a co-production event, and events targeted to people with Learning Disabilities and neurodiversity. For Advocacy Awareness Week, resources about advocacy were published and promoted. We worked with other advocacy organisations such as Pohwer and the Leaders in Advocacy Network from NDTI.

Business Support

Our website

Website visits increased slightly but stayed around the same at 9660 (6% increase on last year). However, unique visitors to the website increased by 11% to 5530. This could be due to our ongoing recruitment drive, with 'work for us' being one of our most popular pages.

Our Shopmobility page had an incredible 25% increase in visits from last year.

Blog views were up again this period, increasing from 3000 in the previous year to 4285 this year – a 42.8% increase. Our most popular blog was about the inequalities of living with chronic pain:

<https://www.equallives.org.uk/post/the-inequalities-of-chronic-pain>

Disability Equality Training

This year, we undertook a significant refresh of our Disability Equality Training programme. Our Marketing Officer updated the content, particularly modernising areas such as 'representation in the media' and transforming the format from exclusively in-person to being fully accessible online.

We also introduced a modular structure, allowing organisations to purchase the core session and select additional modules tailored to their specific needs. This flexibility enabled us to deliver more bespoke training to a wide range of organisations, including a recent session for the police.

To support the successful delivery of the programme, we engaged Disabled people as Disability Equality Trainers on zero-hours contracts, ensuring lived experience remains at the heart of our training.

Looking ahead, we plan to further develop our offer by exploring consultancy services, launching online versions of Disability Equality Workshops, and expanding our delivery across the UK to reach a broader audience.

Financial review

Our reserves policy is reviewed annually. Our balance sheet as at 31 March 2025 shows reserves totalling £720,128 of which £16,171 are restricted and £703,957 are unrestricted. Designated funds of £117,750 form part of the unrestricted funds, these cover amounts set aside for the purposes set out in the notes to the accounts.

The Board has assessed potential risks facing the Charity and its future plans and as a result has agreed that approximately 6 months running costs is minimum level of general reserves that should be retained.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Plans for future periods

Conclusion and Future Outlook

In the fiscal year 2024/25, we have had stable funding. However, local authority reorganisation is presenting challenges in the sector, as contracts are often capped at the end date of the current structure. We also have a big grant ending at the end of the year and are looking to extend or replace this funding.

Structure, governance and management

Norfolk Coalition of Disabled People (NCODP), operating as Equal Lives, is a company limited by guarantee and is governed by its Memorandum and Articles, dated 27 October 2000 and its subsequent revisions. It is also registered as a charity with the Charity Commission (No. 1084108). NCODP is a membership organisation with group or individual membership. Groups can join as full members (where groups are managed by a majority of disabled people), and affiliate groups. Only full member groups can vote with one vote per group and there are no membership fees.

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:

M Symons (Resigned 10 December 2024)
F Bowe
O Bello
J G G Croft
K Robinson

Appointment of trustees

All members meet each year at the Annual General Meeting (AGM) to, amongst other business, elect the Board of Trustees; of which at least 51% must be disabled people. Our rules (Memorandum and Articles) state that the chair must always be a disabled person and that there should be no fewer than four or more than fifteen trustees. All members are invited to nominate trustees prior to the AGM advising them of the retiring trustees and requesting nominations for the AGM. Trustees are elected for a three year term with the option to stand down at each AGM. Officers continue to be elected annually.

Trustee induction and training

Every trustee is made aware of their duties and responsibilities after they are appointed at our AGM, through discussion with the chair, an induction pack and trustee away days. Trustees take part in training sessions held throughout the year on various aspects of good governance, finance and management. In addition, the trustees have portfolios of areas of the organisation they are responsible for getting to know in depth. They meet with the staff team and volunteers; take part in visits to services and team meetings. The trustees and staff have implemented formats for management information to the board, including easy read accounts.

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Organisation

The responsibility for the running of the organisation lies with the Board of Trustees which meets quarterly to set policy, monitor performance and overall direction. To assist with developing and overseeing this work the Board delegates this monitoring work to the Finance and Development sub-committee which generally meets two weeks before each Board Meeting. A Chief Executive Officer (CEO), Ben Reed, implements policy and strategy, manages day-to-day affairs and reports to the Board. The CEO oversees the work of the various elements of the organisation.

Pay policy for senior staff

The salaries of senior managers and the wider organisation are reviewed annually. If a salary increase is awarded, senior management salaries are uplifted in line with the rest of the organisation.

Fundraising standards information

Equal Lives do not participate in public fundraising activities nor instruct anyone to act on our behalf in regard to fundraising. Therefore, we do not have the need to monitor the fundraising activities and have not received any complaints in regards to fundraising.

Auditor

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

The trustees' report was approved by the Board of Trustees.

F Bowe
Trustee

2 December 2025

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees, who are also the directors of Norfolk Coalition of Disabled People 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 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 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 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 financial statements 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.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Opinion

We have audited the financial statements of Norfolk Coalition of Disabled People (the 'charity') 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 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 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 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.

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.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Responsibilities of trustees

As explained more fully in the statement of trustees' 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.

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

Identifying and assessing potential risks related to irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

Identifying and assessing potential risks related to irregularities

- enquiring of management, including obtaining and reviewing supporting documentation concerning the company's policies and procedures relating to:
- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
- the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;
- discussing among the engagement team including significant component audit teams and involving relevant internal specialists, including tax, valuations, pensions and IT regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.
- obtaining an understanding of the legal and regulatory framework that the company operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the companies. The key laws and regulations we considered in this context included the Charities Act 2011, Tax legislation, and laws specifically applicable to sector in which the entity operates.

Audit response to risks identified

Our procedures to respond to risks identified included the following:

- reviewing the Financial Statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of management, concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance, reviewing internal procedures and reviewing correspondence with HMRC; and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Assessing compliance with relevant laws and regulations, including Equality Act 2010, Employers' Liability Act 1969 and Health & Safety at Work Act 1974, to which we found no material shortfalls or had any concerns.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE**

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 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.



Mark Johnstone (Senior Statutory Auditor)

For and on behalf of Sumer Auditco Limited, Statutory Auditor
Chartered Accountants
15 Palace Street
NORWICH
Norfolk
NR3 1RT
United Kingdom
2 December 2025

Sumer Auditco Limited 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income and endowments from:							
Donations and legacies	3	44,716	68,925	113,641	1,976	4,145	6,121
Charitable activities	4	551,124	33,736	584,860	609,579	109,012	718,591
Other trading activities	5	519,081	-	519,081	545,744	-	545,744
Investments	6	135,877	-	135,877	148,706	-	148,706
Other income	7	231	-	231	(167)	-	(167)
Total income		1,251,029	102,661	1,353,690	1,305,838	113,157	1,418,995
Expenditure on:							
Raising funds	8	550,861	-	550,861	486,537	-	486,537
Charitable activities	9	532,741	120,812	653,553	632,066	105,963	738,029
Total expenditure		1,083,602	120,812	1,204,414	1,118,603	105,963	1,224,566
Net income/(expenditure)		167,427	(18,151)	149,276	187,235	7,194	194,429
Transfers between funds		12,018	(12,018)	-	-	-	-
Net movement in funds	11	179,445	(30,169)	149,276	187,235	7,194	194,429
Reconciliation of funds:							
Fund balances at 1 April 2024		519,848	46,340	566,188	332,613	39,146	371,759
Fund balances at 31 March 2025		699,293	16,171	715,464	519,848	46,340	566,188

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
BALANCE SHEET**

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	15		28,067		22,161
Current assets					
Debtors	16	279,676		161,066	
Cash at bank and in hand		637,002		502,926	
		916,678		663,992	
Creditors: amounts falling due within one year	17	(229,281)		(119,965)	
Net current assets			687,397		544,027
Total assets less current liabilities			715,464		566,188
The funds of the charity					
Restricted income funds	20		16,171		46,340
Unrestricted funds	21		699,293		519,848
			715,464		566,188

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 2 December 2025

F Bowe
Trustee

Company registration number 04098341 (England and Wales)

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF CASH FLOWS**

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	26		18,296		(89,880)
Investing activities					
Purchase of tangible fixed assets		(20,878)		(18,896)	
Proceeds from disposal of tangible fixed assets		782		-	
Investment income received		135,877		148,706	
Net cash generated from investing activities			115,781		129,810
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			134,077		39,930
Cash and cash equivalents at beginning of year			502,926		462,996
Cash and cash equivalents at end of year			637,003		502,926

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Norfolk Coalition of Disabled People is a public benefit entity and a private company limited by guarantee incorporated in England and Wales. The registered office is St Vedast House, 5-7 St Vedast Street, NORWICH, NR1 1BT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity'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 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 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 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.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

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 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.

Legacies are recognised on receipt or otherwise if the charity 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.

Legacies are recognised on receipt or otherwise if the charity 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the sofa on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

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:

Fixtures and fittings	25% straight line
Computers	over 3-5 years

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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

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 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	10,833	-	10,833	1,476	-	1,476
Grants	33,883	68,925	102,808	500	4,145	4,645
	<u>44,716</u>	<u>68,925</u>	<u>113,641</u>	<u>1,976</u>	<u>4,145</u>	<u>6,121</u>

4 Charitable activities

	Information Advice and Advocacy 2025 £	Social Prescribing 2025 £	Total 2025 £	Information Advice and Advocacy 2024 £	Social Prescribing 2024 £	Total 2024 £
Grant funding	<u>584,860</u>	<u>-</u>	<u>584,860</u>	<u>637,848</u>	<u>80,743</u>	<u>718,591</u>
Analysis by fund						
Unrestricted funds	551,124	-	551,124	528,836	80,743	609,579
Restricted funds	33,736	-	33,736	109,012	-	109,012
	<u>584,860</u>	<u>-</u>	<u>584,860</u>	<u>637,848</u>	<u>80,743</u>	<u>718,591</u>

Included within income from charitable activities is Government funding of £462,006 (2024: £564,546)

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Payroll Services - Suffolk	507,576	516,282
Payroll Services - Norfolk	9,224	20,681
Sublet of offices	2,281	2,281
Other trading income	-	6,500
Other trading activities	<u>519,081</u>	<u>545,744</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	135,877	148,706
	<u> </u>	<u> </u>

7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	231	(167)
	<u> </u>	<u> </u>

8 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Trading costs		
Shopmobility	14,190	11,249
Payroll and Support Accounts Services	163,816	168,310
Staff costs	371,077	304,681
Depreciation and impairment	1,778	2,297
	<u> </u>	<u> </u>
	550,861	486,537
	<u> </u>	<u> </u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

9 Expenditure on charitable activities	Information Advice and Advocacy		Business Development		Total		Information Advice and Advocacy		Social Prescribing Development		Business Development		Total	
	2025	£	2025	£	2025	£	2024	£	2024	£	2024	£	2024	£
Direct costs														
Staff costs	261,340		64,436		325,776		325,369		55,138		-		380,507	
Depreciation and impairment	-		-		-		2,359		-		904		3,263	
Direct administrative costs	10,385		1,733		12,118		13,899		2,402		1,310		17,611	
Outsourced project costs	221,458		-		221,458		217,936		-		-		217,936	
Other	23		-		23		27		-		-		27	
	493,206		66,169		559,375		559,590		57,540		2,214		619,344	
Share of support and governance costs (see note 10)														
Support	62,855		21,599		84,454		75,322		17,316		9,527		102,165	
Governance	7,109		2,615		9,724		12,193		2,816		1,511		16,520	
	563,170		90,383		653,553		647,105		77,672		13,252		738,029	
Analysis by fund														
Unrestricted funds	442,358		90,383		532,741		569,836		48,978		13,252		632,066	
Restricted funds	120,812		-		120,812		77,269		28,694		-		105,963	
	563,170		90,383		653,553		647,105		77,672		13,252		738,029	

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

10 Support costs	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Staff costs	29,939	-	29,939	54,704	-	54,704
Depreciation	12,413	-	12,413	2,298	-	2,298
Premises costs	22,410	-	22,410	38,213	-	38,213
Administrative costs	109,606	-	109,606	111,876	-	111,876
Audit fees	-	9,900	9,900	-	6,250	6,250
Accountancy	-	315	315	-	12,000	12,000
Legal and professional	-	9,434	9,434	-	12,847	12,847
Bad debt write off	-	19,976	19,976	-	3,309	3,309
	<u>174,368</u>	<u>39,625</u>	<u>213,993</u>	<u>207,091</u>	<u>34,406</u>	<u>241,497</u>
Analysed between						
Trading	87,558	29,901	118,637	104,926	17,886	122,812
Charitable activities	84,454	9,724	94,178	102,165	16,520	118,685
	<u>172,012</u>	<u>39,625</u>	<u>212,815</u>	<u>207,091</u>	<u>34,406</u>	<u>241,497</u>
WARNING - DOES NOT AGREE	(2,356)	-	(2,356)			-

Governance costs includes payments to the auditors of £6,560 (2024- £8,900) for audit fees.

11 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	9,900	6,250
Depreciation of owned tangible fixed assets	11,107	7,295
Loss on disposal of tangible fixed assets	3,084	563
	<u>24,091</u>	<u>14,108</u>

12 Trustees

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

The trustees are re-imbursed for expenditure expended on behalf of the charity in the year for travel and support costs. Trustees were re-imbursed a total of £27 for this expenditure in the current year (2024 - £64).

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

13 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Payroll and Supported Accounts	5	5
SIL Advice	7	5
Business Support	7	6
Business Development	2	3
Information Advice and Advocacy	10	11
Social Prescribing	-	4
	<hr/>	<hr/>
Total	31	34
	<hr/> <hr/>	<hr/> <hr/>

Employment costs

	2025	2024
	£	£
Wages and salaries	672,149	666,892
Social security costs	21,437	41,069
Other pension costs	33,206	31,931
	<hr/>	<hr/>
	726,792	739,892
	<hr/> <hr/>	<hr/> <hr/>

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	46,305	44,100
	<hr/> <hr/>	<hr/> <hr/>

14 Taxation

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

15 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
Cost			
At 1 April 2024	7,072	41,797	48,869
Additions	5,517	15,361	20,878
Disposals	(1,322)	(12,273)	(13,595)
	<u>11,267</u>	<u>44,885</u>	<u>56,152</u>
Depreciation and impairment			
At 1 April 2024	3,124	23,583	26,707
Depreciation charged in the year	2,020	9,087	11,107
Eliminated in respect of disposals	(539)	(9,190)	(9,729)
	<u>4,605</u>	<u>23,480</u>	<u>28,085</u>
Carrying amount			
At 31 March 2025	<u>6,662</u>	<u>21,405</u>	<u>28,067</u>
At 31 March 2024	<u>3,947</u>	<u>18,214</u>	<u>22,161</u>

16 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	42,449	30,334
Other debtors	211,710	107,446
Prepayments and accrued income	25,517	23,286
	<u>279,676</u>	<u>161,066</u>

17 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		42,915	41,359
Deferred income	18	124,276	15,958
Trade creditors		31,698	24,574
Other creditors		12,067	11,397
Accruals		18,325	26,677
		<u>229,281</u>	<u>119,965</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

18 Deferred income

	2025	2024
	£	£
Other deferred income	124,276	15,958
	<u> </u>	<u> </u>

Deferred income is included in the financial statements as follows:

	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	124,276	15,958
	<u> </u>	<u> </u>
Movements in the year:		
Deferred income at 1 April 2024	15,958	54,353
Released from previous periods	(15,958)	(54,353)
Resources deferred in the year	124,276	15,958
	<u> </u>	<u> </u>
Deferred income at 31 March 2025	124,276	15,958
	<u> </u>	<u> </u>

Deferred income comprises of the advance receipt of income in respect of both payroll and supported account services and grants towards charitable activities.

19 Retirement benefit schemes

	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	33,206	31,931
	<u> </u>	<u> </u>

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

20 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	Transfers	At 31 March 2025
	£	£	£	£	£
Hardship fund	16,993	1,454	(18,447)	-	-
Henry Smith fund	18,569	58,800	(65,568)	(4,720)	7,081
Norfolk Advocacy Partnership	10,778	25,662	(24,827)	(4,477)	7,136
Access to Work	-	10,125	(9,004)	(1,121)	-
Shopmobility	-	4,620	(966)	(1,700)	1,954
Advise hub	-	2,000	(2,000)	-	-
	<u>46,340</u>	<u>102,661</u>	<u>(120,812)</u>	<u>(12,018)</u>	<u>16,171</u>
Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Social Prescribing	28,694	-	(28,694)	-	-
Alan Boswell Group	667	-	(667)	-	-
Hardship fund	2,816	25,300	(11,123)	-	16,993
Henry Smith fund	6,969	58,800	(47,200)	-	18,569
Norfolk Advocacy Partnership	-	24,912	(14,134)	-	10,778
Screwfix foundation	-	4,145	(4,145)	-	-
	<u>39,146</u>	<u>113,157</u>	<u>(105,963)</u>	<u>-</u>	<u>46,340</u>

Social Prescribing - Funding has been received from Norfolk County Council in relation to Social Prescribing, which is a process of helping to improve health and wellbeing through the connection of people to non-medical sources of support.

Suicide Prevention - Funding has been awarded to the Norfolk Community Advice Network (NCAN) in respect of an accredited advice service to address suicide prevention.

Alan Boswell Group - Funding has been received towards the cost of a development officer.

Hardship fund - Funding received from Norfolk County Council to help those in need of advise and support in managing their finances

Henry Smith fund - to help provide a specialist child protection advocacy services.

Aviva Crowdfund - for the purchase of new mobility scooters

Norfolk Community Foundation - Funds received in relation to supporting vulnerable people over the winter months.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

21 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 £	Transfers £	At 31 March 2025 £
Premises and Dilapidation Reserve	50,000	-	-	-	50,000
New Projects Reserve	15,000	-	-	-	15,000
Client Monies Reserve	10,000	-	-	-	10,000
Emergency fund	15,000	-	-	-	15,000
Access to work	-	-	-	20,000	20,000
Reasonable adjustments	-	-	-	7,750	7,750
General funds	429,848	1,251,029	(1,083,602)	(15,732)	581,543
	<u>519,848</u>	<u>1,251,029</u>	<u>(1,083,602)</u>	<u>12,018</u>	<u>699,293</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Premises and Dilapidation Reserve	54,442	-	-	(4,442)	50,000
New Projects Reserve	15,000	-	-	-	15,000
Covid plans	15,000	-	-	(15,000)	-
Client Monies Reserve	-	-	-	10,000	10,000
Emergency fund	-	-	-	15,000	15,000
General funds	248,171	1,305,838	(1,118,603)	(5,558)	429,848
	<u>332,613</u>	<u>1,305,838</u>	<u>(1,118,603)</u>	<u>-</u>	<u>519,848</u>

Premises and Dilapidation Reserve Funds have been designated to cover moving costs and the adaptation of new premises and expected repairs to the existing Charity premises under a dilapidation agreement.

A New Projects fund has been created, in particular to cover the Disability Pride event and Shopmobility.

Covid Plans reserve, is in respect of funds having been set aside towards the purchase of new computer equipment and IT support to enable staff to 'Work from Home' during the Covid-19 pandemic.

Emergency fund, is a reserve to help cover unexpected rises in costs, including those in relation to IT and Shopmobility

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

26	Cash generated from/(absorbed by) operations	2025	2024
		£	£
	Surplus for the year	149,276	194,429
	Adjustments for:		
	Investment income recognised in statement of financial activities	(135,877)	(148,706)
	Loss on disposal of tangible fixed assets	3,084	563
	Depreciation and impairment of tangible fixed assets	11,107	7,295
	Movements in working capital:		
	(Increase) in debtors	(118,610)	(81,972)
	Increase/(decrease) in creditors	998	(23,094)
	Increase/(decrease) in deferred income	108,318	(38,395)
	Cash generated from/(absorbed by) operations	18,296	(89,880)

27 Funds held on behalf of third parties

The aims of Independent Living Norfolk and Suffolk Independent Living are to assist people in the receipt of payments for services. In running these schemes, the charity receives the payments on behalf of service users and pays out expenditure based upon authorised timesheets and invoices received from the service user. Separate bank accounts in the name of the charity are maintained and the transactions are recorded outside of the charity's main accounts system. Most of the expenditure is in connection of employed carers who are employees of the users and the charity administers the individual payrolls for each employer for which a charge is raised. Due to the timing differences between receipts and payments the charity holds a balance for each of the service users. The income and expenditure in relation to this figure is not that of the charity and therefore it is not reflected in the charity's Statement of Financial Activities, neither are the balances held the charity's and therefore are not included on the balance sheet of the charity. The work of the charity is monitored by Social Services, who also monitor the validity of claims to receive the payments. The balance on any individual service user account is repayable to Social Services on demand.

The movement on the Independent Living Norfolk balances during the year was as follows:

	2025	2024
	£	£
Balance at 27 March 2024 / 28 March 2023	479,882	368,267
Receipts	7,928,744	7,667,670
Service user payments	(8,150,838)	(7,556,055)
Balance at 25 March 2025 / 27 March 2024	<u>257,788</u>	<u>479,882</u>

The balance carried forward relates to NHS funded individuals and those holding personal budgets.

The movement on the Suffolk Independent Living balances during the year was as follows:

	2025	2024
	£	£
Balance at 20 March 2024 / 21 March 2023	5,280,527	5,487,861
Receipts	9,174,280	10,474,272
Service user payments	(11,181,899)	(10,681,606)
Balance at 20 March 2025 / 20 March 2024	<u>3,272,908</u>	<u>5,280,527</u>

NORFOLK COALITION OF DISABLED PEOPLE

England & Wales - Charity number 1084108

Accounts

Charity registration number 1084108

Company registration number 04098341 (England and Wales)

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees M Symons
F Bowe
O Bello
J G G Croft
K Robinson (Appointed 23 May 2023)

Chief executive officer Ben Reed

Charity number 1084108

Company number 04098341

Principal address St Vedast House
5-7 St Vedast Street
NORWICH
United Kingdom
NR1 1BT

Registered office St Vedast House
5-7 St Vedast Street
NORWICH
United Kingdom
NR1 1BT

Auditor Argents Audit Services Limited
15 Palace Street
NORWICH
Norfolk
United Kingdom
NR3 1RT

Bankers CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
WEST MALLING
Kent
United Kingdom
ME19 4JQ

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
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**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
CHAIRMAN'S STATEMENT**

FOR THE YEAR ENDED 31 MARCH 2024

Chair's Message - 2023 to 2024

We continue striving to secure new funding streams with some success , and I must commend the team for their dedication and hard work, despite the continuing challenges that face 3rd sector funding generally.

Our membership involvement is growing as we engage more with individual members. our advocacy and advice services have established under their new structure and we have also made huge strides in our payroll service.

I would like to extend my heartfelt thanks to everyone—our staff, volunteers, and trustees—for their unwavering efforts. As I complete my first year as chair, I am proud to see the board becoming stronger, and we have a bright future ahead of us.

F Bowe
Chairman

Date: 10 December 2024

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024**

It is a great pleasure to introduce the Annual Report of the Trustees of Equal Lives for the fiscal year 2023/24. This document provides a glimpse into the endeavours, achievements, and prospective developments of Equal Lives. It highlights the unwavering commitment and efforts of our employees, volunteers, and collaborators toward achieving a world without disabling barriers.

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 objectives of Norfolk Coalition of Disabled People (operating as Equal Lives), as set out in the governing document, are:

'To relieve the disability of people with physical, mental, learning, or sensory impairments, principally living within the County of Norfolk, and to further their independence and full participation in the community.'

Our vision:

A world free from disabling barriers.

Our mission:

To remove disabling barriers across East Anglia.

Our strategic priorities for 2021-24

1. Promote the rights of disabled people
2. Sharing living experience of disabled people

Our Values

- Our work is based on the social model of disability, which states that people have impairments but are disabled by the barriers society places in the way of inclusion and equality.
- Impairments are a normal part of life, discrimination is not.
- Professionals should be on tap, not on top, meaning people should be able to draw on others' expertise but not be controlled by them.
- There should be nothing about us, without us, meaning people who face disabling barriers should be involved in decisions and activities that affect them.
- People have a right to equality, dignity and independence.
- We support people to empower themselves and reach their potential.
- Co-production work with disabled people and organisations must be the way of working to remove barriers and make services more accessible.
- Under the social model of disability, we would consider an impairment to include people who have long term health conditions or mental health issues that means they experience barriers in society that others would not.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Our strategic aims

The strategic aims have been reviewed as part of a strategic planning process.

Promote the rights of Disabled people

People who face disabling barriers have access to information, advice, advocacy and other support they need to make informed decisions, to uphold their rights and live independent lives.

