

DISABILITY EQUALITY (NW)

England & Wales · Charity number 1114622

Details

Other names	PRESTON DISABILITY INFORMATION SERVICES CENTRE, PRESTON DISC (DISABILITY INFORMATION SERVICES CENTRE) LTD
Status	Registered
Legal form	Charitable company
Company number	05506903
Registered	2006-06-12
Register	View on the Charity Commission register

Contact

Address	Disability Equality (nw) Ltd 23-25 Sedgwick Street Preston PR1 1TP
Phone	01772558863
Email	hello@disability-equality.org.uk
Website	www.disability-equality.org.uk

Activities

Objects: TO RELIEVE PEOPLE WITH DISABILITIES, LIVING IN PRESTON AND SURROUNDING AREA SO THAT THEY MAY LEAD ACTIVE AND FULFILLING LIVES INTEGRATED IN THE SOCIETY.

Activities: I am helping with meeting group with learning difficulties awareness partnership n face to face meeting

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Disability, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** People With Disabilities

Geography

- **Area of benefit:** PRESTON AND THE SURROUDING AREA.
- Blackburn With Darwen
- Blackpool
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£669,937	£637,193	£860,571	24
2024-03-31	£621,757	£564,396	£822,845	28
2023-03-31	£560,042	£530,612	£765,484	28
2022-03-31	£480,668	£508,448	-	-
2021-03-31	£673,770	£548,844	£763,834	25

Trustees

Name	Role	Appointed
Daniel Duckworth		2023-05-09
Katherine Jayne Lester		2019-11-21
Louise Gill		2023-03-16
Margaret Singleton		2025-11-27
Mark Harris		2023-01-31
Neil Darby		2023-06-20
PRATAP PARMAR		2023-12-07
Philip Leslie Blundell		2025-11-27
RAKHI AMIN		

Accounts

Company Registration No. 05506903 (England and Wales)

Charity No: 1114622

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)

Report and Financial Statements

For the Year Ended
31 March 2025

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
CONTENTS

	Page
Legal and Administrative Information	2
Report of the Trustees	3
Independent Examiner’s Report	7
Statement of Financial Activities	8
Balance Sheet	9
Statement of Cash Flows	10
Notes to the Financial Statements	11

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees/Directors

R S Aldwin (Resigned 17 January 20250
R Amin
N G Darby
K Dobson
D Duckworth
C L Gill
M Harris
P Parmar (Appointed 17 January 2025)

Core management personnel:

Chief Executive & Company Secretary

M Close

Payroll and finance administrator

H Paton

Buildings and Reception co-ordinator

D Butler

Company Number

05506903

Charity Number

1114622

Registered Office

Bannister House
23 Sedgwick Street
Preston
Lancashire
PR1 1TP

Independent examiner

MHA
Chartered Accountants
Richard House
Winckley Square
Preston
PR1 3HP

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

The trustees of Disability Equality (NW) Ltd, who are also the directors for the purposes of the Companies Act, present their annual report and the financial statements for the year ended 31 March 2025, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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.

Structure, governance and management

Governing document

Disability Equality (NW) Ltd is a charitable company limited by guarantee and was incorporated on 13 July 2005. The company remained dormant until 1 April 2006 when the objects of the charity commenced. The organisation was established under a Memorandum of Association which established the objects and powers of the charitable company, and is governed under its Articles of Association.

Appointment of trustees

The directors of the company are also charity trustees for the purposes of charity law. There is no minimum/maximum number of directors on the board at any given time, however, the Board shall comprise a minimum of 50% of skilled disabled people or a nominated family member or a carer. The trustees may at any time co-opt any person duly qualified to fill a vacancy or additional trustee. Such appointments are only valid until the next AGM. One third of trustees must retire at the AGM but can be re-appointed.

Trustee induction and training

Training and induction is provided for new trustees by means of an induction pack, accompanied by a Trustees' Handbook containing various helpful documents, and meetings with senior staff and trustees to learn about the background of the charity. The trustees are invited to take up places on relevant locally arranged courses.

Risk management

The trustees continually examine the major strategic business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks. Trustees meet on a regular basis, usually monthly, either in person or virtually. The Trustee officers also meet as and when required to ensure the smooth running of the charity. The Risk Assessment is used to inform the charity's Business Plan and Strategic Objectives.

The following major risks have been identified by the trustees:

- Increased costs of a bigger building and the running costs of two services being paid from reserves.
- The continual need to secure funding to achieve Key Aims in the Strategic Plan whilst meeting ever changing demands of the current economic environment– for example the cost of living crisis and isolation.
- Attracting and retaining skilled staff, volunteers and trustees with lived experience of disability.
- Heavy reliance on a small skilled core management team, to cover all Finance, HR, Governance, Fundraising and Monitoring/Reporting requirements.
- Ensuring services are accessible, to all, including staff, trustees, volunteers and people with access needs who may not consider themselves to be disabled.

As a consequence of these risks the trustees are constantly looking for new ways to reduce their outgoings and increase income from grants, contracts and donations and access external skilled support where needed.

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

REPORT OF THE TRUSTEES (Continued)

FOR THE YEAR ENDED 31 MARCH 2025

Organisation

Trustees are supported by the Chief Executive and other paid staff from the offices in Bannister House, Preston. Service delivery is supported by volunteers who are recruited and trained.

Core management personnel remuneration

The trustees consider the board of directors, who are the organisation's trustees, the chief executive the accounts/payroll administrator and reception/buildings co-ordinator comprise the core personnel of the charity in charge of directing and controlling, running and operating the organisation on a day to day basis. All trustees give of their time freely and no trustee received remuneration in the year. The remuneration of the chief executive is determined by trustees in line with their remuneration policy, and then any decisions will go to the full trustee board for discussion and approval.

Public benefit, objectives and activities

Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit.

The objects for which the service is established are:

- to relieve people with disabilities living in the North West so that they may lead active and fulfilling lives integrated in the society;
- grants are made to organisations only to achieve the above objectives.

The charity is grateful for the unstinting efforts of its volunteers who are involved in service provision. It is estimated that over 1,196 volunteer hours were provided during the year. If this is conservatively valued at £10.90 an hour, the volunteer effort amounts to £13,036.

Achievements and performance

The charity achieved its objectives for the year through regular activities.

Review of activities – achievements and performance

Services provided include:

- Information & advice;
- Disability hate crime 3rd party reporting centre
- Personal Safety information/workshops through the 'Safety First' Project;
- Direct payment information, advice and support through the Lancashire Independent Living Service;
- Strategic policy, training and campaigns work;
- Supported Banking service.
- Independent Living Workshops, Events and Activities
- Volunteer recruitment, training and support

Core activities included governance, finance, building, membership, policy and human resources. Earned income from the Supported Banking Service is reinvested into the charity in line with its plans.

Financial review

The SOFA for the period is set out on page 8 of the financial statements. A summary of the financial results and the work of the charity is set out below.

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

The charity's income totalled £621,757 (2023 £560,042) and expenditure totalled £564,396 (2023 £530,612). The surplus of £57,361 increased the total funds at 31 March 2024 to £822,845.

REPORT OF THE TRUSTEES (Continued)

FOR THE YEAR ENDED 31 MARCH 2025

Going concern

The Trustees have considered the impact of the current economic and cost of living crisis on the activity of the charity. To date income has not reduced significantly however there is uncertainty regarding funding for future periods. Projects are continuing where possible, thanks to a small number of key funders, and as a result, the Trustees consider that the charity has sufficient reserves to meet liabilities as they fall due for a period of at least twelve months from the date of the signing of the accounts.

Funding

The charity is reliant on external funding to continue in operation. The National Lottery Community Fund is funding the 'Safety First' project and contributed to core costs for three years until December 2024. In August 2020 a Consortium comprising of Disability Positive (formerly Cheshire Centre for Independent Living) and Disability Equality submitted a successful tender application to provide direct payment advice and support and a payroll service to direct payment users in Lancashire – the service is called the Lancashire Independent Living Service. The contract was awarded until May 2023 with an option to extend for a further 3 years to 2026.

The charity also has funding from Preston City Council and various earned income streams in the form of supported banking service fees, training, room hire. Additionally, the charity is grateful for the support of the general public for their generous donations, and this will continue to be an important source of income. The charity will continue to submit additional funding applications and is confident it will be successful with a sufficient amount of these bids to continue in operation and has plans in place to control costs in line with any reduction in the expected level of income if necessary.

Reserves policy

Total reserves at 31 March 2025 are £860,571, of which £87,881 are restricted funds and £772,690 are unrestricted funds. The trustees' reserves policy is to be equivalent to up to 12 months of average expenditure and to include enough reserves for project exit costs and redundancy payments. Unrestricted free reserves at 31 March 2024 were £772,690, which is in excess of 12 months of unrestricted expenditure. This is monitored on an ongoing basis by the Trustees to keep free reserves in line with the reserves policy.

Plans for future periods

- To work towards sustainability;
- To ensure all activities are in line with the key aims in the strategic plan as identified by disabled people;
- To regularly review the organisation's key policy documents;
- To monitor and review all activities and to seek continuation funding for those still needed;
- To be responsive to the changing needs of local disabled people;
- To secure funding to achieve the key aims within the strategic plan.
- To secure alternative premises as identified in the strategic plan
- Steering out of the pandemic and ensuring that the organisation is fit for the future.

Responsibilities of the trustees

The trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)

REPORT OF THE TRUSTEES (Continued)
FOR THE YEAR ENDED 31 MARCH 2025

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' exemption.

November 22, 2025

This report was approved by the Board on and signed on its behalf:

.....
Kathy Dobson
K Dobson

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS
FOR THE YEAR ENDED 31 MARCH 2025

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2025 set out on pages 8 to 19.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....
Nicola Mason
For and on behalf of
MHA
Chartered Accountants & Statutory Auditor

Richard House
Winckley Square
Preston
PR1 3HP

Date: **November 24, 2025**
.....

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)****FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Restricted funds £	Unrestricted funds £	31 March 2025 £	31 March 2024 £
Income from:					
Donations		4,982	-	4,982	3,233
Charitable activities:					
Grants for the provision of services	2	188,824	-	188,824	105,141
Room hire		-	-	-	1,440
Supported banking income		-	131,500	131,500	114,000
Lancashire Independent Living Service (LILS) income		-	322,139	322,139	360,309
Other trading activities:					
Fundraising		4,862	-	4,862	19,412
Investments		13,909	8,703	22,612	18,222
Total income		212,577	462,342	674,919	621,757
Expenditure on:					
Raising funds	3	2,803	3,058	5,861	6,651
Charitable activities	3	266,956	364,376	631,332	557,745
Total expenditure		269,759	367,434	637,193	564,396
Net income/(expenditure)		(57,182)	94,908	37,726	57,361
Transfers between funds		108,330	(108,330)	-	-
Net movement in funds		51,148	(13,422)	37,726	57,361
Reconciliation of funds:					
Fund balances brought forward		36,733	786,112	822,845	765,484
Fund balances carried forward		87,881	772,690	860,571	822,845

All the above results are derived from activities which are continuing.

All gains and losses in the period are included above.

