

TORBAY ADVICE NETWORK

England & Wales · Charity number 1118604

Details

Status Registered

Legal form Charitable company

Company number [05979205](#)

Registered 2007-03-29

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

Contact

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15 Montpellier Road
Torquay
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Website www.torbayadvicenetwork.org.uk

Activities

Objects: 3.1) TO PROMOTE FOR THE BENEFIT OF THE PUBLIC THE PARTS OF THE VOLUNTARY SECTOR WHICH PROVIDES ADVICE SERVICE BY PROVIDING TRAINING SERVICES, SUPPORT AND ASSISTANCE TO ENABLE VOLUNTARY SECTOR ADVICE ORGANISATIONS TO PROVIDE HIGH QUALITY ADVICE SERVICES AND THE PUBLIC TO ACCESS THOSE SERVICES AND BY PROMOTING THE CO-OPERATION BETWEEN VOLUNTARY SECTOR ADVICE ORGANISATIONS, STATUTORY AUTHORITIES AND OTHER BODIES.3.2) TO ADVANCE EDUCATION FOR THE BENEFIT OF THE PUBLIC IN PARTICULAR BY THE DEVELOPMENT OF HIGH QUALITY ADVICE SERVICES AND BY THE PROVISION OF EDUCATIONAL MATERIAL INCLUDING EDUCATIONAL RESOURCES RELATING TO ADVICE SERVICES AND INFORMATION SERVICES.

Activities: TAN supports the advice and information sector in Torbay through its partnership working, signposting services and multi-agency training.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Other Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED IN PRACTICE TORBAY, DEVON
- Torbay

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£63,074	£58,012	-	-
2024-03-31	£83,782	£52,727	-	-
2023-03-31	£37,936	£30,128	-	-
2022-03-31	£17,460	£21,275	-	-
2021-03-31	£37,450	£19,192	-	-

Trustees

Name	Role	Appointed
Edward Joseph Lee		2024-10-17
Matthew Thomas Fellows		2024-10-17
STEPHEN FRANK GALE		2012-10-11
TIMOTHY GODFREY FCCA		

TORBAY ADVICE NETWORK

England & Wales - Charity number 1118604

Accounts

Registered number: 05979205

Charity number: 1118804

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

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**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2026**

Trustees	Tim Godfrey (Chair), Steve Gale Edward Lee Matthew Fellows
Company registered number	05979205
Company registered office	13 Hyde Road Paignton TQ4 5BW
Charity registered number	1118604
Charity registered office	Suite 26 15 Montpellier Road Torquay TQ1 1DL
Accountants	Accounting 4 Everything SW Ltd 13 Hyde Road Paignton TQ4 5BW
Bankers	Barclays Bank Plc 6/8 Palace Avenue Paignton Devon TQ3 3ET
Insurance broker	PolicyBee LLP 14 Brightwell Barns Waldringfield Road Brightwell Suffolk IP10 OBJ

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**CHAIRMAN'S STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

The chairman presents his statement for the year.

We continue to see the ongoing impact of the cost-of-living crisis on the clients we serve, which is evidenced through an increase in requests for "Better Off" benefit calculations for in and out of work scenarios.

Nobody is immune to the cost-of-living crisis, we have seen a significant increase in our own operational service delivery costs, as general overheads and Specialist Advisor costs have increased, meaning existing secured charitable funds are getting increasingly stretched and reducing our capacity to support clients.

To help counter these increases, we have continued to develop more collaborative partnerships with VCSO's in Torbay, which has worked well in general, such as the Windmill Centre, through our collaborative Advising Torbay service delivery, whereby we pool our financial resources and advisor expertise to meet increased demand and offer one point of contact to reduce duplication of works.

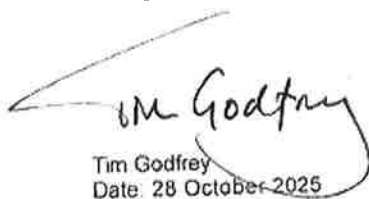
We are also thankful for the expertise of our new Case Work & Triage Volunteer, Jane, who worked 2 days a week, enabling us to support vulnerable clients and maximise our limited capacity.

We're very thankful to all our funders over the past year and very proud of the work we've done in the face of continued challenges, as without the continued support from the Lottery, Trusts or Foundations, we wouldn't be able to offer such transformational support to vulnerable residents in Torbay.

The Trustees remain grateful for the commitment and endeavour of our independent contractors, who enable us to deliver all our work and to all those organisations that have supported the charity and enabled us to facilitate the various projects, courses, and programmes during the past year, all of which have been free to access.

Torbay Advice Network has remained financially stable and secure during the period covered by this report and will continue to identify and seek access to funds to run our tailored programmes on topics where the need is greatest and where the benefit of such training is passed on to the members of our local community.

On a final note, we wish to both welcome and thank our two new Trustees, Edward Lee and Matt Fellows who came onboard in October 2024 and have been invaluable with supporting our charitable vision, governance and strategic direction.


Tim Godfrey
Date: 28 October 2025

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees present their annual report together with the financial statements of the Company for the 1 April 2024 to 31 March 2025. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

• Policies and objectives

Torbay Advice Network (TAN) aims to support the advice and information sector in Torbay through signposting services, multi-agency training, lobbying, strategic and developmental work. TAN will collect, collate, monitor and report on the advice and information sector in Torbay identifying gaps in service provision, staff, training and other resources and will support joint working initiatives.

In support of the above TAN will strive to become the natural choice for local people when they need information, training and/or advice. It will strive to become a centre of excellence noted for customer service, for going that extra mile. It will aim to be a market leader, at the forefront of new and innovative service delivery within Torbay. TAN will epitomise strong partnership working and ensure equitable resources across the TAN community.

The Objects are:

To advance education for the benefit of the public in Torbay and to promote for the benefit of the public in Torbay those parts of the voluntary sector which provide advice and information services by:

- a) the co-ordination and development of high quality advice and information services with a view to improving the quality and capacity of, and public access to, such services;
- b) the provision of training services, educational materials, support and assistance relating to advice and information services; and
- c) the promotion of co-operation between voluntary sector, advice organisations and all relevant statutory authorities and other bodies in relation to advice and information services.

TAN was set up to implement the recommendations of the Advice Strategy (2006) around Quality, Training, Access, Monitoring, Volunteer recruitment, Strategic Voice and the provision of an Advice Centre.

The main priorities today are to:

1. Deliver multi-agency & community training at basic, skilled advisor and legal advisor levels
2. Monitor the sector and use the information to develop the TAN community
3. Increase the Strategic Voice of the sector as a whole
4. Increase Quality Standards
5. Develop membership standards, criteria and participation
6. Attract new volunteers to TAN and the sector
7. Provide welfare support services to those deemed most in need

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Objectives and activities (CONTINUED)

• Policies and objectives (continued)

Future priorities dependent on funding are to develop single points of entry via an advice hub, telephone signposting line and web portal. One of the main priorities of TAN is to monitor the sector and use the information to develop the TAN community.

Each year we undertake a training needs analysis and this outlines the requirements for the forthcoming year and we regularly receive additional requests throughout the year.

TAN will continue to assess the needs of the community and develop training to ensure that advisers and communities have the most up to date information and skills to underpin our aims to improve the quality of advice available in Torbay.

Service Delivery Overview

We have supported 293 people and have helped clients to secure additional income of £583,274 in total.

Working in collaboration with the Windmill Centre's Generalist Advisor, we subsequently added a new volunteer advisor who provides clients with support such as Better Off Calculations, General Advice and triages clients within our internal and external referral system for tailored support.

In addition, we trained 118 people in community and practitioner workshops covering, Introduction to benefits, Personal Independence Payments, Universal Credit and Challenging Decisions.

Person-Centered Model

Our person-centered service focuses on providing quality advice over quantity. The increasing demand and complexity of clients support needs, has led to us providing an introduction and assessment phase where clients are triaged more thoroughly and meet with our tier 1 advisor to explain the service, process, benefit(s) and identify the exact support that is required.

Here it is assessed how support will be delivered and by whom as well as the client being supported to access all the relevant information needed to have a successful and efficient use of appointment time with our more experienced advisors.

We delivered drop-ins at The Windmill Centre, Paignton Hub, Crafty Fox, Centrepeace and in home settings to further enable access of vulnerable clients.

Demand-led

The majority of the need we see is around Personal Independent Payments, with form filling, support for appeals, medical assessments, and Tribunal representation. As a collective, there is currently only a small number of specialist advisors who work on appeals in Torbay, so we worked to upskill our own in-house advisors to build capacity and expertise.

We also delivered drop-ins at The Windmill Centre, Great Parks Community Centre, Paignton Hub, Riviera Life Church and in home settings to further enable access of vulnerable clients.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Objectives and activities (CONTINUED)

Common Support Themes

Our person-centred package helps to increase household income, reduce expenditure, and generally promote independence.

The support was not limited to, but covered:

- Benefits advice, including accompanying applications for PIP, U.C, Pension Credit, Attendance Allowance and Carer's Allowance
- Guidance/support with appeals, Blue Badge applications and Tribunal advocacy
- Support with Housing Benefit applications, Council Tax Reductions, Household Support Funds, and grant applications (to the local authority, trusts and foundations), to fund home improvements and adaptations, maximising independence at home
- Advice Workshops, delivery of a series of community-based Workshops, which helped inform, raise awareness and enable people aged to access unclaimed entitlements.
- Signposting to additional voluntary sector support to underpin independence, wellbeing, and financial inclusion

Challenges and Learning

As ever, the clients we are seeing rarely have just one presenting issue. Typically, clients come to us after many years of struggling with accessing public services in general and are often bewildered by the benefits system. The clients we support have often been let down on multiple occasions, due to practitioners not fully understanding their support needs. This means it can take a lot more time to build a relationship of trust and provide all the support required for tangible outcomes.

We have also seen an increase in appeals, both at Mandatory Reconsideration and Tribunal Hearings. There are several reasons in this regard, one being limited agency support in Torbay, often due to capacity challenges and lack of relevant specialist advisor experience. Appeals and Tribunals are complex and timely which deters some VSCO in the first place which then means clients try to apply or appeal by themselves which is very rarely successful.

Clients Supported Journey

Clients can be with us from the start or can join at any point on their support 'journey'.

In terms of accessing our service, some clients self-refer, generally after a word-of-mouth recommendation, but the majority are referred from other statutory and voluntary services. We take referrals from local Job Centres, Adult Social Care Team including mental health, Mencap, PLUSS, Age UK, What's your Problem, social prescribers, wellbeing coordinators, community builders, housing associations, food banks, the Community Helpline, NHS, Dimension for Autism, and other VCSO's as applicable.

Increasing knowledge of Entitlements

The cost-of-living crisis continues to impact our clients, who are struggling to pay for day-to-day essentials. We offer all clients a comprehensive online benefit check to ensure they are receiving everything they are entitled to and maximizing their income. We utilise these 'better off calculations', where appropriate, to determine what effect moving into work or increasing or sometimes decreasing their working hours would have on their overall financial position. This better off calculation often highlights benefits clients are entitled to, which feeds into continued support and guidance to aid with accessing identified entitlements.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Objectives and activities (CONTINUED)

Training Feedback

Below statements are from practitioners and volunteers, who attended our most recent workshops.

- *All the courses I have attended have been thoroughly enjoyable, educational, well thought through and while the content is dry and intense, the facilitator somehow makes it easy to understand and as light as possible.*
- *A very useful introduction to Universal Credit and help with information to fill in paperwork, which was invaluable.*
- *The content is excellent; we went through the Universal Credit work capability questionnaire which was insightful.*
- *Excellent as always, very informative.*
- *I found the handouts helpful, easy to find the information after the course has finished which is useful when helping a client as can reflect on what we learnt.*
- *The facilitator was amazing, very knowledgeable and able to explain things in detail.*
- *Really useful being able to go over the descriptors, points for PIP. Also, extremely useful in being able to go over case scenarios and fill in the application form, which helped bring the training together.*
- *I'm very new to this sector, so this was a good understanding of basics, and the handouts were very good.*

Public benefit

The Trustees confirm that they have complied with the duty in Section 17(5) of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit in exercising their powers or duties. They have referred to this guidance when reviewing the academy's aims and objectives and in planning its future activities.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Objectives and activities (CONTINUED)

• People to thank

Without the trustees, partnership working and financial support of trusts & foundations annually we would be unable to deliver all our work. We are extremely grateful for all the support we receive, especially financially as every pound donated allows us to make a lasting contribution to people we support within our community.

Our thanks go to the following supporters

- Bishop Fleming
- Wollens
- Our Trainers, Volunteers & Trustees

Our sincere thanks go to the following funders

- Torbay Council
- Awards For All – The Big Lottery
- Sanctuary Housing Trust
- Norman Family Charitable Trust
- Clare Milne Trust
- Groundwork & Peoples Post Code Trust

Achievements and performance

• Case studies & testimonials

Case Study 1

Client A - Client is a 43-year-old man with a teenager daughter and son. The daughter has severe mental health issues, and the client has been forced to give up work to care for her full-time. She has spent extensive periods in secure units for self-protection but is now living at home with her father. There is high level involvement with Social Services who referred the client to us for help with a claim for DLA. We arranged home visits, also attended by support staff, and liaised extensively to obtain the necessary supporting evidence. The claim was successful, with an award of high-rate care and middle rate mobility – generating income of £558.40 every 4 weeks with a backdated payment of approx. £2,600.

