

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

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.

**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.