Sharing lived experience of Disabled people

People who face disabling barriers are united and able to use their collective voice to influence, educate and engage individuals, organisations and society as a whole to remove these barriers.

These aims and the work underpinning them demonstrate the Public Benefit as required by the Charities Act 2011.

The Trustees confirm that they have had due regard to Charity Commission guidance on public benefit. The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Suffolk Independent Living

Suffolk Independent Living (SIL) made significant advancements in improving its payroll services while addressing challenges faced by its service users over the course of the fiscal year. The implementation of a new payroll system streamlined its operations, enhancing efficiency in managing responsibilities such as pension and HMRC payments. SIL has been able to become more proactive, enabling improvement to the level of support that it can provide via the Payroll Team. Furthermore, SIL anticipates that it will start to make further improvements over the next twelve months, particularly around the accessibility of its information.

SIL has increased the size of both its SIL Advice and Payroll Service Teams and has found success in employee development via apprenticeships.

Advice and Membership Team

The Advice and Membership Team helped address 836 individual issues from Disabled People in Norfolk over the course of the year.

Due to the collapse of One Norwich and the end/renewal of the Social Prescribing contract, the service closed. All employees previously working in Social Prescribing have either left the organisation or have been redeployed into a different position within the organisation. The project became increasingly difficult to operate due to the contractual situation with One Norwich. However, the service made a huge impact on the people using it and its model worked. There was no evaluation process and no competitive tender process regarding the project.

Shopmobility

This year has seen growth for the Shopmobility service. At the start of the year, the service had on average only 17 customers per week. Now, it sees an average of 27 customers per week. We had 1,277 loans of mobility scooters, powerchairs, and wheelchairs over the year, of which 332 per year were to new customers. This is an unexpectedly high number for new customers. Going forward, the service will aim to identify where its customers come from, geographically speaking.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

Advocacy

This year, the Advocacy Team supported 243 individuals, often with multiple issues. They have also dedicated 3,173 hours to their clients. It has been a challenging period; the Team is short-staffed and faces issues with recruitment. Regardless, it remains strong and upholds a high standard of work.

Equal Lives recruited a Norfolk Advocacy Partnership (NAP) Co-Ordinator in June 2023 on a 3-year contract, thanks to funding from the National Lottery Community Fund. Over the past year, the NAP Co-Ordinator has worked with Equal Lives to build relationships between the partners of NAP and to identify the key priorities of NAP moving forward. Regular monitoring of attendance, reporting, and trend analysis has been implemented by the NAP Co-Ordinator, who has also worked to produce a website for NAP, lead on marketing to promote the aims of NAP, and attend events which regard NAP.

The NAP Co-Ordinator has also worked with the commissioners and partners of NAP to understand how data collection for client feedback could be improved. Although some new measures have recently been implemented, more must be done to ensure that relevant information is captured.

Business Support

Last year, 47% of clients who sought help from the Advice and Membership Team were looking for and were in need of support with their finances. For this reason, this year's fundraising efforts focussed on enabling the Financial Hardship service at Equal Lives. The rising cost of living has been a major concern to funders; the service reflects the wider fundraising landscape.

Business Support successfully applied for a number of grants to support the Financial Hardship service, as well as a grant to develop an Advice Hub at the Shopmobility site. This is in progress. As always, Equal Lives moves in the direction of the needs of its service users and will continue to do this through our fundraising approach and efforts.

Over the year the Business Support Team has developed and expanded, enabling it to work across HR, Governance, Health and Safety, Fundraising, Marketing, and Project Management. The aim of the Team is to build a strong foundation for the organisation, from which its services can thrive.

This year we have had over 9000 visits to the Equal Lives website and nearly 3000 blog views. The blogs have delved into a range of topics, including fuel poverty as a disability justice issue, making laboratories more accessible, and the language of disability.

Financial review

Our reserves policy is reviewed annually. Our balance sheet as at 31 March 2024 shows reserves totalling £566,188 of which £519,848 are unrestricted and £46,340 restricted. Designated funds of £90,000 form part of the unrestricted funds, these cover amounts set aside for the purposes set out in the notes to the accounts. Free reserves (including designated funds) amount to £519,848 (2023: £332,613). The Board has assessed potential risks facing the Charity and its future plans and as a result has agreed that approximately 6 months running costs is minimum level of general reserves that should be retained. We are aware that the pandemic had an impact on our reserves so will work towards rebuilding them over the next few years.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Plans for future periods

Conclusion and Future Outlook

In the fiscal year 2023/24, we have seen an easing to the after effects of the COVID-19 pandemic and have thus been able to work to ensure the stability of our core services. We have experienced employee turnover, but over the year, recruitment has become significantly easier. Although 2 projects ended this year, we are in a better financial positioning at the end of the year than at its start.

Looking ahead, Equal Lives remains dedicated to its mission of removing disabling barriers across East Anglia. We will continue to work collaboratively with our partners, stakeholders, and service users to ensure equitable access to support and services. Equal Lives is in a better position strategically at the end of 2023/24; going forward, we will have more control over the services we invest in.

We want to express our gratitude to our employees, volunteers, supporters, and trustees for their steadfast dedication to our cause. Together, we strive for a world without disabling barriers.

Structure, governance and management

Norfolk Coalition of Disabled People (NCODP), operating as Equal Lives, is a company limited by guarantee and is governed by its Memorandum and Articles, dated 27 October 2000 and its subsequent revisions. It is also registered as a charity with the Charity Commission (No. 1084108). NCODP is a membership organisation with group or individual membership. Groups can join as full members (where groups are managed by a majority of disabled people), and affiliate groups. Only full member groups can vote with one vote per group and there are no membership fees.

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:

M Symons

F Bowe

S McGarry

(Resigned 30 November 2023)

O Bello

J G G Croft

D Shraga

(Resigned 30 November 2023)

K Robinson

(Appointed 23 May 2023)

Appointment of trustees

All members meet each year at the Annual General Meeting (AGM) to, amongst other business, elect the Board of Trustees; of which at least 51% must be disabled people. Our rules (Memorandum and Articles) state that the chair must always be a disabled person and that there should be no fewer than four or more than fifteen trustees. All members are invited to nominate trustees prior to the AGM advising them of the retiring trustees and requesting nominations for the AGM. Trustees are elected for a three year term with the option to stand down at each AGM. Officers continue to be elected annually.

Trustee induction and training

Every trustee is made aware of their duties and responsibilities after they are appointed at our AGM, through discussion with the chair, an induction pack and trustee away days. Trustees take part in training sessions held throughout the year on various aspects of good governance, finance and management. In addition, the trustees have portfolios of areas of the organisation they are responsible for getting to know in depth. They meet with the staff team and volunteers; take part in visits to services and team meetings. The trustees and staff have implemented formats for management information to the board, including easy read accounts.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Organisation

The responsibility for the running of the organisation lies with the Board of Trustees which meets quarterly to set policy, monitor performance and overall direction. To assist with developing and overseeing this work the Board delegates this monitoring work to the Finance and Development sub-committee which generally meets two weeks before each Board Meeting. A Chief Executive Officer (CEO), Ben Reed, implements policy and strategy, manages day-to-day affairs and reports to the Board. The CEO oversees the work of the various elements of the organisation.

Pay policy for senior staff

The salaries of senior managers and the wider organisation are reviewed annually. If a salary increase is awarded, senior management salaries are uplifted in line with the rest of the organisation.

Fundraising standards information

Equal Lives do not participate in public fundraising activities nor instruct anyone to act on our behalf in regard to fundraising. Therefore, we do not have the need to monitor the fundraising activities and have not received any complaints in regards to fundraising.

Auditor

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

The trustees' report was approved by the Board of Trustees.

F Bowe
Trustee

10 December 2024

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2024**

The trustees, who are also the directors of Norfolk Coalition of Disabled People 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 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 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 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 financial statements 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE**

Opinion

We have audited the financial statements of Norfolk Coalition of Disabled People (the 'charity') 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 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 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 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.

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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Responsibilities of trustees

As explained more fully in the statement of trustees' 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.

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

Identifying and assessing potential risks related to irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

Identifying and assessing potential risks related to irregularities

- enquiring of management, including obtaining and reviewing supporting documentation concerning the company's policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

- discussing among the engagement team including significant component audit teams and involving relevant internal specialists, including tax, valuations, pensions and IT regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

- obtaining an understanding of the legal and regulatory framework that the company operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the companies. The key laws and regulations we considered in this context included the Charities Act 2011, Tax legislation, and laws specifically applicable to sector in which the entity operates.

Audit response to risks identified

Our procedures to respond to risks identified included the following:

- reviewing the Financial Statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;

- enquiring of management, concerning actual and potential litigation and claims;

- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

- reading minutes of meetings of those charged with governance, reviewing internal procedures and reviewing correspondence with HMRC; and

- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

- Assessing compliance with relevant laws and regulations, including Equality Act 2010, Employers' Liability Act 1969 and Health & Safety at Work Act 1974, to which we found no material shortfalls or had any concerns.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE**

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 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.

**Mark Johnstone (Senior Statutory Auditor)
for and on behalf of Argents Audit Services Limited**

10 December 2024

**Chartered Accountants
Statutory Auditor**

15 Palace Street
NORWICH
Norfolk
United Kingdom
NR3 1RT

Argents Audit Services Limited 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income and endowments from:							
Donations and legacies	3	1,976	4,145	6,121	6,265	-	6,265
Charitable activities	4	609,579	109,012	718,591	524,271	171,918	696,189
Other trading activities	5	545,744	-	545,744	563,887	(4,105)	559,782
Investments	6	148,706	-	148,706	23,332	-	23,332
Other income	7	(167)	-	(167)	755	-	755
Total income		1,305,838	113,157	1,418,995	1,118,510	167,813	1,286,323
Expenditure on:							
Raising funds	8	486,537	-	486,537	413,755	-	413,755
Charitable activities	9	632,066	105,963	738,029	601,642	156,085	757,727
Total expenditure		1,118,603	105,963	1,224,566	1,015,397	156,085	1,171,482
Net income		187,235	7,194	194,429	103,113	11,728	114,841
Transfers between funds		-	-	-	4,311	(4,311)	-
Net movement in funds	11	187,235	7,194	194,429	107,424	7,417	114,841
Reconciliation of funds:							
Fund balances at 1 April 2023		332,613	39,146	371,759	225,189	31,729	256,918
Fund balances at 31 March 2024		519,848	46,340	566,188	332,613	39,146	371,759

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
BALANCE SHEET**

AS AT 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	15		22,161		11,121
Current assets					
Debtors	16	161,066		79,096	
Cash at bank and in hand		502,926		462,996	
		663,992		542,092	
Creditors: amounts falling due within one year	17	(119,965)		(181,454)	
Net current assets			544,027		360,638
Total assets less current liabilities			566,188		371,759
Net assets excluding pension liability			566,188		371,759
			<u> </u>		<u> </u>
The funds of the charity					
Restricted income funds	20		46,340		39,146
Unrestricted funds			519,848		332,613
			566,188		371,759
			<u> </u>		<u> </u>

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 10 December 2024

F Bowe
Trustee

Company registration number 04098341 (England and Wales)

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF CASH FLOWS**

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	26		(89,880)		113,793
Investing activities					
Purchase of tangible fixed assets		(18,896)		(6,066)	
Investment income received		148,706		23,332	
Net cash generated from investing activities			129,810		17,266
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			39,930		131,059
Cash and cash equivalents at beginning of year			462,996		331,937
Cash and cash equivalents at end of year			<u>502,926</u>		<u>462,996</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

Charity information

Norfolk Coalition of Disabled People is a public benefit entity and a private company limited by guarantee incorporated in England and Wales. The registered office is St Vedast House, 5-7 St Vedast Street, NORWICH, NR1 1BT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity'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 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 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 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.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

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 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.

Legacies are recognised on receipt or otherwise if the charity 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.

Legacies are recognised on receipt or otherwise if the charity 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the sofa on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

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:

Fixtures and fittings	25% straight line
Computers	over 3 years

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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

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 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	1,476	-	1,476	1,265	-	1,265
Grants received	500	4,145	4,645	5,000	-	5,000
	<u>1,976</u>	<u>4,145</u>	<u>6,121</u>	<u>6,265</u>	<u>-</u>	<u>6,265</u>

4 Charitable activities

	Information Advice and Advocacy 2024 £	Social Prescribing 2024 £	Business Development 2024 £	Total 2024 £	Total 2023 £
Grant funding		637,848	80,743	718,591	696,189
Analysis by fund					
Unrestricted funds		528,836	80,743	609,579	524,271
Restricted funds		109,012	-	109,012	171,918
		<u>637,848</u>	<u>80,743</u>	<u>718,591</u>	<u>696,189</u>

Included within income from charitable activities is Government funding of £564,546 (2023: £347,023)

5 Income from other trading activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Payroll services - Suffolk	516,282	-	516,282	484,052	(4,105)	479,947
Payroll services - Norfolk	20,681	-	20,681	50,900	-	50,900
Sublet of offices	2,281	-	2,281	2,281	-	2,281
Trading activity income: other	6,500	-	6,500	26,654	-	26,654
Other trading activities	<u>545,744</u>	<u>-</u>	<u>545,744</u>	<u>563,887</u>	<u>(4,105)</u>	<u>559,782</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

6 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	148,706	23,332
	<u>148,706</u>	<u>23,332</u>

7 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	(167)	755
	<u>(167)</u>	<u>755</u>

8 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Trading costs		
Shopmobility	11,249	15,376
Payroll and Supported Accounts Services	168,310	143,624
Staff costs	304,681	253,853
Depreciation and impairment	2,297	902
	<u>486,537</u>	<u>413,755</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

9 Expenditure on charitable activities

	2024				2023			
	Information Advice and Advocacy 2024	Social Prescribing 2024	Business Development 2024	Total 2024	Information Advice and Advocacy 2023	Social Prescribing 2023	Business Development 2023	Total 2023
	£	£	£	£	£	£	£	£
Direct costs								
Staff costs	325,369	55,138	-	380,507	344,936	68,153	-	413,089
Depreciation and impairment	2,359	-	904	3,263	1,548	-	984	2,532
Direct administrative costs	13,899	2,402	1,310	17,611	13,036	3,283	7,101	23,420
Outsourced project costs	217,936	-	-	217,936	204,920	-	-	204,920
Other	27	-	-	27	2,793	-	-	2,793
	559,590	57,540	2,214	619,344	567,233	71,436	8,085	646,754
Share of support and governance costs (see note 10)								
Support	75,322	17,316	9,527	102,165	63,860	15,553	8,073	87,486
Governance	12,193	2,816	1,511	16,520	17,056	4,233	2,198	23,487
	647,105	77,672	13,252	738,029	648,149	91,222	18,356	757,727
Analysis by fund								
Unrestricted funds	569,836	48,978	13,252	632,066	583,286	-	18,356	601,642
Restricted funds	77,269	28,694	-	105,963	64,863	91,222	-	156,085
	647,105	77,672	13,252	738,029	648,149	91,222	18,356	757,727

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

10 Support costs	Support costs	Governance costs	2024 Support costs		Governance costs	2023
	£	£	£	£	£	£
Staff costs	54,704	-	54,704	56,281	-	56,281
Depreciation	2,298	-	2,298	1,148	-	1,148
Premises costs	38,213	-	38,213	22,764	-	22,764
Administrative costs	111,876	-	111,876	88,275	-	88,275
Audit fees	-	6,250	6,250	-	6,250	6,250
Accountancy	-	12,000	12,000	-	12,000	12,000
Legal and professional	-	12,847	12,847	-	23,670	23,670
Bad debt write off	-	3,309	3,309	-	6,327	6,327
	<u>207,091</u>	<u>34,406</u>	<u>241,497</u>	<u>168,468</u>	<u>48,247</u>	<u>216,715</u>
Analysed between						
Trading	104,926	17,886	17,886	80,982	24,760	105,742
Charitable activities	102,165	16,520	223,611	87,486	23,487	110,973
	<u>207,091</u>	<u>34,406</u>	<u>241,497</u>	<u>168,468</u>	<u>48,247</u>	<u>216,715</u>

Governance costs includes payments to the auditors of £6,560 (2023- £8,900) for audit fees.

11 Net movement in funds	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,250	6,250
Depreciation of owned tangible fixed assets	7,295	4,583
Loss on disposal of tangible fixed assets	563	-
	<u>14,108</u>	<u>10,833</u>

12 Trustees

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

The trustees are re-imbursed for expenditure expended on behalf of the charity in the year for travel and support costs.

Trustees were re-imbursed a total of £64 for this expenditure in the current year (2023 - nil).

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

13 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Payroll and Supported Accounts	5	5
SIL Advice	5	5
Business Support	6	5
Business Development	3	5
Information Advice and Advocacy	11	11
Social Prescribing	4	4
	<u> </u>	<u> </u>
Total	34	35
	<u> </u>	<u> </u>

	2024	2023
	£	£
Employment costs		
Wages and salaries	666,892	647,415
Social security costs	41,069	43,683
Other pension costs	31,931	32,125
	<u> </u>	<u> </u>
	739,892	723,223
	<u> </u>	<u> </u>

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024	2023
	£	£
Aggregate compensation	44,100	42,000
	<u> </u>	<u> </u>

14 Taxation

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

15 Tangible fixed assets		Fixtures and fittings	Computers	Total
		£	£	£
Cost				
At 1 April 2023		7,906	24,210	32,116
Additions		-	18,896	18,896
Disposals		(835)	(1,309)	(2,144)
		<hr/>	<hr/>	<hr/>
At 31 March 2024		7,071	41,797	48,868
		<hr/>	<hr/>	<hr/>
Depreciation and impairment				
At 1 April 2023		2,282	18,711	20,993
Depreciation charged in the year		1,366	5,929	7,295
Eliminated in respect of disposals		(524)	(1,057)	(1,581)
		<hr/>	<hr/>	<hr/>
At 31 March 2024		3,124	23,583	26,707
		<hr/>	<hr/>	<hr/>
Carrying amount				
At 31 March 2024		3,947	18,214	22,161
		<hr/>	<hr/>	<hr/>
At 31 March 2023		5,623	5,498	11,121
		<hr/>	<hr/>	<hr/>
		<hr/>	<hr/>	<hr/>
16 Debtors			2024	2023
			£	£
Amounts falling due within one year:				
Trade debtors			30,334	57,141
Other debtors			107,446	-
Prepayments and accrued income			23,286	21,955
			<hr/>	<hr/>
			161,066	79,096
			<hr/>	<hr/>
			<hr/>	<hr/>
17 Creditors: amounts falling due within one year			2024	2023
			£	£
Other taxation and social security			41,359	47,721
Deferred income	18		15,958	54,353
Trade creditors			24,574	50,791
Other creditors			11,397	15,239
Accruals			26,677	13,350
			<hr/>	<hr/>
			119,965	181,454
			<hr/>	<hr/>
			<hr/>	<hr/>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

18	Deferred income	2024	2023
		£	£
	Other deferred income	15,958	54,353
		<u> </u>	<u> </u>
	Deferred income is included in the financial statements as follows:		
		2024	2023
		£	£
	Deferred income is included within:		
	Current liabilities	15,958	54,353
		<u> </u>	<u> </u>
	Movements in the year:		
	Deferred income at 1 April 2023	54,353	48,502
	Released from previous periods	(54,353)	(48,502)
	Resources deferred in the year	15,958	54,353
		<u> </u>	<u> </u>
	Deferred income at 31 March 2024	15,958	54,353
		<u> </u>	<u> </u>

Deferred income comprises of the advance receipt of income in respect of both payroll and supported account services and grants towards charitable activities.

19	Retirement benefit schemes	2024	2023
	Defined contribution schemes	£	£
	Charge to profit or loss in respect of defined contribution schemes	31,931	32,125
		<u> </u>	<u> </u>

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

20 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	Transfers	At 31 March 2024
	£	£	£	£	£
Social Prescribing	28,694	-	(28,694)	-	-
Alan Boswell Group	667	-	(667)	-	-
Hardship fund	2,816	25,300	(11,123)	-	16,993
Henry Smith fund	6,969	58,800	(47,200)	-	18,569
Norfolk Advocacy Partnership	-	24,912	(14,134)	-	10,778
Screwfix foundation	-	4,145	(4,145)	-	-
	<u>39,146</u>	<u>113,157</u>	<u>(105,963)</u>	<u>-</u>	<u>46,340</u>

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Social Prescribing	26,957	92,959	(91,222)	-	28,694
Alan Boswell Group	667	-	-	-	667
Skills For Care - Workforce Development	4,105	(4,105)	-	-	-
Hardship fund	-	15,848	(13,032)	-	2,816
Henry Smith fund	-	58,800	(51,831)	-	6,969
Aviva Crowdfund	-	4,311	-	(4,311)	-
	<u>31,729</u>	<u>167,813</u>	<u>(156,085)</u>	<u>(4,311)</u>	<u>39,146</u>

Social Prescribing - Funding has been received from Norfolk County Council in relation to Social Prescribing, which is a process of helping to improve health and wellbeing through the connection of people to non-medical sources of support.

Suicide Prevention - Funding has been awarded to the Norfolk Community Advice Network (NCAN) in respect of an accredited advice service to address suicide prevention.

Alan Boswell Group - Funding has been received towards the cost of a development officer.

Hardship fund - Funding received from Norfolk County Council to help those in need of advise and support in managing their finances

Henry Smith fund - to help provide a specialist child protection advocacy services.

Aviva Crowdfund - for the purchase of new mobility scooters

Norfolk Community Foundation - Funds received in relation to supporting vulnerable people over the winter months.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

21 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	Transfers	At 31 March 2024
	£	£	£	£	£
Premises and Dilapidation Reserve	54,442	-	-	(4,442)	50,000
New Projects Reserve	15,000	-	-	-	15,000
Covid plans	15,000	-	-	(15,000)	-
Client Monies Reserve	-	-	-	10,000	10,000
Emergency fund	-	-	-	15,000	15,000
General funds	248,171	1,305,838	(1,118,603)	(5,558)	429,848
	<u>332,613</u>	<u>1,305,838</u>	<u>(1,118,603)</u>	<u>-</u>	<u>519,848</u>
	<u><u>332,613</u></u>	<u><u>1,305,838</u></u>	<u><u>(1,118,603)</u></u>	<u><u>-</u></u>	<u><u>519,848</u></u>
Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Dilapidation Reserve	4,442	-	-	-	4,442
Premises Reserve	50,000	-	-	-	50,000
New Projects	15,000	-	-	-	15,000
Covid plans	15,000	-	-	-	15,000
General funds	140,747	1,118,510	(1,015,397)	4,311	248,171
	<u>225,189</u>	<u>1,118,510</u>	<u>(1,015,397)</u>	<u>4,311</u>	<u>332,613</u>
	<u><u>225,189</u></u>	<u><u>1,118,510</u></u>	<u><u>(1,015,397)</u></u>	<u><u>4,311</u></u>	<u><u>332,613</u></u>

Premises and Dilapidation Reserve Funds have been designated to cover moving costs and the adaptation of new premises and expected repairs to the existing Charity premises under a dilapidation agreement.

A New Projects fund has been created, in particular to cover the Disability Pride event and Shopmobility.

Covid Plans reserve, is in respect of funds having been set aside towards the purchase of new computer equipment and IT support to enable staff to 'Work from Home' during the Covid-19 pandemic.

Emergency fund, is a reserve to help cover unexpected rises in costs, including those in relation to IT and Shopmobility

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

22 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	22,161	-	22,161
Current assets/(liabilities)	497,687	46,340	544,027
	<u>519,848</u>	<u>46,340</u>	<u>566,188</u>
	<u><u>519,848</u></u>	<u><u>46,340</u></u>	<u><u>566,188</u></u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Tangible assets	11,121	-	11,121
Current assets/(liabilities)	321,492	39,146	360,638
	<u>332,613</u>	<u>39,146</u>	<u>371,759</u>
	<u><u>332,613</u></u>	<u><u>39,146</u></u>	<u><u>371,759</u></u>

23 Related party transactions

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

24 Analysis of changes in net funds

The charity had no material debt during the year.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

25 Funds held on behalf of third parties

The aims of Independent Living Norfolk and Suffolk Independent Living are to assist people in the receipt of payments for services. In running these schemes, the charity receives the payments on behalf of service users and pays out expenditure based upon authorised timesheets and invoices received from the service user. Separate bank accounts in the name of the charity are maintained and the transactions are recorded outside of the charity's main accounts system. Most of the expenditure is in connection of employed carers who are employees of the users and the charity administers the individual payrolls for each employer for which a charge is raised. Due to the timing differences between receipts and payments the charity holds a balance for each of the service users. The income and expenditure in relation to this figure is not that of the charity and therefore it is not reflected in the charity's Statement of Financial Activities, neither are the balances held the charity's and therefore are not included on the balance sheet of the charity. The work of the charity is monitored by Social Services, who also monitor the validity of claims to receive the payments. The balance on any individual service user account is repayable to Social Services on demand.