In addition to the DLA the client is now also eligible for the Carer and Disabled Child elements of UC. These amount to an additional £697.55 per calendar month and a further backdated payment of over £3,000. This has made a huge difference to the client who was really struggling to manage with the added expenses his daughter's health conditions were placing on the family budget. We are now in the process of helping her to transfer to PIP, which has quite different qualifying conditions to DLA.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

**Achievements and performance (CONTINUED)
Case studies & testimonials (continued)**

Case Study 2

Client B - Client is a 38-year-old man living in a housing association property. He is a highly vulnerable adult with diagnoses of learning disability, PTSD, depression and anxiety – with suicidal ideation and incidences of self-harm – dyslexia, and asthma. He has a long history in the care system having been in numerous foster placements across the country. Things came to a head in earlier this year as his mental health spiralled and his suicidal ideation dramatically increased. This was compounded by his being unable to work due to ill health and simply running out of money. His limited funds meant the food in his fridge freezer all went off when he ran out of electric and couldn't afford to top up his prepayment meter. What limited funds he did have, meant he was living off bread and peanut butter until that also ran out and he then went several days without any food at all.

With no electric he was also sitting in the dark and freezing cold with no hot water, which was when he was referred to us. Following numerous support appointments, we initiated a claim for PIP and aided him through his medical assessment.

The claim was successful, awarding a 3-year enhanced rate for daily living. This led to a backdated payment of £1,863.85 and an ongoing payment of £441.60 every 4 weeks.

On receiving this money his first act was to fill up his fridge freezer and put £100 on his electric key. He also bought a microwave as his had stopped working several months ago and went to visit his sister and niece, who live over 100 miles away and whom he had not seen for over a year. He had also fallen into rent arrears and was now able to make a lump sum payment towards these and set up an instalment plan to clear the remainder.

Further to the above, we also initiated a claim for the work capability element of Universal Credit. This has been submitted, and we will support him through the medical assessment in due course. In addition to our usual work remit we have been able to support the client to take up cycling again. We were able to get him a free refurbished bike, through our links with Cycle Torbay and Crafty Fox which is aiding him to access future work opportunities.

Financial review

• Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Achievements and performance (CONTINUED)

• Reserves policy

The Trustees review the reserve levels of the Charity annually. This review encompasses the nature of income and expenditure streams, the need to match income with commitments and the nature of reserves. The Trustees take into consideration the future plans of the Charity, the uncertainty over future income streams and other key risks identified during the risk review. Available reserves at the year-end were £92,971, of which £53,889 relate to restricted funds.

Structure, governance and management

• Constitution

The company is limited by guarantee, having no share capital. Its governing document is a Memorandum and Articles of Association, and it is registered as a charity with the Charity Commission. Its Trustees are currently its only members and their liability is limited to £10 each.

Torbay Advice Network is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Torbay Advice Network and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The day to day management is delegated to Wayne Johnson.

Trustees are elected from the local community and the Trustee board elect the Chairman and Treasurer. The Trustees may at any time co-opt any individual who is qualified to be appointed as a Trustee to fill a vacancy in their number or as an additional Trustee, but a co-opted Trustee holds office only until the next AGM.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Structure, governance and management (CONTINUED)

• Trustees

Name	Role/s	Trustee Bio
Tim Godfrey	Trustee	Tim joined Bishop Fleming in 1994. He provides advice and support to a large number of his local business community. He is also the partner heading the firm's Care Home sector team - providing audit and accounting services but most importantly advising a growing number of care home owners on maximising the profitability and value of their business, as well as assisting those who want to grow or exit their business. His client portfolio also includes many of the tourism and leisure businesses in the area. Having been born and educated in the South West, Tim is keenly focused on the region's primary owner-managed business sectors. Tim comments, "My goal is to remove the headache of day-to-day paperwork whilst facilitating the growth and aspirations of my owner managed business clients. My focus is on helping core owner-managed sectors to maximize their business performance and value."
Steve Gale	Trustee	Prior to getting involved in the community sector, I worked for over 22 years in the commercial photographic industry, mostly in the London area, but also for a short spell in Cairo, and more locally in Torbay. In the early 1990s I decided to embark on a new career path and was drawn towards the advice sector, as manager with Torbay Disability Information Service (part of Torbay and Southern Devon Health and Care NHS Trust). After 20+ years I have decided to take early retirement to focus on new VCS ventures. Over the years I have developed a particular interest in social security issues and have delivered some of TAN's training sessions on welfare benefits.

• New Trustees (joined during the financial year)

Matt Fellows
Edward Lee

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Structure, governance and management (CONTINUED)

- Independent Contractors commissioned by Torbay Advice Network

Charity Manager - Wayne Johnson

Wayne has worked in the voluntary sector since 2002, predominantly as a Senior Project Manager for a large Charity as well as senior roles within Fundraising, Community and Strategic Development and commissioned works within the private sector.

Wayne supports the Trustees with charity governance, compliance and service delivery, including, point of contact for general enquiries, general administration duties, bid and tender submissions, Partnership & Service Development, Contractor Management and applicable financial processes.

Welfare Advisor & Trainer – Susan Bottomley

Susan has over 20 years' experience working within this sector, working for organisations such as CAB, as a volunteer advisor and welfare support roles including, Homeless Persons Officer, Acting Housing Needs Manager, Community Outreach Worker, FAIR Coordinator and FAB Team Member.

Since 2018, Susan has been providing specialist information, advice and guidance, helping vulnerable people to understand and access their welfare rights entitlements.

Susan also writes bespoke training modules and delivers tailored training for VCSO staff and volunteers, including topics such as PIP, ESA, Carers Allowance, Universal Credit, GDPR, etc to name just a few.

Administrator – Abi Massheder

Abi has over a decade of experience working in administration for both local and multi-national organizations.

Abi's enthusiasm and experienced and varied background dealing with all different types of office administration and business support enabled our Charity to facilitate increased service delivery throughout the financial year.

All our contractors and volunteers have been an invaluable asset throughout the year and we would like to thank them in supporting us to meet and exceed our Charitable aims and objectives

- Related party relationships

There are no related parties which either control or significantly influence the decisions and operations of Torbay Advice Network.

Plans for future periods

The Charity plans to continue to support the advice and information sector in Torbay, providing front-line support for communities and practitioners.

Funds held as custodian

The Charity and its Trustees do not act as the Custodian Trustees of any other Charity.

Approved by order of the members of the board of Trustees on 14/11/25 and signed on their behalf by:



**Wayne Johnson
(Manager)**

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

**STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025**

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

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

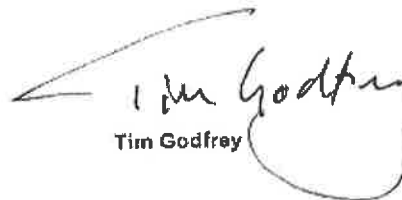
- select suitable accounting policies and then apply them consistently.
- observe the methods and principles of the Charities SORP (FRS 102).
- make judgments and accounting estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject 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 Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 14/11/25 and signed on its behalf by:



Wayne Johnson
(Manager)


Tim Godfrey

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

Independent Examiner's Report to the Trustees of Torbay Advice Network ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the Trustees of the Company (and 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 the Company's accounts 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

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:

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.



Signed:

Dated: 14 November 2025

Nicholas Millard

Accounting 4 Everything SW Ltd
13 Hyde Road
Paignton
TQ4 5BW

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:				
Charitable activities	350	62,724	63,074	83,782
Total income	350	62,724	63,074	83,782
Expenditure on:				
Charitable activities	-	58,012	58,012	52,727
Total expenditure	-	58,012	58,012	52,727
Net movement in funds	350	4,712	5,062	31,055
Reconciliation of funds:				
Total funds brought forward	26,648	62,263	87,909	56,854
Net movement in funds	350	4,712	5,062	31,055
Transfer between funds	13,086	(13,086)	-	-
Total funds carried forward	39,082	53,889	92,971	87,909

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 16 to 23 form part of these financial statements.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)
REGISTERED NUMBER:05979205**

**BALANCE SHEET
AS AT 31 MARCH 2025**

		2025 £	2024 £
Fixed assets			
Tangible assets	8	78	104
		<u>78</u>	<u>104</u>
Current assets			
Cash at bank and in hand		92,970	87,865
		<u>92,970</u>	<u>87,865</u>
Creditors: amounts falling due within one year	9	(77)	(60)
		<u>92,893</u>	<u>87,805</u>
Net current assets			
		<u>92,971</u>	<u>87,909</u>
Total assets less current liabilities			
		<u>92,971</u>	<u>87,909</u>
Total net assets			
		<u>92,971</u>	<u>87,909</u>
Charity funds			
Restricted funds	10	53,889	62,263
Unrestricted funds	10	39,082	25,646
		<u>92,971</u>	<u>87,909</u>
Total funds			
		<u>92,971</u>	<u>87,909</u>

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

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

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

The financial statements were approved and authorised for issue by the Trustees on 29 August 2025 and signed on their behalf by:

Wayne Johnson
(Manager)

The notes on pages 16 to 23 form part of these financial statements.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. General information

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

2. Accounting policies

2.1 BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Torbay Advice Network 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.

2.2 INCOME

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

2.3 EXPENDITURE

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

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on a reducing balance basis.

Depreciation is provided on the following basis:

- Office equipment and software - 25% reducing balance

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.5 CASH AT BANK AND IN HAND

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

2.6 LIABILITIES AND PROVISIONS

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.7 FINANCIAL INSTRUMENTS

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.8 FUND ACCOUNTING

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

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

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

3. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Lottery COL		-	-	28,182
Awards for All		16,984	16,984	-
Casework	350		350	-
Sanctuary Housing		5,500	5,500	5,000
Precept		28,240	28,240	38,800
ASC (Torbay Council)		10,000	10,000	10,000
Groundwork		2,000	2,000	-
NFCT			-	1,800
TOTAL	350	62,724	63,074	83,782

In 2024, of total income £nil was unrestricted and £83,782 was restricted.

4. Analysis of expenditure on charitable activities

	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Training/professional advice	34,140	34,140	30,029
Insurance	190	190	190
Sundry expenditure	637	637	731
Wages and salaries	22,177	22,177	21,022
Accountancy fees	842	842	720
Depreciation	26	26	35
TOTAL	58,012	58,012	52,727

In 2024, of total expenditure on charitable activities £0 was unrestricted and £52,727 was restricted.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

5. Independent examiner's remuneration

	2025 £	2024 £
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	842	720
Fees payable to the Company's independent examiner in respect of: All other services not included above	nil	Nil

6. Staff costs

	2025 £	2024 £
Wages and salaries	22,177	21,022

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

	2025 No.	2024 No.
Employees	3	2

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

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £nil).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £nil).

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

8. Tangible fixed assets

	Plant and machinery £
COST OR VALUATION	2,779
At 1 April 2024	-
Additions	<u>2,779</u>
At 31 March 2025	<u>2,779</u>
DEPRECIATION	2,675
At 1 April 2024	26
Charge for the year	<u>2,701</u>
At 31 March 2025	<u>2,727</u>
NET BOOK VALUE	
At 31 March 2024	<u>104</u>
At 31 March 2025	<u>78</u>

9. Creditors: Amounts falling due within one year

	2025 £	2024 £
Accruals	<u>77</u>	<u>60</u>

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

10. Statement of funds

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2025 £
UNRESTRICTED FUNDS					
General Funds - all funds	25,846	350		13,086	39,082
RESTRICTED FUNDS					
Gemini FM	55			(55)	-
Mayor Fund	46			(46)	-
Awards for All (National Lottery)	-	16,984	(8,278)		8,706
Sanctuary Housing	3,127	5,500	(5,160)	(1)	3,466
ASC (Torbay Council)	7,247	10,000	(14,407)	(1)	2,839
Groundwork	-	2,000	(2,000)		-
Cost of Living - TCDT	-				-
Lottery COL	20,127		(7,064)	(13,063)	-
NFCT	1,208		(1,208)		-
Precept	30,453	28,240	(19,895)	80	38,878
	62,263	62,724	(58,012)	(13,086)	53,889
TOTAL OF FUNDS					
	87,809	63,074	(58,012)		92,971

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

10. Statement of funds (continued)

Funder	Grant Overview
Groundwork – Peoples Postcode Lottery	Specialist welfare advice support to Torbay residents experiencing Social Challenges & Extreme Deprivation.
Precept	A transformational, fully inclusive, multi-agency Information and advice (IAG) service for Torbay.
Sanctuary	Information advice and Guidance (IAG) and Advisor Training for Torbay residents.
ASC	Provide sources of information, support for people with Autistic Spectrum Conditions (ASC) & families and carers.
Awards for All	Delivery of IAG to residents in Paignton @ Crafty Fox and Centrepeace. Staff training, governance and community advice workshops.
Lottery C.O.L	Funds to increase capacity, maintain service delivery and sustainability, including Advisor Training & IAG services.
Groundwork – Peoples Postcode Lottery	Specialist welfare advice support to Torbay residents experiencing Social Challenges & Extreme Deprivation.

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	61	17	78
Current assets	39,079	53,891	92,970
Creditors due within one year	(58)	(19)	(77)
TOTAL	39,082	53,889	92,971

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

11. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	81	23	104
Current assets	24,705	62,300	87,865
Creditors due within one year		(60)	(60)
TOTAL	25,646	62,263	87,909

12. Controlling party

The charitable company is controlled by the Trustees.

TORBAY ADVICE NETWORK

England & Wales - Charity number 1118604

Accounts

Registered number: 05979205

Charity number: 1118604

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

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**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2024**

Trustees	Chris Wills, Chair Tim Godfrey Steve Gale
Company registered number	05979205
Company registered office	13 Hyde Road Paignton TQ4 5BW
Charity registered number	1118604
Charity registered office	Suite 26 15 Montpellier Road Torquay TQ1 1DL
Accountants	Accounting 4 Everything SW Ltd 13 Hyde Road Paignton TQ4 5BW
Bankers	National Westminster Bank Paignton Devon TQ4 5DE
Insurance broker	PolicyBee LLP 14 Brightwell Barns Waldringfield Road Brightwell Suffolk IP10 OBJ

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**CHAIRMAN'S STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024**

The chairman presents his statement for the year.