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
BALANCE SHEET
AS AT 31 MARCH 2025

	Note	Restricted funds £	Unrestricted funds £	Total 31 March 2025 £	Total 31 March 2024 £
Fixed assets					
Tangible assets	7	1,810	-	1,810	6,106
Current assets					
Debtors	8	-	27,494	27,494	5,871
Cash at bank and in hand		86,071	763,310	849,381	826,955
		86,071	790,804	876,875	832,826
Current liabilities					
Creditors falling due within one year	9	-	(18,114)	(18,114)	(16,087)
Net current assets		87,881	772,690	860,571	816,739
Net assets		87,881	772,690	860,571	822,845
Represented by: Funds	10	87,881	772,690	860,571	822,845

For the financial year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The directors acknowledge their responsibility 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 for the year in question in accordance with section 476.

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

These accounts were approved by the trustees on November 22, 2025 and signed on their behalf by:


.....
K Dobson

Company Number: 05506903

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

		2025 Total	2024 Total
		£	£
Cash flow from operating activities	(a)	(186)	(19,122)
Cash flows from investing activities			
Investment income		22,612	18,222
Purchase of tangible fixed assets		-	(2,802)
Net cash flow from investing activities		22,612	15,420
Increase in cash and cash equivalents in the year		22,426	(3,702)
Cash and cash equivalents at the beginning of the year		826,955	830,657
Cash and cash equivalents at the end of the year		849,381	826,955
(a) Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		37,726	57,361
Investment income received		(22,612)	(18,222)
Depreciation		4,296	4,079
(Increase)/decrease in debtors		(21,623)	3,766
(Decrease)/increase in creditors		2,027	(66,106)
Net cash provided by / (used in) by operating activities		(186)	(19,122)

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of preparation

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

Disability Equality (NW) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements. The Trustees have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

Company status

The charity is a company limited by guarantee. The trustees are drawn from the members of the company and volunteer members. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per trustee of the charity.

Fund accounting

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

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

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (continued)

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Detailed analyses of the expenditure, including irrecoverable VAT where applicable, are provided in the notes to the accounts.

Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the original cost on a straight line basis over their expected useful lives as follows:

Property improvements	-	over the period of the lease
Furniture, fittings and equipment	-	over 4 years

Debtors

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

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

Operating leases

Rentals applicable to operating leases are charged to the SOFA on a straight line basis over the term of the lease.

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (continued)

Taxation

The company is a registered charity and is not liable to taxation on its charitable activities.

Pension costs

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the company. The annual contributions payable are charged to the SOFA.

Judgements and key sources of estimation uncertainty

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.

The trustees do not believe that there are any estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities.

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025

2	Grants receivable and purpose of grants	2025	2024
		£	£
	Restricted funds		
	Core		
	Building Resilience (Preston Council funded)	4,150	29,376
	Community Hub (A Lottery Funded Project)	104,785	-
	Victim Support		
	Safety First Project (A Lottery Funded Project)	79,889	75,765
		188,824	105,141

The total of grants received of £105,141 in the previous year all related to restricted funds. This is included in the total income of £621,757 in the previous year which comprised £138,395 restricted income and £483,362 unrestricted income.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2025****3 Expenditure**

	Restricted funds £	Unrestricted funds £	2025 Total £	2024 Total £
Expenditure on raising funds				
Fundraising and promotion	2,803	3,058	5,861	6,651
Expenditure on charitable activities				
Disability support				
Salaries, NI and pension contributions	184,205	278,184	462,389	423,908
Travelling and other expenses	2,309	7,946	10,255	14,020
Repairs and maintenance	1,365	4,206	5,571	13,451
Telephone	10,213	17,455	27,668	27,800
Heat and light	(371)	2,013	1,642	7,861
Printing, stationery and postage	1,123	6,575	7,698	8,674
Training, recruitment and personnel	192	4,828	5,020	4,560
Sundry expenses	16,965	21,097	38,062	25,659
Bank charges	135	56	191	382
Insurance	1,102	1,714	2,816	1,822
Rent, rates and water	5,830	6,772	12,602	19,521
Office move	36,954	9,839	46,793	-
Depreciation	4,296	-	4,296	4,079
Governance costs (see note 4)	2,638	3,691	6,329	6,008
	266,956	364,376	631,332	557,745

The above expenditure relates to the one charitable activity: Disability Support. Total expenditure of £637,193 (2024: £564,396) includes £269,759 (2024: £206,905) restricted expenditure and £367,434 (2024: £343,660) unrestricted expenditure

4 Governance costs

	Restricted funds £	Unrestricted funds £	2025 Total £	2024 Total £
Audit and accountancy	2,638	3,691	6,329	6,008
	2,638	3,691	6,329	6,008

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025

5	Net income/(expenditure) for the year	2025	2024
		£	£
	This is stated after charging:		
	Independent examination services (exclusive of VAT):	3,250	3,100
	Accountancy services	3,200	2,908
	Depreciation of owned fixed assets	4,296	4,079
	Operating lease rentals	-	18,310
6	Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel	2025	2024
		£	£
	Salaries	420,345	391,658
	National Insurance contributions	32,026	22,674
	Pension contributions	10,017	9,576
		462,389	423,908
		Number	Number
	Average number of employees	24	23

No employees were paid at the rate of over £60,000 per annum in the current or previous year.

During the year £nil (2023: £nil) was reimbursed to trustees for expenses incurred. None of the trustees or connected persons received any remuneration either directly or indirectly in the current or previous year.

The core management personnel of the charity comprise the trustees and the Chief Executive. The total employee benefits of the key management personnel of the charity, including National Insurance and pension contributions, were £60,546 (2024: £55,197).

There were no other transactions with related parties in the current or previous year.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2025****7 Tangible fixed assets**

	Property Improvements £	Fixtures & Fittings £	Total £
Cost			
At 1 April 2024	4,835	36,974	41,809
Additions	-		
At 31 March 2025	4,835	36,974	41,809
Depreciation			
At 1 April 2024	4,835	30,868	35,703
This year	-	4,296	4,296
At 31 March 2025	4,835	35,164	39,999
Written down value			
31 March 2025	-	1,810	1,810
31 March 2024	-	6,106	6,106

Of the above totals, £Nil relates to unrestricted funds and £1,810 to restricted funds.

8 Debtors: due within one year

	2025 £	2024 £
Trade debtors	22,494	127
Prepayments	5,000	5,744
	27,494	5,871

All debtors related to unrestricted funds in both 2025 and 2024.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2025****9 Creditors: amounts falling due within one year**

	2025	2024
	£	£
Trade creditors	1,954	36
Accruals	3,546	3,438
Other creditor	12,614	12,613
	18,114	16,087

All creditors related to unrestricted funds in both 2024 and 2023.

10 Funds – current year

	As at 1 April 2024	Income	Expenditure	Transfer	As at 31 March 2025
	£	£	£		£
Restricted funds					
Core	-	12,764	(146,238)	133,474	-
Safety First	10,384	84,272	(65,573)	(29,083)	-
Building Resilience	26,348	9,501	(39,788)	3,939	-
Community Hub	-	106,040	(18,159)	-	87,881
Total restricted funds	36,733	212,577	(269,759)	108,330	87,881
Unrestricted funds	786,112	462,342	(367,434)	(108,330)	772,690
Total funds	822,845	674,919	(637,193)	-	860,571

Funds – prior year

	As at 1 April 2023	Income	Expenditure	Transfer	As at 31 March 2024
	£	£	£		£
Restricted funds					
Core	-	24,159	(105,487)	81,328	-
Safety First	2,294	79,440	(71,350)	-	10,384
Building Resilience	21,621	34,796	(30,068)	-	26,348
Total restricted funds	23,915	138,395	(206,905)	81,328	36,733
Unrestricted funds	741,569	483,362	(357,491)	(81,328)	786,112
Total funds	765,484	621,757	(564,396)	-	822,845

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025

11 Funds (continued)

Core

Administration, governance, income generation, staff management and project delivery.

Training

To run training courses and independent living workshops for disabled people.

Information and advice

Information and advice and benefit form filling

12 Income excluded from the accounts

During the year the charity received funding on behalf of its clients which is then paid out in full. The attributable amounts are not included within income and expenditure of the charity, nor are the related balances, since the charity only acts as an agent in relation to these amounts. This is in relation to the supported banking service.

Accounts

Company Registration No. 05506903 (England and Wales)

Charity No: 1114622

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

Report and Financial Statements

For the Year Ended

31 March 2024

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

CONTENTS

	Page
Legal and Administrative Information	2
Report of the Trustees	3
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Statement of Cash Flows	10
Notes to the Financial Statements	11

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees/Directors

R S Aldwin
R Amin
N G Darby
K Dobson
D Duckworth
C L Gill
M Harris

Core management personnel:

Chief Executive & Company Secretary

M Close

Payroll and finance administrator

H Paton

Buildings and Reception co-ordinator

D Butler

Company Number

05506903

Charity Number

1114622

Registered Office

Bannister House
23 Sedgwick Street
Preston
Lancashire
PR1 1TP

Independent examiner

MHA
Chartered Accountants
Richard House
Winckley Square
Preston
PR1 3HP

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

The trustees of Disability Equality (NW) Ltd, who are also the directors for the purposes of the Companies Act, present their annual report and the financial statements for the year ended 31 March 2024, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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.

Structure, governance and management

Governing document

Disability Equality (NW) Ltd is a charitable company limited by guarantee and was incorporated on 13 July 2005. The company remained dormant until 1 April 2006 when the objects of the charity commenced. The organisation was established under a Memorandum of Association which established the objects and powers of the charitable company, and is governed under its Articles of Association.

Appointment of trustees

The directors of the company are also charity trustees for the purposes of charity law. There is no minimum/maximum number of directors on the board at any given time, however, the Board shall comprise a minimum of 50% of skilled disabled people or a nominated family member or a carer. The trustees may at any time co-opt any person duly qualified to fill a vacancy or additional trustee. Such appointments are only valid until the next AGM. One third of trustees must retire at the AGM but can be re-appointed.

Trustee induction and training

Training and induction is provided for new trustees by means of an induction pack, accompanied by a Trustees' Handbook containing various helpful documents, and meetings with senior staff and trustees to learn about the background of the charity. The trustees are invited to take up places on relevant locally arranged courses.

Risk management

The trustees continually examine the major strategic business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks. Trustees meet on a regular basis, usually monthly, either in person or virtually. The Trustee officers also meet as and when required to ensure the smooth running of the charity. The Risk Assessment is used to inform the charity's Business Plan and Strategic Objectives.

The following major risks have been identified by the trustees:

- The continual need to secure funding to achieve Key Aims in the Strategic Plan whilst meeting ever changing demands of the current economic environment– for example the cost of living crisis.
- Securing an appropriate lease on a new registered address and building to deliver services from, and associated costs with ending the lease on the current building.
- attracting and retaining skilled staff, volunteers and trustees with lived experience of disability.
- the reliance on a small skilled core management team and a lack of core funding.
- Ensuring services are accessible, to all, including staff, trustees and volunteers.
- Ongoing maintenance issues with current building

As a consequence of these risks the trustees are constantly looking for new ways to reduce their outgoings and increase income from grants, contracts and donations and access external skilled support where needed.

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)

REPORT OF THE TRUSTEES (Continued)
FOR THE YEAR ENDED 31 MARCH 2024

Organisation

Trustees are supported by the Chief Executive and other paid staff from the offices in Church Street, Preston. Service delivery is supported by volunteers who are recruited and trained.