The movement on the Independent Living Norfolk balances during the year was as follows:

	2024	2023
	£	£
Balance at 28 March 2023 / 20 March 2022	368,267	41,139
Receipts	7,667,670	3,922,165
Service user payments	<u>(7,556,055)</u>	<u>(3,595,037)</u>
Balance at 27 March 2024 / 28 March 2023	<u>479,882</u>	<u>368,267</u>

The balance carried forward relates to NHS funded individuals and those holding personal budgets.

The movement on the Suffolk Independent Living balances during the year was as follows:

	2024	2023
	£	£
Balance at 21 March 2023 / 22 March 2022	5,487,861	4,654,675
Receipts	10,474,272	10,517,086
Service user payments	<u>(10,681,606)</u>	<u>(9,683,900)</u>
Balance at 20 March 2024 / 21 March 2023	<u>5,280,527</u>	<u>5,487,861</u>

26 Cash generated from operations	2024	2023
	£	£
Surplus for the year	194,429	114,841
Adjustments for:		
Investment income recognised in statement of financial activities	(148,706)	(23,332)
Loss on disposal of tangible fixed assets	563	-
Depreciation and impairment of tangible fixed assets	7,295	4,583
Movements in working capital:		
(Increase) in debtors	(81,972)	(8,238)
(Decrease)/increase in creditors	(23,094)	20,088
(Decrease)/increase in deferred income	(38,395)	5,851
Cash (absorbed by)/generated from operations	<u><u>(89,880)</u></u>	<u><u>113,793</u></u>

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NORFOLK COALITION OF DISABLED PEOPLE

England & Wales - Charity number 1084108

Accounts

Charity registration number 1084108

Company registration number 04098341 (England and Wales)

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	M Symons F Bowe S McGarry O Bello J G G Croft D Shraga K Robinson	(Appointed 8 February 2023) (Appointed 8 February 2023) (Appointed 8 April 2022) (Appointed 23 May 2023)
Charity number	1084108	
Company number	04098341	
Principal address	St Vedast House 5-7 St Vedast Street NORWICH United Kingdom NR1 1BT	
Registered office	St Vedast House 5-7 St Vedast Street NORWICH United Kingdom NR1 1BT	
Auditor	Argents Audit Services Limited 15 Palace Street NORWICH Norfolk United Kingdom NR3 1RT	

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES CONTENTS

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**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
CHAIRMAN'S STATEMENT
*FOR THE YEAR ENDED 31 MARCH 2023***

Chair's Message - 2022 to 2023

We are slowly emerging from the aftermath of the covid world, we are settling into our new structure and we have found a much better Norwich office.

We have also won a major 3 year grant to continue to support the child advocate service from the Henry Smith foundation. We are working hard to seek new funding streams all the time and I must applaud the team for all their time and effort.

We are growing our membership involvements, now that we are working more with individual members and our blogs articles are connecting more and more via our web site and social media platforms.

I would like to personally thank everyone, all our staff and volunteers, not forgetting our trustees, for all their hard work, for all the ten years I have been trustee. The board is getting stronger and we have a bright future ahead of us.

Shaun McGarry
Chairman

Date: 29 November 2023

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

We are delighted to present the Trustees' Annual Report for Equal Lives for the financial year 2022/23. This report offers an insight into Equal Lives' activities, accomplishments, and future outlook. It underscores the dedication and hard work of our team, volunteers, and partners in our relentless pursuit of a world free from disabling barriers.

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 objects of Norfolk Coalition of Disabled People (operating as Equal Lives), as set out in the governing document, are:

'To relieve the disability of people with physical, mental, learning, or sensory impairments, principally living within the County of Norfolk, and to further their independence and full participation in the community.'

Our vision:

A world free from disabling barriers.

Our mission:

To remove disabling barriers across East Anglia.

Our strategic priorities for 2021-24

1. Promote the rights of disabled people
2. Sharing living experience of disabled people

Our Values

- Our work is based on the social model of disability, which states that people have impairments but are disabled by the barriers society places in the way of inclusion and equality.
- Impairments are a normal part of life, discrimination is not.
- Professionals should be on tap, not on top, meaning people should be able to draw on others' expertise but not be controlled by them.
- There should be nothing about us, without us, meaning people who face disabling barriers should be involved in decisions and activities that affect them.
- People have a right to equality, dignity and independence.
- We support people to empower themselves and reach their potential.
- Co-production work with disabled people and organisations must be the way of working to remove barriers and make services more accessible.
- Under the social model of disability, we would consider an impairment to include people who have long term health conditions or mental health issues that means they experience barriers in society that others would not.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Our strategic aims

The strategic aims have been reviewed as part of a strategic planning process.

Promote the rights of disabled people

People who face disabling barriers have access to information, advice, advocacy and other support they need to make informed decisions, to uphold their rights and live independent lives.

Sharing lived experience of disabled people

People who face disabling barriers are united and able to use their collective voice to influence, educate and engage individuals, organisations and society as a whole to remove these barriers.

These aims and the work underpinning them demonstrate the Public Benefit as required by the Charities Act 2011.

The Trustees confirm that they have had due regard to Charity Commission guidance on public benefit.

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

Achievements and performance

Suffolk Independent Living

In the financial year 2022/23, Suffolk Independent Living made significant advancements in improving our payroll services while addressing challenges faced by our service users. The implementation of a new payroll system streamlined our operations, enhancing efficiency in managing responsibilities such as pension and HMRC payments. We anticipate a more comprehensive evaluation of this system's impact in the next financial year, though we are already witnessing improvements in service delivery. We also recognise that while the new system has removed some barriers and made the services easier for some people, it has created some new barriers that we will need to remove.

Midway through the financial year, the escalating cost of living had a noticeable impact on our service users. This led to a surge in inquiries related to client contributions. To support our service users, we directed them to Suffolk County Council for contribution reviews. However, we also observed an increase in service users unable to fulfil their contributions, affecting their access to care and support. This is not isolated to Suffolk however we are seeing increasing numbers of disabled people who do not have enough money to live on. We are exploring options to support disabled people in this area.

Additionally, we noted a rise in personal assistants seeking increased pay to meet the rising cost of living. Although there was an uplift in Direct Payments from SCC in 2022/23, it did not fully address the cost of living and minimum wage increases, leading to more personal assistants seeking employment outside the sector. This has exacerbated the ongoing challenge of recruiting personal assistants, with recruitment support remaining in high demand. While improvements were observed in successful recruitment rounds, PA turnover remained a challenge, primarily due to non-competitive pay and benefits compared to other sectors.

These challenges had several implications for our service users, including increased unused care hours, higher advertising costs, poorly trained staff, and delays in re-posting adverts as budgets were re-reviewed by funders.

Despite these hurdles, we recorded an increase in new referrals, reflecting the trend of individuals seeking to recruit their own workforce or use direct payments for support. We are now supporting 761 direct payment users.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Advice and Membership Team

The Advice and Membership Team played a pivotal role in securing £46,000 in information and advice funding for the next three years through the Norfolk County Council retender.

During this period, the team supported 585 clients with 671 enquiries through our advice line. The top three enquiry topics were Welfare Benefits, Other, and Finances.

Additionally, 265 cases were supported within the Norwich and Broadland Social Prescribing Project, with over 1,206 hours spent. The top three referral reasons included Social Isolation, Welfare Benefits, and Housing issues.

We successfully secured just over £33,000 worth of funding from Norwich Consolidated Charities to recruit a 12-month fixed-term Senior Welfare Benefits Adviser (SWBA), further enhancing our support capabilities.

The team also contributed to an increase in individual membership, with 102 new members joining Equal Lives during this reporting year, 58 of whom were converted from clients accessing our services.

Advocacy

In this reporting period, our Advocacy team supported 217 unique clients within Community Advocacy, dedicating 2,731 hours to their cases.

Notably, we formed the Norfolk Advocacy Partnership (NAP) with key partners, collaborating on advocacy support across Norfolk. We secured funding from Norfolk County Council for this initiative and applied for £78,759 from the National Lottery to recruit a NAP Co-Ordinator to bolster the partnership's efforts.

While our advocacy services have been successful, we acknowledge that we must improve our data collection in capturing client feedback.

Within Financial Hardship Advocacy, we supported 56 unique clients before this service transitioned to the Advice and Membership team in March 2023.

Fundraising and Finance (Development): Formerly known as the Development Team, the Fundraising and Finance (Development) department underwent changes to incorporate more fundraising work during the financial year 2022/23.

The team successfully secured funding for various services, including Shopmobility, core running costs, and the Financial Hardship service. Restructuring efforts allowed the team to increase fundraising output by over 300%, resulting in record funds secured in February.

We have ventured into legacy fundraising and are preparing to reapply for core funds to ensure continued delivery of essential services.

Financial review

Our reserves policy is reviewed annually. Our balance sheet as at 31 March 2023 shows reserves totalling £371,759 of which £328,302 are unrestricted and £43,457 restricted. Designated funds of £84,442 form part of the unrestricted funds, these cover amounts set aside for the purposes set out in note 19. Free reserves (including designated funds) amount to £328,302(2022: £225,189). The Board has assessed potential risks facing the Charity and its future plans and as a result has agreed that £300,000 is the minimum level of general reserves that should be retained as a contingency for unexpected large liabilities, we are aware that the pandemic has had an impact on our reserves so will work towards rebuilding them over the next few years.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Plans for future periods

Conclusion and Future Outlook

In conclusion, the financial year 2022/23 has been marked by both accomplishments and challenges. We remain committed to addressing lack of Care Sector staff and financial hardship, while building upon our achievements in advocacy, information and advice, and fundraising.

Looking ahead, Equal Lives remains dedicated to its mission of removing disabling barriers across East Anglia. We will continue to work collaboratively with our partners, stakeholders, and service users to ensure equitable access to support and services.

We would like to take this opportunity to thank to our team, volunteers, supporters, and trustees for their unwavering commitment to our cause. Together, we are working towards a world free from disabling barriers.

Structure, governance and management

Norfolk Coalition of Disabled People, operating as Equal Lives, is a company limited by guarantee and is governed by its Memorandum and Articles, dated 27 October 2000 and its subsequent revisions. It is also registered as a charity with the Charity Commission (No. 1084108). NCDOP is a membership organisation with group or individual membership. Groups can join as full members (where groups are managed by a majority of disabled people), and affiliate groups. Only full member groups can vote with one vote per group and there are no membership fees.

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:

M Symons

F Bowe

D Scott

(Resigned 2 December 2022)

J Hayden

(Resigned 11 April 2022)

S McGarry

O Bello

(Appointed 8 February 2023)

J G G Croft

(Appointed 8 February 2023)

D Shraga

(Appointed 8 April 2022)

K Robinson

(Appointed 23 May 2023)

Appointment of trustees

All members meet each year at the Annual General Meeting to, amongst other business, elect the Board of Trustees; of which at least 51% must be disabled people. However, since we were established all trustees have been disabled people. Our rules (Memorandum and Articles) state that the chair must always be a disabled person and that there should be no fewer than four or more than fifteen trustees. All members are invited to nominate trustees prior to the AGM advising them of the retiring trustees and requesting nominations for the AGM. Trustees are elected for a three year term with the option to stand down at each AGM. Officers continue to be elected annually.

Trustee induction and training

Every trustee is made aware of their duties and responsibilities after they are appointed at our AGM, through discussion with the chair, an induction pack and trustee away days. Trustees take part in training sessions held throughout the year on various aspects of good governance, finance and management. In addition, the trustees have portfolios of areas of the organisation they are responsible for getting to know in depth. They meet with the staff team and volunteers; take part in visits to services and team meetings. The trustees and staff have implemented formats for management information to the board, including easy read accounts.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Organisation

The responsibility for the running of the organisation lies with the Board of Trustees which meets quarterly to set policy, monitor performance and overall direction. To assist with developing and overseeing this work the Board delegates this monitoring work to the Finance and Development sub-committee which generally meets two weeks before each Board Meeting. A Chief Executive Officer (CEO), Ben Reed, implements policy and strategy, manages day-to-day affairs and reports to the Board. The CEO oversees the work of the various elements of the organisation.

Pay policy for senior staff

The salaries of senior managers and the wider organisation are reviewed annually. If a salary increase is awarded, senior management salaries are uplifted in line with the rest of the organisation.

Fundraising standards information

Equal Lives do not participate in fundraising activities nor instruct anyone to act on our behalf in regard to fundraising. Therefore, we do not have the need to monitor the fundraising activities and have not received any complaints in regards to fundraising.

Auditor

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

The trustees' report was approved by the Board of Trustees.

S McGarry
Trustee

29 November 2023

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2023**

The trustees, who are also the directors of Norfolk Coalition of Disabled People 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 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 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 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 financial statements 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.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Opinion

We have audited the financial statements of Norfolk Coalition of Disabled People (the 'charity') 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 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 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 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.

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.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Responsibilities of trustees

As explained more fully in the statement of trustees' 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.

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

Identifying and assessing potential risks related to irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

Identifying and assessing potential risks related to irregularities

- enquiring of management, including obtaining and reviewing supporting documentation concerning the company's policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

- discussing among the engagement team including significant component audit teams and involving relevant internal specialists, including tax, valuations, pensions and IT regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

- obtaining an understanding of the legal and regulatory framework that the company operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the companies. The key laws and regulations we considered in this context included the Charities Act 2011, Tax legislation, and laws specifically applicable to sector in which the entity operates.

Audit response to risks identified

Our procedures to respond to risks identified included the following:

- reviewing the Financial Statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;

- enquiring of management, concerning actual and potential litigation and claims;

- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

- reading minutes of meetings of those charged with governance, reviewing internal procedures and reviewing correspondence with HMRC; and

- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

- Assessing compliance with relevant laws and regulations, including Equality Act 2010, Employers' Liability Act 1969 and Health & Safety at Work Act 1974, to which we found no material shortfalls or had any concerns.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE**

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 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.

**Mark Johnstone (Senior Statutory Auditor)
for and on behalf of Argents Audit Services Limited**

29 November 2023

**Chartered Accountants
Statutory Auditor**

15 Palace Street
NORWICH
Norfolk
United Kingdom
NR3 1RT

Argents Audit Services Limited 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	6,265	-	6,265	35,954	-	35,954
Charitable activities	4	524,271	171,918	696,189	455,910	100,372	556,282
Other trading activities	5	563,887	(4,105)	559,782	482,540	8,000	490,540
Investments	6	23,332	-	23,332	209	-	209
Other income	7	755	-	755	877	-	877
Total income		<u>1,118,510</u>	<u>167,813</u>	<u>1,286,323</u>	<u>975,490</u>	<u>108,372</u>	<u>1,083,862</u>
<u>Expenditure on:</u>							
Raising funds	8	<u>413,755</u>	<u>-</u>	<u>413,755</u>	<u>404,789</u>	<u>3,895</u>	<u>408,684</u>
Charitable activities	9	<u>601,642</u>	<u>156,085</u>	<u>757,727</u>	<u>622,898</u>	<u>73,415</u>	<u>696,313</u>
Total expenditure		<u>1,015,397</u>	<u>156,085</u>	<u>1,171,482</u>	<u>1,027,687</u>	<u>77,310</u>	<u>1,104,997</u>
Net incoming/(outgoing) resources before transfers		103,113	11,728	114,841	(52,197)	31,062	(21,135)
Gross transfers between funds		<u>4,311</u>	<u>(4,311)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net income/(expenditure) for the year/							
Net movement in funds		107,424	7,417	114,841	(52,197)	31,062	(21,135)
Fund balances at 1 April 2022		<u>225,189</u>	<u>31,729</u>	<u>256,918</u>	<u>277,386</u>	<u>667</u>	<u>278,053</u>
Fund balances at 31 March 2023		<u><u>332,613</u></u>	<u><u>39,146</u></u>	<u><u>371,759</u></u>	<u><u>225,189</u></u>	<u><u>31,729</u></u>	<u><u>256,918</u></u>

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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
BALANCE SHEET**

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	14		11,121		9,638
Current assets					
Debtors	15	79,096		70,858	
Cash at bank and in hand		462,996		331,937	
		<u>542,092</u>		<u>402,795</u>	
Creditors: amounts falling due within one year	16	<u>(181,454)</u>		<u>(155,515)</u>	
Net current assets			360,638		247,280
Total assets less current liabilities			<u>371,759</u>		<u>256,918</u>
Income funds					
Restricted funds	19		39,146		31,729
<u>Unrestricted funds</u>					
Designated funds	20	84,442		84,442	
General unrestricted funds		<u>248,171</u>		<u>140,747</u>	
			332,613		225,189
			<u>371,759</u>		<u>256,918</u>

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 29 November 2023

S McGarry
Trustee

Company registration number 04098341

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	24		113,793		(226,838)
Investing activities					
Purchase of tangible fixed assets		(6,066)		(2,820)	
Proceeds from disposal of tangible fixed assets		-		250	
Investment income received		23,332		209	
Net cash generated from/(used in) investing activities			17,266		(2,361)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			131,059		(229,199)
Cash and cash equivalents at beginning of year			331,937		561,136
Cash and cash equivalents at end of year			<u>462,996</u>		<u>331,937</u>

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Norfolk Coalition of Disabled People is a public benefit entity and a private company limited by guarantee incorporated in England and Wales. The registered office is St Vedast House, 5-7 St Vedast Street, NORWICH, NR1 1BT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity'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 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 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 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.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

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.

Legacies are recognised on receipt or otherwise if the charity 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the sofa on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

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:

Fixtures and fittings	25% straight line
Computers	over 3 years

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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

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 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Donations and gifts	1,265	35,954
Grants received	5,000	-
	<u>6,265</u>	<u>35,954</u>

4 Charitable activities

	Information Advice and Advocacy	Social Prescribing	Business Development	Training income	Total	Total
	2023	2023	2023	2023	2023	2022
	£	£	£	£	£	£
Grant funding	600,404	92,959	2,826	-	696,189	556,282
	<u>600,404</u>	<u>92,959</u>	<u>2,826</u>	<u>-</u>	<u>696,189</u>	<u>556,282</u>
Analysis by fund						
Unrestricted funds	521,445	-	2,826	-	524,271	455,910
Restricted funds	78,959	92,959	-	-	171,918	100,372
	<u>600,404</u>	<u>92,959</u>	<u>2,826</u>	<u>-</u>	<u>696,189</u>	<u>556,282</u>

Included within income from charitable activities is Government funding of £347,023 (2022: £436,506)

5 Other trading activities

	Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022
	£	£	£	£	£
Payroll services - Suffolk	484,052	(4,105)	479,947	427,526	8,000
Payroll services - Norfolk	50,900	-	50,900	41,670	-
Sublet of offices	2,281	-	2,281	2,281	-
Trading activity income: other	26,654	-	26,654	11,063	-
	<u>563,887</u>	<u>(4,105)</u>	<u>559,782</u>	<u>482,540</u>	<u>8,000</u>
Other trading activities	<u>563,887</u>	<u>(4,105)</u>	<u>559,782</u>	<u>482,540</u>	<u>8,000</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

6 Investments

	Unrestricted funds	Unrestricted funds
	2023 £	2022 £
Interest receivable	23,332	209

7 Other income

	Unrestricted funds	Unrestricted funds
	2023 £	2022 £
Net gain on disposal of tangible fixed assets	-	250
Other income	755	627
	755	877

8 Raising funds

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2023 £	2022 £	2022 £	2022 £
<u>Trading costs</u>				
Shopmobility	15,558	31,258	-	31,258
Payroll and Supported Accounts Services	143,624	159,930	3,041	162,971
Provision for bad debt	-	2,122	-	2,122
Staff costs	253,853	210,759	854	211,613
Depreciation and impairment	720	720	-	720
Trading costs	413,755	404,789	3,895	408,684
	413,755	404,789	3,895	408,684

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

9 Charitable activities

	Information Advice and Advocacy 2023 £	Social Prescribing 2023 £	Business Developmen t 2023 £	Total 2023 £	Information Advice and Advocacy 2022 £	Social Prescribing 2022 £	Business Developmen t 2022 £	Total 2022 £
Staff costs	344,936	68,153	-	413,089	285,277	64,666	102,755	452,698
Depreciation and impairment	1,548	-	984	2,532	1,276	-	984	2,260
Direct administrative costs	13,036	3,283	7,101	23,420	17,489	1,900	5,233	24,622
Outsourced project costs	204,920	-	-	204,920	-	-	-	-
Other	2,793	-	-	2,793	-	-	-	-
	<u>567,233</u>	<u>71,436</u>	<u>8,085</u>	<u>646,754</u>	<u>304,042</u>	<u>66,566</u>	<u>108,972</u>	<u>479,580</u>
Share of support costs (see note 10)	63,860	15,553	8,073	87,486	134,877	22,203	22,802	179,882
Share of governance costs (see note 10)	17,056	4,233	2,198	23,487	30,611	3,078	3,162	36,851
	<u>648,149</u>	<u>91,222</u>	<u>18,356</u>	<u>757,727</u>	<u>469,530</u>	<u>91,847</u>	<u>134,936</u>	<u>696,313</u>
Analysis by fund								
Unrestricted funds	583,286	-	18,356	601,642	404,864	89,881	128,153	622,898
Restricted funds	64,863	91,222	-	156,085	64,666	1,966	6,783	73,415
	<u>648,149</u>	<u>91,222</u>	<u>18,356</u>	<u>757,727</u>	<u>469,530</u>	<u>91,847</u>	<u>134,936</u>	<u>696,313</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

10 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Staff costs	56,281	-	56,281	121,544	-	121,544
Depreciation	1,148	-	1,148	2,737	-	2,737
Premises costs	22,764	-	22,764	85,271	-	85,271
Administrative costs	88,275	-	88,275	93,594	-	93,594
Audit fees	-	6,250	6,250	-	6,560	6,560
Accountancy	-	12,000	12,000	-	12,000	12,000
Legal and professional	-	23,670	23,670	-	32,399	32,399
Bad debt write off	-	6,327	6,327	-	524	524
	<u>168,468</u>	<u>48,247</u>	<u>216,715</u>	<u>303,146</u>	<u>51,483</u>	<u>354,629</u>
Analysed between						
Trading	80,982	24,760	105,742	123,264	14,632	137,896
Charitable activities	87,486	23,487	110,973	179,882	36,851	216,733
	<u>168,468</u>	<u>48,247</u>	<u>216,715</u>	<u>303,146</u>	<u>51,483</u>	<u>354,629</u>

Governance costs includes payments to the auditors of £6,560 (2022- £8,900) for audit fees.

11 Trustees

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

The trustees are re-imbursed for expenditure expended on behalf of the charity in the year for travel and support costs. No trustees were re-imbursed for this expenditure in the current year (2022 - nil).

12 Employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
Payroll and Supported Accounts	5	4
SIL Advice	5	5
Business Support	5	6
Business Development	5	5
Information Advice and Advocacy	11	14
Social Prescribing	4	3
Total	<u>35</u>	<u>37</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

12 Employees **(Continued)**

Employment costs	2023	2022
	£	£
Wages and salaries	647,415	701,230
Social security costs	43,683	48,724
Other pension costs	32,125	35,901
	<u>723,223</u>	<u>785,855</u>

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

13 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

14 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 1 April 2022	11,476	58,762	70,238
Additions	5,466	600	6,066
Disposals	(9,037)	(35,152)	(44,189)
At 31 March 2023	<u>7,905</u>	<u>24,210</u>	<u>32,115</u>
Depreciation and impairment			
At 1 April 2022	10,950	49,650	60,600
Depreciation charged in the year	369	4,214	4,583
Eliminated in respect of disposals	(9,037)	(35,152)	(44,189)
At 31 March 2023	<u>2,282</u>	<u>18,712</u>	<u>20,994</u>
Carrying amount			
At 31 March 2023	<u>5,623</u>	<u>5,498</u>	<u>11,121</u>
At 31 March 2022	<u>526</u>	<u>9,112</u>	<u>9,638</u>

15 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Trade debtors	57,141	53,687
Prepayments and accrued income	21,955	17,171
	<u>79,096</u>	<u>70,858</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

16 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Other taxation and social security		47,721	41,006
Deferred income	17	54,353	48,502
Trade creditors		50,791	8,101
Other creditors		15,239	6,694
Accruals		13,350	51,212
		<u>181,454</u>	<u>155,515</u>

17 Deferred income

	2023 £	2022 £
Other deferred income	54,353	48,502
	<u>54,353</u>	<u>48,502</u>

Deferred income is included in the financial statements as follows:

	2023 £	2022 £
Deferred income is included within:		
Current liabilities	54,353	48,502
	<u>54,353</u>	<u>48,502</u>
Movements in the year:		
Deferred income at 1 April 2022	48,502	49,689
Released from previous periods	(48,502)	(49,689)
Resources deferred in the year	54,353	48,502
	<u>54,353</u>	<u>48,502</u>
Deferred income at 31 March 2023	54,353	48,502
	<u>54,353</u>	<u>48,502</u>

Deferred income comprises of the advance receipt of income in respect of both payroll and supported account services and grants towards charitable activities.

