

Clothing Solutions (for disabled people)

Charity number 1120118

A company limited by guarantee number 06034905

Annual Report and Financial Statements **for the year ended 31 March 2021**



Clothing Solutions (for disabled people)

Annual Report and Financial Statements for the year ended 31 March 2021

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Prepared by West Yorkshire Community Accounting Service

Clothing Solutions (for disabled people)

Trustees' report for the year ended 31 March 2021

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	
Mrs Lesley Freeman	Chair	
Mr David Letham	Vice-chair	
Mrs Hazel Howard	Treasurer	To 11 October 2021
Mrs Doreen Lewis	Treasurer	From 11 October 2021
Mrs Norma Letham		
Mrs Janice Baird	Secretary	Appointed 11 October 2021

Charity number 1120118 Registered in England and Wales

Company number 06034905 Registered in England and Wales

Registered and principal address

Unit 13
Inspired Bradford Business Park
Newlands Way
Bradford
BD10 0JE

Bankers

Lloyds TSB Bank plc
45 Hustlergate
Bradford
BD1 1NT

Independent examiner

Stephen Procter

West Yorkshire Community Accounting Service

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and was formed on 20 December 2006. It is governed by a memorandum and articles of association as amended 11 February 2016. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £1.

Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law and are appointed by the members at the AGM.

Clothing Solutions (for disabled people)

Trustees' report (continued) for the year ended 31 March 2021

Objectives and activities

The charity's objects

The relief of disabled people, in particular, by the provision of clothes designs to meet the individual requirements of disabled people.

The education of disabled people and of those caring for them in a professional or other capacity, concerning provision of an individual clothing, designed to meet the requirements of disabled people.

The promotion of research into the clothing requirements of disabled people.

The charity's main activities

Clothing Solutions for Disabled People's primary mission is to provide a distinctive service that adapts and designs bespoke clothing for disabled people to enhance their quality of life. Our loyal customers and clients have become more reliant than ever on the service. We not only cater to a range of disabilities, but to customers' tastes, preferences, and requirements. A privilege they would be able to exercise if they were to shop with well-known retailers. There are approximately 14.1 million disabled people in the UK, and although Clothing Solutions is a small charity, will still have the goal of continuing our expert service to provide adaptive clothing for all.

Public benefit statement

In setting our objectives and planning our activities our trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

Achievements and performance

Our customers rely on our unique charity for many reasons. Some require adapted school uniforms so they can dress like their peers. Others need disability-friendly garments to regain their independence. And more require bespoke clothing for a multiplicity of physical and learning disabilities. Some of our customers use a wheelchair while others face life-threatening illnesses and battle with debilitating ailments on a regular basis.

There are many factors that have to be considered as a disabled person. Something as simple as clothing should be readily available and not a wearisome task to find. When clients discover our service, they often note how they're astonished with the solutions we can design to aid any impediment. And all have commented on how the service Clothing Solutions provides is one many do not consider or appreciate until they need it.

Majority of the most well-known or affordable fashion brands sell garments that are mass-produced and designed for the upright and able. It's not logical for our customers to buy ill-fitting clothing only to feel uncomfortable every day. So, they rely on Clothing Solutions to either modify or design completely bespoke clothing to suit their needs. This unique charity is determined to continue helping disabled children and adults by creating extraordinary designs and raising awareness for accessible clothing in the UK.

We have also had an increase in customers who are elderly or temporarily infirm, who may need easy-to-dress garments or simple adaptations. Local hospitals often refer patients to our service, or order products for their departments and have observed on how beneficial a charity like Clothing Solutions can be. Our customers are individuals. They have different shapes, abilities, tastes and requirements. But our talented team continues to meet the needs of all we serve. We aim to continue to improve the service for our customers; and we will endeavour to further our networking with disability groups and other relevant organisations to raise awareness of the clothing needs of disabled people.

However, the COVID-19 pandemic has been incredibly challenging for Clothing Solutions. As a small charity, the impact of a worldwide pandemic has greatly affected income generated by sales and donations. The large majority of our customers are categorised as clinically extremely vulnerable. As a result, the number of orders decreased. However, our social media presence and awareness for the charity has increased as people who had not yet discovered the service began to use the extra time from the restrictions to research adaptive clothing and disability charities. We are optimistic and hope this will contribute to sustaining the service through the difficult period.