Core management personnel remuneration

The trustees consider the board of directors, who are the organisation's trustees, the chief executive and the office manager comprise the core personnel of the charity in charge of directing and controlling, running and operating the organisation on a day to day basis. All trustees give of their time freely and no trustee received remuneration in the year. The remuneration of the chief executive is determined by trustees in line with their remuneration policy, and then any decisions will go to the full trustee board for discussion and approval.

Public benefit, objectives and activities

Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit.

The objects for which the service is established are:

- to relieve people with disabilities living in the North West so that they may lead active and fulfilling lives integrated in the society;
- grants are made to organisations only to achieve the above objectives.

The charity is grateful for the unstinting efforts of its volunteers who are involved in service provision. It is estimated that over 1,196 volunteer hours were provided during the year. If this is conservatively valued at £10.90 an hour, the volunteer effort amounts to £13,036.

Achievements and performance

The charity achieved its objectives for the year through regular activities.

Review of activities – achievements and performance

Services provided include:

- Information & advice;
- Disability hate crime 3rd party reporting centre
- Personal Safety information/workshops through the 'Safety First' Project;
- Direct payment information, advice and support through the Lancashire Independent Living Service;
- Strategic policy, training and campaigns work;
- Supported Banking service.
- Independent Living Workshops, Events and Activities
- Volunteer recruitment, training and support

Core activities included governance, finance, building, membership, policy and human resources. Earned income from the Supported Banking Service is reinvested into the charity in line with its plans.

Financial review

The SOFA for the period is set out on page 8 of the financial statements. A summary of the financial results and the work of the charity is set out below.

The charity's income totalled £621,757 (2023 £560,042) and expenditure totalled £564,396 (2023 £530,612). The surplus of £57,361 increased the total funds at 31 March 2024 to £822,845.

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

REPORT OF THE TRUSTEES (Continued)

FOR THE YEAR ENDED 31 MARCH 2024

Going concern

The Trustees have considered the impact of the current economic and cost of living crisis on the activity of the charity. To date income has not reduced significantly however there is uncertainty regarding funding for future periods. Projects are continuing where possible, thanks to a small number of key funders, and as a result, the Trustees consider that the charity has sufficient reserves to meet liabilities as they fall due for a period of at least twelve months from the date of the signing of the accounts.

Funding

The charity is reliant on external funding to continue in operation. The National Lottery Community Fund is funding the 'Safety First' project and contributed to core costs for three years until December 2024. In August 2020 a Consortium comprising of Disability Positive (formerly Cheshire Centre for Independent Living) and Disability Equality submitted a successful tender application to provide direct payment advice and support and a payroll service to direct payment users in Lancashire – the service is called the Lancashire Independent Living Service. The contract was awarded until May 2023 with an option to extend for a further 3 years to 2026.

The charity also has funding from Preston City Council Covid response fund, Awards for All and various earned income streams in the form of supported banking service fees, training, room hire. Additionally, the charity is grateful for the support of the general public for their generous donations, and this will continue to be an important source of income. The charity will continue to submit additional funding applications and is confident it will be successful with a sufficient amount of these bids to continue in operation and has plans in place to control costs in line with any reduction in the expected level of income if necessary.

Reserves policy

Total reserves at 31 March 2024 are £822,845, of which £36,733 are restricted funds and £786,112 are unrestricted funds. The trustees' reserves policy is to be equivalent to up to 12 months of average expenditure and to include enough reserves for project exit costs and redundancy payments. Unrestricted free reserves at 31 March 2024 were £786,112, which is in excess of 12 months of unrestricted expenditure. This is monitored on an ongoing basis by the Trustees to keep free reserves in line with the reserves policy.

Plans for future periods

- To work towards sustainability;
- To ensure all activities are in line with the key aims in the strategic plan as identified by disabled people;
- To regularly review the organisation's key policy documents;
- To monitor and review all activities and to seek continuation funding for those still needed;
- To be responsive to the changing needs of local disabled people;
- To secure funding to achieve the key aims within the strategic plan.
- To secure alternative premises as identified in the strategic plan
- Steering out of the pandemic and ensuring that the organisation is fit for the future.

Responsibilities of the trustees

The trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
REPORT OF THE TRUSTEES (Continued)
FOR THE YEAR ENDED 31 MARCH 2024

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' exemption.

This report was approved by the Board on and signed on its behalf:

.....
K Dobson

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS
FOR THE YEAR ENDED 31 MARCH 2024

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2024 set out on pages 8 to 19.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....

Nicola Mason
For and on behalf of
MHA
Chartered Accountants & Statutory Auditor

Richard House
Winckley Square
Preston
PR1 3HP

Date:

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)****FOR THE YEAR ENDED 31 MARCH 2024**

	Note	Restricted funds £	Unrestricted funds £	31 March 2024 £	31 March 2023 £
Income from:					
Donations		3,069	164	3,233	3,063
Charitable activities:					
Grants for the provision of services	2	105,141	-	105,141	133,484
Room hire		1,440	-	1,440	5,233
Supported banking income			114,000	114,000	108,000
Lancashire Independent Living Service (LILS) income		-	360,309	360,309	287,902
Other trading activities:					
Fundraising		17,812	1,600	19,412	19,067
Investments		10,933	7,289	18,222	3,293
Total income		138,395	483,362	621,757	560,042
Expenditure on:					
Raising funds	3	3,192	3,459	6,651	11,316
Charitable activities	3	203,713	354,032	557,745	519,296
Total expenditure		206,905	357,491	564,396	530,612
Net income/(expenditure)		(68,510)	125,871	57,361	29,430
Transfers between funds		81,328	(81,328)	-	-
Net movement in funds		12,818	44,543	57,361	29,430
Reconciliation of funds:					
Fund balances brought forward		23,915	741,569	765,484	736,054
Fund balances carried forward		36,733	786,112	822,845	765,484

All the above results are derived from activities which are continuing.

All gains and losses in the period are included above.

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
BALANCE SHEET
AS AT 31 MARCH 2024

		Restricted funds	Unrestricted funds	Total 31 March 2024	Total 31 March 2023
	Note	£	£	£	£
Fixed assets					
Tangible assets	7	3,470	2,636	6,106	7,383
Current assets					
Debtors	8		5,871	5,871	9,637
Cash at bank and in hand		33,263	793,692	826,955	830,657
		33,263	799,563	832,826	840,294
Current liabilities					
Creditors falling due within one year	9	-	(16,087)	(16,087)	(82,193)
Net current assets		33,263	783,476	816,739	758,101
Net assets		36,733	786,112	822,845	765,484
Represented by:					
Funds	10	36,733	786,112	822,845	765,484

For the financial year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The directors acknowledge their responsibility 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 for the year in question in accordance with section 476.

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

These accounts were approved by the trustees on _____ and signed on their behalf by:

.....
K Dobson

Company Number: 05506903

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

		2024 Total	2023 Total
		£	£
Cash flow from operating activities	(a)	(19,122)	(63,360)
Cash flows from investing activities			
Investment income		18,222	3,293
Purchase of tangible fixed assets		(2,802)	-
Net cash flow from investing activities		15,420	3,293
Increase in cash and cash equivalents in the year		(3,702)	(60,067)
Cash and cash equivalents at the beginning of the year		830,657	890,724
Cash and cash equivalents at the end of the year		826,955	830,657
(a) Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		57,361	29,430
Investment income received		(18,222)	(3,293)
Depreciation		4,079	3,962
(Increase)/decrease in debtors		3,766	24,829
(Decrease)/increase in creditors		(66,106)	(118,288)
Net cash provided by / (used in) by operating activities		(19,122)	(63,360)

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of preparation

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

Disability Equality (NW) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements. The Trustees have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

Company status

The charity is a company limited by guarantee. The trustees are drawn from the members of the company and volunteer members. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per trustee of the charity.

Fund accounting

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

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

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (continued)

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Detailed analyses of the expenditure, including irrecoverable VAT where applicable, are provided in the notes to the accounts.

Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the original cost on a straight line basis over their expected useful lives as follows:

Property improvements	-	over the period of the lease
Furniture, fittings and equipment	-	over 4 years

Debtors

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

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

Operating leases

Rentals applicable to operating leases are charged to the SOFA on a straight line basis over the term of the lease.

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (continued)

Taxation

The company is a registered charity and is not liable to taxation on its charitable activities.

Pension costs

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the company. The annual contributions payable are charged to the SOFA.

Judgements and key sources of estimation uncertainty

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.

The trustees do not believe that there are any estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2024**

2 Grants receivable and purpose of grants

	2024	2023
	£	£
Restricted funds		
Core		
Building Resilience	29,376	34,256
Victim Support		
Safety First Project (A Lottery Funded Project)	75,765	99,228
	105,141	133,484

The total of grants received of £133,484 in the previous year comprised all related to restricted funds. This is included in the total income of £560,042 in the previous year which comprised £162,043 restricted income and £397,999 unrestricted income.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2024****3 Expenditure**

	Restricted funds £	Unrestricted funds £	2024 Total £	2023 Total £
Expenditure on raising funds				
Fundraising and promotion	3,192	3,459	6,651	11,316
Expenditure on charitable activities				
Disability support				
Salaries, NI and pension contributions	154,155	269,753	423,908	398,396
Travelling and other expenses	4,579	9,441	14,020	6,360
Repairs and maintenance	7,087	6,364	13,451	17,388
Telephone	10,244	17,556	27,800	24,324
Heat and light	3,018	4,843	7,861	5,521
Printing, stationery and postage	2,409	6,265	8,674	11,026
Training, recruitment and personnel	933	3,627	4,560	5,650
Sundry expenses	10,484	15,175	25,659	13,739
Bank charges	229	153	382	349
Insurance	713	1,109	1,822	4,762
Rent, rates and water	6,172	13,349	19,521	20,637
Depreciation	1,443	2,636	4,079	3,962
Governance costs (see note 4)	2,247	3,761	6,008	7,182
	203,713	354,032	557,745	519,296

The above expenditure relates to the one charitable activity: Disability Support. Total expenditure of £564,396 (2023: £530,612) includes £206,905 (2023: £186,952) restricted expenditure and £343,660 (2023: £357,491) unrestricted expenditure

4 Governance costs

	Restricted funds £	Unrestricted funds £	2024 Total £	2023 Total £
Audit and accountancy	2,247	3,761	6,008	7,182
	2,247	3,761	6,008	7,182

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2024****5 Net income/(expenditure) for the year**

	2024	2023
	£	£
This is stated after charging:		
Independent examination services (exclusive of VAT):	3,100	2,750
Accountancy services	2,908	4,432
Depreciation of owned fixed assets	4,079	3,962
Operating lease rentals	18,310	18,000

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2024	2023
	£	£
Salaries	391,234	366,464
National Insurance contributions	22,674	22,266
Pension contributions	10,000	9,666
	423,908	398,396
	Number	Number
Average number of employees	28	27

No employees were paid at the rate of over £60,000 per annum in the current or previous year.

During the year £nil (2023: £nil) was reimbursed to trustees for expenses incurred. None of the trustees or connected persons received any remuneration either directly or indirectly in the current or previous year.

The core management personnel of the charity comprise the trustees and the Chief Executive. The total employee benefits of the key management personnel of the charity, including National Insurance and pension contributions, were £55,124 (2023: £55,124).