These past twelve months have shown that the continued cost-of-living crisis not only impacts low-income Torbay residents, but we have seen an increase with working families and individuals struggling to pay for day-to-day essentials due to spiralling costs and stagnant incomes.

This has been highlighted in residents coming to our services, seeking advice on entitlements and local support services. Over the past 12 months, we have focussed additional financial capacity to meet demand, as well as developing more collaborative partnerships with VCSO's in Torbay.

This has worked well in general, such as the Windmill Centre, through our collaborative Advising Torbay service delivery, whereby we pool our financial resources and advisor expertise to meet increased demand and offer one point of contact to reduce duplication of works.

We're very thankful to all our funders over the past year and very proud of the work we've done in the face of continued challenges, as without the continued support from the Lottery, Trusts or Foundations, we wouldn't be able to offer such transformational support to vulnerable residents in Torbay.

The Trustees remain grateful for the commitment and endeavour of Wayne Johnson and our sessional welfare advisor and trainer Susan and to all those organisations that have supported the charity and enabled us to facilitate the various projects, courses, and programmes during the past year, all of which have been free for advisors, volunteers and community members to attend.

Torbay Advice Network has remained financially stable and secure during the period covered by this report and will continue to identify and seek access to funds to run our tailored programmes on topics where the need is greatest and where the benefit of such training is passed on to the members of our local community.

On a final note, it is with great sadness that we lost one of our valued Trustees, Cristopher Wills in May 2024.

Chris was a staunch advocate for Torbay Advice Network for well over a decade, through his continued passion, knowledge and commitment he has helped to sustain and grow service delivery within the Charity, and it goes without saying, he will be sorely missed by all of us within the Charity.

We would like to pass on our sincere condolences to all of Chris's family and friends in this sad loss. It will be impossible to replace Chris, but we will have new Trustees coming onboard in 2024 to help with strategic direction and ensure the charity's work continues to advance its charitable objectives and remain relevant.

Tim Godfrey
Date: 29 August 2024

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024**

The Trustees present their annual report together with the financial statements of the Company for the 1 April 2023 to 31 March 2024. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

• **Policies and objectives**

Torbay Advice Network (TAN) aims to support the advice and information sector in Torbay through signposting services, multi-agency training, lobbying, strategic and developmental work. TAN will collect, collate, monitor and report on the advice and information sector in Torbay identifying gaps in service provision, staff, training and other resources and will support joint working initiatives.

In support of the above TAN will strive to become the natural choice for local people when they need information, training and/or advice. It will strive to become a centre of excellence noted for customer service, for going that extra mile. It will aim to be a market leader, at the forefront of new and innovative service delivery within Torbay. TAN will epitomise strong partnership working and ensure equitable resources across the TAN community.

The Objects are:

To advance education for the benefit of the public in Torbay and to promote for the benefit of the public in Torbay those parts of the voluntary sector which provide advice and information services by:

- a) the co-ordination and development of high quality advice and information services with a view to improving the quality and capacity of, and public access to, such services;
- b) the provision of training services, educational materials, support and assistance relating to advice and information services; and
- c) the promotion of co-operation between voluntary sector, advice organisations and all relevant statutory authorities and other bodies in relation to advice and information services.

TAN was set up to implement the recommendations of the Advice Strategy (2006) around Quality, Training, Access, Monitoring, Volunteer recruitment, Strategic Voice and the provision of an Advice Centre.

The main priorities today are to:

1. Deliver multi-agency & community training at basic, skilled advisor and legal advisor levels
2. Monitor the sector and use the information to develop the TAN community
3. Increase the Strategic Voice of the sector as a whole
4. Increase Quality Standards
5. Develop membership standards, criteria and participation
6. Attract new volunteers to TAN and the sector
7. Provide welfare support services to those deemed most in need

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Objectives and activities (CONTINUED)

• **Policies and objectives (continued)**

Future priorities dependent on funding are to develop single points of entry via an advice hub, telephone signposting line and web portal. One of the main priorities of TAN is to monitor the sector and use the information to develop the TAN community.

Each year we undertake a training needs analysis and this outlines the requirements for the forthcoming year and we regularly receive additional requests throughout the year.

TAN will continue to assess the needs of the community and develop training to ensure that advisers and communities have the most up to date information and skills to underpin our aims to improve the quality of advice available in Torbay.

Service Delivery Overview

We have supported **272 clients**, consisting of 154 women, 114 men and 4 others, with age ranges supported up to 94 years. Our services have helped clients to secure additional income of **£765,533** in total.

Working in collaboration with the Windmill Centre's Generalist Advisor, we subsequently added a third qualified advisor through our tailored IAG college training and shadowing, with our collective three workers focusing on their own specialty areas.

In addition, we trained 52 people in community and practitioner workshops covering, Introduction to benefits, Identifying entitlement, Making a claim, Personal Independence Payments and Benefits for Carers.

Community Focussed IAG (Information, Advice & Guidance)

We also provided a series of community workshops, focussed on empowering and advising our community, such as "What Benefits Can I Claim" and "Guides to getting the right decision" where our experts provided guidance and valuable insight into their welfare benefit entitlements for both in and out of work scenarios.

Person-Centered Model

Our person-centered service focuses on providing quality advice over quantity. The increasing demand and complexity of clients support needs, has led to us providing an introduction and assessment phase where clients are triaged more thoroughly and meet with our tier 1 advisor to explain the service, process, benefit(s) and identify the exact support that is required.

Here it is assessed how support will be delivered and by whom as well as the client being supported to access all the relevant information needed to have a successful and efficient use of appointment time with our more experienced advisors.

Demand-led

The majority of the need we see is around Personal Independent Payments, with form filling, support for appeals, medical assessments, and Tribunal representation. As a collective, there is currently only a small number of specialist advisors who work on appeals in Torbay, so we worked to upskill our own in-house advisors to build capacity and expertise.

We also delivered drop-ins at The Windmill Centre, Great Parks Community Centre, Paignton Hub, Riviera Life Church and in home settings to further enable access of vulnerable clients.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Objectives and activities (CONTINUED)

Clients Supported Journey

Clients can be with us from the start or can join at any point on their support 'journey'.

In terms of accessing our service, some clients self-refer, generally after a word-of-mouth recommendation, but the majority are referred from other statutory and voluntary services. We take referrals from local Job Centres, Adult Social Care Team including mental health, Mencap, PLUSS, Age UK, What's your Problem, social prescribers, wellbeing coordinators, community builders, housing associations, food banks, the Community Helpline, NHS, Dimension for Autism, and others.

Increasing knowledge of Entitlements

The cost-of-living crisis continues to impact our clients, who are struggling to pay for day-to-day essentials. We offer all clients a comprehensive online benefit check to ensure they are receiving everything they are entitled to and maximizing their income. We utilise these 'better off calculations', where appropriate, to determine what effect moving into work or increasing or sometimes decreasing their working hours would have on their overall financial position. This better off calculation often highlights benefits clients are entitled to, which feeds into continued support and guidance to aid with accessing identified entitlements.

We also provided employment-related support including guidance and templates for reasonable adjustments requests in the workplace and details on how the Access to Work scheme can assist to enable the client to stay in or access employment.

In addition, we also offered benefit related advice such as the pros and cons of becoming a DWP appointee and support with the application process.

Increased Overheads

As non-profit making organisation we rely on funding to facilitate our services, however, we are not funding led but demand led. This doesn't detract though that one of ours and the voluntary sectors biggest challenges are managing limited capacity with increased demand and funding challenges.

We pride ourselves in being a very lean organisation in terms of how and where we spend our funds as we know every pound secured is invaluable, but we are constantly seeing our operational costs increase, which means the number of people we can support will decrease over time if we don't secure additional funding to off-set. We have been successful in this regard due to funding from the Lottery's cost of living fund, but we will need to secure funds moving forward to be able to sustain service delivery.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Objectives and activities (CONTINUED)

Training Feedback

We have numerous statements from the surveys received, where we asked what difference this training would make to them, below are just a sample.

- *It will make a great difference as I don't know where else I would get this depth of information.*
- *I can now offer more specific advice, guidance, and knowledge to share with both colleagues and clients.*
- *To support vulnerable people in the community, to help empower people to ensure they are receiving their full benefit entitlements.*
- *I will be able to better support people I work with and help to access benefits that they are eligible for. This could make the difference to their lives in many ways, including their mental health*
- *Better equipped to use online calculators and ask appropriate questions*
- *Support individuals and identify appropriate benefits for them.*
- *It will make a big difference in letting me help clients. Especially as I'm new to this and now aware of most of the information.*
- *Much better understanding of the systems as a whole and how to help individuals.*
- *Support people to be more successful with PIP claims.*
- *Better equipped to fill out PIP forms more efficiently and ask better questions.*
- *We work with parents who need support stabilizing their lives and this training will help me in my role.*
- *PIP training is vital in relation to the clients I am working with. This training has been vital.*
- *Working with carers, will be able to make them aware of the benefits available and the criteria for the benefits.*
- *Again, very clear, informative session. I will certainly be able to offer more advice, more accurate information.*

• **Public benefit**

The Trustees confirm that they have complied with the duty in Section 17(5) of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit in exercising their powers or duties. They have referred to this guidance when reviewing the academy's aims and objectives and in planning its future activities.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Objectives and activities (CONTINUED)

• **People to thank**

Without the trustees, partnership working and financial support of trusts & foundations annually we would be unable to deliver all our work. We are extremely grateful for all the support we receive, especially financially as every pound donated allows us to make a lasting contribution to people we support within our community.

Our thanks go to the following supporters

- Bishop Fleming
- Our Trainers, Volunteers & Trustees

Our sincere thanks go to the following funders

- Torbay Council
- Awards For All – The Big Lottery
- Sanctuary Housing Trust
- Norman Family Charitable Trust
- Clare Milne Trust

Achievements and performance

• **Case studies & testimonials**

Case Study 1

Client A is a 35-year-old man recently diagnosed with autism and ADHD. He had applied for PIP himself but had only been awarded 6 points for the daily living component (8 points are needed for a standard award). He had approached another local advice service for help with a mandatory reconsideration (first step in the appeal process) but unfortunately, they were unable to help him so again he had to do it himself. This was also unsuccessful, and the case went to tribunal on the 13/10/23 at Newton Abbot Magistrates' Court (this deals with appeals by Torbay residents).

The client only contacted us on 26/09/23 which did not leave much time to prepare. The adviser called him back the same day, discussed the case at some length on the phone, and agreed to meet him the following day where they went through the appeal 'bundle' and prepared a strategy for the hearing. At this meeting they also contacted HMCTS to register her as his official representative. In normal circumstances, a formal, written appeal submission should be submitted to HMCTS online at least two weeks prior to the hearing date. This was not possible in this case, due to time constraints, so the adviser went to the Court on the morning of the hearing and hand delivered the submission to the usher along with a written request for the Judge to allow it as late evidence. She then returned to the Court that afternoon for the hearing, along with the client, where she acted as his representative and subsequently supported the client with a successful PIP award for daily living.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

**Achievements and performance (CONTINUED)
Case studies & testimonials (continued)**

Case Study 2

Client B is a 51-year-old man living in a privately rented flat. He has a history of sexual abuse as a child and several periods in care. He began using drugs in his teens and spent many years addicted to heroin. After periods in rehab and supported living he is now drug free, however his mental health is very fragile, and he has been referred to the Community Mental Health Team. There is a long waiting list, and he is receiving regular wellbeing calls as there are concerns about suicide ideation. He also has significant long term physical health conditions, particularly with mobility. He is unable to work so is on a very low income and must use the food bank a couple of times a month. A local service had helped him to apply for Personal Independence Payment (PIP), but this was turned down and he needed help in appealing against that decision.

The adviser saw him at The Windmill Centre several times and prepared a detailed appeal submission. She attended the tribunal hearing with him and acted as representative. The appeal was allowed, and he was given a maximum 10-year award – enhanced rate for both components. This means ongoing payments of £172.75 pw.

The award was backdated to its original application date, resulting in a back payment of £15,264. The client says this sum will change his life – he will be able to eat much more healthily, buy a decent second-hand car and, most importantly, find somewhere else to live. His current accommodation is a small flat in a building occupied by others with chaotic lifestyles. A local service has been trying to help him move to somewhere more suitable, and less of a risk to his continued sobriety, for over a year but he simply couldn't afford anywhere else. Now, crucially, he has the means to do this and to maintain the tenancy.

Case Study 3

Client C is a 65-year-old married woman with significant physical health conditions, including arthritis in all her joints, and declining mental health. She had worked in education until recently when she retired on health grounds after a student assaulted her. She was subject to long-term domestic abuse in her previous marriage and her anxiety had worsened considerably since that incident. She had applied for PIP herself but been turned down and wanted to appeal. This was her last opportunity to apply for PIP as the cut off for applications is State Pension Age – in her case, just a few months away.

The adviser saw her in the Hub at Paignton Library and had lengthy phone appointments when her health was particularly poor. A detailed appeal submission was prepared, and the adviser was due to attend the tribunal hearing with her and act as representative. The week before the hearing the client said she could not face it – the hearings are held in Newton Abbot Magistrates' Court and the prospect of going there was too overwhelming. She had had to attend Court as a witness previously and the prospect of going there again was just too much for her. She was on the point of giving up. The adviser organised a telephone hearing with HMCTS and travelled to her home to act as representative on the conference call.