Clothing Solutions (for disabled people)

Trustees' report (continued) for the year ended 31 March 2021

Achievements and performance (continued)

Still, without Clothing Solutions, many of our customers would not be able to find adequate and affordable clothing. One customer, Rachael, approached the charity after a local school for special needs recommended the service.

"I sent a message through Clothing Solutions' website regarding my son. He's only 4, but has severe autism and does not like wearing clothes. He can be hyper-active, destructive, and has managed to wriggle out of every clothing item we have ever bought. As he's at school, I needed both school-wear and nightwear that he can't take off."

"Sandra was able to make two types of all-in-one suits. One type for is school, with fasteners in the back and reinforced panels inside to prevent him removing his clothes. We are also able to put his school jumper over the suit, so he is dressed in uniform like his classmates. The other type, which is for home, is a fleece sleepsuit. My son won't sleep with covers and often sleeps outside his bed, so the all-in-one suit also keeps him warm. It also has hidden fasteners and reinforced seams."

"For most upright, able-bodied people, it's easy to buy everyday clothing like a onesie. It's not until you consider how limited clothing options are for disabled people, who have different shapes and needs, that you realise how necessary charities like Clothing Solutions are. Now my son has clothing in fabric that doesn't irritate his skin and trigger meltdowns, and in a size that is perfect for his smaller shape. I couldn't be more grateful to Sandra and the team."

There is an increase in demand for specialised clothing and beanbags, especially for hospitals and residential homes, so we are earnestly continuing to help clients and facilities in need of garments. The designs we create are more complex than ever to cater for a variety of needs. By using our CAD/CAM and years of expertise, we are able to benefit disabled people across the UK. Our customers are entirely reliant on the service and exceptional abilities of the team, just as we are entirely reliant the support of trusts and our own fundraising efforts.

Financial review

The net income for the year was £78,060, all relating to unrestricted funds.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £112,303.

The reason for the Charity holding reserves:

In the absence of long-term funding the Charity's policy is to maintain reserves of not less than six months operation costs.

The minimum level of reserves held should cover:

- The cost of any remaining commitment to the lease at Inspire Bradford Business Park
- Two months' notice for the Manager
- One month's notice for other staff
- Telephone and utilities at a reduced level for any remaining period of the lease
- Any costs incurred in the disposal of fixed assets

Maintenance of reserves:

The Trustees must take this reserves policy into account in any financial planning, fundraising and authorising expenditure.

Monitoring and review:

The current estimated level of reserves will be regularly monitored and discussed during the quarterly meetings of the Board of Trustees.

Clothing Solutions (for disabled people)

Trustees' report (continued) for the year ended 31 March 2021

Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

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

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

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

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of trustees on 23/11/2021

Doreen Lewis (Trustee)

Clothing Solutions (for disabled people)

Independent examiner's report to the trustees of Clothing Solutions (for disabled people)

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 March 2021, which are set out on pages 7 to 13.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act ('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 material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

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

Stephen Procter

30/11/2021

West Yorkshire Community Accounting Service

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Clothing Solutions (for disabled people)
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 March 2021

	Notes	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income from:					
Grants and donations	(2)	112,285	36,797	149,082	77,891
Charitable activities	(3)	6,224	-	6,224	15,840
Bank interest		11	-	11	18
Total income		<u>118,520</u>	<u>36,797</u>	<u>155,317</u>	<u>93,749</u>
Expenditure on:					
Raising funds	(4)	7,000	-	7,000	16,659
Charitable activities	(5)	<u>33,402</u>	<u>36,797</u>	<u>70,199</u>	<u>86,847</u>
Total expenditure		<u>40,402</u>	<u>36,797</u>	<u>77,199</u>	<u>103,506</u>
Net income / (expenditure)		78,118	-	78,118	(9,757)
Fund balances brought forward		<u>36,155</u>	<u>-</u>	<u>36,155</u>	<u>45,912</u>
Fund balances carried forward	(6)	<u>114,273</u>	<u>-</u>	<u>114,273</u>	<u>36,155</u>

All incoming resources and resources expended derive from continuing activities.