There were no other transactions with related parties in the current or previous year.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2024****7 Tangible fixed assets**

	Property Improvements £	Fixtures & Fittings £	Total £
Cost			
At 1 April 2023	4,835	34,172	39,007
Additions	-	2,802	2,802
At 31 March 2024	4,835	36,974	41,809
Depreciation			
At 1 April 2023	4,835	26,789	31,624
This year	-	4,079	4,079
At 31 March 2024	4,835	30,868	35,703
Written down value			
31 March 2024	-	6,106	6,106
31 March 2023	-	7,383	7,383

Of the above totals, £2,636 relates to unrestricted funds and £3,470 to restricted funds.

8 Debtors: due within one year

	2023 £	2023 £
Trade debtors	127	217
Prepayments	5,744	9,420
	5,871	9,637

All debtors related to unrestricted funds in both 2024 and 2023.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2024****9 Creditors: amounts falling due within one year**

	2024	2023
	£	£
Trade creditors	36	3,390
Accruals	3,438	3,210
Other creditor	12,613	75,593
	16,087	82,193

All creditors related to unrestricted funds in both 2024 and 2023.

10 Funds – current year

	As at 1 April 2023	Income	Expenditure	Transfer	As at 31 March 2024
	£	£	£		£
Restricted funds					
Core	-	24,159	(105,487)	81,328	-
Safety First	2,294	79,440	(71,350)	-	10,384
Building Resilience	21,621	34,796	(30,068)	-	26,348
Total restricted funds	23,915	138,395	(206,905)	81,328	36,733
Unrestricted funds	741,569	483,362	(357,491)	(81,328)	786,112
Total funds	765,484	621,757	(564,396)	-	822,845

Funds – prior year

	As at 1 April 2022	Income	Expenditure	Transfer	As at 31 March 2023
	£	£	£		£
Restricted funds					
Core	-	27,064	(75,888)	48,824	-
Safety First	-	99,989	(97,694)	-	2,294
Building Resilience		34,990	(13,369)	-	21,621
Victim Support	99,573	-	-	(99,573)	-
Total restricted funds	99,573	162,043	(186,952)	(50,749)	23,915
Unrestricted funds	636,481	397,999	(343,660)	(50,749)	741,569
Total funds	736,054	560,042	(530,612)	-	765,484

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2024

11 Funds (continued)

Core

Administration, governance, income generation, staff management and project delivery.

Training

To run training courses and independent living workshops for disabled people.

Information and advice

Information and advice and benefit form filling

12 Income excluded from the accounts

During the year the charity received funding on behalf of its clients which is then paid out in full. The attributable amounts are not included within income and expenditure of the charity, nor are the related balances, since the charity only acts as an agent in relation to these amounts. This is in relation to the supported banking service.

Accounts

Company Registration No. 05506903 (England and Wales)

Charity No: 1114622

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

Report and Financial Statements

For the Year Ended

31 March 2023

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
CONTENTS

	Page
Legal and Administrative Information	2
Report of the Trustees	3
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Statement of Cash Flows	10
Notes to the Financial Statements	11

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees/Directors

R S Aldwin (Appointed 16 March 2023)
R Amin
N G Darby (Appointed 20 June 2023)
K Dobson
D Duckworth (Appointed 9 May 2023)
C L Gill (Appointed 16 March 2023)
M Harris (Appointed 31 January 2023)
A C Holgate (Resigned 9 March 2023)

Core management personnel:

Chief Executive & Company Secretary

M Close

Payroll and finance administrator

H Paton

Buildings and Reception co-ordinator

D Butler

Company Number

05506903

Charity Number

1114622

Registered Office

103-104 Church Street
Preston
PR1 3BS

Independent examiner

MHA Moore and Smalley
Chartered Accountants
Richard House
Winckley Square
Preston
PR1 3HP

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

The trustees of Disability Equality (NW) Ltd, who are also the directors for the purposes of the Companies Act, present their annual report and the financial statements for the year ended 31 March 2023, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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.

Structure, governance and management

Governing document

Disability Equality (NW) Ltd is a charitable company limited by guarantee and was incorporated on 13 July 2005. The company remained dormant until 1 April 2006 when the objects of the charity commenced. The organisation was established under a Memorandum of Association which established the objects and powers of the charitable company, and is governed under its Articles of Association.

Appointment of trustees

The directors of the company are also charity trustees for the purposes of charity law. There is no minimum/maximum number of directors on the board at any given time, however, the Board shall comprise a minimum of 50% of skilled disabled people or a nominated family member or a carer. The trustees may at any time co-opt any person duly qualified to fill a vacancy or additional trustee. Such appointments are only valid until the next AGM. One third of trustees must retire at the AGM but can be re-appointed.

Trustee induction and training

Training and induction is provided for new trustees by means of an induction pack, accompanied by a Trustees' Handbook containing various helpful documents, and meetings with senior staff and trustees to learn about the background of the charity. The trustees are invited to take up places on relevant locally arranged courses.

Risk management

The trustees continually examine the major strategic business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks. Trustees meet on a regular basis, usually monthly, either in person or virtually. The Trustee officers also meet as and when required to ensure the smooth running of the charity. The Risk Assessment is used to inform the charity's Business Plan and Strategic Objectives.

The following major risks have been identified by the trustees:

- The need to identify potential sources of funding to achieve Key Aims in the Strategic Plan whilst meeting ever changing demands of the current economic environment– for example the cost of living crisis.
- a constant need to attract and retain skilled staff, volunteers and trustees;
- the reliance on a small skilled core management team and a lack of core funding.
- Ensuring services are accessible, to all, including staff, trustees and volunteers.
- Ongoing maintenance issues with current building

As a consequence of these risks the trustees are constantly looking for new ways to reduce their outgoings and increase income from grants, contracts and donations and access external skilled support where needed.

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
REPORT OF THE TRUSTEES (Continued)
FOR THE YEAR ENDED 31 MARCH 2023

Organisation

Trustees are supported by the Chief Executive and other paid staff from the offices in Church Street, Preston. Service delivery is supported by volunteers who are recruited and trained.

Core management personnel remuneration

The trustees consider the board of directors, who are the organisation's trustees, the chief executive and the office manager comprise the core personnel of the charity in charge of directing and controlling, running and operating the organisation on a day to day basis. All trustees give of their time freely and no trustee received remuneration in the year. The remuneration of the chief executive is determined by trustees in line with their remuneration policy, and then any decisions will go to the full trustee board for discussion and approval.

Public benefit, objectives and activities

Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit.

The objects for which the service is established are:

- to relieve people with disabilities living in the North West so that they may lead active and fulfilling lives integrated in the society;
- grants are made to organisations only to achieve the above objectives.

The charity is grateful for the unstinting efforts of its volunteers who are involved in service provision. It is estimated that over 1,196 volunteer hours were provided during the year. If this is conservatively valued at £10.90 an hour, the volunteer effort amounts to £13,036.

Achievements and performance

The charity achieved its objectives for the year through regular activities.

Review of activities – achievements and performance

Services provided include:

- Information & advice;
- Disability hate crime 3rd party reporting centre
- Personal Safety information/workshops through the 'Safety First' Project;
- Direct payment information, advice and support through the Lancashire Independent Living Service;
- Strategic policy, training and campaigns work;
- Supported Banking service.
- Independent Living Workshops, Events and Activities
- Volunteer recruitment, training and support

Core activities included governance, finance, building, membership, policy and human resources. Earned income from the Supported Banking Service is reinvested into the charity in line with its plans.

Financial review

The SOFA for the period is set out on page 8 of the financial statements. A summary of the financial results and the work of the charity is set out below.

The charity's income totalled £560,042 (2022 £480,668) and expenditure totalled £530,612 (2022 £508,448). The surplus of £29,430 increased the total funds at 31 March 2023 to £765,484.

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

REPORT OF THE TRUSTEES (Continued)

FOR THE YEAR ENDED 31 MARCH 2023

Going concern

The Trustees have considered the impact of the current economic and cost of living crisis on the activity of the charity. To date income has not reduced significantly however there is uncertainty regarding funding for future periods. Projects are continuing where possible, thanks to a small number of key funders, and as a result, the Trustees consider that the charity has sufficient reserves to meet liabilities as they fall due for a period of at least twelve months from the date of the signing of the accounts.

Funding

The charity is reliant on external funding to continue in operation. The National Lottery Community Fund is funding the 'Safety First' project and contributed to core costs for three years until December 2024. In August 2020 a Consortium comprising of Disability Positive (formerly Cheshire Centre for Independent Living) and Disability Equality submitted a successful tender application to provide direct payment advice and support and a payroll service to direct payment users in Lancashire – the service is called the Lancashire Independent Living Service. The contract was awarded until May 2023 with an option to extend for a further 3 years to 2026.

The charity also has funding from Preston City Council Covid response fund, Awards for All and various earned income streams in the form of supported banking service fees, training, room hire. Additionally, the charity is grateful for the support of the general public for their generous donations, and this will continue to be an important source of income. The charity will continue to submit additional funding applications and is confident it will be successful with a sufficient amount of these bids to continue in operation and has plans in place to control costs in line with any reduction in the expected level of income if necessary.

Reserves policy

Total reserves at 31 March 2023 are £765,484, of which £23,915 are restricted funds and £741,569 are unrestricted funds. The trustees' reserves policy is to be equivalent to up to 12 months of average expenditure and to include enough reserves for project exit costs and redundancy payments. Unrestricted free reserves at 31 March 2023 were £736,296, which is in excess of 12 months of unrestricted expenditure. This is monitored on an ongoing basis by the Trustees to keep free reserves in line with the reserves policy.

Plans for future periods

- To work towards sustainability;
- To ensure all activities are in line with the key aims in the strategic plan as identified by disabled people;
- To regularly review the organisation's key policy documents;
- To monitor and review all activities and to seek continuation funding for those still needed;
- To be responsive to the changing needs of local disabled people;
- To secure funding to achieve the key aims within the strategic plan.
- To secure alternative premises as identified in the strategic plan
- Steering out of the pandemic and ensuring that the organisation is fit for the future.

Responsibilities of the trustees

The trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)

REPORT OF THE TRUSTEES (Continued)
FOR THE YEAR ENDED 31 MARCH 2023

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' exemption.

This report was approved by the Board on 08/12/2023 and signed on its behalf:

Kathy Dobson

.....
K Dobson

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS
FOR THE YEAR ENDED 31 MARCH 2023

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2023 set out on pages 8 to 19.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Nicola Mason

.....
Nicola Mason
For and on behalf of
MHA Moore and Smalley
Chartered Accountants & Statutory Auditor

Richard House
Winckley Square
Preston
PR1 3HP

Date: 11/12/2023

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)****FOR THE YEAR ENDED 31 MARCH 2023**

	Note	Restricted funds £	Unrestricted funds £	31 March 2023 £	31 March 2022 £
Income from:					
Donations		2,376	687	3,063	3,096
Charitable activities:					
Grants for the provision of services	2	133,484	-	133,484	94,597
Room hire		5,140	93	5,233	6,211
Supported banking income		-	108,000	108,000	101,838
Lancashire Independent Living Service (LILS) income		-	287,902	287,902	272,220
Other trading activities:					
Fundraising		19,067	-	19,067	2,634
Investments		1,976	1,317	3,293	72
Total income		162,043	397,999	560,042	480,668
Expenditure on:					
Raising funds	3	4,664	6,652	11,316	10,362
Charitable activities	3	182,288	337,008	519,296	498,086
Total expenditure		186,952	343,660	530,612	508,448
Net income/(expenditure)		(24,909)	54,339	29,430	(27,780)
Transfers between funds		(50,749)	50,749	-	-
Net movement in funds		(75,658)	105,088	29,430	(27,780)
Reconciliation of funds:					
Fund balances brought forward		99,573	636,481	736,054	763,834
Fund balances carried forward		23,915	741,569	765,484	736,054

All the above results are derived from activities which are continuing.

