

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

**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.