The appeal was allowed, and she was awarded the standard rate for daily living. This means an ongoing payment of £68.10pw, and a back payment of £4,833. This will obviously ease the financial burden, now that she can no longer work, and she is particularly pleased that she will now be able to afford to go swimming as she finds this the only thing that eases the pain in her joints.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Financial review

• **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Achievements and performance (CONTINUED)

• **Reserves policy**

The Trustees review the reserve levels of the Charity annually. This review encompasses the nature of income and expenditure streams, the need to match income with commitments and the nature of reserves. The Trustees take into consideration the future plans of the Charity, the uncertainty over future income streams and other key risks identified during the risk review. Available reserves at the year-end were £56,854, of which £32,041 relate to restricted funds.

Structure, governance and management

• **Constitution**

The company is limited by guarantee, having no share capital. Its governing document is a Memorandum and Articles of Association, and it is registered as a charity with the Charity Commission. Its Trustees are currently its only members and their liability is limited to £10 each.

Torbay Advice Network is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Torbay Advice Network and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The day to day management is delegated to Wayne Johnson.

Trustees are elected from the local community and the Trustee board elect the Chairman and Treasurer. The Trustees may at any time co-opt any individual who is qualified to be appointed as a Trustee to fill a vacancy in their number or as an additional Trustee, but a co-opted Trustee holds office only until the next AGM.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Structure, governance and management (CONTINUED)

• **Trustees**

Name	Role/s	Trustee Bio
Tim Godfrey	Trustee	Tim joined Bishop Fleming in 1994. He provides advice and support to a large number of his local business community. He is also the partner heading the firm's Care Home sector team - providing audit and accounting services but most importantly advising a growing number of care home owners on maximising the profitability and value of their business, as well as assisting those who want to grow or exit their business. His client portfolio also includes many of the tourism and leisure businesses in the area. Having been born and educated in the South West, Tim is keenly focused on the region's primary owner-managed business sectors. Tim comments, "My goal is to remove the headache of day-to-day paperwork whilst facilitating the growth and aspirations of my owner managed business clients. My focus is on helping core owner- managed sectors to maximize their business performance and value."
Steve Gale	Trustee	Prior to getting involved in the community sector, I worked for over 22 years in the commercial photographic industry, mostly in the London area, but also for a short spell in Cairo, and more locally in Torbay. In the early 1990s I decided to embark on a new career path and was drawn towards the advice sector, as manager with Torbay Disability Information Service (part of Torbay and Southern Devon Health and Care NHS Trust). After 20+ years I have decided to take early retirement to focus on new VCS ventures. Over the years I have developed a particular interest in social security issues and have delivered some of TAN's training sessions on welfare benefits.

• **New Trustees (joined since financial year end)**

Matt Fellows
Edward Lee

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Structure, governance and management (CONTINUED)

• **Independent Contractors commissioned by Torbay Advice Network**

Charity Manager - Wayne Johnson

Wayne has worked in the voluntary sector since 2002, predominantly as a Senior Project Manager for a large Charity as well as senior roles within Fundraising, Community and Strategic Development and commissioned works within the private sector.

Wayne supports the Trustees with charity governance, compliance and service delivery, including, point of contact for general enquiries, general administration duties, bid and tender submissions, Partnership & Service Development, Contractor Management and applicable financial processes.

Welfare Advisor & Trainer – Susan Bottomley

Susan has over 20 years' experience working within this sector, working for organisations such as CAB, as a volunteer advisor and welfare support roles including, Homeless Persons Officer, Acting Housing Needs Manager, Community Outreach Worker, FAIR Coordinator and FAB Team Member.

Since 2018, Susan has been providing specialist information, advice and guidance, helping vulnerable people to understand and access their welfare rights entitlements.

Susan also writes bespoke training modules and delivers tailored training for VCSO staff and volunteers, including topics such as PIP, ESA, Carers Allowance, Universal Credit, GDPR, etc to name just a few.

Administrator – Abi Massheder

Abi has over a decade of experience working in administration for both local and multi-national organizations.

Abi's enthusiasm and experienced and varied background dealing with all different types of office administration and business support enabled our Charity to facilitate increased service delivery throughout the financial year.

All our contractors and volunteers have been an invaluable asset throughout the year and we would like to thank them in supporting us to meet and exceed our Charitable aims and objectives

• **Related party relationships**

There are no related parties which either control or significantly influence the decisions and operations of Torbay Advice Network.

Plans for future periods

The Charity plans to continue to support the advice and information sector in Torbay, providing front-line support for communities and practitioners.

Funds held as custodian

The Charity and its Trustees do not act as the Custodian Trustees of any other Charity.

Approved by order of the members of the board of Trustees on 29 August 2024 and signed on their behalf by:

Wayne Johnson
(Manager)

**STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2024**

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

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles of the Charities SORP (FRS 102).
- make judgments and accounting estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards (FRS 102) 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 Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 29 August 2024 and signed on its behalf by:

Wayne Johnson
(Manager)

Tim Godfrey

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2024**

Independent Examiner's Report to the Trustees of Torbay Advice Network ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended **31 March 2024**.

Responsibilities and Basis of Report

As the Trustees of the Company (and 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 the Company's accounts 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

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:

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed:

Dated: 29 August 2024

Nicholas Millard

Accounting 4 Everything SW Ltd
13 Hyde Road
Paignton
TQ4 5BW

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Charitable activities		-	83,782	83,782	37,936
Total income		-	83,782	83,782	37,936
Expenditure on:					
Charitable activities		-	52,727	52,727	30,128
Total expenditure		-	52,727	52,727	30,128
Net movement in funds		-	31,055	31,055	7,808
Reconciliation of funds:					
Total funds brought forward		24,813	32,041	56,854	49,046
Net movement in funds		-	31,055	31,055	7,808
Transfer between funds		833	(833)	-	-
Total funds carried forward		25,646	62,263	87,909	56,854

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 17 to 24 form part of these financial statements.

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)
REGISTERED NUMBER:05979205

BALANCE SHEET
AS AT 31 MARCH 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	8	104	139
		<u>104</u>	<u>139</u>
Current assets			
Cash at bank and in hand		87,865	57,435
		<u>87,865</u>	<u>57,435</u>
Creditors: amounts falling due within one year	9	(60)	(720)
		<u></u>	<u></u>
Net current assets		87,805	56,715
		<u></u>	<u></u>
Total assets less current liabilities		87,909	56,854
		<u></u>	<u></u>
Total net assets		87,909	56,854
		<u></u>	<u></u>
Charity funds			
Restricted funds	10	62,263	32,041
Unrestricted funds	10	25,646	24,813
		<u></u>	<u></u>
Total funds		87,909	56,854
		<u></u>	<u></u>

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

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

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

The financial statements were approved and authorised for issue by the Trustees on 29 August 2024 and signed on their behalf by:

Wayne Johnson
(Manager)

The notes on pages 17 to 24 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1. General information

The company is a company limited by guarantee. The members of the company are the Trustees named on page . In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

2. Accounting policies

2.1 BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Torbay Advice Network 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.

2.2 INCOME

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

2.3 EXPENDITURE

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

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on a reducing balance basis.

Depreciation is provided on the following basis:

- _ Office equipment and software - 25% reducing balance

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

2. Accounting policies (continued)

2.5 CASH AT BANK AND IN HAND

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

2.6 LIABILITIES AND PROVISIONS

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.7 FINANCIAL INSTRUMENTS

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.8 FUND ACCOUNTING

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

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

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

3. Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Lottery COL		28,182	28,182	-
Awards for All			-	9,396
Casework			-	600
Sanctuary Housing		5,000	5,000	5,000
Precept		38,800	38,800	-
ASC (Torbay Council)		10,000	10,000	10,000
Claire Milne			-	8,000
Cost of Living - TCDT			-	4,940
NFCT		1,800	1,800	-
TOTAL		83,782	83,782	37,936

In 2023, of total income £600 was unrestricted and £37,336 was restricted.

4. Analysis of expenditure on charitable activities

	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Training/professional advice	30,029	30,029	16,097
Insurance	190	190	190
Sundry expenditure	731	731	722
Wages and salaries	21,022	21,022	12,352
Accountancy fees	720	720	720
Legal and professional fees	-	-	-
Depreciation	35	35	47
TOTAL	52,727	52,727	30,128

In 2023, of total expenditure on charitable activities £0 was unrestricted and £30,128 was restricted.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

5. Independent examiner's remuneration

	2024	2023
	£	£
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	720	720
Fees payable to the Company's independent examiner in respect of: All other services not included above	nil	Nil

6. Staff costs

	2024	2023
	£	£
Wages and salaries	21,022	12,352

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

	2024	2023
	No.	No.
Employees	2	2

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

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £nil).

During the year ended 31 March 2024, no Trustee expenses have been incurred (2023 - £nil).

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

8. Tangible fixed assets

	Plant and machinery £
COST OR VALUATION	
At 1 April 2023	2,779
Additions	-
At 31 March 2024	2,779
DEPRECIATION	
At 1 April 2023	2,640
Charge for the year	35
At 31 March 2024	2,675
NET BOOK VALUE	
At 31 March 2023	139
At 31 March 2024	104

9. Creditors: Amounts falling due within one year

	2024 £	2023 £
Accruals	60	720

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

10. Statement of funds

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2024 £
UNRESTRICTED FUNDS					
General Funds - all funds	24,813			833	25,646
RESTRICTED FUNDS					
Gemini FM	55				55
Mayor Fund	46				46
Awards for All (National Lottery)	9,394		(9,394)		-
Sanctuary Housing	2,599	5,000	(4,472)		3,127
ASC (Torbay Council)	7,855	10,000	(10,608)		7,247
Claire Milne	7,152		(7,152)		-
Cost of Living - TCDT	4,940		(4,940)		-
Lottery COL	-	28,182	(8,055)		20,127
NFCT	-	1,800	(592)		1,208
Precept	-	38,800	(7,514)	(833)	30,453
	32,041	83,782	(52,727)	(833)	62,263
TOTAL OF FUNDS					
	56,854	83,782	(52,727)		87,909

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

10. Statement of funds (continued)

Funder	Grant Overview
NFCT	Specialist welfare advice support to Torbay residents who have a disability and experiencing Social Challenges & Extreme Deprivation.
Precept	A transformational, fully inclusive, multi-agency Information and advice (IAG) service for Torbay.
Sanctuary	Information advice and Guidance (IAG) and Advisor Training for Torbay residents.
ASC	Provide sources of information, support for people with Autistic Spectrum Conditions (ASC) & families and carers.
C.O.L	Delivery of cost-of-living advice workshops, open to residents from within Torbay and practitioners who support vulnerable individuals.
Lottery	Funds to increase capacity, maintain service delivery and sustainability, including Advisor Training & IAG services.
Clare Milne	To address the ongoing dual impacts of the COVID-19 pandemic and the cost-of living crisis by offering people identified as having a disability, with complex support needs, person-centred assistance related to welfare benefits.

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	81	23	104
Current assets	25,565	62,300	87,865
Creditors due within one year		(60)	(60)
TOTAL	25,646	62,263	87,909

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

11. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	108	31	139
Current assets	24,705	32,730	57,435
Creditors due within one year		(720)	(720)
TOTAL	24,813	32,041	56,854

12. Controlling party

The charitable company is controlled by the Trustees.

TORBAY ADVICE NETWORK

England & Wales - Charity number 1118604

Accounts

Registered number: 05979205

Charity number: 1118604

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

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TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2023

Trustees	Chris Wills, Chair Tim Godfrey Steve Gale
Company registered number	05979205
Company registered office	13 Hyde Road Paignton TQ4 5BW
Charity registered number	1118604
Charity registered office	Suite 26 15 Montpellier Road Torquay TQ1 1DL
Accountants	Accounting 4 Everything SW Ltd 13 Hyde Road Paignton TQ4 5BW
Bankers	National Westminster Bank Paignton Devon TQ4 5DE
Insurance broker	PolicyBee LLP 14 Brightwell Barns Waldringfield Road Brightwell Suffolk IP10 OBJ

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**CHAIRMAN'S STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023**

The chairman presents his statement for the year.

The past twelve months have been challenging for our clients as many continue to struggle due to the cost-of-living crisis.

We have noticed a significant increase in demand in general, not only from people already unemployed but also individuals and families who currently work full-time but are still struggling to pay essential bills and are seeking advice on entitlements and local support services.

We know, people living in disadvantaged communities are experiencing the impact of this on their health more than most and more than ever which is why we have been actively developing more collaborative partnerships with VCSO's in Torbay so we can pool our resources and support more people in need.

We're proud of the work we've done this year in the face of a great number of challenges, and the Trustees remain grateful for the commitment and endeavour of Wayne Johnson and our sessional welfare advisor and trainer Susan and to all those organisations that have supported the charity and enabled us to fund the various projects, courses, and programmes during the past year, all of which have been free for advisors and volunteers to attend.

Torbay Advice Network has remained financially stable and secure during the period covered by this report and will continue to identify and seek access to funds to run our tailored programmes on topics where the need is greatest and where the benefit of such training is passed on to the members of our local community.

The Trustees look forward to another successful year ahead.

Chairman
Date: 12 December 2023

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023**

The Trustees present their annual report together with the financial statements of the Company for the 1 April 2022 to 31 March 2023. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

• Policies and objectives

Torbay Advice Network (TAN) aims to support the advice and information sector in Torbay through signposting services, multi-agency training, lobbying, strategic and developmental work. TAN will collect, collate, monitor and report on the advice and information sector in Torbay identifying gaps in service provision, staff, training and other resources and will support joint working initiatives.

In support of the above TAN will strive to become the natural choice for local people when they need information, training and/or advice. It will strive to become a centre of excellence noted for customer service, for going that extra mile. It will aim to be a market leader, at the forefront of new and innovative service delivery within Torbay. TAN will epitomise strong partnership working and ensure equitable resources across the TAN community.