All gains and losses in the period are included above.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****BALANCE SHEET****AS AT 31 MARCH 2023**

	Note	Restricted funds £	Unrestricted funds £	Total 31 March 2023 £	Total 31 March 2022 £
Fixed assets					
Tangible assets	7	2,110	5,273	7,383	11,345
Current assets					
Debtors	8	-	9,637	9,637	34,465
Cash at bank and in hand		21,805	808,852	830,657	890,724
		21,805	818,489	840,294	925,189
Current liabilities					
Creditors falling due within one year	9	-	82,193	82,193	200,481
Net current assets		21,805	736,296	758,101	724,708
Net assets		23,915	741,569	765,484	736,054
Represented by: Funds	10	23,915	741,569	765,484	736,054

For the financial year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The directors acknowledge their responsibility 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 for the year in question in accordance with section 476.

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

These accounts were approved by the trustees on 08/12/2023 Kathy Dobson and signed on their behalf by:

Kathy Dobson

.....
K Dobson

Company Number: 05506903

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED 31 MARCH 2023**

		2023 Total	2022 Total
		£	£
Cash flow from operating activities	(a)	(63,360)	182,760
Cash flows from investing activities			
Investment income		3,293	72
Purchase of tangible fixed assets		-	(14,383)
Net cash flow from investing activities		3,293	(14,311)
Increase in cash and cash equivalents in the year		(60,067)	168,449
Cash and cash equivalents at the beginning of the year		890,724	722,275
Cash and cash equivalents at the end of the year		830,657	890,724
(a) Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		29,430	(27,780)
Investment income received		(3,293)	(72)
Depreciation		3,962	4,073
(Increase)/decrease in debtors		24,829	11,887
(Decrease)/increase in creditors		(118,288)	194,652
Net cash provided by / (used in) by operating activities		(63,360)	182,760

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of preparation

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

Disability Equality (NW) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements. The Trustees have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

Company status

The charity is a company limited by guarantee. The trustees are drawn from the members of the company and volunteer members. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per trustee of the charity.

Fund accounting

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

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

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (continued)

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Detailed analyses of the expenditure, including irrecoverable VAT where applicable, are provided in the notes to the accounts.

Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the original cost on a straight line basis over their expected useful lives as follows:

Property improvements	-	over the period of the lease
Furniture, fittings and equipment	-	over 4 years

Debtors

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

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

Operating leases

Rentals applicable to operating leases are charged to the SOFA on a straight line basis over the term of the lease.

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (continued)

Taxation

The company is a registered charity and is not liable to taxation on its charitable activities.

Pension costs

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the company. The annual contributions payable are charged to the SOFA.

Judgements and key sources of estimation uncertainty

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.

The trustees do not believe that there are any estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2023**

2 Grants receivable and purpose of grants

	2023 £	2022 £
Restricted funds		
Core		
Building Resilience	34,256	-
Victim Support		
Safety First Project (A Lottery Funded Project)	99,228	87,981
	133,484	87,981

The total of grants received of £94,597 in the previous year comprised £87,981 restricted income and £6,616 unrestricted income. This is included in the total income of £480,668 in the previous year which comprised £99,538 restricted income and £381,130 unrestricted income.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2023****3 Expenditure**

	Restricted funds £	Unrestricted funds £	2023 Total £	2022 Total £
Expenditure on raising funds				
Fundraising and promotion	4,664	6,652	11,316	10,362
Expenditure on charitable activities				
Disability support				
Salaries, NI and pension contributions	140,884	257,512	398,396	389,537
Travelling and other expenses	643	5,717	6,360	3,748
Repairs and maintenance	6,483	10,905	17,388	12,468
Telephone	9,294	15,030	24,324	24,748
Heat and light	1,920	3,601	5,521	4,382
Printing, stationery and postage	2,659	8,367	11,026	19,975
Training, recruitment and personnel	155	5,495	5,650	3,879
Sundry expenses	6,575	7,164	13,739	8,140
Bank charges	208	141	349	356
Insurance	2,057	2,705	4,762	1,738
Rent, rates and water	7,270	13,367	20,637	18,727
Depreciation	1,326	2,636	3,962	4,073
Project management costs	-	-	-	30
Governance costs (see note 4)	2,814	4,368	7,182	6,285
	182,288	337,008	519,296	498,086

The above expenditure relates to the one charitable activity: Disability Support. Total expenditure of £530,612 (2022: £508,448) includes £186,952 (2022: £175,226) restricted expenditure and £343,660 (2022: £333,222) unrestricted expenditure

4 Governance costs

	Restricted funds £	Unrestricted funds £	2023 Total £	2022 Total £
Audit and accountancy	2,814	4,368	7,182	6,285
	2,814	4,368	7,182	6,285

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2023

5 Net income/(expenditure) for the year

	2022	2022
	£	£
This is stated after charging:		
Independent examination services (exclusive of VAT):	2,750	2,500
Accountancy services	4,432	3,785
Depreciation of owned fixed assets	3,962	4,073
Operating lease rentals	18,000	18,000

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2022	2022
	£	£
Salaries	366,464	352,312
National Insurance contributions	22,266	20,023
Pension contributions	9,666	17,202
	398,396	389,537
	Number	Number
Average number of employees	27	28

No employees were paid at the rate of over £60,000 per annum in the current or previous year.

During the year £nil (2022: £nil) was reimbursed to trustees for expenses incurred. None of the trustees or connected persons received any remuneration either directly or indirectly in the current or previous year.

The core management personnel of the charity comprise the trustees and the Chief Executive. The total employee benefits of the key management personnel of the charity, including National Insurance and pension contributions, were £55,124 (2022: £55,375).

There were no other transactions with related parties in the current or previous year.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2023****7 Tangible fixed assets**

	Property Improvements £	Fixtures & Fittings £	Total £
Cost			
At 1 April 2022	4,835	34,172	39,007
Additions	-	-	-
At 31 March 2023	4,835	34,172	39,007
Depreciation			
At 1 April 2022	4,835	22,827	27,662
This year	-	3,962	4,073
At 31 March 2023	4,835	26,789	31,735
Written down value			
31 March 2023	-	7,383	7,383
31 March 2022	-	11,345	11,345

Of the above totals, £5,273 relates to unrestricted funds and £2,110 to restricted funds.

8 Debtors: due within one year

	2023 £	2022 £
Trade debtors	217	25,045
Prepayments	9,420	9,420
	9,637	34,465

All debtors related to unrestricted funds in both 2023 and 2022.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2023****9 Creditors: amounts falling due within one year**

	2023	2022
	£	£
Trade creditors	3,390	985
Accruals	3,210	3,210
Other creditor	75,593	196,286
	82,193	200,481

All creditors related to unrestricted funds in both 2023 and 2022.

10 Funds – current year

	As at 1 April 2022	Income	Expenditure	Transfer	As at 31 March 2023
	£	£	£		£
Restricted funds					
Core	-	27,064	(75,888)	48,824	-
Safety First	-	99,988	(97,694)	-	2,294
Building Resilience		34,990	(13,369)	-	21,620
Victim Support	99,573	-	-	(99,573)	-
Total restricted funds	99,573	162,042	(186,952)	(50,749)	23,914
Unrestricted funds	636,481	398,000	(343,660)	(50,749)	741,570
Total funds	736,054	560,042	(530,612)	-	765,484

Funds – prior year

	As at 1 April 2021	Income	Expenditure	Transfer	As at 31 March 2022
	£	£	£	£	£
Restricted funds					
Core	22,129	29,934	(101,696)	49,633	-
Information and advice	-	5,478	(5,478)	-	-
Victim Support	103,499	123,763	(89,879)	-	99,573
Total restricted funds	125,628	232,207	(185,194)	49,633	99,573
Unrestricted funds	638,206	441,563	(363,650)	(49,633)	636,481
Total funds	763,834	673,770	(548,844)	-	736,054

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2023

11 Funds (continued)

Core

Administration, governance, income generation, staff management and project delivery.

Training

To run training courses and independent living workshops for disabled people.

Information and advice

Information and advice and benefit form filling

12 Income excluded from the accounts

During the year the charity received funding on behalf of its clients which is then paid out in full. The attributable amounts are not included within income and expenditure of the charity, nor are the related balances, since the charity only acts as an agent in relation to these amounts. This is in relation to the supported banking service.

Accounts

Company Registration No. 05506903 (England and Wales)

Charity No: 1114622

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

Report and Financial Statements

For the Year Ended

31 March 2022

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

CONTENTS

	Page
Legal and Administrative Information	2
Report of the Trustees	3
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Statement of Cash Flows	10
Notes to the Financial Statements	11

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

**Key management personnel:
Trustees/Directors**

D Wilson (Resigned 21 March 2022)
M Cropper (Resigned 21 July 2022)
N Patterson (Resigned 8 November 2021)
R Amin
J Pearson (Resigned 10 October 2022)
K Dobson
A C Holgate (Appointed 8 November 2021)

**Key management personnel:
Chief Executive & Company Secretary
Office Manager**

M Close
S Dickson

Company Number

05506903

Charity Number

1114622

Registered Office

103-104 Church Street
Preston
PR1 3BS

Independent examiner

MHA Moore and Smalley
Chartered Accountants
Richard House
Winckley Square
Preston
PR1 3HP

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

The trustees of Disability Equality (NW) Ltd, who are also the directors for the purposes of the Companies Act, present their annual report and the financial statements for the year ended 31 March 2022, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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.

Structure, governance and management

Governing document

Disability Equality (NW) Ltd is a charitable company limited by guarantee and was incorporated on 13 July 2005. The company remained dormant until 1 April 2006 when the objects of the charity commenced. The organisation was established under a Memorandum of Association which established the objects and powers of the charitable company, and is governed under its Articles of Association.

Appointment of trustees

The directors of the company are also charity trustees for the purposes of charity law. There is no minimum/maximum number of directors on the board at any given time, however, the Board shall comprise a minimum of 50% of skilled disabled people or a nominated family member or a carer. The trustees may at any time co-opt any person duly qualified to fill a vacancy or additional trustee. Such appointments are only valid until the next AGM. One third of trustees must retire at the AGM but can be re-appointed.

Trustee induction and training

Training and induction is provided for new trustees by means of an induction pack, accompanied by a Trustees' Handbook containing various helpful documents, and meetings with senior staff and trustees to learn about the background of the charity. The trustees are invited to take up places on relevant locally arranged courses.

Risk management

The trustees continually examine the major strategic business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks. Trustees meet on a regular basis, usually monthly, either in person or virtually. The Trustee officers also meet as and when required to ensure the smooth running of the charity. The Risk Assessment is used to inform the charity's Business Plan and Strategic Objectives.

The following major risks have been identified by the trustees:

- Ongoing issues relating to the Covid pandemic, ie post Covid demand for support, staff recruitment and retention, potential rise in cases and the need to keep trustees and staff safe whilst continuing to deliver key support services.
- The need to identify potential sources of funding to achieve Key Aims in the Strategic Plan whilst meeting ever changing demands of the current economic environment— for example the cost of living crisis.
- a constant need to attract and retain skilled volunteers and trustees;
- a need to retain and recruit skilled staff;
- the reliance on a small skilled core management team and a lack of core funding.