18 Retirement benefit schemes

Defined contribution schemes

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

The charge to profit or loss in respect of defined contribution schemes was £32,125 (2022 - £35,901).

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

19 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 2021	Incoming resources	Resources expended	Balance at 1 April 2022	Incoming resources	Resources expended	Transfers	Balance at 31 March 2023
	£	£	£	£	£	£	£	£
Social Prescribing	-	93,589	(66,632)	26,957	92,959	(91,222)	-	28,694
Alan Boswell Group	667	-	-	667	-	-	-	667
Skills For Care - Workforce Development	-	8,000	(3,895)	4,105	(4,105)	-	-	-
NCF - Disability Equality Training	-	6,783	(6,783)	-	-	-	-	-
Hardship fund	-	-	-	-	15,848	(13,032)	-	2,816
Henry Smith fund	-	-	-	-	58,800	(51,831)	-	6,969
Aviva Crowdfund	-	-	-	-	4,311	-	(4,311)	-
	<u>667</u>	<u>108,372</u>	<u>(77,310)</u>	<u>31,729</u>	<u>167,813</u>	<u>(156,085)</u>	<u>(4,311)</u>	<u>39,146</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

19 Restricted funds

(Continued)

Social Prescribing - Funding has been received from Norfolk County Council in relation to Social Prescribing, which is a process of helping to improve health and wellbeing through the connection of people to non-medical sources of support.

Suicide Prevention - Funding has been awarded to the Norfolk Community Advice Network (NCAN) in respect of an accredited advice service to address suicide prevention.

Norfolk Community Foundation- COVID-19 Response - Funds have been received to take on a new staff member to lead on COVID-19 response activities with a focus on increased social contact with members to reduce feelings of loneliness and isolation.

National Lottery Community Fund - COVID-19 Response Funding.

Alan Boswell Group - Funding has been received towards the cost of a development officer.

Hardship fund - Funding received from Norfolk County Council to help those in need of advise and support in managing their finances

Henry Smith fund - to help provide a specialist child protection advocacy services.

Aviva Crowdfund - for the purchase of new mobility scooters

Funds have been received from The Geoffrey Watling Charity and The Grace Trust towards a transport project.

Norfolk Community Foundation - Funds received in relation to supporting vulnerable people over the winter months.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

20 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2021 £	Resources expended £	Balance at 1 April 2022 £	Movement in funds	
				Incoming resources £	Balance at 31 March 2023 £
Dilapidation Reserve	36,442	(32,000)	4,442	-	4,442
Premises Reserve	50,000	-	50,000	-	50,000
New Projects	15,000	-	15,000	-	15,000
Covid plans	15,000	-	15,000	-	15,000
	<u>116,442</u>	<u>(32,000)</u>	<u>84,442</u>	<u>-</u>	<u>84,442</u>

The dilapidation reserve relates to funds designated for expected repairs to the existing Charity premises under a dilapidation agreement.

Funds have been designated to a Premises Reserve to cover moving costs and the adaptation of new premises.

A New Projects fund has been created, in particular to cover the Disability Pride event and Shopmobility.

A transfer of £200,000 was made in 2020 to create a new designated fund, New Premises Reserve, towards a possible deposit on the purchase of a commercial property. As this is no longer a consideration the funds were transferred back to the general fund in the year ended 31 March 2021.

Covid Plans reserve, is in respect of funds having been set aside towards the purchase of new computer equipment and IT support to enable staff to 'Work from Home' during the Covid-19 pandemic.

21 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total Unrestricted funds		Restricted funds	Total
	2023 £	2023 £	2023 £	2022 £	2022 £	2022 £
Fund balances at 31 March 2023 are represented by:						
Tangible assets	11,121	-	11,121	9,638	-	9,638
Current assets/(liabilities)	321,492	39,146	360,638	247,280	-	247,280
	<u>332,613</u>	<u>39,146</u>	<u>371,759</u>	<u>256,918</u>	<u>-</u>	<u>256,918</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

22 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023	2022
	£	£
Aggregate compensation	42,000	52,500

23 Funds held on behalf of third parties

The aims of Independent Living Norfolk and Suffolk Independent Living are to assist people in the receipt of payments for services. In running these schemes, the charity receives the payments on behalf of service users and pays out expenditure based upon authorised timesheets and invoices received from the service user. Separate bank accounts in the name of the charity are maintained and the transactions are recorded outside of the charity's main accounts system. Most of the expenditure is in connection of employed carers who are employees of the users and the charity administers the individual payrolls for each employer for which a charge is raised. Due to the timing differences between receipts and payments the charity holds a balance for each of the service users. The income and expenditure in relation to this figure is not that of the charity and therefore it is not reflected in the charity's Statement of Financial Activities, neither are the balances held the charity's and therefore are not included on the balance sheet of the charity. The work of the charity is monitored by Social Services, who also monitor the validity of claims to receive the payments. The balance on any individual service user account is repayable to Social Services on demand.

The movement on the Independent Living Norfolk balances during the year was as follows:

	2023	2022
	£	£
Balance at 28 March 2022 / 20 March 2021	41,139	487,109
Receipts	3,922,165	2,950,568
Service user payments	<u>(3,595,037)</u>	<u>(3,396,298)</u>
Balance at 27 March 2023 / 28 March 2022	<u>368,267</u>	<u>41,139</u>

The balance carried forward relates to NHS funded individuals and those holding personal budgets.

The movement on the Suffolk Independent Living balances during the year was as follows:

	2023	2022
	£	£
Balance at 21 March 2022 / 22 March 2021	4,654,675	4,303,283
Receipts	10,517,086	9,115,827
Service user payments	<u>(9,683,900)</u>	<u>(8,764,435)</u>
Balance at 20 March 2023 / 21 March 2022	<u>5,487,861</u>	<u>4,654,675</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

24 Cash generated from operations	2023	2022
	£	£
Surplus/(deficit) for the year	114,841	(21,135)
Adjustments for:		
Investment income recognised in statement of financial activities	(23,332)	(209)
Gain on disposal of tangible fixed assets	-	(250)
Depreciation and impairment of tangible fixed assets	4,583	5,717
Movements in working capital:		
(Increase)/decrease in debtors	(8,238)	30,363
Increase/(decrease) in creditors	20,088	(240,137)
Increase/(decrease) in deferred income	5,851	(1,187)
	<u> </u>	<u> </u>
Cash generated from/(absorbed by) operations	113,793	(226,838)
	<u> </u>	<u> </u>
25 Analysis of changes in net funds		
The charity had no debt during the year.		

NORFOLK COALITION OF DISABLED PEOPLE

England & Wales - Charity number 1084108

Accounts

Charity registration number 1084108

Company registration number 04098341 (England and Wales)

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees

**Mr M Symons
F Bowe
D Scott
J Hayden
S McGarry**

Charity number

1084108

Company number

04098341

Registered office

**Sackville Place
Suites 29, 218E and 222
44-48 Magdalen Street
NORWICH
NR3 1JU**

Auditor

**Argents Audit Services Limited
15 Palace Street
NORWICH
Norfolk
United Kingdom
NR3 1RT**

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES CONTENTS

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NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31 MARCH 2022

It has been a challenging year as one of our important contracts, with Norfolk County Council, is coming up for a complete retendering and it meant a great deal of work to restructure our departments and staffing requirements, but also, to develop two external partnerships, to tender for the new contracts.

I am pleased to say that we were successful in winning the new contracts. This on top of also winning a major three year grant from Henry Smith to support our family advocacy service.

The Covid situation is still very much with us, and it is still generating challenges, but we are still providing a full service with some limits on face-to-face work.

We are seeking to move offices again as we have been badly let down by the poor service and havoc caused by the landlord of our central Norwich office. It is very disappointing, but we have to resolve this and provide a proper base and support for our staff and volunteers.

Our ShopMobility service is struggling for customers after covid we have made the decision to change the funding model so we can access grants more easily. We are now offering free hiring sessions for anyone to shop in Norwich and the early signs are very encouraging.

I would like to say thank you to Jen Hayden for her time being a trustee and we all wish her well in her new job. We are actively looking for new faces to come and join us on the board and be part of an exciting and growing future for Equal Lives. Also, I would like to say thank you to Susan Waterfield who had retired in April after 16 years working for us.

And I also must say a big thank you for our excellent staff and volunteers who have worked extremely hard in coping with the fluctuating demands.



**Shaun McGarry
Chairman**

Date: 2 December 2022

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' 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 objects of Norfolk Coalition of Disabled People (operating as Equal Lives), as set out in the governing document, are:

'To relieve the disability of people with physical, mental, learning, or sensory impairments, principally living within the County of Norfolk, and to further their independence and full participation in the community.'

Our vision:

A world free from disabling barriers.

Our mission:

To remove disabling barriers across East Anglia.

Our strategic priorities for 2021-24

- 1. Promote the rights of disabled people**
- 2. Sharing living experience of disabled people**

Our Values

Our work is based on the social model of disability, which states that people have impairments but are disabled by the barriers society places in the way of inclusion and equality.

Impairments are a normal part of life, discrimination is not.

Professionals should be on tap, not on top, meaning people should be able to draw on others' expertise but not be controlled by them.

There should be nothing about us, without us, meaning people who face disabling barriers should be involved in decisions and activities that affect them.

People have a right to equality, dignity and independence.

We support people to empower themselves and reach their potential.

Co-production work with disabled people and organisations must be the way of working to remove barriers and make services more accessible.

Under the social model of disability, we would consider an impairment to include people who have long term health conditions or mental health issues that means they experience barriers in society that others would not.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
*FOR THE YEAR ENDED 31 MARCH 2022***

Our strategic aims

The strategic aims have been reviewed as part of a strategic planning process.

Promote the rights of disabled people

People who face disabling barriers have access to information, advice, advocacy and other support they need to make informed decisions, to uphold their rights and live independent lives.

Sharing lived experience of disabled people

People who face disabling barriers are united and able to use their collective voice to influence, educate and engage individuals, organisations and society as a whole to remove these barriers.

These aims and the work underpinning them demonstrate the Public Benefit as required by the Charities Act 2011.

The Trustees confirm that they have had due regard to Charity Commission guidance on public benefit.

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

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance

Here we will report against our strategic aims:

Share the lived experience of disabled people

Membership

Our membership has continued to grow. However due to the pandemic we could only deliver remote support. We employed a Covid support officer to support our members with Covid barriers that they faced.

Fundraising

We supported other disabled persons organisations with Inclusion London so they could run Covid support projects. We also secured funding for a Covid support officer and a new development officer.

Promote the rights of Disabled People

Deprivation of Liberty Safeguards (DOLS)

We continue to deliver this service via referrals from POWher supporting 170 people a year, and whilst we have encountered some difficulties in delivering this service due to the pandemic, we have been able to do some visits with clients.

Hardship Advocacy

We supported 25 people with their budgeting 17 of which were able to make savings in the budgets.

NHS Complaints Service

We are contracted to take 50 referrals per year supporting disabled people to make complaints to the NHS about the service they have received.

Social Prescribing

We are part of the Norwich and Broadland Social Prescribing Project along with other agencies such as Age UK Norwich, Shelter and Norfolk Citizens Advice Bureau. We employ a small team of Living Well Workers who support people in Norfolk with Disabilities and Mental Health Problems to live better lives.

Welfare Benefits Advice and Money Matters Service

We continue to provide an advice and representation service to clients in relation to some welfare benefits (namely Personal Independence Payments, Employment and Support Allowance and Universal Credit). We also provide a money matters service to clients in Norwich. In 2021-22 our welfare benefits advice service was able to secure £565,447.14 for clients in additional benefits take up.

Community Advocacy

Our community advocacy service delivered 710 interventions, 63% of which related to social care, either supporting clients to access adult social care, or supporting disabled parents whose families had involvement with children's services.

New contract

We have secured a new contract from Norfolk County Council to provide community advocacy and advice for the next 3 years. This will result in a reduced advice provision but maintaining the level of advocacy we can deliver.

Suffolk Independent Living

When we review the number of overall packages we are now providing at the end of the financial year 2021/22 we are providing more packages than at the end of the previous year. This is now increasing year on year at a rate of 4.5%. This reflects the increase recruitment work we are doing as lockdowns end and a higher turnover of staff has become an issue. We will continue to monitor the impact of Covid moving into the new financial year.

The impact of Covid-19 on our work

Covid has led to most of our working being done from home and remotely with clients it has also had a dramatic impact on how we can work with our volunteers. Our volunteer numbers have dropped dramatically over the pandemic, we expect to improve over the next year once people are more confident going out more.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Financial review

Financial review

The board of Norfolk Coalition of Disabled People are reporting a deficit of £21,135. Income increased by £52,321 and expenditure decreased by £195,842 in this financial year.

Our reserves policy is reviewed annually. Our balance sheet as at 31 March 2022 shows reserves totalling £256,918 of which £225,189 are unrestricted and £31,729 restricted. Designated funds of £84,442 form part of the unrestricted funds, these cover amounts set aside for the purposes set out in note 19. Free reserves (including designated funds) amount to £225,189 (2021: £277,386). The Board has assessed potential risks facing the Charity and its future plans and as a result has agreed that £300,000 is the minimum level of general reserves that should be retained as a contingency for unexpected large liabilities, we are aware that the pandemic has had an impact on our reserves so will work towards rebuilding them over the next few years.

Risk assessment

The major area of financial risk continues to be the change in our income mix from that where the majority was for contracts with the County Councils in Norfolk and Suffolk to one where nearly half of our income is now accounted for through chargeable services to individual customers.

Risk management and quality assurance

Our risk management is ongoing and under regular review by the senior management team. Plans to offset many of the identified risks have been built into the long-term strategy and operational plans. A business continuity plan is in place and through our project management processes potential risks are identified and plans put in place to mitigate these. A quality assurance framework is in place which covers staff performance through regular 1-2-1s and an annual appraisal scheme; output reporting for all our services on either a monthly or quarterly basis; and achievement against our strategic plan priorities on a quarterly basis. The senior management team meet monthly where reports are presented and scrutinised. These are then fed into the Organisational dashboard which is presented to the Board of Trustees on a quarterly basis. A RAG system is in operation which identified where things are on target; causing concern or there are major issues which need action. The trustees also undertake duties as portfolio holders for different areas of the organisation where they are able to scrutinise the operational work within the organisation. An outcomes and quality assurance framework has been introduced within our Information, Advice and Advocacy services which involves regular case management supervision for all staff and volunteers. Plans are in place to extend our outcomes framework across our other services and to identify suitable quality marks to achieve as an external verification of the quality of the work that we undertake.

Structure, governance and management

Norfolk Coalition of Disabled People, operating as Equal Lives, is a company limited by guarantee and is governed by its Memorandum and Articles, dated 27 October 2000 and its subsequent revisions. It is also registered as a charity with the Charity Commission (No. 1084108). NCODP is a membership organisation with group or individual membership. Groups can join as full members (where groups are managed by a majority of disabled people), and affiliate groups. Only full member groups can vote with one vote per group and there are no membership fees.

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 M Symons

F Bowe

D Scott

J Hayden

S McGarry

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Appointment of trustees

All members meet each year at the Annual General Meeting to, amongst other business, elect the Board of Trustees; of which at least 51% must be disabled people. However, since we were established all trustees have been disabled people. Our rules (Memorandum and Articles) state that the chair must always be a disabled person and that there should be no fewer than four or more than fifteen trustees. All members are invited to nominate trustees prior to the AGM advising them of the retiring trustees and requesting nominations for the AGM. Trustees are elected for a three year term with the option to stand down at each AGM. Officers continue to be elected annually.

Trustee induction and training

Every trustee is made aware of their duties and responsibilities after they are appointed at our AGM, through discussion with the chair, an induction pack and trustee away days. Trustees take part in training sessions held throughout the year on various aspects of good governance, finance and management. In addition, the trustees have portfolios of areas of the organisation they are responsible for getting to know in depth. They meet with the staff team and volunteers; take part in visits to services and team meetings. The trustees and staff have implemented formats for management information to the board, including easy read accounts.

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
 - ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts;
- and
- pay in accordance with the company's contractual and other legal obligations.

Trade creditors of the company at the year end were equivalent to XX day's purchases, based on the average daily amount invoiced by suppliers during the year.

Organisation

The responsibility for the running of the organisation lies with the Board of Trustees which meets quarterly to set policy, monitor performance and overall direction. To assist with developing and overseeing this work the Board delegates this monitoring work to the Finance and Development sub-committee which generally meets two weeks before each Board Meeting. A Chief Executive Officer (CEO), Ben Reed, implements policy and strategy, manages day-to-day affairs and reports to the Board. The CEO oversees the work of the various elements of the organisation.

Pay policy for senior staff

The salaries of senior managers and the wider organisation are reviewed annually. If a salary increase is awarded, senior management salaries are uplifted in line with the rest of the organisation.

Fundraising standards information

Equal Lives do not participate in fundraising activities nor instruct anyone to act on our behalf in regard to fundraising. Therefore, we do not have the need to monitor the fundraising activities and have not received any complaints in regards to fundraising.

Auditor

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
*FOR THE YEAR ENDED 31 MARCH 2022***

The trustees' report was approved by the Board of Trustees.



**S McGarry
Trustee**

2 December 2022

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF TRUSTEES' RESPONSIBILITIES
*FOR THE YEAR ENDED 31 MARCH 2022***

The trustees, who are also the directors of Norfolk Coalition of Disabled People 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 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 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 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 financial statements 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.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Opinion

We have audited the financial statements of Norfolk Coalition of Disabled People (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 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 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.

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.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Responsibilities of trustees

As explained more fully in the statement of trustees' 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.

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

Identifying and assessing potential risks related to irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

Identifying and assessing potential risks related to irregularities

- enquiring of management, including obtaining and reviewing supporting documentation concerning the company's policies and procedures relating to:
- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
- the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;
- discussing among the engagement team including significant component audit teams and involving relevant internal specialists, including tax, valuations, pensions and IT regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.
- obtaining an understanding of the legal and regulatory framework that the company operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the companies. The key laws and regulations we considered in this context included the Charities Act 2011, Tax legislation, and laws specifically applicable to sector in which the entity operates.

Audit response to risks identified

Our procedures to respond to risks identified included the following:

- reviewing the Financial Statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of management, concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance, reviewing internal procedures and reviewing correspondence with HMRC; and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Assessing compliance with relevant laws and regulations, including Equality Act 2010, Employers' Liability Act 1969 and Health & Safety at Work Act 1974, to which we found no material shortfalls or had any concerns.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE**

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 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.



Mark Johnstone (Senior Statutory Auditor)
for and on behalf of Argents Audit Services Limited

2 December 2022

Chartered Accountants
Statutory Auditor

15 Palace Street
NORWICH
Norfolk
United Kingdom
NR3 1RT

Argents Audit Services Limited 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

		Unrestricted	Restricted	Total Unrestricted	Restricted	Total
	Notes	funds 2022 £	funds 2022 £	funds 2022 £	funds 2021 £	funds 2021 £
Income and endowments from:						
Donations and legacies	3	35,954	-	35,954	3,205	3,205
Charitable activities	4	455,910	100,372	556,282	523,307	580,539
Other trading activities	5	482,540	8,000	490,540	443,336	443,336
Investments	6	209	-	209	1,060	1,060
Other income	7	877	-	877	3,401	3,401
Total income		975,490	108,372	1,083,862	974,309	1,031,541
Expenditure on:						
Raising funds	8	404,789	3,895	408,684	490,057	490,057
Charitable activities	9	622,898	73,415	696,313	746,629	810,782
Total expenditure		1,027,687	77,310	1,104,997	1,236,686	1,300,839
Gross transfers between funds		-	-	-	632	(632)
Net (expenditure)/income for the year/						
Net movement in funds		(52,197)	31,062	(21,135)	(261,745)	(269,298)
Fund balances at 1 April 2021		277,386	667	278,053	539,131	547,351
Fund balances at 31 March 2022		225,189	31,729	256,918	277,386	278,053

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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
BALANCE SHEET**

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	13		9,638		12,535
Current assets					
Debtors	14	70,858		101,221	
Cash at bank and in hand		331,937		561,136	
		402,795		662,357	
Creditors: amounts falling due within one year	15	(155,515)		(396,839)	
Net current assets			247,280		265,518
Total assets less current liabilities			256,918		278,053
Income funds					
Restricted funds	18		31,729		667
<u>Unrestricted funds</u>					
Designated funds	19	84,442		116,442	
General unrestricted funds		140,747		160,944	
			225,189		277,386
			256,918		278,053

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 the Trustees on 2 December 2022



S McGarry
Trustee

Company registration number 04098341

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	23		(226,838)		30,258
Investing activities					
Purchase of tangible fixed assets		(2,820)		(10,366)	
Proceeds from disposal of tangible fixed assets		250		-	
Investment income received		209		1,060	
Net cash used in investing activities			(2,361)		(9,306)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(229,199)		20,952
Cash and cash equivalents at beginning of year			561,136		540,184
Cash and cash equivalents at end of year			331,937		561,136

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Norfolk Coalition of Disabled People is a public benefit entity and a private company limited by guarantee incorporated in England and Wales. The registered office is Sackville Place, Suites 29, 218E and 222, 44-48 Magdalen Street, NORWICH, NR3 1JU.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity'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 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 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 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.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

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.