The Objects are:

To advance education for the benefit of the public in Torbay and to promote for the benefit of the public in Torbay those parts of the voluntary sector which provide advice and information services by:

- a) the co-ordination and development of high quality advice and information services with a view to improving the quality and capacity of, and public access to, such services;
- b) the provision of training services, educational materials, support and assistance relating to advice and information services; and
- c) the promotion of co-operation between voluntary sector, advice organisations and all relevant statutory authorities and other bodies in relation to advice and information services.

TAN was set up to implement the recommendations of the Advice Strategy (2006) around Quality, Training, Access, Monitoring, Volunteer recruitment, Strategic Voice and the provision of an Advice Centre.

The main priorities today are to:

1. Deliver multi-agency & community training at basic, skilled advisor and legal advisor levels
2. Monitor the sector and use the information to develop the TAN community
3. Increase the Strategic Voice of the sector as a whole
4. Increase Quality Standards
5. Develop membership standards, criteria and participation
6. Attract new volunteers to TAN and the sector
7. Provide welfare support services to those deemed most in need

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Objectives and activities (CONTINUED)

• **Policies and objectives (continued)**

Future priorities dependent on funding are to develop single points of entry via an advice hub, telephone signposting line and web portal. One of the main priorities of TAN is to monitor the sector and use the information to develop the TAN community.

Each year we undertake a training needs analysis and this outlines the requirements for the forthcoming year and we regularly receive additional requests throughout the year.

TAN will continue to assess the needs of the community and develop training to ensure that advisers and communities have the most up to date information and skills to underpin our aims to improve the quality of advice available in Torbay.

• **Benefits & ASC Information and Advice Overview**

Our Clear Benefits service, facilitated by our Welfare Advisor and TAN Manager has enabled vulnerable individuals to access impartial welfare advice and support needed to assist with improving general health and wellbeing, improve financial situations through benefit entitlements and receive effective Triage to Key Emergency I & A partners.

By working in collaboration with other key support partners we triaged between agencies so clients could get additional information, advice and support with Debt, Food, Housing, Fuel Poverty, MH, Prescriptions, Domestic Abuse, etc.

We advised and supported 123 clients on a variety of central and local government benefits and have highlighted the value of support to the client due to assisting with identifying entitlement to making a claim, reviewing existing awards, and challenging decisions including representation at the First-tier tribunal.

Support Theme	Value
Attendance Allowance	£44,096
Council Tax Support	£2,844
Disability Living Allowance	£6,292
Discretionary Housing Payment	£1,207
ESA	£4,056
Household Support Fund	£1,850
Housing Benefit	£5,356
Pension Credit	£26,052
Personal Independent Payment	£198,120
Universal Credit	£96,024
TOTAL	£385,897

This equates to an average of £3,137 benefit value to each client supported.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Objectives and activities (CONTINUED)

Clients Supported Journey

Clients can be with us from the start or can join at any point on their support 'journey'.

In terms of accessing our service, some clients self-refer, generally after a word-of-mouth recommendation, but the majority are referred from other statutory and voluntary services. We take referrals from local Job Centres, Adult Social Care Team including mental health, Mencap, PLUSS, Age UK, What's your Problem, social prescribers, wellbeing coordinators, community builders, housing associations, food banks, the Community Helpline, NHS, Dimension for Autism, and others.

Monthly referrals received are generally extremely complex with Personal Independence Payment (PIP) continuing to be our most common presenting client support request.

Increasing knowledge of Entitlements

The cost of living and continued impact of Covid has meant our clients are struggling to pay for day-to-day essentials, this has led to an increase in requests for better off calculations.

We offer all clients a comprehensive online benefit check to ensure they are receiving everything they are entitled to and maximizing their income. We utilise these 'better off calculations', where appropriate, to determine what effect moving into work or increasing or sometimes decreasing their working hours would have on their overall financial position. This better off calculation often highlights benefits clients are entitled to, which feeds into continued support and guidance to aid with accessing identified entitlements.

We also provided employment-related support including guidance and templates for reasonable adjustments requests in the workplace and details on how the Access to Work scheme can assist to enable the client to stay in or access employment.

In addition, we also offered benefit related advice such as the pros and cons of becoming a DWP appointee and support with the application process.

Service Delivery Challenges

As ever, the clients we are seeing rarely have just one presenting issue. Typically, clients come to us after many years of struggling with accessing public services in general and are often bewildered by the benefits system.

We have also seen an increase in appeals, both at Mandatory Reconsideration and Tribunal Hearings. There are several reasons in this regard, one being limited agency support in Torbay, often due to capacity challenges and lack of relevant advisor experience. Appeals and Tribunals are complex and timely which deters some VSCO in the first place which then means clients try to apply or appeal by themselves which is very rarely successful.

This is evidenced by approximately 84% of applicants being turned down at M.R stage but 54% of these are then successfully overturned upon support through to Tribunals.

We are also hearing from our clients that some VCSOs are stating they believe they don't have a chance of success at appeal and refusing to support.

Increased Resource Requirements

Service cost delivery has increased drastically over the past 12 months and continues in that regard with no signs of slowing down.

Majority of our clients are supported within their own home, often due to client's physical, sensory, or M.H support needs, which has increased costs compared to standard telephone support or Centre based delivery that some other organisations provide.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Objectives and activities (CONTINUED)

Advisor support times are constantly increasing, one such reason being an inordinate amount of time simply dealing with official errors, such as benefits being stopped for forms supposedly not returned on time when we have proof of postage. DWP find the forms in the end – or we just send them duplicates as we always make a copy of all relevant documentation – but it creates a lot of stress and anger for our clients, alongside further works for no additional gain from a service delivery aspect.

Getting medical reports/supporting evidence is becoming more challenging. Our clients frequently don't have this information readily to hand, so we must get it from the GP. GP practices charge – around £25-£40 – to write a supporting letter for something like a PIP claim and they tend to be quite vague and don't really address how the client's health condition affects their daily life. This is the test for PIP, so to get supporting medical evidence, which DWP insists on, we are now advising clients to make a subject access request (SAR).

This can be a bureaucratic nightmare, as all local GP practices have different procedures for requesting this and some are incredibly stringent. Once the request has been made different practices respond with different things – some a comprehensive 100 page plus document, which the adviser must then read through to find the relevant parts, and some a brief overview which then prompts further requests for additional information.

This then leads to increased paperwork for our advisor to review, which isn't uncommon to be up to 200+ pages due to numerous refusals of valid claims.

Increased Overheads

As non-profit making organisation we rely on funding to facilitate our services, however, we are not funding led but demand led. This doesn't detract though that one of ours and the voluntary sectors biggest challenges are managing limited capacity with increased demand and funding challenges.

We pride ourselves in being a very lean organisation in terms of how and where we spend our funds as we know every pound secured is invaluable, but we have seen our operational costs increase in some areas by almost 50%, which means the number of people we can support is decreasing due to these factors and increased complexities of client's support needs.

TAN Training

In the past year we have delivered training on topics such as, changes to the benefit system in relation to Covid 19, Personal Independence Payment (PIP); Universal Credit; Housing Related Benefits; ESA, Carers' Benefits; Council Tax Support; Confidentiality and Case Recording amongst other welfare topics.

Our training supported 51 training placements, with practitioners attending from VCSO's such as, Riviera Life Church, Torbay Council, Eat That Frog, Turning Heads, Windmill Centre, Healthwatch, Action for Children, Torbay Citizens Advice, PLUSS, Torbay Family Carers, Mencap, Age UK, etc.

All attendees completed a survey at the end of each workshop. One of the questions asked was, from the information learnt, how many people do they think they will advise, support, signpost, etc, over the coming 12 months, this equated to a forecasted People Supported Statistic of over 2,500 from all attendees.

Financial Advice Information & Resilience

FAIR is a multi-agency project aimed to make advice and financial services more accessible for people aged over 50.

Support covers both training of practitioners facilitated by us to support clients with form filling, accessing information, understanding benefits as well as helping clients to apply for applicable benefits facilitated by ourselves, Brixham Does Care, Homemaker SW, Citizens Advice Torbay or Age UK Torbay.

Over the past year we have provided continued personal development training to both experienced welfare

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Objectives and activities (CONTINUED)

advisors in various benefit topics as well as trained new volunteer advisors covering, introduction to FAIR, Confidentiality and safeguarding, Effective Form Filling, Introduction to Benefits, identifying entitlement, etc.

• **Public benefit**

The Trustees confirm that they have complied with the duty in Section 17(5) of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit in exercising their powers or duties. They have referred to this guidance when reviewing the academy's aims and objectives and in planning its future activities.

• **People to thank**

Without the trustees, partnership working and financial support of trusts & foundations annually we would be unable to deliver all our work. We are extremely grateful for all the support we receive, especially financially as every pound donated allows us to make a lasting contribution to people we support within our community.

Our thanks go to the following supporters

Bishop Fleming
Our Trainers, Volunteers & Trustees
FAIR Partners

Our sincere thanks go to the following funders

Torbay Council
The Clare Milne Trust
Cost of Living - TCDT
Awards For All – The Big Lottery
Sanctuary Housing Trust

Achievements and performance

• **Case studies & testimonials**

Case Study 1

Client is a 17-year-old girl with autism who was seen in the company of her parents. She also has moderate, borderline severe learning disabilities. Her parents had never claimed any benefit support for her whilst she was a child but now, she is approaching adulthood, they feel a responsibility to ensure she is receiving everything she is entitled to. The adviser completed a PIP form with them, advised them of necessary supporting evidence and enclosed a detailed covering letter outlining how the young person's health conditions affect her daily living and mobility. We anticipate an enhanced award for both components.

The adviser also suggested a claim for Universal Credit, based on the young person's limited capability for work and work-related activity. The adviser held subsequent meetings with the parents and submitted the online UC claim and provided telephone advice as the claim was being processed. She will complete the work capability questionnaire with them once it arrives. She also advised the parents on how to become a DWP appointee. We anticipate a total annual financial gain for this young person of £17,169. On top of this there will be a back payment of several months' PIP entitlement once the claim is determined and these benefits will then passport her to additional support, e.g.: the Government's Cost of Living schemes. Her mother will also be eligible to claim Carer's Allowance should she choose to do so, and we will assist with that. We will also apply for a Blue Badge.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

**Achievements and performance (CONTINUED)
Case studies & testimonials (continued)**

Case Study 2

Client is a 55-year-old man whose 83-year-old mother contacted us for help with PIP on his behalf. In addition to autism, he also has complex and enduring mental ill-health, having been diagnosed with bi-polar syndrome aged 19. He had previously been in receipt of DLA but in the transition to PIP he lost all entitlement to disability related benefits. This happened just before the Covid lockdown, and he described feeling lost and not knowing where to get help. He tried to appeal against this decision but did so without assistance and unfortunately missed the deadline and as a result the appeal lapsed. The TAN adviser spent a considerable amount of time going through this with him, including writing to HMCTS for a legal statement of reasons, but he struggled to accept what he health declined. The claim was successful – he was awarded the standard rate for daily living but unfortunately nothing for mobility. He received a back payment of £2,179 with an ongoing award of £68.10 pw – a total confirmed gain of £5,720. Sadly, the client is currently in hospital in Exeter under section. The adviser is in close contact with his mother and once he is discharged, she will meet them both to discuss challenging the decision regarding the mobility component.

a married man in his sixties who has had to give up work following a stroke and previous head trauma which left him with considerable short-term memory loss. He was hospitalised with Covid in early 2022 which made matters worse. His wife had applied for PIP, but this was turned down. TAN worker visited him at home and completed a mandatory reconsideration - successful outcome, back payment of £6,813 (Covid led to delay in claim being decided) and ongoing entitlement of £92.40 pw.

Case Study 3

Client is a 64-year-old man living in a Housing Association property who was referred to us by Mencap. He has two adult sons aged 36 and 28, both of whom have profound disabilities, who live with him and for whom he acts as carer. The eldest is physically and learning disabled and the youngest is learning disabled and has autism. The client has significant physical and mental health issues himself – Type 1 diabetes; diabetic retinopathy; peripheral neuropathy; depression. He uses a wheelchair in and out of the home. We first saw him in Paignton library but unfortunately that trip left him exhausted and in considerable pain so all subsequent appointments have been home visits. We completed a PIP review with him which resulted in a standard award for daily living and enhanced mobility. This was awarded for ten years, which eased his mind as the previous one had only been for two years.

PIP is classed as a 'passporting benefit' and the award of the daily living element can lead to additional premiums on other state benefits. Consequently, he is no longer subject to non-dependent deductions on his Housing Benefit for his two adult sons which totalled £32.90 pw.

It took DWP almost 12 months to determine his claim and as a result he had a back payment of £3523 for the daily living award. He also received a back payment of £2503 in housing Benefit. In addition to this we applied for Council Tax disregards because of both sons' 'severe mental impairment' and for him as their carer. This was successful, he received a back payment of £1,700 and an ongoing reduction on his bill of £789 pa. We also made an application to Torbay Council's Hardship Support Fund which awarded him £150. The total confirmed gains for this client totalled £17,780.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

**Achievements and performance (CONTINUED)
Case studies & testimonials (continued)**

Case Study 4

Client is a 40-year-old woman, single parent of an adult son with autism, one child in secondary school and one in primary. She also has long term mental health issues, including a diagnosis of borderline personality disorder and increasing physical health issues. The TAN adviser had previously supported her with a successful UC Work Capability Questionnaire. The PIP application had unfortunately been unsuccessful – just 2 points awarded for daily living – and this decision was upheld at mandatory reconsideration. The adviser acted as representative at the tribunal and the original decision was overturned with the client receiving the highest possible award – enhanced rate for both elements for ten years. The case took almost 18 months from application to appeal, and this resulted in a back payment of £11,174 and an ongoing weekly entitlement of £172.75. When the client received this money, the family had been living without carpets for several months as they had moved house – a move into a housing association property which was welcome but was completely empty. She had also had to sell some of her possessions to fund the move (TV and sofas) and they were using garden chairs in the living room. This money enabled her to replace these items, clear some outstanding bills and generally get on top of her finances. Whilst waiting for the PIP hearing the adviser successfully negotiated a reduction in deductions from her UC and made a successful application to Torbay Council's Household Support Fund. The total confirmed gains for this client are £20,281. The client appreciated all the help and sent a bouquet of flowers to the adviser – "It was the least I could do. Thank you so much for all your help".