As a consequence of these risks the trustees are constantly looking for new ways to reduce their outgoings and increase income from grants, contracts and donations and access external skilled support where needed.

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
REPORT OF THE TRUSTEES (Continued)
FOR THE YEAR ENDED 31 MARCH 2022

Organisation

Trustees are supported by the Chief Executive and other paid staff from the offices in Church Street, Preston. Service delivery is supported by volunteers who are recruited and trained.

Key management personnel remuneration

The trustees consider the board of directors, who are the organisation's trustees, the chief executive and the office manager comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organisation on a day to day basis. All trustees give of their time freely and no trustee received remuneration in the year. The remuneration of the chief executive is determined by trustees in line with their remuneration policy, and then any decisions will go to the full trustee board for discussion and approval.

Public benefit, objectives and activities

Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit.

The objects for which the service is established are:

- to relieve people with disabilities living in the North West so that they may lead active and fulfilling lives integrated in the society;
- grants are made to organisations only to achieve the above objectives.

The charity is grateful for the unstinting efforts of its volunteers who are involved in service provision. It is estimated that over 1,664 volunteer hours were provided during the year. If this is conservatively valued at £9.90 an hour, the volunteer effort amounts to £16,473.

Achievements and performance

The charity achieved its objectives for the year through regular activities.

Review of activities – achievements and performance

Services provided include:

- Information & advice;
- Disability hate crime 3rd party reporting centre and Personal Safety information/workshops through the 'Safety First' Project;
- Direct payment information, advice and support through the Lancashire Independent Living Service;
- Strategic policy, training and campaigns work;
- Supported Banking service.

Core activities included governance, finance, building, membership, policy and human resources. Earned income from the Supported Banking Service is reinvested into the charity in line with its plans.

Financial review

The SOFA for the period is set out on page 8 of the financial statements. A summary of the financial results and the work of the charity is set out below.

The charity's income totalled £730,668 (2021 £673,770) and expenditure totalled £561,162 (2021 £548,844). The surplus of £168,506 increased the total funds at 31 March 2022 to £932,340.

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

REPORT OF THE TRUSTEES (Continued)

FOR THE YEAR ENDED 31 MARCH 2022

Going concern

The Trustees have considered the impact of the Government response to Covid-19 on the activity of the charity. To date income has not reduced significantly however there is uncertainty regarding funding for future periods. Projects are continuing where possible and as a result, the Trustees consider that the charity has sufficient reserves to meet liabilities as they fall due for a period of at least twelve months from the date of the signing of the accounts.

Funding

The charity is reliant on external funding to continue in operation. The National Lottery Community Fund is funding the 'Safety First' project and contributed to core costs for three years until December 2024. In August 2020 a Consortium comprising of Disability Positive (formerly Cheshire Centre for Independent Living) and Disability Equality submitted a successful tender application to provide direct payment advice and support and a payroll service to direct payment users in Lancashire – the service is called the Lancashire Independent Living Service. The contract was awarded until May 2023 with an option to extend for a further 3 years to 2026.

The charity also has funding from Preston City Council Covid response fund, Awards for All and various earned income streams in the form of supported banking service fees, training, room hire. Additionally, the charity is grateful for the support of the general public for their generous donations, and this will continue to be an important source of income. The charity will continue to submit additional funding applications and is confident it will be successful with a sufficient amount of these bids to continue in operation and has plans in place to control costs in line with any reduction in the expected level of income if necessary.

Reserves policy

Total reserves at 31 March 2022 are £932,340, of which £246,226 are restricted funds and £686,114 are unrestricted funds. The trustees' reserves policy is to be equivalent to up to 12 months of average expenditure and to include enough reserves for project exit costs and redundancy payments. Unrestricted free reserves at 31 March 2021 were £686,114, which is in excess of 12 months of unrestricted expenditure. This is monitored on an ongoing basis by the Trustees to keep free reserves in line with the reserves policy.

Plans for future periods

- To work towards sustainability;
- To ensure all activities are led by disabled people;
- To review the organisation's key policy documents;
- To monitor and review all activities and to seek continuation funding for those still needed;
- To be responsive to the changing needs of local disabled people;
- To secure funding to achieve the key aims within the strategic plan.
- Steering out of the pandemic and ensuring that the organisation is fit for the future.

Responsibilities of the trustees

The trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
REPORT OF THE TRUSTEES (Continued)
FOR THE YEAR ENDED 31 MARCH 2022

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' exemption.

This report was approved by the Board on 19/12/2022..... and signed on its behalf:

Kathy Dobson

.....
K Dobson

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS
FOR THE YEAR ENDED 31 MARCH 2022

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2022 set out on pages 8 to 19.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Nicola Mason

.....
Nicola Mason
For and on behalf of
MHA Moore and Smalley
Chartered Accountants & Statutory Auditor

Richard House
Winckley Square
Preston
PR1 3HP

Date: 20/12/2022.....

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)****FOR THE YEAR ENDED 31 MARCH 2022**

	Note	Restricted funds £	Unrestricted funds £	31 March 2022 £	31 March 2021 £
Income from:					
Donations		2,663	433	3,096	1,731
Charitable activities:					
Grants for the provision of services	2	87,981	6,616	94,597	221,048
Room hire		6,211	-	6,211	1,446
Supported banking income		-	101,838	101,838	101,818
Lancashire Independent Living Service (LILS) income		-	272,220	272,220	339,650
Other trading activities:					
Fundraising		2,634	-	2,634	6,701
Investments		49	23	72	248
Other income – CJRS		-	-	-	1,128
Total income		99,538	381,130	480,668	673,770
Expenditure on:					
Raising funds	3	8,360	2,002	10,362	8,792
Charitable activities	3	166,866	331,220	498,086	540,052
Total expenditure		175,226	333,222	508,448	548,844
Net income/(expenditure)		(75,688)	47,908	168,506	124,926
Transfers between funds		49,633	(49,633)	-	-
Net movement in funds		(26,055)	(1,725)	(27,780)	124,926
Reconciliation of funds:					
Fund balances brought forward		125,628	638,206	763,834	638,908
Fund balances carried forward		99,573	636,481	736,054	763,834

All the above results are derived from activities which are continuing.

All gains and losses in the period are included above.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****BALANCE SHEET****AS AT 31 MARCH 2022**

	Note	Restricted funds £	Unrestricted funds £	Total 31 March 2022 £	Total 31 March 2021 £
Fixed assets					
Tangible assets	7	3,436	7,909	11,345	1,035
Current assets					
Debtors	8		34,465	34,465	46,352
Cash at bank and in hand		96,137	794,587	890,724	722,275
		96,137	829,052	925,189	768,627
Current liabilities					
Creditors falling due within one year	9	-	200,481	200,481	5,828
Net current assets		96,137	628,571	724,708	762,799
Net assets		99,573	636,481	736,054	763,834
Represented by: Funds	10	99,573	636,481	736,054	763,834

For the financial year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The directors acknowledge their responsibility 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 for the year in question in accordance with section 476.

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

These accounts were approved by the trustees on 19/12/2022 and signed on their behalf by:

Kathy Dobson

.....
K Dobson

Company Number: 05506903

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

		2022 Total	2021 Total
		£	£
Cash flow from operating activities	(a)	182,760	147,512
Cash flows from investing activities			
Investment income		72	248
Purchase of tangible fixed assets		(14,383)	-
		(14,311)	248
Net cash flow from investing activities			
Increase in cash and cash equivalents in the year		168,449	147,760
Cash and cash equivalents at the beginning of the year		722,275	574,515
Cash and cash equivalents at the end of the year		890,724	722,275
(a) Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		(27,780)	124,926
Investment income received		(72)	(248)
Depreciation		4,073	804
(Increase)/decrease in debtors		11,887	24,892
(Decrease)/increase in creditors		194,652	(2,862)
Net cash provided by / (used in) by operating activities		182,760	147,512

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of preparation

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

Disability Equality (NW) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements. The Trustees have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

Company status

The charity is a company limited by guarantee. The trustees are drawn from the members of the company and volunteer members. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per trustee of the charity.

Fund accounting

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

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

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies (continued)

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Detailed analyses of the expenditure, including irrecoverable VAT where applicable, are provided in the notes to the accounts.

Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the original cost on a straight line basis over their expected useful lives as follows:

Property improvements	-	over the period of the lease
Furniture, fittings and equipment	-	over 4 years

Debtors

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

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

Operating leases

Rentals applicable to operating leases are charged to the SOFA on a straight line basis over the term of the lease.

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies (continued)

Taxation

The company is a registered charity and is not liable to taxation on its charitable activities.

Pension costs

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the company. The annual contributions payable are charged to the SOFA.

Judgements and key sources of estimation uncertainty

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.

The trustees do not believe that there are any estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2022**

2 Grants receivable and purpose of grants

	2022	2021
	£	£
Restricted funds		
Core		
Safety First	23,676	-
Lottery grant – Covid response	-	32,433
DPO Covid-19 Emergency fund	-	14,056
Deaf and hard of hearing project	-	24,059
Community Champions	-	22,260
Other small grants	-	30
Phone system	-	4,495
Victim Support		
National Lottery Community Fund – Hate Crime Support	64,305	123,715
	87,981	221,048

The total of grants received of £221,048 in the previous year comprised £221,048 restricted income and £Nil unrestricted income. This is included in the total income of £673,770 in the previous year which comprised £232,207 restricted income and £441,563 unrestricted income.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2022****3 Expenditure**

	Restricted funds £	Unrestricted funds £	2022 Total £	2021 Total £
Expenditure on raising funds				
Fundraising and promotion	8,360	2,002	10,362	8,792
Expenditure on charitable activities				
Disability support				
Salaries, NI and pension contributions	114,578	274,959	389,537	427,139
Travelling and other expenses	566	3,182	3,748	5,737
Repairs and maintenance	6,706	5,762	12,468	19,332
Telephone	10,739	14,009	24,748	28,993
Heat and light	2,224	2,158	4,382	4,371
Printing, stationery and postage	9,349	10,626	19,975	16,918
Training, recruitment and personnel	2,420	1,459	3,879	2,103
Sundry expenses	5,948	2,192	8,140	3,710
Bank charges	240	115	356	349
Insurance	620	1,118	1,738	3,157
Rent, rates and water	5,273	13,453	18,727	20,775
Depreciation	4,073	-	4,073	804
Project management costs	30	-	30	-
Governance costs (see note 4)	4,100	2,185	6,285	6,664
	166,866	331,220	498,086	540,052

The above expenditure relates to the one charitable activity: Disability Support. Total expenditure of £508,448 (2021: £548,844) includes £175,226 (2021: £185,194) restricted expenditure and £333,222 (2021: £363,650) unrestricted expenditure

4 Governance costs

	Restricted funds £	Unrestricted funds £	2021 Total £	2021 Total £
Trustee travel and other expenses				-
Audit and accountancy	4,100	2,185	6,285	6,664
	4,100	2,185	6,285	6,664

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2022**

5 Net income/(expenditure) for the year

	2022	2021
	£	£
This is stated after charging:		
Audit services fees (exclusive of VAT):	-	-
Independent examination services (exclusive of VAT):	2,500	2,450
Accountancy services	3,785	3,453
Depreciation of owned fixed assets	4,073	804
Operating lease rentals	18,657	19,006

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2022	2021
	£	£
Salaries	352,312	380,243
National Insurance contributions	20,023	26,873
Pension contributions	17,202	20,023
	389,537	427,139
	Number	Number
Average number of employees	28	25

No employees were paid at the rate of over £60,000 per annum in the current or previous year.