Legacies are recognised on receipt or otherwise if the charity 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the sofa on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

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:

Tenant's improvements	Straight line over lease term
Fixtures and fittings	25% straight line
Computers	over 3 years

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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

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 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

3 Donations and legacies

	Unrestricted	Unrestricted
	funds	funds
	2022	2021
	£	£
Donations and gifts	35,954	3,205
	<u><u>35,954</u></u>	<u><u>3,205</u></u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2022

4 Charitable activities

	Information Advice and Advocacy 2022 £	Social Prescribing 2022 £	Business Development 2022 £	COVID-19 Response 2022 £	Transport Project 2022 £	Training income 2022 £	Other 2022 £	Total 2022 £	Total 2021 £
Grant funding	439,244	93,589	22,163	-	-	1,286	-	556,282	580,539
Analysis by fund									
Unrestricted funds	439,244	-	15,380	-	-	1,286	-	455,910	523,307
Restricted funds	-	93,589	6,783	-	-	-	-	100,372	57,232
	439,244	93,589	22,163	-	-	1,286	-	556,282	580,539

Included within income from charitable activities is Government funding of £436,506 (2021: £349,553)

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2022

4 Charitable activities

(Continued)

For the year ended 31 March 2021

	Information Advice and £	Social Prescribing £	Business Development £	COVID-19 Response £	Transport Project £	Training income £	Other £	Total 2021 £
Grant funding	443,553	78,295	35,933	16,008	3,500	750	2,500	580,539
Analysis by fund								
Unrestricted funds	431,365	59,592	27,600	-	1,500	750	2,500	523,307
Restricted funds	12,188	18,703	8,333	16,008	2,000	-	-	57,232
	443,553	78,295	35,933	16,008	3,500	750	2,500	580,539

Included within income from charitable activities is Government funding of £436,506 (2021: £349,553)

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

5 Other trading activities

	Unrestricted	Restricted	Total	Unrestricted
	funds	funds		funds
	2022	2022	2022	2021
	£	£	£	£
Payroll services - Suffolk	427,526	8,000	435,526	414,777
Payroll services - Norfolk	41,670	-	41,670	20,447
Sublet of offices	2,281	-	2,281	8,112
Trading activity income: other	11,063	-	11,063	-
Other trading activities	482,540	8,000	490,540	443,336

6 Investments

	Unrestricted	Unrestricted
	funds	funds
	2022	2021
	£	£
Interest receivable	209	1,060

7 Other income

	Unrestricted	Unrestricted	Total
	funds	funds	
	2022	2021	2021
	£	£	£
Net gain on disposal of tangible fixed assets	250	-	-
Other income	627	3,401	3,401
	877	3,401	3,401

8 Raising funds

Unrestricted	Restricted	Total	Unrestricted	Total
funds	funds		funds	
2022	2022	2022	2021	2021
£	£	£	£	£

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

8 Raising funds (Continued)

Trading costs					
Shopmobility	31,258	-	31,258	5,176	5,176
Payroll and Supported Accounts Services	159,930	3,041	162,971	51,607	51,607
Provision for bad debt	2,122	-	2,122	248,872	248,872
Staff costs	210,759	854	211,613	184,402	184,402
Depreciation and impairment	720	-	720	-	-
	<u>404,789</u>	<u>3,895</u>	<u>408,684</u>	<u>490,057</u>	<u>490,057</u>
Trading costs	404,789	3,895	408,684	490,057	490,057
	<u>404,789</u>	<u>3,895</u>	<u>408,684</u>	<u>490,057</u>	<u>490,057</u>

9 Charitable activities

	Information Advice and Advocacy	Social Prescribing	Business Development	Total	Total
	2022 £	2022 £	2022 £	2022 £	2021 £
Staff costs	285,277	64,666	102,755	452,698	448,223
Depreciation and impairment	1,276	-	984	2,260	-
Direct administrative costs	17,489	1,900	5,233	24,622	33,800
	<u>304,042</u>	<u>66,566</u>	<u>108,972</u>	<u>479,580</u>	<u>482,023</u>
Share of support costs (see note 10)	134,877	22,203	22,802	179,882	281,318
Share of governance costs (see note 10)	30,611	3,078	3,162	36,851	47,441
	<u>469,530</u>	<u>91,847</u>	<u>134,936</u>	<u>696,313</u>	<u>810,782</u>
Analysis by fund					
Unrestricted funds	404,864	89,881	128,153	622,898	746,629
Restricted funds	64,666	1,966	6,783	73,415	64,153
	<u>469,530</u>	<u>91,847</u>	<u>134,936</u>	<u>696,313</u>	<u>810,782</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

9 Charitable activities

(Continued)

For the year ended 31 March 2021

	Information Advice and £	Social Prescribing £	Business Developmen £	COVID-19 Response £	Other Projects £	Total 2021 £
Staff costs	309,035	64,767	59,299	15,122	-	448,223
Direct administrative costs	21,040	4,590	7,911	254	5	33,800
	<u>330,075</u>	<u>69,357</u>	<u>67,210</u>	<u>15,376</u>	<u>5</u>	<u>482,023</u>
Share of support costs (see note 10)	207,998	38,904	26,905	5,618	1,893	281,318
Share of governance costs (see note 10)	34,485	6,087	2,794	1,243	2,832	47,441
	<u>572,558</u>	<u>114,348</u>	<u>96,909</u>	<u>22,237</u>	<u>4,730</u>	<u>810,782</u>
Analysis by fund						
Unrestricted funds	560,370	87,425	87,243	6,861	4,730	746,629
Restricted funds	12,188	26,923	9,666	15,376	-	64,153
	<u>572,558</u>	<u>114,348</u>	<u>96,909</u>	<u>22,237</u>	<u>4,730</u>	<u>810,782</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

10 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Staff costs	121,544	-	121,544	121,815	6,766	128,581
Depreciation	2,737	-	2,737	4,459	-	4,459
Premises costs	85,271	-	85,271	95,960	-	95,960
Administrative costs	93,594	-	93,594	59,084	-	59,084
Audit fees	-	6,560	6,560	-	8,900	8,900
Accountancy	-	12,000	12,000	-	-	-
Legal and professional	-	32,399	32,399	-	2,311	2,311
Office costs	-	-	-	-	27,673	27,673
Other administrative costs	-	-	-	-	3,241	3,241
Bad debt write off	-	524	524	-	(1,450)	(1,450)
	<u>303,146</u>	<u>51,483</u>	<u>354,629</u>	<u>281,318</u>	<u>47,441</u>	<u>328,759</u>
Analysed between						
Trading	123,264	14,632	137,896	-	-	-
Charitable activities	179,882	36,851	216,733	281,318	47,441	328,759
	<u>303,146</u>	<u>51,483</u>	<u>354,629</u>	<u>281,318</u>	<u>47,441</u>	<u>328,759</u>

Governance costs includes payments to the auditors of £6,560 (2021- £8,900) for audit fees.

11 Trustees

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

The trustees we re-imbursed for expenditure expended on behalf of the charity in the year for travel and support costs. No trustees were re-imbursed for this expenditure in the current year (2020 - three trustees at a cost of £501).

12 Employees

The average monthly number of employees during the year was:

	2022	2021
	Number	Number
Payroll and Supported Accounts	4	10
SIL Advice	5	-
Business Support	6	3
Business Development	5	4
Information Advice and Advocacy	14	17
Social Prescribing	3	2
Total	<u>37</u>	<u>36</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

12	Employees		(Continued)
	Employment costs	2022	2021
		£	£
	Wages and salaries	701,230	676,384
	Social security costs	48,724	46,839
	Other pension costs	35,901	37,983
		<u>785,855</u>	<u>761,206</u>

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

13	Tangible fixed assets				
		Tenant's	Fixtures and	Computers	Total
		improvements	fittings		
		£	£	£	£
	Cost				
	At 1 April 2021	51,525	116,474	117,104	285,103
	Additions	-	136	2,684	2,820
	Disposals	(51,525)	(105,134)	(61,026)	(217,685)
	At 31 March 2022	<u>-</u>	<u>11,476</u>	<u>58,762</u>	<u>70,238</u>
	Depreciation and impairment				
	At 1 April 2021	51,525	115,878	105,165	272,568
	Depreciation charged in the year	-	206	5,511	5,717
	Eliminated in respect of disposals	(51,525)	(105,134)	(61,026)	(217,685)
	At 31 March 2022	<u>-</u>	<u>10,950</u>	<u>49,650</u>	<u>60,600</u>
	Carrying amount				
	At 31 March 2022	<u><u>-</u></u>	<u><u>526</u></u>	<u><u>9,112</u></u>	<u><u>9,638</u></u>
	At 31 March 2021	<u><u>-</u></u>	<u><u>595</u></u>	<u><u>11,940</u></u>	<u><u>12,535</u></u>

14	Debtors		2022	2021
	Amounts falling due within one year:		£	£
	Trade debtors		53,687	71,156
	Prepayments and accrued income		17,171	30,065
			<u>70,858</u>	<u>101,221</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

15 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Other taxation and social security		41,006	32,613
Deferred income	16	48,502	49,689
Trade creditors		8,101	19,575
Other creditors		6,694	255,015
Accruals and deferred income		51,212	39,947
		<u>155,515</u>	<u>396,839</u>

16 Deferred income

	2022 £	2021 £
Other deferred income	48,502	49,689
	<u>48,502</u>	<u>49,689</u>

Deferred income is included in the financial statements as follows:

	2022 £	2021 £
Deferred income is included within:		
Current liabilities	48,502	49,689
	<u>48,502</u>	<u>49,689</u>
Movements in the year:		
Deferred income at 1 April 2021	49,689	20,100
Released from previous periods	(49,689)	(20,100)
Resources deferred in the year	48,502	49,689
	<u>48,502</u>	<u>49,689</u>
Deferred income at 31 March 2022	48,502	49,689
	<u>48,502</u>	<u>49,689</u>

Deferred income comprises of the advance receipt of income in respect of both payroll and supported account services and grants towards charitable activities.

17 Retirement benefit schemes

Defined contribution schemes

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

The charge to profit or loss in respect of defined contribution schemes was £35,901 (2021 - £37,983).

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2022

18 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	Transfers	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 31 March 2022
	£	£	£	£	£	£	£	£
Social Prescribing	8,220	18,703	(26,923)	-	-	93,589	(66,632)	26,957
National Lottery Community Fund	-	8,008	(8,008)	-	-	-	-	-
Suicide Prevention	-	12,188	(12,188)	-	-	-	-	-
NCF - Covid 19 response	-	8,000	(7,368)	(632)	-	-	-	-
Alan Boswell Group	-	3,333	(2,666)	-	667	-	-	667
The Geoffrey Watling Trust	-	1,500	(1,500)	-	-	-	-	-
NCF - Winter Resilience	-	5,000	(5,000)	-	-	-	-	-
The Grace Trust	-	500	(500)	-	-	-	-	-
Skills For Care - Workforce Development	-	-	-	-	-	8,000	(3,895)	4,105
NCF - Disability Equality Training	-	-	-	-	-	6,783	(6,783)	-
	<u>8,220</u>	<u>57,232</u>	<u>(64,153)</u>	<u>(632)</u>	<u>667</u>	<u>108,372</u>	<u>(77,310)</u>	<u>31,729</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
*FOR THE YEAR ENDED 31 MARCH 2022***

18 Restricted funds

(Continued)

Social Prescribing - Funding has been received from Norfolk County Council in relation to Social Prescribing, which is a process of helping to improve health and wellbeing through the connection of people to non-medical sources of support.

Suicide Prevention - Funding has been awarded to the Norfolk Community Advice Network (NCAN) in respect of an accredited advice service to address suicide prevention.

Norfolk Community Foundation- COVID-19 Response - Funds have been received to take on a new staff member to lead on COVID-19 response activities with a focus on increased social contact with members to reduce feelings of loneliness and isolation.

National Lottery Community Fund - COVID-19 Response Funding.

Alan Boswell Group - Funding has been received towards the cost of a development officer.

Funds have been received from The Geoffrey Watling Charity and The Grace Trust towards a transport project.

Norfolk Community Foundation - Funds received in relation to supporting vulnerable people over the winter months.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

19 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2020	Resources expended	Transfers	Balance at 1 April 2021	Resources expended	Balance at 31 March 2022
	£	£	£	£	£	£
Dilapidation Reserve	45,000	(8,558)	-	36,442	(32,000)	4,442
Premises Reserve	50,000	-	-	50,000	-	50,000
New Projects	15,000	-	-	15,000	-	15,000
New Premises	200,000	-	(200,000)	-	-	-
Covid plans	15,000	-	-	15,000	-	15,000
	<u>325,000</u>	<u>(8,558)</u>	<u>(200,000)</u>	<u>116,442</u>	<u>(32,000)</u>	<u>84,442</u>

The dilapidation reserve relates to funds designated for expected repairs to the existing Charity premises under a dilapidation agreement.

Funds have been designated to a Premises Reserve to cover moving costs and the adaptation of new premises.

A New Projects fund has been created, in particular to cover the Disability Pride event and Shopmobility.

A transfer of £200,000 was made in 2020 to create a new designated fund, New Premises Reserve, towards a possible deposit on the purchase of a commercial property. As this is no longer a consideration the funds were transferred back to the general fund in the year ended 31 March 2021.

Covid Plans reserve, is in respect of funds having been set aside towards the purchase of new computer equipment and IT support to enable staff to 'Work from Home' during the Covid-19 pandemic.

20 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	9,638	-	9,638	12,535	-	12,535
Current assets/(liabilities)	247,280	-	247,280	148,409	667	265,518
	<u>256,918</u>	<u>-</u>	<u>256,918</u>	<u>160,944</u>	<u>667</u>	<u>278,053</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

21 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2022	2021
	£	£
Aggregate compensation	52,500	138,770

22 Funds held on behalf of third parties

The aims of Independent Living Norfolk and Suffolk Independent Living are to assist people in the receipt of payments for services. In running these schemes, the charity receives the payments on behalf of service users and pays out expenditure based upon authorised timesheets and invoices received from the service user. Separate bank accounts in the name of the charity are maintained and the transactions are recorded outside of the charity's main accounts system. Most of the expenditure is in connection of employed carers who are employees of the users and the charity administers the individual payrolls for each employer for which a charge is raised. Due to the timing differences between receipts and payments the charity holds a balance for each of the service users. The income and expenditure in relation to this figure is not that of the charity and therefore it is not reflected in the charity's Statement of Financial Activities, neither are the balances held the charity's and therefore are not included on the balance sheet of the charity. The work of the charity is monitored by Social Services, who also monitor the validity of claims to receive the payments. The balance on any individual service user account is repayable to Social Services on demand.

The movement on the Independent Living Norfolk balances during the year was as follows:

	2022	2021
	£	£
Balance at 28 March 2021 / 20 March 2020	487,109	692,601
Receipts	2,950,568	2,802,806
Service user payments	<u>(3,396,538)</u>	<u>(3,008,298)</u>
Balance at 27 March 2022 / 28 March 2021	<u>41,139</u>	<u>487,109</u>

The balance carried forward relates to NHS funded individuals and those holding personal budgets.

The movement on the Suffolk Independent Living balances during the year was as follows:

	2022	2021
	£	£
Balance at 21 March 2021 / 22 March 2020	4,303,283	3,603,411
Receipts	9,115,827	9,222,587
Service user payments	<u>(8,764,435)</u>	<u>(8,522,715)</u>
Balance at 20 March 2022 / 21 March 2021	<u>4,654,675</u>	<u>4,303,283</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

23 Cash generated from operations	2022	2021
	£	£
Deficit for the year	(21,135)	(269,298)
Adjustments for:		
Investment income recognised in statement of financial activities	(209)	(1,060)
Gain on disposal of tangible fixed assets	(250)	-
Depreciation and impairment of tangible fixed assets	5,717	4,459
Movements in working capital:		
Decrease in debtors	30,363	48,654
(Decrease)/increase in creditors	(240,137)	197,814
(Decrease)/increase in deferred income	(1,187)	49,689
Cash (absorbed by)/generated from operations	(226,838)	30,258
24 Analysis of changes in net funds		
The charity had no debt during the year.		

Charity registration number 1084108

Company registration number 04098341 (England and Wales)

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees

**Mr M Symons
F Bowe
D Scott
J Hayden
S McGarry**

Charity number

1084108

Company number

04098341

Registered office

**Sackville Place
Suites 29, 218E and 222
44-48 Magdalen Street
NORWICH
NR3 1JU**

Auditor

**Argents Audit Services Limited
15 Palace Street
NORWICH
Norfolk
United Kingdom
NR3 1RT**

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES CONTENTS

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**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
CHAIRMAN'S STATEMENT**

FOR THE YEAR ENDED 31 MARCH 2022

It has been a challenging year as one of our important contracts, with Norfolk County Council, is coming up for a complete retendering and it meant a great deal of work to restructure our departments and staffing requirements, but also, to develop two external partnerships, to tender for the new contracts.

I am pleased to say that we were successful in winning the new contracts. This on top of also winning a major three year grant from Henry Smith to support our family advocacy service.

The Covid situation is still very much with us, and it is still generating challenges, but we are still providing a full service with some limits on face-to-face work.

We are seeking to move offices again as we have been badly let down by the poor service and havoc caused by the landlord of our central Norwich office. It is very disappointing, but we have to resolve this and provide a proper base and support for our staff and volunteers.

Our ShopMobility service is struggling for customers after covid we have made the decision to change the funding model so we can access grants more easily. We are now offering free hiring sessions for anyone to shop in Norwich and the early signs are very encouraging.

I would like to say thank you to Jen Hayden for her time being a trustee and we all wish her well in her new job. We are actively looking for new faces to come and join us on the board and be part of an exciting and growing future for Equal Lives. Also, I would like to say thank you to Susan Waterfield who had retired in April after 16 years working for us.

And I also must say a big thank you for our excellent staff and volunteers who have worked extremely hard in coping with the fluctuating demands.



**Shaun McGarry
Chairman**

Date: 2 December 2022

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' 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 objects of Norfolk Coalition of Disabled People (operating as Equal Lives), as set out in the governing document, are:

'To relieve the disability of people with physical, mental, learning, or sensory impairments, principally living within the County of Norfolk, and to further their independence and full participation in the community.'

Our vision:

A world free from disabling barriers.

Our mission:

To remove disabling barriers across East Anglia.

Our strategic priorities for 2021-24

- 1. Promote the rights of disabled people**
- 2. Sharing living experience of disabled people**

Our Values

Our work is based on the social model of disability, which states that people have impairments but are disabled by the barriers society places in the way of inclusion and equality.

Impairments are a normal part of life, discrimination is not.

Professionals should be on tap, not on top, meaning people should be able to draw on others' expertise but not be controlled by them.

There should be nothing about us, without us, meaning people who face disabling barriers should be involved in decisions and activities that affect them.

People have a right to equality, dignity and independence.

We support people to empower themselves and reach their potential.

Co-production work with disabled people and organisations must be the way of working to remove barriers and make services more accessible.

Under the social model of disability, we would consider an impairment to include people who have long term health conditions or mental health issues that means they experience barriers in society that others would not.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
*FOR THE YEAR ENDED 31 MARCH 2022***

Our strategic aims

The strategic aims have been reviewed as part of a strategic planning process.

Promote the rights of disabled people

People who face disabling barriers have access to information, advice, advocacy and other support they need to make informed decisions, to uphold their rights and live independent lives.

Sharing lived experience of disabled people

People who face disabling barriers are united and able to use their collective voice to influence, educate and engage individuals, organisations and society as a whole to remove these barriers.

These aims and the work underpinning them demonstrate the Public Benefit as required by the Charities Act 2011.

The Trustees confirm that they have had due regard to Charity Commission guidance on public benefit.

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

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance

Here we will report against our strategic aims:

Share the lived experience of disabled people

Membership

Our membership has continued to grow. However due to the pandemic we could only deliver remote support. We employed a Covid support officer to support our members with Covid barriers that they faced.

Fundraising

We supported other disabled persons organisations with Inclusion London so they could run Covid support projects. We also secured funding for a Covid support officer and a new development officer.

Promote the rights of Disabled People

Deprivation of Liberty Safeguards (DOLS)

We continue to deliver this service via referrals from POWher supporting 170 people a year, and whilst we have encountered some difficulties in delivering this service due to the pandemic, we have been able to do some visits with clients.

Hardship Advocacy

We supported 25 people with their budgeting 17 of which were able to make savings in the budgets.

NHS Complaints Service

We are contracted to take 50 referrals per year supporting disabled people to make complaints to the NHS about the service they have received.

Social Prescribing

We are part of the Norwich and Broadland Social Prescribing Project along with other agencies such as Age UK Norwich, Shelter and Norfolk Citizens Advice Bureau. We employ a small team of Living Well Workers who support people in Norfolk with Disabilities and Mental Health Problems to live better lives.

Welfare Benefits Advice and Money Matters Service

We continue to provide an advice and representation service to clients in relation to some welfare benefits (namely Personal Independence Payments, Employment and Support Allowance and Universal Credit). We also provide a money matters service to clients in Norwich. In 2021-22 our welfare benefits advice service was able to secure £565,447.14 for clients in additional benefits take up.

Community Advocacy

Our community advocacy service delivered 710 interventions, 63% of which related to social care, either supporting clients to access adult social care, or supporting disabled parents whose families had involvement with children's services.

New contract

We have secured a new contract from Norfolk County Council to provide community advocacy and advice for the next 3 years. This will result in a reduced advice provision but maintaining the level of advocacy we can deliver.

Suffolk Independent Living

When we review the number of overall packages we are now providing at the end of the financial year 2021/22 we are providing more packages than at the end of the previous year. This is now increasing year on year at a rate of 4.5%. This reflects the increase recruitment work we are doing as lockdown ends and a higher turnover of staff has become an issue. We will continue to monitor the impact of Covid moving into the new financial year.

The impact of Covid-19 on our work

Covid has led to most of our working being done from home and remotely with clients it has also had a dramatic impact on how we can work with our volunteers. Our volunteer numbers have dropped dramatically over the pandemic, we expect to improve over the next year once people are more confident going out more.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Financial review

Financial review

The board of Norfolk Coalition of Disabled People are reporting a deficit of £21,135. Income increased by £52,321 and expenditure decreased by £195,842 in this financial year.

Our reserves policy is reviewed annually. Our balance sheet as at 31 March 2022 shows reserves totalling £256,918 of which £225,189 are unrestricted and £31,729 restricted. Designated funds of £84,442 form part of the unrestricted funds, these cover amounts set aside for the purposes set out in note 19. Free reserves (including designated funds) amount to £225,189 (2021: £277,386). The Board has assessed potential risks facing the Charity and its future plans and as a result has agreed that £300,000 is the minimum level of general reserves that should be retained as a contingency for unexpected large liabilities, we are aware that the pandemic has had an impact on our reserves so will work towards rebuilding them over the next few years.

Risk assessment

The major area of financial risk continues to be the change in our income mix from that where the majority was for contracts with the County Councils in Norfolk and Suffolk to one where nearly half of our income is now accounted for through chargeable services to individual customers.

Risk management and quality assurance

Our risk management is ongoing and under regular review by the senior management team. Plans to offset many of the identified risks have been built into the long-term strategy and operational plans. A business continuity plan is in place and through our project management processes potential risks are identified and plans put in place to mitigate these. A quality assurance framework is in place which covers staff performance through regular 1-2-1s and an annual appraisal scheme; output reporting for all our services on either a monthly or quarterly basis; and achievement against our strategic plan priorities on a quarterly basis. The senior management team meet monthly where reports are presented and scrutinised. These are then fed into the Organisational dashboard which is presented to the Board of Trustees on a quarterly basis. A RAG system is in operation which identified where things are on target; causing concern or there are major issues which need action. The trustees also undertake duties as portfolio holders for different areas of the organisation where they are able to scrutinise the operational work within the organisation. An outcomes and quality assurance framework has been introduced within our Information, Advice and Advocacy services which involves regular case management supervision for all staff and volunteers. Plans are in place to extend our outcomes framework across our other services and to identify suitable quality marks to achieve as an external verification of the quality of the work that we undertake.

Structure, governance and management

Norfolk Coalition of Disabled People, operating as Equal Lives, is a company limited by guarantee and is governed by its Memorandum and Articles, dated 27 October 2000 and its subsequent revisions. It is also registered as a charity with the Charity Commission (No. 1084108). NCODP is a membership organisation with group or individual membership. Groups can join as full members (where groups are managed by a majority of disabled people), and affiliate groups. Only full member groups can vote with one vote per group and there are no membership fees.

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 M Symons

F Bowe

D Scott

J Hayden

S McGarry

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Appointment of trustees

All members meet each year at the Annual General Meeting to, amongst other business, elect the Board of Trustees; of which at least 51% must be disabled people. However, since we were established all trustees have been disabled people. Our rules (Memorandum and Articles) state that the chair must always be a disabled person and that there should be no fewer than four or more than fifteen trustees. All members are invited to nominate trustees prior to the AGM advising them of the retiring trustees and requesting nominations for the AGM. Trustees are elected for a three year term with the option to stand down at each AGM. Officers continue to be elected annually.

Trustee induction and training

Every trustee is made aware of their duties and responsibilities after they are appointed at our AGM, through discussion with the chair, an induction pack and trustee away days. Trustees take part in training sessions held throughout the year on various aspects of good governance, finance and management. In addition, the trustees have portfolios of areas of the organisation they are responsible for getting to know in depth. They meet with the staff team and volunteers; take part in visits to services and team meetings. The trustees and staff have implemented formats for management information to the board, including easy read accounts.

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
 - ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts;
- and
- pay in accordance with the company's contractual and other legal obligations.

Trade creditors of the company at the year end were equivalent to XX day's purchases, based on the average daily amount invoiced by suppliers during the year.

Organisation

The responsibility for the running of the organisation lies with the Board of Trustees which meets quarterly to set policy, monitor performance and overall direction. To assist with developing and overseeing this work the Board delegates this monitoring work to the Finance and Development sub-committee which generally meets two weeks before each Board Meeting. A Chief Executive Officer (CEO), Ben Reed, implements policy and strategy, manages day-to-day affairs and reports to the Board. The CEO oversees the work of the various elements of the organisation.

Pay policy for senior staff

The salaries of senior managers and the wider organisation are reviewed annually. If a salary increase is awarded, senior management salaries are uplifted in line with the rest of the organisation.

Fundraising standards information

Equal Lives do not participate in fundraising activities nor instruct anyone to act on our behalf in regard to fundraising. Therefore, we do not have the need to monitor the fundraising activities and have not received any complaints in regards to fundraising.

Auditor

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
*FOR THE YEAR ENDED 31 MARCH 2022***

The trustees' report was approved by the Board of Trustees.



**S McGarry
Trustee**

2 December 2022

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF TRUSTEES' RESPONSIBILITIES
*FOR THE YEAR ENDED 31 MARCH 2022***

The trustees, who are also the directors of Norfolk Coalition of Disabled People 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 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 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 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 financial statements 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.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Opinion

We have audited the financial statements of Norfolk Coalition of Disabled People (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 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 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.

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.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Responsibilities of trustees

As explained more fully in the statement of trustees' 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.

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

Identifying and assessing potential risks related to irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

Identifying and assessing potential risks related to irregularities

- enquiring of management, including obtaining and reviewing supporting documentation concerning the company's policies and procedures relating to:
- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
- the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;
- discussing among the engagement team including significant component audit teams and involving relevant internal specialists, including tax, valuations, pensions and IT regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.
- obtaining an understanding of the legal and regulatory framework that the company operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the companies. The key laws and regulations we considered in this context included the Charities Act 2011, Tax legislation, and laws specifically applicable to sector in which the entity operates.