Case Study 5

Client is a 60-year-old woman with learning difficulties who has recently been referred for an autism assessment by her GP. She has a very troubled background, with a history of sexual abuse from childhood and a series of highly abusive relationships with men as an adult. Her younger children were taken into local authority care. After a period of homelessness, during which she suffered a serious sexual assault, she now has a flat in a development occupied solely by women. Despite getting support from local agencies, she has recently been the victim of an online scam whereby someone has been extorting a large portion of her benefit money from her – this has been reported to the Police. She has tried to obtain PIP on several occasions over the years, without help, and was successful just once. This claim unfortunately lapsed when she didn't return the review form on time (she was homeless at the time). She was referred to us for help with an appeal by Age UK.

PIP appeal bundles are typically 100-150 pages long, occasionally 200 or so; they contain copies of all the written information involved in the appellant's case along with the statutory rules and any relevant case law. This client's bundle contains 527 pages. The TAN adviser has seen her on several occasions to prepare for the appeal, they are now meeting up at Riviera Life Church as this is one of the client's few places where she feels safe. We anticipate a successful outcome with forecasted annual gains of £6,690 plus a substantial back payment. Assuming success, we will request a lengthy award to avoid a recurrence of previous scenarios. We have applied to Torbay Council's Hardship fund and will ensure the client receives all the passporting entitlements a PIP award confers.

Financial review

• **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Achievements and performance (CONTINUED)

- **Reserves policy**

The Trustees review the reserve levels of the Charity annually. This review encompasses the nature of income and expenditure streams, the need to match income with commitments and the nature of reserves. The Trustees take into consideration the future plans of the Charity, the uncertainty over future income streams and other key risks identified during the risk review. Available reserves at the year-end were £56,854, of which £32,041 relate to restricted funds.

Structure, governance and management

- **Constitution**

The company is limited by guarantee, having no share capital. Its governing document is a Memorandum and Articles of Association, and it is registered as a charity with the Charity Commission. Its Trustees are currently its only members and their liability is limited to £10 each.

Torbay Advice Network is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Torbay Advice Network and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The day to day management is delegated to Wayne Johnson.

Trustees are elected from the local community and the Trustee board elect the Chairman and Treasurer. The Trustees may at any time co-opt any individual who is qualified to be appointed as a Trustee to fill a vacancy in their number or as an additional Trustee, but a co-opted Trustee holds office only until the next AGM.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Structure, governance and management (CONTINUED)

• **Trustees**

Name	Role/s	Trustee Bio
Christopher Wills	Chair	I was born and raised in South Devon. I qualified as a solicitor in 1997 and have nearly 25 years specialist legal experience in resolving disputes. I am a Partner and head of civil dispute resolution at Scott Richards solicitors. I have expertise in commercial and residential property, professional negligence, contract and business disputes and contested wills and probate. I have a keen interest in social welfare issues.
Tim Godfrey	Trustee	Tim joined Bishop Fleming in 1994. He provides advice and support to a large number of his local business community. He is also the partner heading the firm's Care Home sector team - providing audit and accounting services but most importantly advising a growing number of care home owners on maximising the profitability and value of their business, as well as assisting those who want to grow or exit their business. His client portfolio also includes many of the tourism and leisure businesses in the area. Having been born and educated in the South West, Tim is keenly focused on the region's primary owner-managed business sectors. Tim comments, "My goal is to remove the headache of day-to-day paperwork whilst facilitating the growth and aspirations of my owner managed business clients. My focus is on helping core owner- managed sectors to maximize their business performance and value."
Steve Gale	Trustee	Prior to getting involved in the community sector, I worked for over 22 years in the commercial photographic industry, mostly in the London area, but also for a short spell in Cairo, and more locally in Torbay. In the early 1990s I decided to embark on a new career path and was drawn towards the advice sector, as manager with Torbay Disability Information Service (part of Torbay and Southern Devon Health and Care NHS Trust). After 20+ years I have decided to take early retirement to focus on new VCS ventures. Over the years I have developed a particular interest in social security issues and have delivered some of TAN's training sessions on welfare benefits.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

Structure, governance and management (CONTINUED)

• **Charity staff**

Name & Address	Role/s	Experience & Background
Wayne Johnson	Manager	Wayne has over 15 years Project Management and Community Development experience. He has supported dozens of communities with their aspirations and goals as well as managing 100's of projects within education, sports, health, business, land, employment and youth.

• **Related party relationships**

There are no related parties which either control or significantly influence the decisions and operations of Torbay Advice Network.

Plans for future periods

The Charity plans to continue to support the advice and information sector in Torbay, providing front-line support for communities and practitioners.

Funds held as custodian

The Charity and its Trustees do not act as the Custodian Trustees of any other Charity.

Approved by order of the members of the board of Trustees on 12 December 2023 and signed on their behalf by:



Wayne Johnson
(Manager)

**STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2023**

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

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 12 December 2023 and signed on its behalf by:



Wayne Johnson
(Manager)



Tim Godfrey

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2023**

Independent Examiner's Report to the Trustees of Torbay Advice Network ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended **31 March 2023**.

Responsibilities and Basis of Report

As the Trustees of the Company (and 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 the Company's accounts 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

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:

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed:



Dated: 19 December 2023

Nicholas Millard

Accounting 4 Everything SW Ltd
13 Hyde Road
Paignton
TQ4 5BW

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023**

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Charitable activities		600	37,336	37,936	17,460
Total income		600	37,336	37,936	17,460
Expenditure on:					
Charitable activities			30,128	30,128	21,275
Total expenditure			30,128	30,128	21,275
Net movement in funds		600	7,208	7,808	(3,815)
Reconciliation of funds:					
Total funds brought forward		9,551	39,495	49,046	52,861
Net movement in funds		600	7,208	7,808	(3,815)
Transfer between funds		14,662	(14,662)	-	-
Total funds carried forward		24,813	32,041	56,854	49,046

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 17 to 24 form part of these financial statements.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)
REGISTERED NUMBER:05979205**

**BALANCE SHEET
AS AT 31 MARCH 2023**

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	8	139	186
		139	186
Current assets			
Cash at bank and in hand		57,435	50,000
		57,435	50,000
Creditors: amounts falling due within one year	9	(720)	(1,140)
Net current assets		56,715	48,860
Total assets less current liabilities		56,854	49,046
Total net assets		56,854	49,046
Charity funds			
Restricted funds	10	32,041	39,495
Unrestricted funds	10	24,813	9,551
Total funds		56,854	49,046

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

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

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

The financial statements were approved and authorised for issue by the Trustees on 12 December 2023 and signed on their behalf by:


Wayne Johnson
(Manager)

The notes on pages 17 to 24 form part of these financial statements.

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

1. General information

The company is a company limited by guarantee. The members of the company are the Trustees named on page . In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

2. Accounting policies

2.1 BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Torbay Advice Network 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.

2.2 INCOME

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

2.3 EXPENDITURE

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

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on a reducing balance basis.

Depreciation is provided on the following basis:

- _ Office equipment and software - 25% reducing balance

2. Accounting policies (continued)

2.5 CASH AT BANK AND IN HAND

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

2.6 LIABILITIES AND PROVISIONS

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.7 FINANCIAL INSTRUMENTS

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.8 FUND ACCOUNTING

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

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

3. Income from charitable activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
David Gibbons Foundation				950
Awards for All		9,396	9,396	4,760
Casework	600		600	750
Norman Family Trust				
Sanctuary Housing		5,000	5,000	2,000
FAIR				9,000
ASC (Torbay Council)		10,000	10,000	
Claire Milne		8,000	8,000	
Cost of Living - TCDT		4,940	4,940	
Wales & West				
Helpline training				
Torbay Citizens Advice				
TOTAL	600	37,336	37,936	17,460

In 2022, of total income £750 was unrestricted and £16,710 was restricted.

4. Analysis of expenditure on charitable activities

	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Training/advice	16,097	16,097	9,884
Insurance	190	190	190
Sundry expenditure	722	722	530
Wages and salaries	12,352	12,352	9,304
Accountancy fees	720	720	1,140
Legal and professional fees	-	-	165
Depreciation	47	47	62
TOTAL	30,128	30,128	21,275

In 2022, of total expenditure on charitable activities £0 was unrestricted and £21,275 was restricted.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

5. Independent examiner's remuneration

	2023	2022
	£	£
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	720	900
Fees payable to the Company's independent examiner in respect of: All other services not included above	nil	240

6. Staff costs

	2023	2022
	£	£
Wages and salaries	12,352	9,304

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

	2023	2022
	No.	No.
Employees	2	2

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

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2022 - £nil).

During the year ended 31 March 2023, no Trustee expenses have been incurred (2022 - £nil).

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

8. Tangible fixed assets

	Plant and machinery £
COST OR VALUATION	
At 1 April 2022	2,779
Additions	-
At 31 March 2023	2,779
DEPRECIATION	
At 1 April 2022	2,593
Charge for the year	47
At 31 March 2023	2,640
NET BOOK VALUE	
At 31 March 2022	186
At 31 March 2023	139

9. Creditors: Amounts falling due within one year

	2023 £	2022 £
Accruals	720	1,140

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

10. Statement of funds

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2023 £
UNRESTRICTED FUNDS					
General Funds - all funds	9,551	600		14,662	24,813
RESTRICTED FUNDS					
Gemini FM	55				55
Mayor Fund	46				46
Awards for All (National Lottery)	3,978	9,396	(3,980)		9,394
Sanctuary Housing	2,076	5,000	(4,477)		2,599
FAIR	19,855		(9,135)	(10,720)	-
ASC (Torbay Council)	6,186	10,000	(8,331)		7,855
Claire Milne	-	8,000	(848)		7,152
Cost of Living - TCDT	-	4,940			4,940
DCF - Covid -19	940		(940)		-
Torbay Emergency Helpline	4,743		(801)	(3,942)	-
NFCT - Covid -19	700		(700)		-
DCF -What's Your Problem	550		(550)		-
David Gibbons	366		(366)		-
	39,495	37,336	(30,128)	(14,662)	32,041
TOTAL OF FUNDS	49,046	37,936	(30,128)		56,854

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

10. Statement of funds (continued)

Funder	Grant Overview
Claire Milne	Supports people identified as having a disability, with benefits advice and completion of forms; accompaniment to DWP medical assessments and other appointments; challenging decisions including representation at tribunal; Blue Badge applications; housing advice; signposting & referrals, etc.
Precept	A transformational, fully inclusive, multi-agency Information and advice (IAG) service for Torbay.
Sanctuary	Information advice and Guidance (IAG) and Advisor Training for Torbay residents.
ASC	To provide sources of information/ support for people with Autistic Spectrum Conditions (ASC) & families and carers.
FAIR	Multi-Agency Project providing Financial Advice, Information and Resilience primarily through IAG and advisor training.
Lottery	Advisor Training & IAG service, offering adults support with needs embracing; Benefits Review, Form Filling, Attendance Allowance, Pension Credit, Carers Allowance, PIP/DLA, UC/Working Age Benefits, Council Tax, H.B, Blue Badge, NHS Low Income Scheme, Grants from Charities, etc.
Helpline	Call Handler Advisor Training & Guidance.

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	108	31	139
Current assets	24,705	32,730	57,435
Creditors due within one year		(720)	(720)
TOTAL	24,813	32,041	56,854

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

11. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	144	42	186
Current assets	9,407	40,593	50,000
Creditors due within one year		(1,140)	(1,140)
TOTAL	9,551	39,495	49,046

12. Controlling party

The charitable company is controlled by the Trustees.

TORBAY ADVICE NETWORK

England & Wales - Charity number 1118604

Accounts

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

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**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2021**

Trustees	Chris Wills, Chair Tim Godfrey Steve Gale
Company registered number	05979205
Charity registered number	1118604
Registered office	Century House Nicholson Road Torquay Devon TQ2 7DT
Accountants	Bishop Fleming LLP Chartered Accountants Century House Nicholson Road Torquay TQ2 7TD
Bankers	National Westminster Bank Paignton Devon TQ4 5DE
Insurance broker	PolicyBee LLP 14 Brightwell Barns Waldringfield Road Brightwell Suffolk IP10 0BJ

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**CHAIRMAN'S STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021**

The chairman presents his statement for the year.

The pandemic framed most of our services over the last financial year, leading us to provide support and welfare advice to vulnerable residents in Torbay who were struggling to cope with Covid-19 and the financial and welfare issues that impacted them through continued lockdowns, redundancies, ill health, and Tier restrictions.

During the Pandemic we acted as an Emergency Covid-19 Information & Advice Torbay Helpline delivery partner, for clients contacting us directly we provided a full triage support approach as well as providing direct 1 to 1 support with general welfare queries, benefit applications, appeals and Tribunal support. Regarding Triage in order to avoid clients going from one organisation to another we referred between existing agencies so clients could receive additional information, advice and support with Debt, Food, Housing, Fuel Poverty, MH, Prescriptions, Domestic Abuse, etc.

Torbay Advice Network supported The Torbay Community Helpline by providing Volunteers and paid staff bespoke training covering Confidentiality & Safeguarding; Information Gathering & Case Recording and Local Services training to help assist the smooth running of the service.