During the year £0 (2021: £36) was reimbursed to trustees for expenses incurred. None of the trustees or connected persons received any remuneration either directly or indirectly in the current or previous year.

The key management personnel of the charity comprise the trustees, the Chief Executive, and the Office Manager. The total employee benefits of the key management personnel of the charity, including National Insurance and pension contributions, were £55,375 (2021: £71,110).

There were no other transactions with related parties in the current or previous year.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2022****7 Tangible fixed assets**

	Property Improvements £	Fixtures & Fittings £	Total £
Cost			
At 1 April 2021	4,835	19,789	24,624
Additions	-	14,383	14,833
At 31 March 2022	4,835	34,172	39,007
Depreciation			
At 1 April 2021	4,835	18,754	23,589
This year	-	4,073	4,073
At 31 March 2022	4,835	22,827	27,662
Written down value			
31 March 2022	-	11,345	11,345
31 March 2021	-	1,035	1,035

Of the above totals, £nil relates to unrestricted funds (2021: £nil) and £1,035 to restricted funds (2021: £1,035).

8 Debtors: due within one year

	2022 £	2021 £
Trade debtors	25,045	36,932
Prepayments	9,420	9,420
	34,465	46,352

All debtors related to unrestricted funds in both 2022 and 2021.

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2022

9 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	985	2,532
Accruals	3,210	3,296
Other creditor	196,286	-
	200,481	5,828

All creditors related to unrestricted funds in both 2022 and 2021.

10 Funds – current year

	As at 1 April 2021 £	Income £	Expenditure £	Transfer	As at 31 March 2022 £
Restricted funds					
Core	22,129	29,934	(101,696)	49,633	-
Information and advice	-	5,291	(5,291)	-	-
Victim Support	103,499	64,313	(68,239)	-	99,573
Total restricted funds	125,628	99,538	(175,226)	49,633	99,573
Unrestricted funds	638,206	381,130	(333,222)	(49,633)	636,481
Total funds	763,834	480,668	(508,448)	-	736,054

Funds – prior year

	As at 1 April 2020 £	Income £	Expenditure £	As at 31 March 2021 £
Restricted funds				
Core	9,000	102,966	(89,837)	22,129
Information and advice	-	5,478	(5,478)	-
Victim Support	69,615	123,763	(89,879)	103,499
Total restricted funds	78,615	232,207	(185,194)	125,628
Unrestricted funds	560,293	441,563	(363,650)	638,206
Total funds	638,908	673,770	(548,844)	763,834

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2022

11 Funds (continued)

Core

Administration, governance, income generation, staff management and project delivery.

Training

To run training courses and independent living workshops for disabled people.

Information and advice

Information and advice and benefit form filling

Support to report

National Lottery Community Fund for the following:

- Support people to report hate crime and incidents via a third party reporting centre;
- Ongoing support for victims;
- Hate crime Support
- Disability awareness sessions.

12 Income excluded from the accounts

During the year the charity received funding on behalf of its clients which is then paid out in full. The attributable amounts are not included within income and expenditure of the charity, nor are the related balances, since the charity only acts as an agent in relation to these amounts. This is in relation to the supported banking service.

Accounts

Company Registration No. 05506903 (England and Wales)

Charity No: 1114622

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

Report and Financial Statements

For the Year Ended

31 March 2021

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

CONTENTS

	Page
Legal and Administrative Information	2
Report of the Trustees	3
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Statement of Cash Flows	10
Notes to the Financial Statements	11

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

**Key management personnel:
Trustees/Directors**

D Wilson (Chair)
M Cropper (Vice Chair)
N Patterson (Treasurer)
R Amin
J Pearson
K Dobson

**Key management personnel:
Chief Executive & Company Secretary**

M Close

Office Manager

S Dickson

Company Number

05506903

Charlty Number

1114622

Registered Office

103-104 Church Street
Preston
PR1 3BS

Independent examlner

MHA Moore and Smalley
Chartered Accountants
Richard House
Winckley Square
Preston
PR1 3HP

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees of Disability Equality (NW) Ltd, who are also the directors for the purposes of the Companies Act, present their annual report and the financial statements for the year ended 31 March 2021, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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.

Structure, governance and management

Governing document

Disability Equality (NW) Ltd is a charitable company limited by guarantee and was incorporated on 13 July 2005. The company remained dormant until 1 April 2006 when the objects of the charity commenced. The organisation was established under a Memorandum of Association which established the objects and powers of the charitable company, and is governed under its Articles of Association.

Appointment of trustees

The directors of the company are also charity trustees for the purposes of charity law. There is no minimum/maximum number of directors on the board at any given time, however, the Board shall comprise a minimum of 50% of skilled disabled people or a nominated family member or a carer. The trustees may at any time co-opt any person duly qualified to fill a vacancy or additional trustee. Such appointments are only valid until the next AGM. One third of trustees must retire at the AGM but can be re-appointed.

Trustee induction and training

Training and induction is provided for new trustees by means of an induction pack, accompanied by a Trustees' Handbook containing various helpful documents, and meetings with senior staff and trustees to learn about the background of the charity. The trustees are invited to take up places on relevant locally arranged courses.

Risk management

The trustees continually examine the major strategic business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks. Trustees meet on a regular basis, usually monthly, either in person or virtually. The Trustee officers also meet as and when required to ensure the smooth running of the charity. The Risk Assessment is used to inform the charity's Business Plan and Strategic Objectives.

The following major risks have been identified by the trustees:

- Ongoing issues relating to the Covid pandemic, the need to keep volunteers, trustees and staff safe whilst continuing to deliver key services and creating potential ongoing funding for 2021, 2022 and beyond.
- the need to identify potential sources of funding to achieve Key Aims in the Strategic Plan;
- a constant need to attract and retain skilled volunteers and trustees;
- a need to retain and recruit skilled staff;
- the reliance on a small skilled core management team.

As a consequence of these risks the trustees are constantly looking for new ways to reduce their outgoings and increase income from grants, contracts and donations and access external skilled support where needed.

Organisation

Trustees are supported by the Chief Executive and other paid staff from the offices in Church Street, Preston. Service delivery is supported by volunteers who are recruited and trained.

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

REPORT OF THE TRUSTEES (Continued)

FOR THE YEAR ENDED 31 MARCH 2021

Key management personnel remuneration

The trustees consider the board of directors, who are the organisation's trustees, the chief executive and the office manager comprise the key management personnel of the charity in charge of directing and controlling, running and operating the organisation on a day to day basis. All trustees give of their time freely and no trustee received remuneration in the year. The remuneration of the chief executive is determined by trustees in line with their remuneration policy, and then any decisions will go to the full trustee board for discussion and approval.

Public benefit, objectives and activities

Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit.

The objects for which the service is established are:

- to relieve people with disabilities living in the North West so that they may lead active and fulfilling lives integrated in the society;
- grants are made to organisations only to achieve the above objectives.

The charity is grateful for the unstinting efforts of its volunteers who are involved in service provision. It is estimated that over 1,248 volunteer hours were provided during the year. If this is conservatively valued at £9.30 an hour, the volunteer effort amounts to £11,600.

Achievements and performance

The charity achieved its objectives for the year through regular activities.

Review of activities – achievements and performance

Services provided include:

- Information & advice;
- Disability hate crime 3rd party reporting centre and training service through the 'Support to Report' Hate Crime project;
- Direct payment information, advice and support through the Lancashire Independent Living Service;
- Strategic policy, training and campaigns work;
- Supported Banking service.

Core activities included governance, finance, building, membership, policy and human resources. Earned income from the Supported Banking Service is reinvested into the charity in line with its plans.

Financial review

The SOFA for the period is set out on page 8 of the financial statements. A summary of the financial results and the work of the charity is set out below.

The charity's income totalled £673,770 (2020 £653,256) and expenditure totalled £548,844 (2020 £555,727). The surplus of £124,926 increased the total funds at 31 March 2021 to £763,834.

Going concern

The Trustees have considered the impact of the Government response to Covid-19 on the activity of the charity. To date income has not reduced significantly however there is uncertainty regarding funding for future periods. Projects are continuing where possible and as a result, the Trustees consider that the charity has sufficient reserves to meet liabilities as they fall due for a period of at least twelve months from the date of the signing of the accounts.

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

REPORT OF THE TRUSTEES (Continued)

FOR THE YEAR ENDED 31 MARCH 2021

Funding

The charity is reliant on external funding to continue in operation. The National Lottery Community Fund is funding the 'Support to Report' Hate Crime project and contributed to core costs for three years until November 2021. In May 2016, a Consortium comprising of Disability Positive (formerly Cheshire Centre for Independent Living) and Disability Equality submitted a successful tender application to provide direct payment advice and support and a payroll service to direct payment users in Lancashire – the service is called the Lancashire Independent Living Service. The contract was until May 2019 and this was extended for a year to July 2020. A formal retender process for the contract has taken place and the charity has been awarded the contract.

The charity also has funding, through a consortium with Preston CAB as the lead, from Preston City Council, to provide advice and signposting, and various earned income streams in the form of supported banking service fees, training, room hire and consultancy. Additionally, the charity is grateful for the support of the general public for their generous donations, and this will continue to be an important source of income. The charity will continue to submit additional funding applications and is confident it will be successful with a sufficient amount of these bids to continue in operation and has plans in place to control costs in line with any reduction in the expected level of income if necessary.

Reserves policy

Total reserves at 31 March 2021 are £763,834, of which £125,628 are restricted funds and £638,206 are unrestricted funds. The trustees' reserves policy is to be equivalent to up to 12 months of average expenditure and to include enough reserves for project exit costs and redundancy payments. Unrestricted free reserves at 31 March 2021 were £638,206, which is in excess of 12 months of unrestricted expenditure. This is monitored on an ongoing basis by the Trustees to keep free reserves in line with the reserves policy.

Plans for future periods

- To work towards sustainability;
- To ensure all activities are led by disabled people;
- To review the organisation's key policy documents;
- To monitor and review all activities and to seek continuation funding for those still needed;
- To be responsive to the changing needs of local disabled people;
- To secure funding to achieve the key aims within the strategic plan.
- Steering out of the pandemic and ensuring that the organisation is fit for the future.

Responsibilities of the trustees

The trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

REPORT OF THE TRUSTEES (Continued)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' exemption.