Audit response to risks identified

Our procedures to respond to risks identified included the following:

- reviewing the Financial Statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of management, concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance, reviewing internal procedures and reviewing correspondence with HMRC; and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Assessing compliance with relevant laws and regulations, including Equality Act 2010, Employers' Liability Act 1969 and Health & Safety at Work Act 1974, to which we found no material shortfalls or had any concerns.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE**

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 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.



Mark Johnstone (Senior Statutory Auditor)
for and on behalf of Argents Audit Services Limited

2 December 2022

Chartered Accountants
Statutory Auditor

15 Palace Street
NORWICH
Norfolk
United Kingdom
NR3 1RT

Argents Audit Services Limited 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

		Unrestricted	Restricted	Total Unrestricted	Restricted	Total
	Notes	funds 2022 £	funds 2022 £	funds 2022 £	funds 2021 £	funds 2021 £
Income and endowments from:						
Donations and legacies	3	35,954	-	35,954	3,205	3,205
Charitable activities	4	455,910	100,372	556,282	523,307	580,539
Other trading activities	5	482,540	8,000	490,540	443,336	443,336
Investments	6	209	-	209	1,060	1,060
Other income	7	877	-	877	3,401	3,401
Total income		975,490	108,372	1,083,862	974,309	1,031,541
Expenditure on:						
Raising funds	8	404,789	3,895	408,684	490,057	490,057
Charitable activities	9	622,898	73,415	696,313	746,629	810,782
Total expenditure		1,027,687	77,310	1,104,997	1,236,686	1,300,839
Gross transfers between funds		-	-	-	632	(632)
Net (expenditure)/income for the year/						
Net movement in funds		(52,197)	31,062	(21,135)	(261,745)	(269,298)
Fund balances at 1 April 2021		277,386	667	278,053	539,131	547,351
Fund balances at 31 March 2022		225,189	31,729	256,918	277,386	278,053

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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
BALANCE SHEET**

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	13		9,638		12,535
Current assets					
Debtors	14	70,858		101,221	
Cash at bank and in hand		331,937		561,136	
		402,795		662,357	
Creditors: amounts falling due within one year	15	(155,515)		(396,839)	
Net current assets			247,280		265,518
Total assets less current liabilities			256,918		278,053
Income funds					
Restricted funds	18		31,729		667
<u>Unrestricted funds</u>					
Designated funds	19	84,442		116,442	
General unrestricted funds		140,747		160,944	
			225,189		277,386
			256,918		278,053

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 the Trustees on 2 December 2022



S McGarry
Trustee

Company registration number 04098341

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	23		(226,838)		30,258
Investing activities					
Purchase of tangible fixed assets		(2,820)		(10,366)	
Proceeds from disposal of tangible fixed assets		250		-	
Investment income received		209		1,060	
Net cash used in investing activities			(2,361)		(9,306)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(229,199)		20,952
Cash and cash equivalents at beginning of year			561,136		540,184
Cash and cash equivalents at end of year			331,937		561,136

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Norfolk Coalition of Disabled People is a public benefit entity and a private company limited by guarantee incorporated in England and Wales. The registered office is Sackville Place, Suites 29, 218E and 222, 44-48 Magdalen Street, NORWICH, NR3 1JU.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity'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 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 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 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.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

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.

Legacies are recognised on receipt or otherwise if the charity 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the sofa on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

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:

Tenant's improvements	Straight line over lease term
Fixtures and fittings	25% straight line
Computers	over 3 years

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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

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 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.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

3 Donations and legacies

	Unrestricted	Unrestricted
	funds	funds
	2022	2021
	£	£
Donations and gifts	35,954	3,205
	<u><u>35,954</u></u>	<u><u>3,205</u></u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2022

4 Charitable activities

	Information Advice and Advocacy 2022 £	Social Prescribing 2022 £	Business Development 2022 £	COVID-19 Response 2022 £	Transport Project 2022 £	Training income 2022 £	Other 2022 £	Total 2022 £	Total 2021 £
Grant funding	439,244	93,589	22,163	-	-	1,286	-	556,282	580,539
Analysis by fund									
Unrestricted funds	439,244	-	15,380	-	-	1,286	-	455,910	523,307
Restricted funds	-	93,589	6,783	-	-	-	-	100,372	57,232
	439,244	93,589	22,163	-	-	1,286	-	556,282	580,539

Included within income from charitable activities is Government funding of £436,506 (2021: £349,553)

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2022

4 Charitable activities

(Continued)

For the year ended 31 March 2021

	Information Advice and £	Social Prescribing £	Business Development £	COVID-19 Response £	Transport Project £	Training income £	Other £	Total 2021 £
Grant funding	443,553	78,295	35,933	16,008	3,500	750	2,500	580,539
Analysis by fund								
Unrestricted funds	431,365	59,592	27,600	-	1,500	750	2,500	523,307
Restricted funds	12,188	18,703	8,333	16,008	2,000	-	-	57,232
	443,553	78,295	35,933	16,008	3,500	750	2,500	580,539

Included within income from charitable activities is Government funding of £436,506 (2021: £349,553)

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

5 Other trading activities

	Unrestricted	Restricted	Total	Unrestricted
	funds	funds		funds
	2022	2022	2022	2021
	£	£	£	£
Payroll services - Suffolk	427,526	8,000	435,526	414,777
Payroll services - Norfolk	41,670	-	41,670	20,447
Sublet of offices	2,281	-	2,281	8,112
Trading activity income: other	11,063	-	11,063	-
Other trading activities	482,540	8,000	490,540	443,336

6 Investments

	Unrestricted	Unrestricted
	funds	funds
	2022	2021
	£	£
Interest receivable	209	1,060

7 Other income

	Unrestricted	Unrestricted	Total
	funds	funds	
	2022	2021	2021
	£	£	£
Net gain on disposal of tangible fixed assets	250	-	-
Other income	627	3,401	3,401
	877	3,401	3,401

8 Raising funds

	Unrestricted	Restricted	Total	Unrestricted	Total
	funds	funds		funds	
	2022	2022	2022	2021	2021
	£	£	£	£	£

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

8 Raising funds (Continued)

Trading costs					
Shopmobility	31,258	-	31,258	5,176	5,176
Payroll and Supported Accounts Services	159,930	3,041	162,971	51,607	51,607
Provision for bad debt	2,122	-	2,122	248,872	248,872
Staff costs	210,759	854	211,613	184,402	184,402
Depreciation and impairment	720	-	720	-	-
	<u>404,789</u>	<u>3,895</u>	<u>408,684</u>	<u>490,057</u>	<u>490,057</u>
Trading costs	404,789	3,895	408,684	490,057	490,057
	<u>404,789</u>	<u>3,895</u>	<u>408,684</u>	<u>490,057</u>	<u>490,057</u>

9 Charitable activities

	Information Advice and Advocacy	Social Prescribing	Business Development	Total	Total
	2022 £	2022 £	2022 £	2022 £	2021 £
Staff costs	285,277	64,666	102,755	452,698	448,223
Depreciation and impairment	1,276	-	984	2,260	-
Direct administrative costs	17,489	1,900	5,233	24,622	33,800
	<u>304,042</u>	<u>66,566</u>	<u>108,972</u>	<u>479,580</u>	<u>482,023</u>
Share of support costs (see note 10)	134,877	22,203	22,802	179,882	281,318
Share of governance costs (see note 10)	30,611	3,078	3,162	36,851	47,441
	<u>469,530</u>	<u>91,847</u>	<u>134,936</u>	<u>696,313</u>	<u>810,782</u>
Analysis by fund					
Unrestricted funds	404,864	89,881	128,153	622,898	746,629
Restricted funds	64,666	1,966	6,783	73,415	64,153
	<u>469,530</u>	<u>91,847</u>	<u>134,936</u>	<u>696,313</u>	<u>810,782</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

9 Charitable activities

(Continued)

For the year ended 31 March 2021

	Information Advice and £	Social Prescribing £	Business Developmen £	COVID-19 Response £	Other Projects £	Total 2021 £
Staff costs	309,035	64,767	59,299	15,122	-	448,223
Direct administrative costs	21,040	4,590	7,911	254	5	33,800
	<u>330,075</u>	<u>69,357</u>	<u>67,210</u>	<u>15,376</u>	<u>5</u>	<u>482,023</u>
Share of support costs (see note 10)	207,998	38,904	26,905	5,618	1,893	281,318
Share of governance costs (see note 10)	34,485	6,087	2,794	1,243	2,832	47,441
	<u>572,558</u>	<u>114,348</u>	<u>96,909</u>	<u>22,237</u>	<u>4,730</u>	<u>810,782</u>
Analysis by fund						
Unrestricted funds	560,370	87,425	87,243	6,861	4,730	746,629
Restricted funds	12,188	26,923	9,666	15,376	-	64,153
	<u>572,558</u>	<u>114,348</u>	<u>96,909</u>	<u>22,237</u>	<u>4,730</u>	<u>810,782</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

10 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Staff costs	121,544	-	121,544	121,815	6,766	128,581
Depreciation	2,737	-	2,737	4,459	-	4,459
Premises costs	85,271	-	85,271	95,960	-	95,960
Administrative costs	93,594	-	93,594	59,084	-	59,084
Audit fees	-	6,560	6,560	-	8,900	8,900
Accountancy	-	12,000	12,000	-	-	-
Legal and professional	-	32,399	32,399	-	2,311	2,311
Office costs	-	-	-	-	27,673	27,673
Other administrative costs	-	-	-	-	3,241	3,241
Bad debt write off	-	524	524	-	(1,450)	(1,450)
	<u>303,146</u>	<u>51,483</u>	<u>354,629</u>	<u>281,318</u>	<u>47,441</u>	<u>328,759</u>
Analysed between						
Trading	123,264	14,632	137,896	-	-	-
Charitable activities	179,882	36,851	216,733	281,318	47,441	328,759
	<u>303,146</u>	<u>51,483</u>	<u>354,629</u>	<u>281,318</u>	<u>47,441</u>	<u>328,759</u>

Governance costs includes payments to the auditors of £6,560 (2021- £8,900) for audit fees.

11 Trustees

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

The trustees we re-imbursed for expenditure expended on behalf of the charity in the year for travel and support costs. No trustees were re-imbursed for this expenditure in the current year (2020 - three trustees at a cost of £501).

12 Employees

The average monthly number of employees during the year was:

	2022	2021
	Number	Number
Payroll and Supported Accounts	4	10
SIL Advice	5	-
Business Support	6	3
Business Development	5	4
Information Advice and Advocacy	14	17
Social Prescribing	3	2
Total	<u>37</u>	<u>36</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

12	Employees		(Continued)
	Employment costs	2022	2021
		£	£
	Wages and salaries	701,230	676,384
	Social security costs	48,724	46,839
	Other pension costs	35,901	37,983
		<u>785,855</u>	<u>761,206</u>

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

13	Tangible fixed assets				
		Tenant's	Fixtures and	Computers	Total
		improvements	fittings		
		£	£	£	£
	Cost				
	At 1 April 2021	51,525	116,474	117,104	285,103
	Additions	-	136	2,684	2,820
	Disposals	(51,525)	(105,134)	(61,026)	(217,685)
	At 31 March 2022	<u>-</u>	<u>11,476</u>	<u>58,762</u>	<u>70,238</u>
	Depreciation and impairment				
	At 1 April 2021	51,525	115,878	105,165	272,568
	Depreciation charged in the year	-	206	5,511	5,717
	Eliminated in respect of disposals	(51,525)	(105,134)	(61,026)	(217,685)
	At 31 March 2022	<u>-</u>	<u>10,950</u>	<u>49,650</u>	<u>60,600</u>
	Carrying amount				
	At 31 March 2022	<u><u>-</u></u>	<u><u>526</u></u>	<u><u>9,112</u></u>	<u><u>9,638</u></u>
	At 31 March 2021	<u><u>-</u></u>	<u><u>595</u></u>	<u><u>11,940</u></u>	<u><u>12,535</u></u>

14	Debtors		2022	2021
	Amounts falling due within one year:		£	£
	Trade debtors		53,687	71,156
	Prepayments and accrued income		17,171	30,065
			<u>70,858</u>	<u>101,221</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

15 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Other taxation and social security		41,006	32,613
Deferred income	16	48,502	49,689
Trade creditors		8,101	19,575
Other creditors		6,694	255,015
Accruals and deferred income		51,212	39,947
		<u>155,515</u>	<u>396,839</u>

16 Deferred income

	2022 £	2021 £
Other deferred income	48,502	49,689
	<u>48,502</u>	<u>49,689</u>

Deferred income is included in the financial statements as follows:

	2022 £	2021 £
Deferred income is included within:		
Current liabilities	48,502	49,689
	<u>48,502</u>	<u>49,689</u>
Movements in the year:		
Deferred income at 1 April 2021	49,689	20,100
Released from previous periods	(49,689)	(20,100)
Resources deferred in the year	48,502	49,689
	<u>48,502</u>	<u>49,689</u>
Deferred income at 31 March 2022	48,502	49,689
	<u>48,502</u>	<u>49,689</u>

Deferred income comprises of the advance receipt of income in respect of both payroll and supported account services and grants towards charitable activities.

17 Retirement benefit schemes

Defined contribution schemes

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

The charge to profit or loss in respect of defined contribution schemes was £35,901 (2021 - £37,983).

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2022

18 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	Transfers	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 31 March 2022
	£	£	£	£	£	£	£	£
Social Prescribing	8,220	18,703	(26,923)	-	-	93,589	(66,632)	26,957
National Lottery Community Fund	-	8,008	(8,008)	-	-	-	-	-
Suicide Prevention	-	12,188	(12,188)	-	-	-	-	-
NCF - Covid 19 response	-	8,000	(7,368)	(632)	-	-	-	-
Alan Boswell Group	-	3,333	(2,666)	-	667	-	-	667
The Geoffrey Watling Trust	-	1,500	(1,500)	-	-	-	-	-
NCF - Winter Resilience	-	5,000	(5,000)	-	-	-	-	-
The Grace Trust	-	500	(500)	-	-	-	-	-
Skills For Care - Workforce Development	-	-	-	-	-	8,000	(3,895)	4,105
NCF - Disability Equality Training	-	-	-	-	-	6,783	(6,783)	-
	<u>8,220</u>	<u>57,232</u>	<u>(64,153)</u>	<u>(632)</u>	<u>667</u>	<u>108,372</u>	<u>(77,310)</u>	<u>31,729</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
*FOR THE YEAR ENDED 31 MARCH 2022***

18 Restricted funds

(Continued)

Social Prescribing - Funding has been received from Norfolk County Council in relation to Social Prescribing, which is a process of helping to improve health and wellbeing through the connection of people to non-medical sources of support.

Suicide Prevention - Funding has been awarded to the Norfolk Community Advice Network (NCAN) in respect of an accredited advice service to address suicide prevention.

Norfolk Community Foundation- COVID-19 Response - Funds have been received to take on a new staff member to lead on COVID-19 response activities with a focus on increased social contact with members to reduce feelings of loneliness and isolation.

National Lottery Community Fund - COVID-19 Response Funding.

Alan Boswell Group - Funding has been received towards the cost of a development officer.

Funds have been received from The Geoffrey Watling Charity and The Grace Trust towards a transport project.

Norfolk Community Foundation - Funds received in relation to supporting vulnerable people over the winter months.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

19 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2020	Resources expended	Transfers	Balance at 1 April 2021	Resources expended	Balance at 31 March 2022
	£	£	£	£	£	£
Dilapidation Reserve	45,000	(8,558)	-	36,442	(32,000)	4,442
Premises Reserve	50,000	-	-	50,000	-	50,000
New Projects	15,000	-	-	15,000	-	15,000
New Premises	200,000	-	(200,000)	-	-	-
Covid plans	15,000	-	-	15,000	-	15,000
	<u>325,000</u>	<u>(8,558)</u>	<u>(200,000)</u>	<u>116,442</u>	<u>(32,000)</u>	<u>84,442</u>

The dilapidation reserve relates to funds designated for expected repairs to the existing Charity premises under a dilapidation agreement.

Funds have been designated to a Premises Reserve to cover moving costs and the adaptation of new premises.

A New Projects fund has been created, in particular to cover the Disability Pride event and Shopmobility.

A transfer of £200,000 was made in 2020 to create a new designated fund, New Premises Reserve, towards a possible deposit on the purchase of a commercial property. As this is no longer a consideration the funds were transferred back to the general fund in the year ended 31 March 2021.

Covid Plans reserve, is in respect of funds having been set aside towards the purchase of new computer equipment and IT support to enable staff to 'Work from Home' during the Covid-19 pandemic.

20 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	9,638	-	9,638	12,535	-	12,535
Current assets/(liabilities)	247,280	-	247,280	148,409	667	265,518
	<u>256,918</u>	<u>-</u>	<u>256,918</u>	<u>160,944</u>	<u>667</u>	<u>278,053</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

21 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2022	2021
	£	£
Aggregate compensation	52,500	138,770

22 Funds held on behalf of third parties

The aims of Independent Living Norfolk and Suffolk Independent Living are to assist people in the receipt of payments for services. In running these schemes, the charity receives the payments on behalf of service users and pays out expenditure based upon authorised timesheets and invoices received from the service user. Separate bank accounts in the name of the charity are maintained and the transactions are recorded outside of the charity's main accounts system. Most of the expenditure is in connection of employed carers who are employees of the users and the charity administers the individual payrolls for each employer for which a charge is raised. Due to the timing differences between receipts and payments the charity holds a balance for each of the service users. The income and expenditure in relation to this figure is not that of the charity and therefore it is not reflected in the charity's Statement of Financial Activities, neither are the balances held the charity's and therefore are not included on the balance sheet of the charity. The work of the charity is monitored by Social Services, who also monitor the validity of claims to receive the payments. The balance on any individual service user account is repayable to Social Services on demand.

The movement on the Independent Living Norfolk balances during the year was as follows:

	2022	2021
	£	£
Balance at 28 March 2021 / 20 March 2020	487,109	692,601
Receipts	2,950,568	2,802,806
Service user payments	<u>(3,396,538)</u>	<u>(3,008,298)</u>
Balance at 27 March 2022 / 28 March 2021	<u>41,139</u>	<u>487,109</u>

The balance carried forward relates to NHS funded individuals and those holding personal budgets.

The movement on the Suffolk Independent Living balances during the year was as follows:

	2022	2021
	£	£
Balance at 21 March 2021 / 22 March 2020	4,303,283	3,603,411
Receipts	9,115,827	9,222,587
Service user payments	<u>(8,764,435)</u>	<u>(8,522,715)</u>
Balance at 20 March 2022 / 21 March 2021	<u>4,654,675</u>	<u>4,303,283</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

23 Cash generated from operations	2022	2021
	£	£
Deficit for the year	(21,135)	(269,298)
Adjustments for:		
Investment income recognised in statement of financial activities	(209)	(1,060)
Gain on disposal of tangible fixed assets	(250)	-
Depreciation and impairment of tangible fixed assets	5,717	4,459
Movements in working capital:		
Decrease in debtors	30,363	48,654
(Decrease)/increase in creditors	(240,137)	197,814
(Decrease)/increase in deferred income	(1,187)	49,689
Cash (absorbed by)/generated from operations	(226,838)	30,258
24 Analysis of changes in net funds		
The charity had no debt during the year.		

Norfolk Coalition of Disabled People operating as Equal Lives

Management Letter to the directors following the audit
for the period ended:

31 March 2022



Norfolk Coalition of Disabled People operating as Equal Lives
Management Letter for the period ended: 31 March 2022

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Norfolk Coalition of Disabled People operating as Equal Lives

Management Letter for the period ended: 31 March 2022

Introduction

Following the completion of our audit of the accounts for the period under review we are writing to bring to your attention certain matters that arose during the course of our work together, where appropriate, with suggestions for improvements of controls and procedures operated by the company.

In the course of our audit we examined some of the principal internal controls which the business has established to enable it to ensure, as far as possible, the accuracy and reliability of the company's records and to safeguard its assets.

The matters raised in the enclosed document are the results of the work, which we carried out in order to fulfil our audit function. The examination of the systems of internal control, which we carried out to fulfil this role, cannot be expected necessarily to disclose every weakness which may exist in them. For this reason, the matters dealt with in this document are not necessarily the only shortcomings which may exist in the system.

Approach

This report summarises the main issues arising from the audit of the financial statements of the Company for the period under review, which we feel should be drawn to the attention of the Directors and management of the company. This report forms part of the on-going communications we are required to make under International Standard on Auditing (UK) 260 – Communication of audit matters with those charged with governance.

This report has been prepared for the sole use of the Directors of Norfolk Coalition of Disabled People and must not be shown to third parties without any prior consent. No responsibilities are accepted by Argents Audit Services Limited towards any party acting or refraining from action as a result of this report. This report has been prepared on the basis that it is for your information only and that it will not be quoted or referred to, in whole or in part, without our prior written consent. All findings come to light during the course of our normal audit tests which are carried out on a sample basis and are designed to assist us in forming our opinion on the financial statements. Our tests may not necessarily disclose all items which could be brought to the attention of the directors and should not be relied upon to do so. This report should be read with in conjunction with the audited financial statements for the period under review.

Roles and responsibilities

The Directors are responsible for preparing the Directors' report and the financial statements in accordance with applicable law and regulations and ensuring compliance with company legislation. They are responsible for making available to us all of the information and explanations we consider necessary.

Therefore, it is essential that the Directors confirm that our understanding of all of the matters referred to in this memorandum are appropriate, having regard to their knowledge of the particular circumstances. The Company's management are responsible for the identification, assessment, management and monitoring of risks, for developing, operating and monitoring the system of internal control and for providing assurance to the Directors that it has done so.

Norfolk Coalition of Disabled People operating as Equal Lives Management Letter for the period ended: 31 March 2022

Independence

Under current UK Ethical Standards, we are required to write to you to give you full and fair disclosure of any matters that may relate to our independence, or the perception of our independence, as the company's auditors. We considered our independence and objectivity before commencing planning our audit. No matters have come to our attention since that time that are required to be communicated to you.

With the exception of the items noted in the following section our audit findings overwhelmingly are positive.

Work carried out

As statutory auditors we have been asked to carry out the following tasks for the company which have generated specific fees:

- Statutory Audit of the financial statements for the period.
- Preparation of the financial statements for the period.
- Preparation of the Corporation Tax Return CT600 and computations for the period.
- XBRL tagging and submission of the financial statements and corporation tax returns for the period.

Adjusted and unadjusted errors.

A schedule of unadjusted misstatements found during the course of the audit has been prepared by us and has been approved by you. We accept your reasons for adopting your position on each, principally due to their immateriality both individually and in total.

All adjusted errors made have approved by yourselves as directors.

Material weaknesses in the accounting and internal control systems

As you are aware from our Letter of Engagement, our audit procedures were directed towards testing the accounting systems in operation upon which we have based our assessment of the accounts. A management letter of today's date contains details of actual and potential weaknesses identified during the course of our audit and our recommendations for improvements. It is not meant to be a full and accurate reflection of all weaknesses that may be present in your system.

Norfolk Coalition of Disabled People operating as Equal Lives Management Letter for the period ended: 31 March 2022

Qualitative aspects of the entity's accounting practices and financial reporting

Accounting policies

We have reviewed the accounting policies and found them to be appropriate to the particular circumstances of the entity. There have been no significant changes in accounting policies to report on during the period.

Accounting estimates

We accept that all significant accounting estimates used are reasonable and are adequately supported by sound processes and are free from management bias.