Torbay Advice Network continues to support the community by providing free expert advice and training for local residents and practitioners in a range of welfare areas, with our main aim to ensure that everyone in Torbay has access to the right information, at the right time and in the right way.

FAIR (Financial Advice, Information & Resilience) is a continuing project aimed to make advice and financial information services more accessible for people over 50. The training we have provided covered a variety of welfare areas such as, changes to the benefit system in relation to Covid 19 and refresher sessions on areas previously covered, including: Personal Independence Payment (PIP); Universal Credit; Housing Related Benefits; Carers' Benefits; Council Tax Support; Confidentiality; Case Recording.

We have continued to provide Our Supported Pathway services aimed at people with Autism (ASC) so they have better access to universal services, increased knowledge of available services including housing options, entitlements to benefits and improved access to support with appeals. In addition, to increase awareness of how to receive more support to obtain and maintain employment including access to work scheme. This was launched just at the first lockdown was announced and at the end of this reporting period, continues to expand as clients support needs become more complex.

We shall continue to work on existing services as well as new initiatives in the coming year to ensure vulnerable clients are supported throughout and beyond the pandemic.

Torbay Advice Network has remained financially stable and secure during the period covered by this report and will continue to identify and seek access to funds to run our tailored programmes on topics where the need is greatest and where the benefit of such training is passed on to the members of our local community.

The Trustees remain grateful for the commitment and endeavour of Wayne Johnson and our sessional welfare advisor and trainer Susan and to all those organisations that have supported the charity and enabled us to fund the various projects, courses, and programmes during the past year, all of which have been free for advisors and volunteers to attend.

The Trustees look forward to another successful year ahead.

Chairman
Date: 26 January 2022

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021**

The Trustees present their annual report together with the financial statements of the Company for the year 1 April 2020 to 31 March 2021. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

● **Policies and objectives**

Torbay Advice Network (TAN) aims to support the advice and information sector in Torbay through signposting services, multi-agency training, lobbying, strategic and developmental work. TAN will collect, collate, monitor and report on the advice and information sector in Torbay identifying gaps in service provision, staff, training and other resources and will support joint working initiatives.

In support of the above TAN will strive to become the natural choice for local people when they need information, training and/or advice. It will strive to become a centre of excellence noted for customer service, for going that extra mile. It will aim to be a market leader, at the forefront of new and innovative service delivery within Torbay. TAN will epitomise strong partnership working and ensure equitable resources across the TAN community.

The Objects are:

To advance education for the benefit of the public in Torbay and to promote for the benefit of the public in Torbay those parts of the voluntary sector which provide advice and information services by:

- a) the co-ordination and development of high quality advice and information services with a view to improving the quality and capacity of, and public access to, such services;
- b) the provision of training services, educational materials, support and assistance relating to advice and information services; and
- c) the promotion of co-operation between voluntary sector advice organisations and all relevant statutory authorities and other bodies in relation to advice and information services.

TAN was set up to implement the recommendations of the Advice Strategy (2006) around Quality, Training, Access, Monitoring, Volunteer recruitment, Strategic Voice and the provision of an Advice Centre.

The main priorities today are to:

1. Deliver multi-agency & community training at basic, skilled advisor and legal advisor levels
2. Monitor the sector and use the information to develop the TAN community
3. Increase the Strategic Voice of the sector as a whole
4. Increase Quality Standards
5. Develop membership standards, criteria and participation
6. Attract new volunteers to TAN and the sector
7. Provide welfare support services to those deemed most in need

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Objectives and activities (CONTINUED)

● **Policies and objectives (continued)**

Future priorities dependent on funding are to develop single points of entry via an advice hub, telephone signposting line and web portal. One of the main priorities of TAN is to monitor the sector and use the information to develop the TAN community.

Each year we undertake a training needs analysis and this outlines the requirements for the forthcoming year and we regularly receive additional requests throughout the year.

TAN will continue to assess the needs of the community and develop training to ensure that advisers and communities have the most up to date information and skills to underpin our aims to improve the quality of advice available in Torbay.

● **Activities undertaken to achieve objectives**

Our Clear Benefits service, facilitated by our Welfare Advisor and TAN Manager has enabled vulnerable individuals to access impartial welfare advice and support needed to assist with improving general health and wellbeing, improve financial situations through benefit entitlements and receive effective Triage to Key Emergency I & A partners.

By working in collaboration with other key support partners we triaged between agencies so clients could get additional information, advice and support with Debt, Food, Housing, Fuel Poverty, MH, Prescriptions, Domestic Abuse, etc.

The most common support issue has been PIP claims, with support to complete applications and to attend medical assessments. Several clients have also lost benefit entitlement at review, and we have successfully challenged those decisions. We have represented clients at the First-tier tribunal, via telephone conference call, winning all appeals.

Covid restrictions have obviously been a challenge, but we have adapted to provide telephone and online support and have now moved to supporting clients in public spaces – libraries, cafes, etc. – along with home visits where necessary, as restrictions have eased.

Clients have presented with multiple needs and some very complex issues, as highlighted in the case studies below.

Torbay Community Helpline

Since setting up in March 2020, Torbay Community Helpline has received over 25,000 calls from residents asking for help, information and advice and offering to volunteer.

It was set up in collaboration between numerous organisations across the Bay led by Torbay Community Development Trust, Age UK Torbay, Brixham Does Care, Healthwatch Torbay and Citizens Advice Torbay, but as the lockdowns continued, it has developed to become a multi-disciplinary support service dealing with everything from mental health to telephone befriending from financial support to domestic abuse support.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Objectives and activities (CONTINUED)

● **Activities undertaken to achieve objectives (continued)**

TAN Training

In the last year we have produced bespoke online training modules for volunteers and paid staff working on the Torbay Community Helpline including Confidentiality & Safeguarding; Information Gathering, Case Recording and Local Services.

Attendees came from a variety of backgrounds – some with no experience of advice giving and/or support whilst others were in paid employment with the NHS. They were sent advance copies of some of the training materials to familiarise themselves with the topics. Sessions were delivered by the TAN trainer, supported by the Helpline Coordinator, and used case scenario exercises in breakout rooms to test the learning.

The sessions were recorded, and videos shared with volunteers/staff unable to attend for future training needs.

Volunteer Comments

- 'Very good course today. Really enjoyed it.'
- 'Found the exercises really useful. Helped to put the theory into practice.'
- 'I watched the videos on confidentiality and case recording – really good. Really interesting.'
- 'I attended safeguarding training with the NHS a couple of weeks ago. I thought today's session was better than that.'

Financial Advice Information & Resilience

FAIR is a multi-agency project aimed to make advice and financial services more accessible for people aged over 50.

Support covers both training of practitioners facilitated by us to support clients with form filling, accessing information, understanding benefits as well as helping clients to apply for applicable benefits facilitated by ourselves, Brixham Does Care, Homemaker SW, Citizens Advice Torbay or Age UK Torbay.

The training has been delivered online and in person this last year – according to Govt guidelines and service needs. This has also included some in person sessions streamed live to other participants via Zoom.

Training modules have focussed on changes to the benefit system in relation to Covid 19 and refresher sessions on areas previously covered, including: Personal Independence Payment (PIP); Universal Credit; Housing Related Benefits; Carers' Benefits; Council Tax Support; Confidentiality; Case Recording.

We now have a new FAIR partner at The Windmill Centre in Torquay and are writing a condensed version of our first two years' FAIR training to be delivered to them which will also include a new module on paying for social care.

● **Public benefit**

The Trustees confirm that they have complied with the duty in Section 17(5) of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit in exercising their powers or duties. They have referred to this guidance when reviewing the academy's aims and objectives and in planning its future activities.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Objectives and activities (CONTINUED)

● **People to thank**

Without the trustees, partnership working and financial support of trusts & foundations annually we would be unable to deliver all of our work. We are extremely grateful for all the support we receive, especially financially as every pound donated allows us to make a lasting contribution to people we support within our community.

Our thanks go to the following supporters:

- Bishop Fleming
- The Acorn Centre
- Our Trainers, Volunteers & Trustees
- FAIR Partners
- Helpline Partners

Our sincere thanks go to the following funders

- Torbay Council
- Tesco (Groundwork)
- Devon Community Foundation
- Wales & West Utilities
- Awards For All – The Big Lottery
- Sanctuary Housing Trust
- Norman Family Charitable Trust

Achievements and performance

● **Case studies & testimonials**

Case Study 1

Client is a woman in her 60s living in a Sanctuary Housing property. She has long term health issues, including osteoarthritis in all her main joints. She had been in receipt of PIP at the standard rate but had asked for a review as her care needs had worsened – she could no longer manage with the use of disability aids but now needed her daughter to physically help her with things like washing/bathing, cooking, and managing medication.

Her initial application was turned down and TAN submitted a mandatory reconsideration. This was also rejected by DWP so the TAN worker submitted an appeal to the First-tier tribunal and represented the client at the appeal which was held by telephone conference call.

The appeal was upheld, she was awarded the benefit at the enhanced rate, and received a backdated payment of £1,934 in addition to £29.60 extra per week. The award was for an 'ongoing period' so she shouldn't have to go through a medical assessment again.

Client very happy with this.

Case Study 2

Client a woman in her fifties, referred by Torbay Domestic Abuse Service (TDAS). She had moved to the area fleeing a highly abusive partner. She had been in paid employment a few months previously, but the level of abuse had triggered a suicide attempt and lengthy admission to a mental health hospital. She now also has long term physical health problems because of the domestic abuse. TAN completed the PIP application form with her and supported during her PIP medical assessment via conference call with the DWP. Waiting to hear the outcome.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Achievements and performance (CONTINUED)

● **Case studies & testimonials (continued)**

Case Study 3

Client a 49-year-old man living in a Sanctuary property. He has physical health problems – COPD and sensory issues – as well as long term mental health issues including a diagnosis of personality disorder. He had a troubled childhood which included several periods in care and one incident which left him with a lifelong physical health condition. He had been in receipt of Disability Living Allowance (DLA) for nine years but lost all entitlement to disability benefits in the transition from DLA to Personal Independence Payment (PIP).

The TAN worker wrote a detailed mandatory reconsideration request, but the decision was unchanged, so an appeal was lodged with HMCTS. On 05/01/2021 the worker learnt that an appeal date had been set for the following week. Notification had been sent out in early December, but a combination of Christmas and Covid-19 had delayed the post. She made a formal request for a postponement, which was acknowledged and responded to by HMCTS. Unfortunately, this information failed to reach the appeal tribunal panel and she had to attend at 45 minutes notice, obviously leaving little time to prepare. The appeal was via conference call and the worker acted as representative.

The outcome was positive, an enhanced award of the Daily Living element, meaning a weekly payment of £89.15 and a backdated payment of approximately £1425.

Case Study 4

Client a married woman in her fifties with long term physical and mental health issues. Diagnosed with breast cancer in February 2020, this is now in remission, but she has developed fibromyalgia and possible rheumatoid arthritis. Long term depression exacerbated by this, and by financial difficulties as she has been unable to work. Client on multiple high dose medications and receiving various other treatments and therapies. Home visit to complete PIP form. Transpired client is very isolated – husband works long hours to cover her loss in income, she can no longer drive and lives in semi-rural area with no family or friends nearby. Made referral to local Ageing Well Community Builder to support her with isolation.

Case Study 5

Client a 42-year-old man with autism, referred by Torbay Council Learning Disabilities Commissioner. Client's mother had died a few months previously and he was struggling to manage daily life. Social Services and Devon Link Up were supporting him but he needed specialist help with his benefits. The client had lost all entitlement to disability benefits two years ago – his sister (who also has learning difficulties) had helped him to claim PIP when he was transferring from DLA but they had no other support and the claim was turned down.

The TAN worker visited him at home where she witnessed the very difficult circumstances he was living under – he had been hoarding for several years, the property needed cleaning and there was an infestation of mice. He was also clearly struggling to manage his own personal hygiene and had many care needs relevant to PIP. The TAN worker learnt that his PIP medical assessment was scheduled in four days' time – no-one from Social Services would be able to support him with this so she agreed to attend. She contacted Social Services and Devon Link Up for written reports in support of his claim. She attended the telephone assessment and supported him during the call.

The assessment was a challenge as the client said he was able to manage activities which he clearly had significant difficulty with. The medical assessor agreed to ask DWP not to decide on the claim until all relevant supporting information had been received. The TAN worker wrote a detailed report explaining why she felt the client was entitled to PIP and which activities and descriptors applied in his case. This was submitted to DWP along with a report from Devon Link Up and a copy of his care plan. We await the outcome.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Achievements and performance (CONTINUED)

Case Study 6

Client is a 92-year-old woman referred from the Community Helpline. She has always lived independently but now has carers visiting twice a day to help with showering, dressing, etc. The TAN worker visited her at home to complete an Attendance Allowance claim, as per referral, but discovered the claim form had not actually been ordered. Call to DWP rectified this and TAN will visit again to assist with completion. Client very anxious about financial assessment regarding paying for care – Social Services Financial Assessment Team not doing home visits yet and client struggled to understand what they were saying on the phone.

TAN worker explained charging process and client very grateful for home visit and opportunity to ask questions in person. Client a retired solicitor – she had asked to see a copy of Care Act 2014 which Social Services kept referring to but was told they did not have one available. Client hadn't left home in over two years and had no access to internet so couldn't access this herself. TAN worker offered to print out relevant sections on paying for care for her. Client very grateful: "Would you really do that for me? That's so kind." Relevant pages of Care Act sent to client – she can now consider whether to continue with Social Services care or arrange her own via Direct Payments Scheme.