This report was approved by the Board on 8/11/21 and signed on its behalf:



D Wilson – Chair

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS

FOR THE YEAR ENDED 31 MARCH 2021

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2021 set out on pages 8 to 19.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

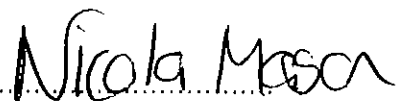
Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Nicola Mason
For and on behalf of
MHA Moore and Smalley
Chartered Accountants & Statutory Auditor

Richard House
Winckley Square
Preston
PR1 3HP

Date: 8/11/21

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2021

	Note	Restricted funds £	Unrestricted funds £	31 March 2021 £	31 March 2020 £
Income from:					
Donations		1,731	-	1,731	8,094
Charitable activities:					
Grants for the provision of services	2	221,048	-	221,048	142,643
Room hire		1,446	-	1,446	175
Supported banking income		-	101,818	101,818	93,759
Lancashire Independent Living Service (LILS) income		-	339,650	339,650	400,548
Other trading activities:					
Fundraising		6,701	-	6,701	7,408
Investments		153	95	248	629
Other income – CJRS		1,128	-	1,128	
Total Income		232,207	441,563	673,770	653,256
Expenditure on:					
Raising funds	3	6,531	2,261	8,792	7,022
Charitable activities	3	178,663	361,389	540,052	548,705
Total expenditure		185,194	363,650	548,844	555,727
Net Income/(expenditure)		47,013	77,913	124,926	97,529
Transfers between funds		-	-	-	-
Net movement in funds		47,013	77,913	124,926	97,529
Reconciliation of funds:					
Fund balances brought forward		78,615	560,293	638,908	541,379
Fund balances carried forward		125,628	638,206	763,834	638,908

All the above results are derived from activities which are continuing.

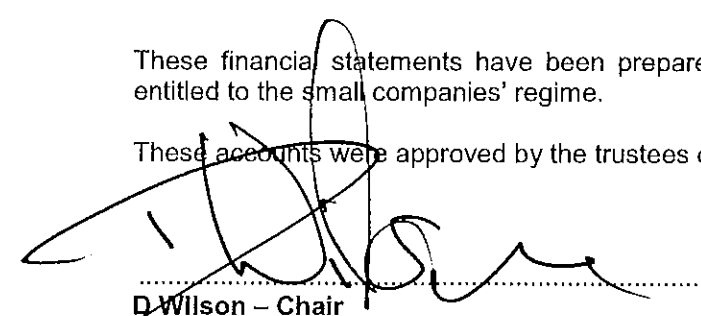
All gains and losses in the period are included above.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****BALANCE SHEET****AS AT 31 MARCH 2021**

	Note	Restricted funds £	Unrestricted funds £	Total 31 March 2021 £	Total 31 March 2020 £
Fixed assets					
Tangible assets	7	1,035	-	1,035	1,839
Current assets					
Debtors	8	-	46,352	46,352	71,244
Cash at bank and in hand		124,593	597,682	722,275	574,515
		124,593	644,034	768,627	645,758
Current liabilities					
Creditors falling due within one year	9	-	5,828	5,828	8,690
Net current assets		124,593	638,206	762,799	637,069
Net assets		125,628	638,206	763,834	638,908
Represented by: Funds	10	125,628	638,206	763,834	638,908

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

These accounts were approved by the trustees on 8/11/21 and signed on their behalf by:


D. Wilson – Chair

Company Number: 05506903

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED 31 MARCH 2021**

	2021 Total	2020 Total
	£	£
Cash flow from operating activities	(a) 147,512	115,346
Cash flows from investing activities		
Investment income	248	629
Purchase of tangible fixed assets	-	(1,309)
	248	
Net cash flow from Investing activities		(680)
Increase in cash and cash equivalents in the year	147,760	114,666
Cash and cash equivalents at the beginning of the year	574,515	459,849
Cash and cash equivalents at the end of the year	722,275	574,515
(a) Reconciliation of net movement in funds to net cash flow from operating activities		
Net movement in funds	124,926	97,529
Investment income received	(248)	(629)
Depreciation	804	1,914
(Increase)/decrease in debtors	24,892	14,359
(Decrease)/increase in creditors	(2,862)	2,173
Net cash provided by / (used in) by operating activities	147,512	115,346

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of preparation

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

Disability Equality (NW) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements. The Trustees have considered the impact of the Government response to Covid-19 on the activity of the charity. To date income has not reduced significantly however there is uncertainty regarding funding for future periods. Projects are continuing where possible and as a result, the Trustees have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

Company status

The charity is a company limited by guarantee. The trustees are drawn from the members of the company and volunteer members. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per trustee of the charity.

Fund accounting

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

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

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (continued)

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Detailed analyses of the expenditure, including irrecoverable VAT where applicable, are provided in the notes to the accounts.

Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the original cost on a straight line basis over their expected useful lives as follows:

Property improvements	-	over the period of the lease
Furniture, fittings and equipment	-	over 4 years

Debtors

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial Instruments

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

Operating leases

Rentals applicable to operating leases are charged to the SOFA on a straight line basis over the term of the lease.

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (continued)

Taxation

The company is a registered charity and is not liable to taxation on its charitable activities.

Pension costs

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the company. The annual contributions payable are charged to the SOFA.

Judgements and key sources of estimation uncertainty

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.

The trustees do not believe that there are any estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2021****2 Grants receivable and purpose of grants**

	2021 £	2020 £
Restricted funds		
Core		
Citizens Advice	-	1,010
Preston & District CAB Grant	-	3,960
Lottery grant – Covid response	32,433	-
DPO Covid-19 Emergency fund	14,056	-
Deaf and hard of hearing project	24,059	-
Community Champions	22,260	-
Lottery grant – Digital project	-	9,000
Other small grants	30	1,100
Phone system	4,495	-
Training		
Disability awareness training	-	1,428
University of Central Lancashire	-	3,100
Information and advice		
NW Care and support	-	300
Other advice and support	-	2,050
Victim Support		
National Lottery Community Fund – Hate Crime Support	123,715	120,695
	221,048	142,643

The total of grants received of £142,643 in the previous year comprised £142,568 restricted income and £75 unrestricted income. This is included in the total income of £653,256 in the previous year which comprised £158,685 restricted income and £494,571 unrestricted income.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2021****3 Expenditure**

	Restricted funds £	Unrestricted funds £	2021 Total £	2020 Total £
Expenditure on raising funds				
Fundraising and promotion	6,531	2,261	8,792	7,022
Expenditure on charitable activities				
Disability support				
Salaries, NI and pension contributions	114,137	313,002	427,139	392,699
Travelling and other expenses	(310)	6,047	5,737	25,696
Repairs and maintenance	14,567	4,765	19,332	30,851
Telephone	16,219	12,774	28,993	21,250
Heat and light	2,681	1,690	4,371	4,936
Printing, stationery and postage	8,172	8,746	16,918	17,467
Training, recruitment and personnel	1,911	192	2,103	7,991
Sundry expenses	1,343	2,367	3,710	8,536
Bank charges	233	116	349	(83)
Bad debts	-	-	-	10
Insurance	2,181	976	3,157	6,048
Rent, rates and water	13,521	7,254	20,775	17,269
Depreciation	804	-	804	1,914
Project management costs	-	-	-	2,117
Governance costs (see note 4)	3,204	3,460	6,664	12,004
	178,663	361,389	540,052	548,705

The above expenditure relates to the one charitable activity: Disability Support. Total expenditure of £548,844 (2020: £555,727) includes £185,194 (2020: £114,885) restricted expenditure and £363,650 (2020: £440,842) unrestricted expenditure

4 Governance costs

	Restricted funds £	Unrestricted funds £	2021 Total £	2020 Total £
Trustee travel and other expenses	-	-	-	714
Audit and accountancy	3,204	3,460	6,664	11,290
	3,204	3,460	6,664	12,004

DISABILITY EQUALITY (NW) LTD

(A Registered Charity and Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31 MARCH 2021

5 Net income/(expenditure) for the year

	2021 £	2020 £
This is stated after charging:		
Audit services fees (exclusive of VAT):	-	6,000
Independent examination services (exclusive of VAT):	2,450	-
Accountancy services	3,453	4,090
Depreciation of owned fixed assets	804	1,914
Operating lease rentals	19,006	18,793

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2021 £	2020 £
Salaries	380,243	345,254
National Insurance contributions	26,873	24,834
Pension contributions	20,023	22,611
	427,139	392,699
	Number	Number
Average number of employees	25	23

No employees were paid at the rate of over £60,000 per annum in the current or previous year.

During the year £36 (2020: £1,235) was reimbursed to trustees for expenses incurred. None of the trustees or connected persons received any remuneration either directly or indirectly in the current or previous year.

The key management personnel of the charity comprise the trustees, the Chief Executive, and the Office Manager. The total employee benefits of the key management personnel of the charity, including National Insurance and pension contributions, were £71,110 (2020: £72,408).

There were no other transactions with related parties in the current or previous year.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2021****7 Tangible fixed assets**

	Property Improvements £	Fixtures & Fittings £	Total £
Cost			
At 1 April 2020	4,835	19,789	24,624
Additions	-	-	-
At 31 March 2021	4,835	19,789	24,624
Depreciation			
At 1 April 2020	4,835	17,950	22,785
This year	-	804	804
At 31 March 2021	4,835	18,754	23,589
Written down value			
31 March 2021	-	1,035	1,035
31 March 2020	-	1,839	1,839

Of the above totals, £nil relates to unrestricted funds (2020: £nil) and £1,035 to restricted funds (2020: £1,839).

8 Debtors: due within one year

	2020 £	2020 £
Trade debtors	36,932	60,281
Prepayments	9,420	10,963
	46,352	71,244

All debtors related to unrestricted funds in both 2021 and 2020.

DISABILITY EQUALITY (NW) LTD**(A Registered Charity and Company Limited by Guarantee)****NOTES TO THE FINANCIAL STATEMENTS (Continued)****FOR THE YEAR ENDED 31 MARCH 2021****9 Creditors: amounts falling due within one year**

	2021 £	2020 £
Trade creditors	2,532	444
Accruals	3,296	8,246
	<u>5,828</u>	<u>8,690</u>

All creditors related to unrestricted funds in both 2021 and 2020.

10 Funds – current year

	As at 1 April 2020 £	Income £	Expenditure £	As at 31 March 2021 £
Restricted funds				
Core	9,000	102,966	(89,837)	22,129
Information and advice	-	5,478	(5,478)	-
Victim Support	69,615	123,763	(89,879)	103,499
Total restricted funds	78,615	232,207	(185,194)	125,628
Unrestricted funds	560,293	441,563	(363,650)	638,206
Total funds	638,908	673,770	(548,844)	763,834

Funds – prior year

	As at 1 April 2019 £	Income £	Expenditure £	As at 31 March 2020 £
Restricted funds				
Core	-	33,219	(24,219)	9,000
Information and advice	-	4,357	(4,357)	-
Victim Support	34,815	121,109	(86,309)	69,615
Total restricted funds	34,815	158,685	(114,885)	78,615
Unrestricted funds	506,564	494,571	(440,842)	560,293
Total funds	541,379	653,256	(555,727)	638,908

DISABILITY EQUALITY (NW) LTD
(A Registered Charity and Company Limited by Guarantee)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2021

10 Funds (continued)

Core

Administration, governance, income generation, staff management and project delivery.

Training

To run training courses and independent living workshops for disabled people.

Information and advice

Information and advice and benefit form filling

Support to report

National Lottery Community Fund for the following:

- Support people to report hate crime and incidents via a third party reporting centre;
- Ongoing support for victims;
- Hate crime Support
- Disability awareness sessions.

11 Operating lease commitments

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

	2021 Land and buildings £	2021 Other £	2020 Land and buildings £	2020 Other £
Amounts due within one year	-	-	6,000	-
Amounts due between one and five years	-	-	-	-
	-	-	6,000	-

12 Income excluded from the accounts

During the year the charity received funding on behalf of its clients which is then paid out in full. The attributable amounts are not included within income and expenditure of the charity, nor are the related balances, since the charity only acts as an agent in relation to these amounts. This is in relation to the supported banking service.