Financial statement disclosures

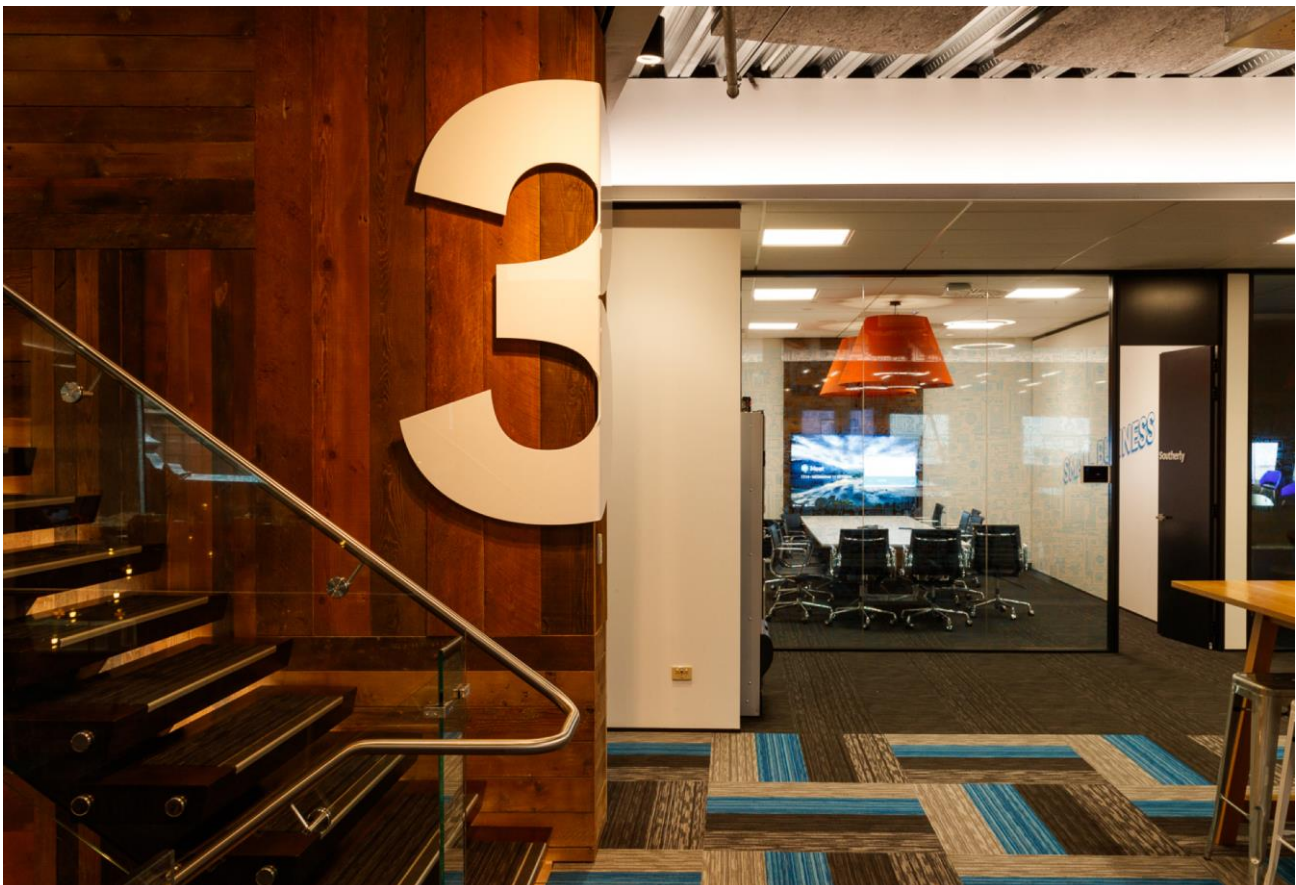
During the audit we carried out a review of financial statement disclosures with particular regard to income recognition, remuneration, going concern and subsequent events. There were no matters arising from this review.

Significant difficulties

There were no significant difficulties encountered during the course of the audit.

Other relevant matters relating to the audit

There are no other matters which we wish to draw to your attention.



Norfolk Coalition of Disabled People operating as Equal Lives
Management Letter for the period ended: 31 March 2022

Acknowledgement

We would like to take this opportunity of expressing our thanks to your staff for their assistance during the course of the audit.

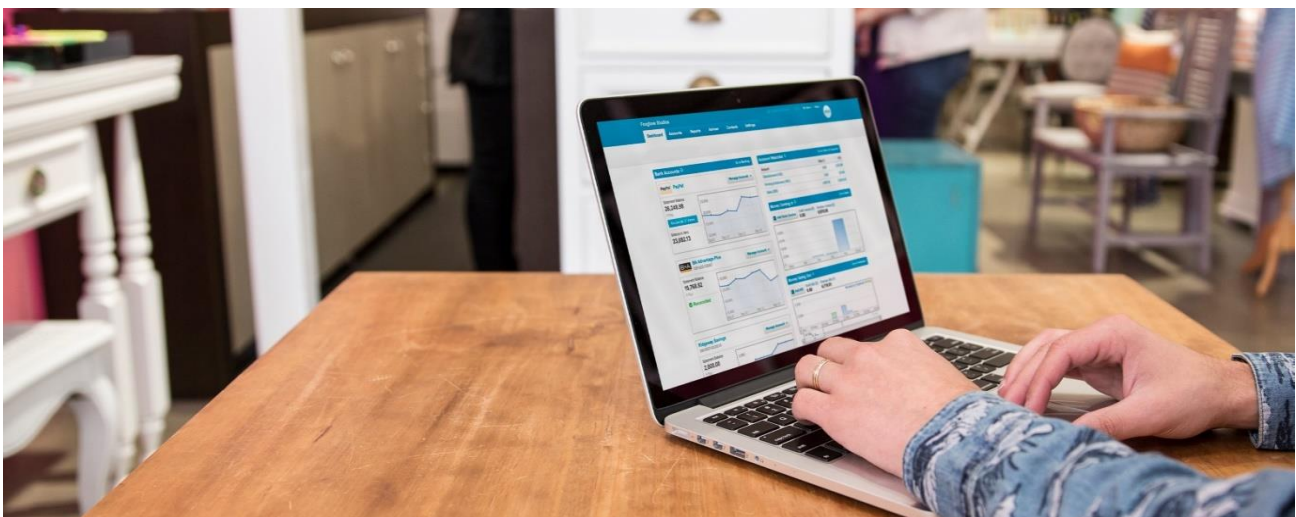
Please note that this report has been prepared for the sole use of the company. It must not be disclosed to third parties, quoted or referred to, without our prior written consent. No responsibility is assumed by use to any other person.

If we can be of any further assistance, please contact Mark Johnstone.

Yours faithfully

Argenter

21 October 2022



Norfolk Coalition of Disabled People operating as Equal Lives
 Management Letter for the period ended: 31 March 2022

Audit approach

We adopted a risk based approach to the audit and our planning identified the following key risks to be addressed. Our detailed findings are noted as follows:

No.	Risk identified	Planned approach	Findings
1	Revenue recognition and cash sales	We will complete detailed analytical procedures using the key performance indicators and if necessary, depth testing on a sample of transactions ensuring they have been accounted for correctly. We will review the systems and procedures implemented to ensure revenue is recognised in the appropriate accounting period, testing a sample of entries where necessary.	No issues were noted in regards to this risk on the back of analytical review work. Amounts received could be reconciled back to supporting paperwork/grant documentation and/or service level agreements.
2	Management override	We will review company systems and procedures to identify potential areas of management override risk. Any risks identified will be tested to confirm the accuracy of the financial statements.	No issues were noted in regards to this risk. There are adequate systems and controls in place, which are adhered to.
3	Laws and regulations	We will make enquiries as to the existence of any laws or regulations fundamental or potentially fundamental to the company and review correspondence to ensure that there have been no instances of non-compliance during the year. If any instances are identified we will need to ensure that appropriate provisions have been made in the financial statements.	There are numerous specific rules and regulations which must be adhered to. Upon review, we had no concerns, and measures were in place to ensure compliance.
4	Sales and Purchase Cut Off	We will perform analytical review work and walkthrough tests from our understanding of the sales and purchase systems. Sales and purchases around the year end will be confirmed to statements to ensure the balances appear to be complete.	No concerns.

Norfolk Coalition of Disabled People operating as Equal Lives
 Management Letter for the period ended: 31 March 2022

Audit approach - continued

5	Risk that key members of staff could be lost	Review staff turnover.	There was a high level of staff turnover during the period, which upon review stemmed from the end of the various restrictions and return to office working. This appeared to be a difficult time, but this was managed accordingly.
6	Related Parties	In order to comply with International Standard on Auditing 550 (UK) we are required to perform audit procedures to identify, assess and respond to the risks of material misstatement arising from the entity's failure to appropriately account for or disclose related party relationships, transactions or balances. In order for us to do this we will review your procedures in relation to these transactions. We will make enquiries as to the existence of any related parties before reviewing accounting records and other directorships to ensure that all related party transactions have been detailed in the financial statements.	No concerns. Potential related parties identified, but no material transactions found.
7	Risk of theft/misappropriation of stock or assets	Assess stock reports, stock counts and nature of items. Enquire into security of physical cash.	No concerns - various measures in place.
8	Security of books and records,	Assess accounting systems and ensure that backups are taken regularly.	No issues were noted in regards to this risk. Laptops/computers are password protected, Sage data is also password protected, files/folders kept secure.
9	Risk of adverse effect of complaints	Discuss ongoing complaints/claims, and gain an understanding of the necessary processes.	Obtained a better understanding of complaints; there were no serious issues which would result in necessary provisions or which would affect Going Concern.

Norfolk Coalition of Disabled People operating as Equal Lives
 Management Letter for the period ended: 31 March 2022

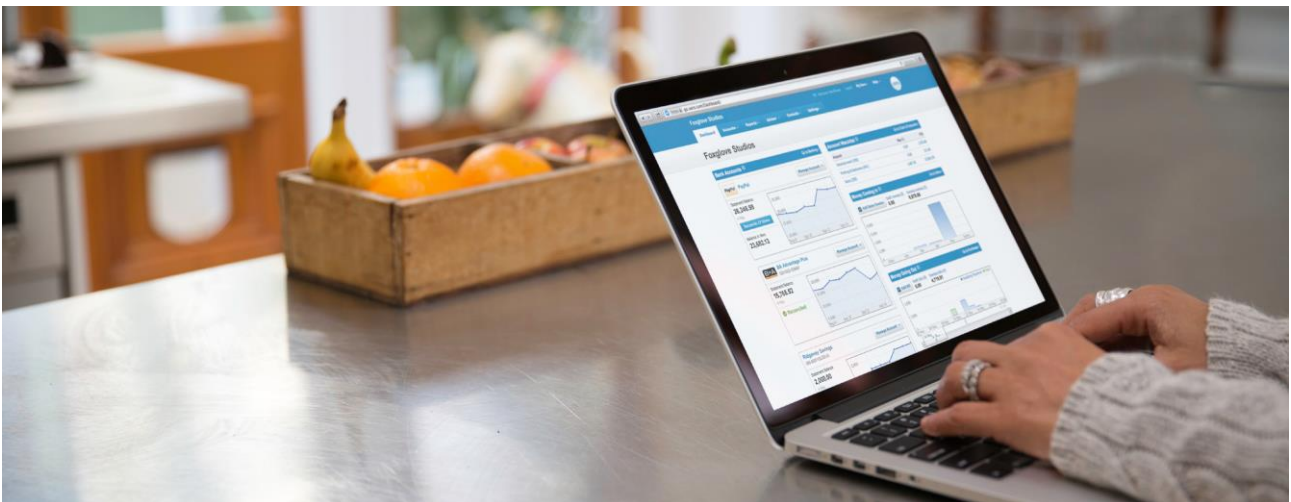
Audit approach - continued

10	Risk of contracts withdrawn/not renewed by local authorities.	General discussions.	No concerns, a number are in place for a few years.
11	Risk that Accounting Estimates give rise to management bias	Review accounting policies for appropriateness, comparing results of previous period's estimates and post balance sheet data.	Reviewed - no concerns, and no indicators of management bias.

Norfolk Coalition of Disabled People operating as Equal Lives
 Management Letter for the period ended: 31 March 2022

Profit reconciliation

	£
Profit/loss per management accounts/accounting records:	- 19,051
Adjustments	
- Journal to recognise additional 'deficit' costs as an expense	- 2,122
- Rounding	38
	- 21,135



Norfolk Coalition of Disabled People operating as Equal Lives
Management Letter for the period ended: 31 March 2022

Recommendations identified in previous years

No.	Issue identified	Issue resolved?	Suggested corrective action
1	Client Money deficit of around £240k.	Yes, the deficit monies have been paid over and the issue was brought to the attention of the Charities Commission.	Annual Client Money audits - the 2022 audit is in progress.

Norfolk Coalition of Disabled People operating as Equal Lives
 Management Letter for the period ended: 31 March 2022

Findings and comments from the audit work carried out this year

No.	Issue identified	Implications	Suggested corrective action
1	The opening balances were misstated within the following nominal codes: - Other creditors (Client money deficit) - Central & Unrestricted Fund - Designated Fund - New Premises - Restricted - Social Prescribing - Restricted - Alan Boswall	Balance Sheet balances could have been materially misstated.	Ensure that opening balance adjustments are posted to Sage, so align the figures with the financial statements for the year ended 31 March 2022.
2	No 'formal' internal systems/controls/procedures notes - particularly in respect of finance.	No formal procedures/processes agreed by the Board.	Draw up a 'Finance Guide' or something similar, which details all finance-related systems, processes and precedures,
3	There are a couple of 'Adjustments' lines on the fixedf asset register (albeit immaterial amounts).	Fixed Asset net book values misstated,	Write these adjustment lines off, leaving only fixed asset lines for assets which are genuinely held/in use.
4	Reporting status of 'Other trusteeships' for Shaun McGarry is well overdue per Charities Commission website.	This shows as overdue on public record.	Make sure the "Reporting status of other trusteeships" is kept up to date.
5	No holiday pay provision provided.	This is a requirement under Financial Reporting Standards FRS102.	At the balance sheet date, calculate the financial value of any unused holiday days (based on hours carried over and staff hourley rate) and bring in an accrual accordingly.

Norfolk Coalition of Disabled People operating as Equal Lives
 Management Letter for the period ended: 31 March 2022

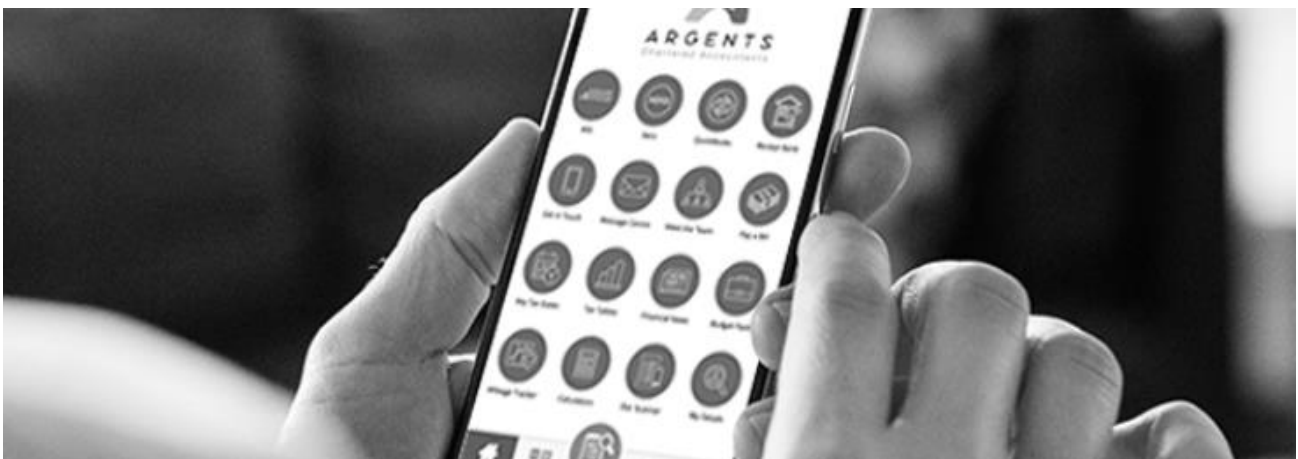
General comments regarding systems and controls

No.	Control in place	Characteristics of control	Working effectively? Remedial action needed?
1	Monthly reconciliations of CAF bank and credit cards carried out. 4-weekly reconciliations of Coop accounts carried out.	Ensures balances correctly stated, and would help identify any irregularities/discrepancies.	Yes, no concerns.
2	Weekly check of Shopmobility takings.	Ensures balances correctly stated, and would help identify any irregularities/discrepancies.	Yes, no concerns.
3	Cash takings kept in lockable cash box	Mitigating the misappropriation of funds,	Did not visit Shopmobility shop, but aware that this is in operation.
4	All 3 offices locked overnight	Prevents theft/misappropriation of assets,	Yes, no concerns.
5	Security cameras in Chantry Place (Shopmobility) and Building Complex (Ipswich Office)	Limits theft/misappropriation of assets,	Yes, no concerns.
6	Records and assets locked in lockable cabinets	Confidentiality and protection of data and prevention of theft/misappropriation.	Yes, no concerns.
7	Clear Desk Policy in force	Remain compliant with General Data Protection Regulations (GDPR).	Yes, no concerns.
8	2Factor Authentication on case management system	Remain compliant with General Data Protection Regulations (GDPR).	Yes, no concerns.
9	Laptops encrypted and server file wall.	Remain compliant with General Data Protection Regulations (GDPR).	Yes, no concerns.
10	Electronic payments require second authorisation	Mitigating the misappropriation of funds and prevention of fraud.	Yes - control working effectively.



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NORFOLK COALITION OF DISABLED PEOPLE

England & Wales - Charity number 1084108

Accounts

COMPANY REGISTRATION NUMBER: 04098341

CHARITY REGISTRATION NUMBER: 1084108

**Norfolk Coalition of Disabled People operating as
Equal Lives**

Company Limited by Guarantee

Financial statements

31 March 2021

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Financial statements

Year ended 31 March 2021

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Independent auditor's report to the members	10 to 13
Statement of financial activities (including income and expenditure account)	14
Balance sheet	15
Statement of cash flows	16
Notes to the financial statements	17 to 31

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 (FRS102) (effective 1 January 2015).

Chair's report

If I had to sum up in a few key words, this last year I think they would be - change alongside embracing new technology.

Changes have had to be made in all our lives and most certainly for Equal Lives. We have moved to a more centralised office, taken on a new service- Shopmobility and worked hard at expanding our Membership base, including what we can offer our members and supporters. In fact, we have doubled our individual membership numbers which is extremely positive news. This alongside changes agreed to our constitution last year regarding the members voting rights will hopefully mean we can draw on this invaluable pool of experience and knowledge, to not only guide our future direction by also encouraging new trustees onto the Board.

This has all been achieved alongside searching for new funding and opportunities to work with similar organisations which will enable us to continue to deliver a unique service to the disabled community across the Eastern region.

Which leads me on to our wonderful staff and volunteers, who on behalf of the organisation I would like to say a sincere, 'Thank you'. Our staff and volunteers have continued to work throughout the pandemic, some had to be officed based due to the nature of the work involved. While others had to embrace a combination of home and hybrid style working which will probably continue for some time. Even the Board of Trustees successfully took up the challenges of conducting our meetings virtually!

We do have our challenges ahead, which will no doubt involve some difficult decisions for the organisation. But I have seen how we have adapted to change, embraced technology, and got on with the job we are best at, by being the Go-to voice for disabled people. Long may it continue.

Shaun McGarry
Trustee and Acting Chair

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Reference and administrative details

Registered charity name	Norfolk Coalition of Disabled People operating as Equal Lives
Charity registration number	1084108
Company registration number	04098341
Principal office and registered office	Sackville Place Suites 29, 218e & 222 44-48 Magdalen Street Norwich Norfolk NR3 1JU

The trustees

The trustees who served during the year and at the date of approval were as follows:

Shaun McGarry (Acting Chair)
Fraser Bowe
Jen Hayden
Kevin James (resigned 15 June 2020)
Judith Margolis (appointed 21 January 2021, deceased 25 May 2021)
Duncan Scott
Martin Symons

Chief Executive Officer Ben Reed

Auditor Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

Bankers CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Santander
Bridle Road
Bootle
Merseyside
L30 4GB

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Objectives and activities

Objects of the Charity

The objects of Norfolk Coalition of Disabled People (operating as Equal Lives), as set out in the governing document, are:

'To relieve the disability of people with physical, mental, learning or sensory impairments, principally living within the County of Norfolk, and to further their independence and full participation in the community.'

Our vision:

A world free from disabling barriers.

Our mission:

To remove disabling barriers across East Anglia.

Our strategic priorities for 2021-24

1. Promote the rights of disabled people
2. Sharing living experience of disabled people

Our Values

- Our work is based on the **social model of disability**, which states that people have impairments but are disabled by the barriers society places in the way of inclusion and equality.
- Impairments are a normal part of life, **discrimination is not**.
- Professionals should be **on tap, not on top**, meaning people should be able to draw on others' expertise but not be controlled by them.
- There should be **nothing about us, without us**, meaning people who face disabling barriers should be involved in decisions and activities that affect them.
- People have a right to **equality, dignity and independence**.
- We support people to **empower** themselves and reach their potential.
- **Co-production** work with disabled people and organisations must be the way of working to remove barriers and make services more accessible.
- Under the social model of disability, we would consider an **impairment** to include people who have long term health conditions or mental health issues that means they experience barriers society the otherwise would not.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Objectives and activities *(continued)*

Our strategic aims

The strategic aims have been reviewed as part of a strategic planning process.

Promote the rights of disabled people

People who face disabling barriers have access to information, advice, advocacy and other support they need to make informed decisions, to uphold their rights and live independent lives.

Sharing lived experience of disabled people

People who face disabling barriers are united and able to use their collective voice to influence, educate and engage individuals, organisations and society as a whole to remove these barriers.

These aims and the work underpinning them demonstrate the Public Benefit as required by the Charities Act 2011.

The Trustees confirm that they have had due regard to Charity Commission guidance on public benefit.

Achievements and performance

Here we will report against our strategic aims:

Shared lived experience of disabled people

Membership

Our membership has continued to grow. However due to the pandemic we could only deliver remote support. We employed a Covid support officer to support our members with Covid barriers that they faced.

Fundraising

We supported other disabled persons organisations with Inclusion London so they could run Covid support projects.

We also secured funding for a Covid support officer and a new development officer.

Research

We worked alongside Tom Shakespeare to find the impact Covid was having on disabled people.

We completed a transport research project we started last year.

Events

We ran Disability Pride virtually through a series of Facebook events and YouTube videos and teams calls. All events had to switch to virtual events but this allowed us to access a group of people we would not have normally be able to reach.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Achievements and performance *(continued)*

Promote the rights of disabled people

NHS Complaints Service

We are contracted to take 30 referrals per year for supporting disabled people to make complaints to the NHS about the service they have received.

Deprivation of Liberty Safeguards (DOLS)

We continue to deliver this service via referrals from POWher supporting 170 people, and whilst we have encountered some difficulties in delivering this service due to the pandemic, we have continued to provide support virtually.

Social Prescribing

We are part of the Norwich and Broadland Social Prescribing Project along with other agencies such as Age UK Norwich, Shelter and Norfolk Citizens Advice Bureau. We employ a small team of Living Well Workers who support people in Norfolk with Disabilities and Mental Health Problems to live better lives.

Welfare Benefits Advice and Money Matters Service

We continue to provide an advice and representation service to clients in relation to some welfare benefits (namely Personal Independence Payments, Employment and Support Allowance and Universal Credit). We also provide a money matters service to clients in Norwich.

Community Advocacy

We worked with 245 disabled people through our community advocacy service. Challenging 272 statutory bodies decisions.

Suffolk Independent Living

We have continued to work toward our objective of increasing the number of direct payment customers. When we review the number of overall packages we are now providing at the end of the financial year 2020/21 we are providing more packages than at the end of the previous year. This is now increasing year on year at a rate of 3%.

We worked with the council to offer vaccinations to our service users PA's.

Covid has had an impact on the service as Suffolk County Council suspended reviews and new assessments toward the end of the financial year. We will continue to monitor the impact of Covid moving into the new financial year.

The impact of Covid-19 on our work

Covid has led to most of our working being done from home and remotely with clients it has also had a dramatic impact on how we can work with our volunteers. Though we have continued to offer our services via these channels it has been challenging and while we have been able to reach some new people and make lots of our services more accessible to those who can only use the internet, we feel there is a group of disabled people who have not been able to effectively access our services and will not be able to until face to face services are reinstated.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Financial review

The board of Norfolk Coalition of Disabled People are reporting a deficit of £269,298 (2020: £113,904).

Income increased by £4,439 and expenditure by £159,834 in this financial year.

Reserves policy

Our reserves policy is reviewed annually. Our balance sheet as at 31 March 2021 shows reserves totalling £278,053, of which £277,386 are unrestricted and £667 restricted. Designated funds of £116,442 form part of the unrestricted funds, these cover amounts set aside for the purposes set out in note 22. Free reserves (including designated funds) amount to £264,851 (2020: £532,503).

The Board has assessed potential risks facing the Charity and its future plans and as a result has agreed that £300,000 is the minimum level of general reserves that should be retained as a contingency for unexpected large liabilities.

Risk assessment

The major area of financial risk continues to be the change in our income mix from that where the majority was for contracts with the County Councils in Norfolk and Suffolk to one where nearly half of our income is now accounted for through chargeable services to individual customers.

Plans for future periods

Move to new premises

We have moved to new premises in the new financial year enabling us to be more flexible and cheaper overheads.