Case study 7

Client is a 41-year-old woman with Autism. The client was seeking support with Reasonable Adjustments in the workplace. The client works for NHS and received their diagnosis in 2019, upon receiving the diagnosis they informed their Line Manager who stated they would schedule a meeting to fully review and discuss any support needs but in the short term to file the document in their personal folder.

After subsequent requests asking for support on an informal basis, the client felt this needed to be undertaken with a formal request and asked for assistance in this regard as the working environment had becoming extremely distressing and challenging. TAN helped the client draft a letter to their line manager, requesting a meeting to discuss RA and that they felt they were entitled to them as per the Equality Act.

This was acknowledged by their Line Manager and a date scheduled for 4-5 weeks' time. Leading up to the meeting the client stated their Line Manager on numerous occasions wanted to discuss their RA more informally, challenged the feasibility of the requested RA, suggested re-location to a different department as well as criticised their working methods. The client felt this was perceived by their Line Manager as a complaint and not a legitimate request for support as per the RA guidelines. The whole process become very traumatising and the client signed themselves off sick, initially for 2 weeks and then a further 2 weeks as they felt they couldn't return to work until this was addressed.

During this time, TAN worked with the client giving them advice on their situation and commissioned Dimension for Autism to be present as a dedicated advocate at their RA meeting so they could not only support the client but also give the Line Manager a broader understanding of Autism and specifically the clients RA request and how it impacts them.

This has subsequently led to their Line Manager writing a clearly defined Action Plan to support the client, including reduced working remit, office mentor, regular meetings, meltdown plan (What to do, where to go, who to speak with, etc if situation is getting to much) as well as some staff being made aware of the client's diagnosis and support needs as per the client's request.

The client has subsequently returned to work, initially on a phased approach but is now working full time again and feels able to undertake their work. From TAN's perspective, this is fantastic news they have been able to support the client to return to work but it does highlight, even within the NHS there is a lack of understanding of Autism, how it affects people and what type of support they may need which could be improved with training in this respect.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Financial review

● **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

● **Reserves policy**

The Trustees review the reserve levels of the Charity annually. This review encompasses the nature of income and expenditure streams, the need to match income with commitments and the nature of reserves. The Trustees take into consideration the future plans of the Charity, the uncertainty over future income streams and other key risks identified during the risk review. Available reserves at the year end were £52,861, of which £44,060 relate to restricted funds.

Structure, governance and management

● **Constitution**

The company is limited by guarantee, having no share capital. Its governing document is a Memorandum and Articles of Association, and it is registered as a charity with the Charity Commission. Its Trustees are currently its only members and their liability is limited to £10 each.

Torbay Advice Network is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Torbay Advice Network and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The day to day management is delegated to Wayne Johnson.

Trustees are elected from the local community and the Trustee board elect the Chairman and Treasurer. The Trustees may at any time co-opt any individual who is qualified to be appointed as a Trustee to fill a vacancy in their number or as an additional Trustee, but a co-opted Trustee holds office only until the next AGM.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Structure, governance and management (CONTINUED)

• **Trustees**

Name	Role/s	Trustee Bio
Christopher Wills	Chair	I was born and raised in South Devon. I qualified as a solicitor in 1997 and have nearly 25 years specialist legal experience in resolving disputes. I am a Partner and head of civil dispute resolution at Scott Richards solicitors. I have expertise in commercial and residential property, professional negligence, contract and business disputes and contested wills and probate. I have a keen interest in social welfare issues.
Tim Godfrey	Trustee	Tim joined Bishop Fleming in 1994. He provides advice and support to a large number of his local business community. He is also the partner heading the firm's Care Home sector team – providing audit and accounting services but most importantly advising a growing number of care home owners on maximising the profitability and value of their business, as well as assisting those who want to grow or exit their business. Tim has over the years worked with many of the areas fishing community and is now a recognised expert in advising the professional fishing industry. His client portfolio also includes many of the tourism and leisure businesses in the area. Having been born and educated in the South West, Tim is keenly focused on the region's primary owner-managed business sectors. Tim comments, "My goal is to remove the headache of day to day paperwork whilst facilitating the growth and aspirations of my owner managed business clients. My focus is on helping core owner-managed sectors to maximise their business performance and value."
Steve Gale	Trustee	Prior to getting involved in the community sector, I worked for over 22 years in the commercial photographic industry, mostly in the London area, but also for a short spell in Cairo, and more locally in Torbay. In the early 1990s I decided to embark on a new career path and was drawn towards the advice sector, as manager with Torbay Disability Information Service (part of Torbay and Southern Devon Health and Care NHS Trust). After 20+ years I have decided to take early retirement to focus on new VCS ventures. Over the years I have developed a particular interest in social security issues and have delivered some of TAN's training sessions on welfare benefits. I also chair the Torbay Mental Health Occupational Forum, which is focused on all aspects of employment related support.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (CONTINUED)

• **Charity staff**

Name & Address	Role/s	Experience & Background
Wayne Johnson	Manager	Wayne has over 15 years Project Management and Community Development experience. He has supported dozens of communities with their aspirations and goals as well as managing 100's of projects within education, sports, health, business, land, employment and youth.

• **Related party relationships**

There are no related parties which either control or significantly influence the decisions and operations of Torbay Advice Network.

Plans for future periods

The Charity plans to continue to support the advice and information sector in Torbay, providing front-line support for communities and practitioners.

Funds held as custodian

The Charity and its Trustees do not act as the Custodian Trustees of any other Charity.

Approved by order of the members of the board of Trustees on 26 January 2022 and signed on their behalf by:

Chris Wills
(Chair of Trustees)

Tim Godfrey

STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2021

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

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 26 January 2022 and signed on its behalf by:

Chris Wills
(Chair of Trustees)

Tim Godfrey

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2021**

Independent Examiner's Report to the Trustees of Torbay Advice Network ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and Basis of Report

As the Trustees of the Company (and 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 the Company's accounts 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

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:

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed:

Dated: 26 January 2022

Will Hanbury

Bishop Fleming LLP
Century house
Nicholson Road
Torquay
TQ2 7TD

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Charitable activities		1,600	35,850	37,450	31,620
Total income		1,600	35,850	37,450	31,620
Expenditure on:					
Charitable activities	4	14	19,178	19,192	22,798
Total expenditure		14	19,178	19,192	22,798
Net movement in funds		1,586	16,672	18,258	8,822
Reconciliation of funds:					
Total funds brought forward		7,215	27,388	34,603	25,781
Net movement in funds		1,586	16,672	18,258	8,822
Total funds carried forward		8,801	44,060	52,861	34,603

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 16 to 23 form part of these financial statements.

TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)
REGISTERED NUMBER:05979205

BALANCE SHEET
AS AT 31 MARCH 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	8	99	132
		99	132
Current assets			
Cash at bank and in hand		53,902	35,611
		53,902	35,611
Creditors: amounts falling due within one year	9	(1,140)	(1,140)
Net current assets		52,762	34,471
Total assets less current liabilities		52,861	34,603
Total net assets		52,861	34,603
Charity funds			
Restricted funds	10	44,060	27,388
Unrestricted funds	10	8,801	7,215
Total funds		52,861	34,603

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

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

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

The financial statements were approved and authorised for issue by the Trustees on 26 January 2022 and signed on their behalf by:

Chris Wills
 (Chair of Trustees)

Tim Godfrey

The notes on pages 16 to 23 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1. General information

The company is a company limited by guarantee. The members of the company are the Trustees named on page . In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

2. Accounting policies

2.1 BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Torbay Advice Network 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.

2.2 INCOME

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

2.3 EXPENDITURE

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

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on a reducing balance basis.

Depreciation is provided on the following basis:

Office equipment and software - 25% reducing balance

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

2. Accounting policies (continued)

2.5 CASH AT BANK AND IN HAND

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

2.6 LIABILITIES AND PROVISIONS

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.7 FINANCIAL INSTRUMENTS

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.8 FUND ACCOUNTING

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

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

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

3. Income from charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
David Gibbons Foundation	-	-	-	500
Awards for All	-	4,920	4,920	9,240
Claire Milne Trust	-	-	-	3,080
Norman Family Trust	-	1,000	1,000	250
Sanctuary Housing	-	2,500	2,500	2,000
Healthwatch Torbay	-	-	-	3,500
FAIR	-	-	-	12,000
Covid action fund (Torbay Council)	-	360	360	-
ASC (Torbay Council)	-	10,952	10,952	-
Groundwork	-	500	500	-
DCF	-	3,694	3,694	-
Wales & West	-	1,920	1,920	-
Helpline training	-	10,004	10,004	-
Torbay Citizens Advice	1,600	-	1,600	1,050
TOTAL	1,600	35,850	37,450	31,620

In 2020, of total income £1,050 was unrestricted and £30,570 was restricted.

4. Analysis of expenditure on charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Training/advice	-	7,713	7,713	8,631
Room Hire	-	-	-	297
Repairs & Renewals	-	300	300	1,200
Insurance	-	190	190	190
Sundry expenditure	-	144	144	80
Wages and salaries	-	9,632	9,632	11,215
Accountancy fees	-	1,140	1,140	1,140
Legal and professional fees	-	40	40	-
Depreciation	14	19	33	-
TOTAL	14	19,178	19,192	22,753

In 2020, of total expenditure on charitable activities £1,160 was unrestricted and £21,638 was restricted.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

5. Independent examiner's remuneration

	2021	2020
	£	£
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	900	900
Fees payable to the Company's independent examiner in respect of: All other services not included above	240	240
	<u><u> </u></u>	<u><u> </u></u>

6. Staff costs

	2021	2020
	£	£
Wages and salaries	9,632	11,215
	<u><u>9,632</u></u>	<u><u>11,215</u></u>

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

	2021	2020
	No.	No.
Employees	2	2
	<u><u> </u></u>	<u><u> </u></u>

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

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £NIL).

**TORBAY ADVICE NETWORK
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

8. Tangible fixed assets

	Plant and machinery £
COST OR VALUATION	
At 1 April 2020	2,630
At 31 March 2021	<u>2,630</u>
DEPRECIATION	
At 1 April 2020	2,498
Charge for the year	33
At 31 March 2021	<u>2,531</u>
NET BOOK VALUE	
At 31 March 2021	<u><u>99</u></u>

9. Creditors: Amounts falling due within one year

	2021 £
Accruals and deferred income	<u><u>1,140</u></u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

10. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
UNRESTRICTED FUNDS				
General Funds - all funds	7,215	1,600	(14)	8,801
RESTRICTED FUNDS				
Gemini FM	41	-	(10)	31
Mayor Fund	35	-	(9)	26
Thomas Wall Trust	200	-	(200)	-
Claire Milne Trust	1,911	-	(1,911)	-
Awards for All (National Lottery)	5,155	4,920	(7,349)	2,726
Sanctuary Housing	871	2,500	(871)	2,500
FAIR	19,175	-	(2,447)	16,728
Covid action fund (Torbay Council)	-	360	(360)	-
ASC (Torbay Council)	-	10,952	-	10,952
Groundwork - Covid -19	-	500	(500)	-
DCF - Covid -19	-	1,760	-	1,760
Wales & West	-	1,920	(1,920)	-
Torbay Emergency Helpline	-	10,004	(2,897)	7,107
NFCT - Covid -19	-	1,000	-	1,000
DCF - What's Your Problem	-	1,934	(704)	1,230
	27,388	35,850	(19,178)	44,060
TOTAL OF FUNDS	34,603	37,450	(19,192)	52,861

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

10. Statement of funds (continued)

Gemini FM income was received to pay for a laptop, carry case and printer. These purchases have been capitalised and depreciated.

The Mayor Fund represents income towards a projector and projector screen. Depreciation is charged against the element of the fund that represents the projector asset.

The Thomas Wall Trust and Sanctuary Housing grants were all received towards a sessional "Clear Benefits" worker to offer individuals and family's clear, understandable, one to one support and training in their own home and at local community centres, in order to address welfare support and needs.

The Claire Milne Trust grant was received towards welfare benefit advice and support for people with MH & Autism in regards to benefit applications and providing a tutor, venue hire and refreshments for Asperger's and mental health workshops.

The Awards for All Grant was received towards IT training, advertisement, workshops, welfare training, venue hire and "Clear Benefits" support.

The FAIR project is an advice and support service for people over 50 in Torbay. FAIR offers a wide range of help with benefits - checking entitlement; how to claim; challenging decisions - as well as things like blue badge applications and getting the best utility deals. We can also refer people for specialist debt advice. The project is a joint venture involving local community groups and led by Torbay Citizens Advice.

The Torbay Council Covid action fund, DCF (Covid-19/What's Your Problem), NFCT, Groundwork and Wales & West funds were received to provide support and advice to the residents of Torbay experiencing challenges due to Covid-19, offering increased capacity of welfare hours and assisting with wellbeing and advice to improve financial situations.

The ASC (Torbay Council) project supports people with ASC and family carers to fulfil their potential to live independently and address their welfare support issues through a person centered client pathway support service. Services include help with the initial claim, or at varying points throughout the claiming process.

The Torbay Emergency Helpline funds were received to design and deliver bespoke training to emergency helpline staff and volunteers covering topics such as confidentiality & safeguarding, information gathering, case recording and local services.

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	43	56	99
Current assets	8,758	45,144	53,902
Creditors due within one year	-	(1,140)	(1,140)
TOTAL	8,801	44,060	52,861

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

11. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	57	75	132
Current assets	8,298	27,313	35,611
Creditors due within one year	(1,140)	-	(1,140)
TOTAL	7,215	27,388	34,603

12. Related party transactions

Tim Godfrey, a Trustee, is also a partner of Bishop Fleming LLP chartered accountants who undertake the independent examination. The independent examination is performed by a separate team and fees relating to this are disclosed in note 5.

13. Controlling party

The charitable company is controlled by the Trustees.