Structure, governance and management

Governing document

Norfolk Coalition of Disabled People, operating as Equal Lives, is a company limited by guarantee and is governed by its Memorandum and Articles, dated 27 October 2000 and its subsequent revisions. It is also registered as a charity with the Charity Commission (No. 1084108). NCODP is a membership organisation with group or individual membership. Groups can join as full members (where groups are managed by a majority of disabled people), and affiliate groups. Only full member groups can vote with one vote per group and there are no membership fees.

Appointment of trustees

All members meet each year at the Annual General Meeting to, amongst other business, elect the Board of Trustees; of which at least 51% must be disabled people. However, since we were established all trustees have been disabled people. Our rules (Memorandum and Articles) state that the chair must always be a disabled person and that there should be no fewer than four or more than fifteen trustees.

All members are invited to nominate trustees prior to the AGM advising them of the retiring trustees and requesting nominations for the AGM.

Trustees are elected for a three year term with the option to stand down at each AGM. Officers continue to be elected annually.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Structure, governance and management *(continued)*

Trustee induction and training

Every trustee is made aware of their duties and responsibilities after they are appointed at our AGM, through discussion with the chair, an induction pack and trustee away days. Trustees take part in training sessions held throughout the year on various aspects of good governance, finance and management. In addition, the trustees have portfolios of areas of the organisation they are responsible for getting to know in depth. They meet with the staff team and volunteers; take part in visits to services and team meetings. The trustees and staff have implemented formats for management information to the board, including easy read accounts.

Organisation

The responsibility for the running of the organisation lies with the Board of Trustees which meets quarterly to set policy, monitor performance and overall direction. To assist with developing and overseeing this work the Board delegates this monitoring work to the Finance and Development sub-committee which generally meets two weeks before each Board Meeting. A Chief Executive Officer (CEO), Ben Reed, implements policy and strategy, manages day-to-day affairs and reports to the Board. The CEO oversees the work of the various elements of the organisation.

Pay policy for senior staff

The salaries of senior managers and the wider organisation are reviewed annually. If a salary increase is awarded, senior management salaries are uplifted in line with the rest of the organisation.

Risk management and quality assurance

Our risk management is ongoing and under regular review by the senior management team. Plans to offset many of the identified risks have been built into the long-term strategy and operational plans. A business continuity plan is in place and through our project management processes potential risks are identified and plans put in place to mitigate these.

A quality assurance framework is in place which covers staff performance through regular 1-2-1s and an annual appraisal scheme; output reporting for all our services on either a monthly or quarterly basis; and achievement against our strategic plan priorities on a quarterly basis.

The senior management team meet monthly where reports are presented and scrutinised. These are then fed into the Organisational dashboard which is presented to the Board of Trustees on a quarterly basis. A RAG system is in operation which identified where things are on target; causing concern or there are major issues which need action. The trustees also undertake duties as portfolio holders for different areas of the organisation where they are able to scrutinise the operational work within the organisation.

An outcomes and quality assurance framework has been introduced within our Information, Advice and Advocacy services which involves regular case management supervision for all staff and volunteers. Plans are in place to extend our outcomes framework across our other services and to identify suitable quality marks to achieve as an external verification of the quality of the work that we undertake.

Fundraising standards information

Equal Lives do not participate in fundraising activities nor instruct anyone to act on our behalf in regards to fundraising. Therefore we do not have the need to monitor the fundraising activities and have not received any complaints in regards to fundraising.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Trustees' responsibilities statement

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

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP 2015 (FRS102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

The trustees' annual report was approved on 17 December 2021 and signed on behalf of the board of trustees by:

Shaun McGarry (Acting Chair)
Trustee

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Coalition of Disabled People operating as Equal Lives

Year ended 31 March 2021

Opinion

We have audited the financial statements of Norfolk Coalition of Disabled People operating as Equal Lives (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including a summary of 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 charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- 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 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 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.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Coalition of Disabled People operating as Equal Lives *(continued)*

Year ended 31 March 2021

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. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Coalition of Disabled People operating as Equal Lives *(continued)*

Year ended 31 March 2021

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the 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 charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

- Enquiry of management and those charged with governance;
- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;
- 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 override of controls, including testing of journal entries and other adjustments for appropriateness, evaluation the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for 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 is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Coalition of Disabled People operating as Equal Lives *(continued)*

Year ended 31 March 2021

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

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

21 December 2021

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2021

	Note	Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
Income and endowments					
Donations and legacies	5	3,205	–	3,205	12,077
Charitable activities	6	523,307	57,232	580,539	524,457
Other trading activities	7	443,336	–	443,336	487,388
Investment income	8	1,060	–	1,060	606
Other income	9	3,401	–	3,401	2,574
Total income		<u>974,309</u>	<u>57,232</u>	<u>1,031,541</u>	<u>1,027,102</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	10	(490,057)	–	(490,057)	(385,110)
Expenditure on charitable activities	11	(746,629)	(64,153)	(810,782)	(755,895)
Total expenditure		<u>(1,236,686)</u>	<u>(64,153)</u>	<u>(1,300,839)</u>	<u>(1,141,005)</u>
Net expenditure and net movements in funds before gains and losses on investments					
		(262,377)	(6,921)	(269,298)	(113,903)
Net losses on investments	13	–	–	–	(1)
Net expenditure before transfer of funds		<u>(262,377)</u>	<u>(6,921)</u>	<u>(269,298)</u>	<u>(113,904)</u>
Transfers between funds		632	(632)	–	–
Net movement in funds		<u>(261,745)</u>	<u>(7,553)</u>	<u>(269,298)</u>	<u>(113,904)</u>
Reconciliation of funds					
Total funds brought forward		539,131	8,220	547,351	661,255
Total funds carried forward		<u>277,386</u>	<u>667</u>	<u>278,053</u>	<u>547,351</u>

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

The notes on pages 17 to 31 form part of these financial statements.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Balance sheet

31 March 2021

	Note	2021 £	£	2020 £	£
Fixed assets					
Tangible fixed assets	17		12,535		6,628
Current assets					
Debtors	18	101,221		149,875	
Cash at bank and in hand		<u>561,136</u>		<u>540,184</u>	
		662,357		690,059	
Creditors: Amounts falling due within one year	19	<u>(396,839)</u>		<u>(149,336)</u>	
Net current assets			265,518		540,723
Total assets less current liabilities			<u>278,053</u>		<u>547,351</u>
Net assets			<u>278,053</u>		<u>547,351</u>
Funds of the charity					
Restricted funds			667		8,220
Unrestricted funds			<u>277,386</u>		<u>539,131</u>
Total charity funds	22		<u>278,053</u>		<u>547,351</u>

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

These financial statements were approved by the board of trustees and authorised for issue on 17 December 2021, and are signed on behalf of the board by:

Shaun McGarry (Acting Chair)
Trustee

Company registration number: 04098341

The notes on pages 17 to 31 form part of these financial statements.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net expenditure	(269,298)	(113,904)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,459	4,607
Net losses on investments	–	1
Other interest receivable and similar income	(1,060)	(606)
<i>Changes in:</i>		
Trade and other debtors	48,654	195,149
Trade and other creditors	247,503	(23,017)
Cash generated from operations	30,258	62,230
Interest received	1,060	606
Net cash from operating activities	<u>31,318</u>	<u>62,836</u>
Cash flows from investing activities		
Purchase of tangible assets	(10,366)	–
Net cash used in investing activities	<u>(10,366)</u>	<u>–</u>
Net increase in cash and cash equivalents	20,952	62,836
Cash and cash equivalents at beginning of year	<u>540,184</u>	<u>477,348</u>
Cash and cash equivalents at end of year	<u>561,136</u>	<u>540,184</u>

The notes on pages 17 to 31 form part of these financial statements.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2021

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Sackville Place Suites 29, 218e & 222, 44-48 Magdalen Street, Norwich, Norfolk, NR3 1JU.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

(b) Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The Trustees have taken into account the impact of Covid-19 on the charity in making this assessment.

(c) Income tax

The company is a charity within the meaning of the Taxes Acts and it is therefore eligible to claim certain exemptions to corporation tax and capital gains tax. As a consequence no taxation arises for the year.

(d) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

(e) Income

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the statement of financial activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Investment income is included when receivable.

Income from charitable trading activity is accounted for when earned.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

(f) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the sofa on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

(g) Tangible assets

The cost of tangible fixed assets includes only the expenditure incurred in bringing the assets into working condition for their intended use.

Fixed assets with a value of below £250 are not capitalised.

Impairment reviews are only carried out on groups of assets where there has been an indication of impairment.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

(h) Depreciation

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

Tenant's improvements	- Straight line over lease term
Equipment	- 25% straight line
Computer equipment (incl within equipment)	- Over 3 years

(i) Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

(j) Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

(k) Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

(l) Redundancy

Where an obligation to make a redundancy or termination payment exists, the costs incurred by the Charity are accounted for on an accruals basis and included within employee benefits.

4. Limited by guarantee

Norfolk Coalition of Disabled People is a registered charity and company limited by guarantee with no share capital. The liability of each member in the event of a winding up is limited to £1.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations	3,205	3,205	4,677	4,677
Sponsorship				
Disability Pride	–	–	7,400	7,400
	<u>3,205</u>	<u>3,205</u>	<u>12,077</u>	<u>12,077</u>

Included in sponsorship is Government funding of £Nil (2020: £4,500).

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Information Advice and Advocacy	431,365	12,188	443,553
Support Planning	–	–	–
Social Prescribing	59,592	18,703	78,295
Business Development	27,600	8,333	35,933
Community Insight and Engagement	–	–	–
COVID-19 Response	–	16,008	16,008
Transport Project	1,500	2,000	3,500
Training income	750	–	750
Other	2,500	–	2,500
	<u>523,307</u>	<u>57,232</u>	<u>580,539</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Information Advice and Advocacy	431,242	–	431,242
Support Planning	573	–	573
Social Prescribing	14,661	36,365	51,026
Business Development	–	–	–
Community Insight and Engagement	34,516	–	34,516
COVID-19 Response	–	–	–
Transport Project	–	–	–
Training income	5,100	–	5,100
Other	2,000	–	2,000
	<u>488,092</u>	<u>36,365</u>	<u>524,457</u>

Included in charitable activities is Government funding of £349,553 (2020: £352,965).

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

7. Other trading activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Payroll services - Suffolk	414,777	414,777	417,763	417,763
Payroll services - Norfolk	20,447	20,447	34,599	34,599
Sublet of offices	8,112	8,112	35,026	35,026
	<u>443,336</u>	<u>443,336</u>	<u>487,388</u>	<u>487,388</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Interest from bank accounts	<u>1,060</u>	<u>1,060</u>	<u>606</u>	<u>606</u>

9. Other income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Miscellaneous income	3,401	3,401	1,177	1,177
Profit on fixed asset disposals	–	–	1,397	1,397
	<u>3,401</u>	<u>3,401</u>	<u>2,574</u>	<u>2,574</u>

10. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Payroll and Supported Accounts Services	236,009	236,009	385,110	385,110
Provision for bad debt	248,872	248,872	–	–
Shopmobility	5,176	5,176	–	–
	<u>490,057</u>	<u>490,057</u>	<u>385,110</u>	<u>385,110</u>

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

11. Expenditure on charitable activities

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Information Advice and Advocacy	330,075	207,998	538,073	641,986
Social Prescribing	69,357	38,904	108,261	59,527
Disability Pride	–	–	–	5,695
Covid-19 Response	15,376	5,618	20,994	–
Business Development	67,210	26,905	94,115	–
Other Projects	5	1,893	1,898	236
Governance costs	–	47,441	47,441	48,451
	<u>482,023</u>	<u>328,759</u>	<u>810,782</u>	<u>755,895</u>

Restricted charitable activities expenditure of £64,153 has been incurred in the current year (2020: £36,365).

Analysis of governance costs

	2021 £	2020 £
Staff costs	6,766	10,740
Office costs	27,673	21,929
Auditor's remuneration - audit	8,900	8,890
Auditor's remuneration - non audit	–	35
Legal and professional fees	2,311	1,033
Cost of meetings	–	934
Other administrative costs	3,241	5,815
AGM costs	–	130
Bad debt write off	(1,450)	(1,055)
	<u>47,441</u>	<u>48,451</u>

12. Analysis of support costs

	Charitable Activities £	Governance £	Total Allocated £
Activity costs - Basis of allocation			
Staff costs - Funding level	121,815	6,411	128,226
Office costs - Staff costs	95,960	27,445	123,405
Other administrative costs - Funding level	63,543	3,344	66,887
Direct costs	–	10,241	10,241
	<u>281,318</u>	<u>47,441</u>	<u>328,759</u>

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

13. Net losses on investments

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Gains/(losses) on investments in group undertakings	<u>–</u>	<u>–</u>	<u>(1)</u>	<u>(1)</u>

14. Net expenditure

Net expenditure is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	4,459	4,607
Fees payable for the audit of the financial statements	8,900	8,890
Auditor's remuneration - non-audit services	–	600
Operating lease payments - property	67,684	97,000
Operating lease payments - other	<u>–</u>	<u>1,779</u>

15. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	680,314	608,477
Social security costs	47,127	39,737
Employer contributions to pension plans	<u>37,983</u>	<u>43,449</u>
	<u>765,424</u>	<u>691,663</u>

The average head count of employees during the year was 36 (2020: 32). The average number of full-time equivalent employees during the year is analysed as follows:

	2021 No.	2020 No.
Payroll	5	4
Supported Accounts	5	5
Business Support	3	3
Business Development	4	3
Information Advice and Advocacy	17	16
Social Prescribing	<u>2</u>	<u>1</u>
	<u>36</u>	<u>32</u>

Wages and salaries include £465 (2020: £11,774) of redundancy and non-contractual termination payments.

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

Key Management Personnel

Key management personnel remuneration amounted to £138,770 (2020 - £152,116) in respect of four employees (2020 - in respect of five employees).

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

16. Trustee remuneration and expenses

The trustees received no remuneration during the current or previous year.

The trustees were re-imbursed for expenditure expended on behalf of the charity in the year for travel and support costs. No trustees were re-imbursed for this expenditure in the current year (2020 - three trustees at a cost of £501).

17. Tangible fixed assets

	Tenant's Improve- ments £	Equipment £	Total £
Cost			
At 1 Apr 2020	51,525	223,212	274,737
Additions	–	10,366	10,366
At 31 Mar 2021	<u>51,525</u>	<u>233,578</u>	<u>285,103</u>
Depreciation			
At 1 Apr 2020	51,525	216,584	268,109
Charge for the year	–	4,459	4,459
At 31 Mar 2021	<u>51,525</u>	<u>221,043</u>	<u>272,568</u>
Carrying amount			
At 31 Mar 2021	<u>–</u>	<u>12,535</u>	<u>12,535</u>
At 31 Mar 2020	<u>–</u>	<u>6,628</u>	<u>6,628</u>

18. Debtors

	2021 £	2020 £
Trade debtors	71,156	137,277
Prepayments and accrued income	30,065	12,598
	<u>101,221</u>	<u>149,875</u>

19. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	19,575	80,456
Accruals and deferred income	89,636	31,535
Social security and other taxes	32,613	31,930
Other creditors	255,015	5,415
	<u>396,839</u>	<u>149,336</u>

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

20. Deferred income

	2021 £	2020 £
At 1 April 2020	20,100	35,482
Amount released to income	(20,100)	(35,482)
Amount deferred in year	49,689	20,100
At 31 March 2021	<u>49,689</u>	<u>20,100</u>

Deferred income comprises the advance receipt of income in respect of both payroll and supported account services and grants towards charitable activities.

21. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £37,983 (2020: £43,449).

22. Analysis of charitable funds

Unrestricted funds

	At 1 Apr 2020 £	Income £	Expenditure £	Transfers £	At 31 Mar 2021 £
General funds	214,131	974,309	(1,228,128)	200,632	160,944
Dilapidation Reserve	45,000	–	(8,558)	–	36,442
Premises Reserve	50,000	–	–	–	50,000
New Projects	15,000	–	–	–	15,000
New Premises	200,000	–	–	(200,000)	–
Covid Plans	15,000	–	–	–	15,000
	<u>539,131</u>	<u>974,309</u>	<u>(1,236,686)</u>	<u>632</u>	<u>277,386</u>

	At 1 Apr 2019 £	Income £	Expenditure £	Transfers £	At 31 Mar 2020 £
General funds	386,157	990,737	(1,087,009)	(75,753)	214,131
Dilapidation Reserve	100,000	–	(16,753)	(38,247)	45,000
Premises Reserve	60,000	–	–	(10,000)	50,000
Staff Training Reserve	20,000	–	–	(20,000)	–
New Projects	86,000	–	–	(71,000)	15,000
New Premises	–	–	–	200,000	200,000
Covid Plans	–	–	–	15,000	15,000
	<u>652,157</u>	<u>990,737</u>	<u>(1,103,762)</u>	<u>–</u>	<u>539,131</u>

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

22. Analysis of charitable funds *(continued)*

The dilapidation reserve relates to funds designated for expected repairs to the existing Charity premises under a dilapidation agreement.

Funds have been designated to a Premises Reserve to cover moving costs and the adaptation of new premises.

A New Projects fund has been created, in particular to cover the Disability Pride event and Shopmobility.

A transfer of £200,000 was made in 2020 to create a new designated fund, New Premises Reserve, towards a possible deposit on the purchase of a commercial property. As this is no longer a consideration the funds have been transferred back to the general fund.

A further transfer of £15,000 has been made to create a Covid Plans reserve, funds having been set aside towards the purchase of new computer equipment and IT support to enable staff to 'Work from Home' during the Covid-19 pandemic.

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Notes to the financial statements *(continued)*

Year ended 31 March 2021

22. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Apr 2020	Income	Expenditure	Transfers	At 31 Mar 2021
	£	£	£	£	£
Social Prescribing Norfolk Community Foundation - COVID-19 Response	8,220	18,703	(26,923)	–	–
National Lottery Community Fund	–	8,008	(8,008)	(632)	–
Suicide Prevention	–	12,188	(12,188)	–	–
Alan Boswell Group	–	3,333	(2,666)	–	667
The Geoffrey Watling Trust	–	1,500	(1,500)	–	–
The Grace Trust	–	500	(500)	–	–
Norfolk Community Foundation - Winter Resilience	–	5,000	(5,000)	–	–
	<u>8,220</u>	<u>57,232</u>	<u>(64,153)</u>	<u>(632)</u>	<u>667</u>

	At 1 Apr 2019	Income	Expenditure	Transfers	At 31 Mar 2020
	£	£	£	£	£
Social Prescribing Norfolk Community Foundation - COVID-19 Response	9,098	36,365	(37,243)	–	8,220
National Lottery Community Fund	–	–	–	–	–
Suicide Prevention	–	–	–	–	–
Alan Boswell Group	–	–	–	–	–
The Geoffrey Watling Trust	–	–	–	–	–
The Grace Trust	–	–	–	–	–
Norfolk Community Foundation - Winter Resilience	–	–	–	–	–
	<u>9,098</u>	<u>36,365</u>	<u>(37,243)</u>	<u>–</u>	<u>8,220</u>

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Notes to the financial statements *(continued)*

Year ended 31 March 2021

22. Analysis of charitable funds *(continued)*

Social Prescribing - Funding has been received from Norfolk County Council in relation to Social Prescribing, which is a process of helping to improve health and wellbeing through the connection of people to non-medical sources of support.

Norfolk Community Foundation- COVID-19 Response - Funds have been received to take on a new staff member to lead on COVID-19 response activities with a focus on increased social contact with members to reduce feelings of loneliness and isolation. A transfer of £632 has been made from the fund in relation to a fixed asset purchase.

National Lottery Community Fund - COVID-19 Response Funding.

Suicide Prevention - Funding has been awarded to the Norfolk Community Advice Network (NCAN) in respect of an accredited advice service to address suicide prevention.

Alan Boswell Group - Funding has been received towards the cost of a development officer.

Funds have been received from The Geoffrey Watling Charity and The Grace Trust towards a transport project.

Norfolk Community Foundation - Funds received in relation to supporting vulnerable people over the winter months.

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Notes to the financial statements *(continued)*

Year ended 31 March 2021

23. Analysis of net assets between funds

As at 31 March 2021

	Tangible fixed assets £	Net current assets £	Total £
Restricted Income Funds			
Alan Boswell Group	–	667	667
	<u>–</u>	<u>667</u>	<u>667</u>
Unrestricted Income Funds			
Designated Funds	–	116,442	116,442
General Funds	12,535	148,409	160,944
	<u>12,535</u>	<u>264,851</u>	<u>277,386</u>
Total Funds	<u>12,535</u>	<u>265,518</u>	<u>278,053</u>

As at 31 March 2020

	Tangible fixed assets £	Net current assets £	Total £
Restricted Income Funds			
Social Prescribing	–	8,220	8,220
Unrestricted Income Funds			
Designated Funds	–	325,000	325,000
General Funds	6,628	207,503	214,131
	<u>6,628</u>	<u>532,503</u>	<u>539,131</u>
Total Funds	<u>6,628</u>	<u>540,723</u>	<u>547,351</u>

24. Analysis of changes in net debt

	At 1 Apr 2020 £	Cash flows £	At 31 Mar 2021 £
Cash at bank and in hand	540,184	20,952	561,136
	<u>540,184</u>	<u>20,952</u>	<u>561,136</u>

25. Operating lease commitments

As lessee

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Not later than 1 year	14,500	24,585
	<u>14,500</u>	<u>24,585</u>

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Notes to the financial statements *(continued)*

Year ended 31 March 2021

25. Operating lease commitments *(continued)*

As lessor

The total future minimum lease payments receivable under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Not later than 1 year	–	4,410
	<u>–</u>	<u>4,410</u>

26. Related parties

The wholly owned subsidiary undertaking of the charitable company, Independent Enterprise Solutions Community Interest Company, was dissolved at Companies House on 21 January 2020, the following transactions were undertaken prior to dissolution:

	2021	2020
	£	£
Write off of bad debt	–	1,055
Loss on disposal of investment	–	1

Shaun McGarry, a trustee, is also a trustee of Great Yarmouth and District Talking Newspaper Association. During the current year, no transactions took place with Great Yarmouth and District Talking Newspaper Association. In the previous year a credit note of £50 was received in relation to services provided to Norfolk Coalition of Disabled People by Great Yarmouth and District Talking Newspaper Association. At the year end £nil was owing to Great Yarmouth and District Talking Newspaper Association (2020: £nil).

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Notes to the financial statements *(continued)*

Year ended 31 March 2021

27. Funds held on behalf of third parties

The aims of Independent Living Norfolk and Suffolk Independent Living are to assist people in the receipt of payments for services. In running these schemes, the charity receives the payments on behalf of service users and pays out expenditure based upon authorised timesheets and invoices received from the service user. Separate bank accounts in the name of the charity are maintained and the transactions are recorded outside of the charity's main accounts system. Most of the expenditure is in connection of employed carers who are employees of the users and the charity administers the individual payrolls for each employer for which a charge is raised. Due to the timing differences between receipts and payments the charity holds a balance for each of the service users. The income and expenditure in relation to this figure is not that of the charity and therefore it is not reflected in the charity's Statement of Financial Activities, neither are the balances held the charity's and therefore are not included on the balance sheet of the charity. The work of the charity is monitored by Social Services, who also monitor the validity of claims to receive the payments. The balance on any individual service user account is repayable to Social Services on demand.

The movement on the Independent Living Norfolk balances during the year was as follows:

	2021	2020
	£	£
Balance at 29 March 2020 / 3 April 2019	692,601	653,752
Receipts	2,802,806	2,535,981
Service user payments	<u>(3,008,298)</u>	<u>(2,497,132)</u>
Balance at 28 March 2021 / 29 March 2020	<u>487,109</u>	<u>692,601</u>

The balance carried forward relates to NHS funded individuals and those holding personal budgets.

The movement on the Suffolk Independent Living balances during the year was as follows:

	2021	2020
	£	£
Balance at 22 March 2020 / 25 March 2019	3,603,411	3,392,223
Receipts	9,222,587	9,234,854
Service user payments	<u>(8,522,715)</u>	<u>(9,023,666)</u>
Balance at 21 March 2021 / 22 March 2020	<u>4,303,283</u>	<u>3,603,411</u>

During the year a decision was taken to transfer Charity funds to the client money accounts in order to ensure there were sufficient funds in the accounts should the service be withdrawn. The transfer was needed due to errors which had built up over recent years and it is considered these errors were unable to be rectified by recovering the funds from third parties, such as HMRC. After the year end £248,872 was transferred to the client money account to cover the deficit. This amount has been included in creditors but as it is felt the balance is unlikely to be recovered the cost has been charged to the Statement of Financial Activities for the year as a bad debt.