Clothing Solutions (for disabled people)

Balance sheet

as at 31 March 2021

		2021	2021	2021	2020
		Unrestricted	Restricted	Total	Total
		£	£	£	£
Fixed assets					
Tangible assets	(7)	1,970	-	1,970	2,209
Total fixed assets		<u>1,970</u>	<u>-</u>	<u>1,970</u>	<u>2,209</u>
Current assets					
Debtors and prepayments	(8)	688	-	688	752
Stock	(9)	2,278	-	2,278	1,620
Cash at bank and in hand	(10)	110,057	-	110,057	33,494
Total current assets		<u>113,023</u>	<u>-</u>	<u>113,023</u>	<u>35,866</u>
Current liabilities:					
amounts falling due within one year					
Creditors and accruals	(11)	720	-	720	1,920
Total current liabilities		<u>720</u>	<u>-</u>	<u>720</u>	<u>1,920</u>
Net current assets / (liabilities)		<u>112,303</u>	<u>-</u>	<u>112,303</u>	<u>33,946</u>
Net assets		<u>114,273</u>	<u>-</u>	<u>114,273</u>	<u>36,155</u>
Funds					
Unrestricted funds		114,273	-	114,273	36,155
Restricted funds		-	-	-	-
Total funds		<u>114,273</u>	<u>-</u>	<u>114,273</u>	<u>36,155</u>

For the year ending 31 March 2021 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who also the directors for the purposes of company law) acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

The financial statements were approved by the board of trustees on 23/11/2021

Doreen Lewis (Trustee)

Clothing Solutions (for disabled people)

Notes to the accounts

for the year ended 31 March 2021

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice:

Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Computers and equipment: over 5 years

Stock

All stock is held at cost.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Clothing Solutions (for disabled people)

Notes to the accounts continued

for the year ended 31 March 2021

2 Grants and donations	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Grants and donations (Trusts and other)	102,285	-	102,285	77,891
Bradford Council	10,000	-	10,000	-
HMRC Job Retention Scheme	-	36,797	36,797	-
	<u>112,285</u>	<u>36,797</u>	<u>149,082</u>	<u>77,891</u>
3 Charitable activities	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Clothing and alteration sales	6,224	-	6,224	15,710
Membership	-	-	-	130
	<u>6,224</u>	<u>-</u>	<u>6,224</u>	<u>15,840</u>
4 Raising funds	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Consultancy and marketing	7,000	-	7,000	16,659
	<u>7,000</u>	<u>-</u>	<u>7,000</u>	<u>16,659</u>
5 Charitable activities	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Salaries and NIC (5a)	10,980	36,797	47,777	52,040
Payroll costs	1,243	-	1,243	455
Freelance staff	1,428	-	1,428	9,620
Fabric and haberdashery	2,600	-	2,600	6,593
Postage and carriage	2,061	-	2,061	2,623
Equipment	310	-	310	36
Stationery and office supplies	243	-	243	320
Design and print	167	-	167	16
Rent, rates and utilities	9,604	-	9,604	9,757
Telephone and internet	56	-	56	79
Bank charges	159	-	159	199
Repairs and maintenance	276	-	276	324
Travel and transport	85	-	85	659
Independent examination	720	-	720	720
Insurance	1,608	-	1,608	1,514
Companies House	13	-	13	13
Refreshments	-	-	-	156
Advertising and promotion	173	-	173	184
Cleaning costs and materials	-	-	-	264
IT equipment, consumables and support	621	-	621	209
Sundries	-	-	-	13
Depreciation	1,055	-	1,055	1,053
	<u>33,402</u>	<u>36,797</u>	<u>70,199</u>	<u>86,847</u>

Clothing Solutions (for disabled people)

Notes to the accounts continued for the year ended 31 March 2021

5a Staff costs and numbers	2021	2020
	£	£
Gross salaries	47,777	50,927
Social security costs	3,570	4,113
Employment allowance	(3,570)	(3,000)
	<u>47,777</u>	<u>52,040</u>

The average number employees during the year was 3, being an average of 2 full time equivalent (2019: 2.5, 2.2 FTE).

6 Restricted funds	Balance b/f £	Incoming £	Outgoing £	Balance c/f £
HMRC Job Retention Scheme	-	36,797	36,797	-
	<u>-</u>	<u>36,797</u>	<u>36,797</u>	<u>-</u>

Fund name

HMRC Job Retention Scheme

Purpose of restriction

To support staff furlough costs.

7 Tangible assets	Computers	Sewing machines	Total
	£	£	£
Cost			
At 1 April 2020	1,890	5,663	7,553
Additions	816	-	816
At 31 March 2021	<u>2,706</u>	<u>5,663</u>	<u>8,369</u>
Depreciation			
At 1 April 2020	1,890	3,613	5,503
Charge for year	163	892	1,055
At 31 March 2021	<u>2,053</u>	<u>4,505</u>	<u>6,558</u>
Net book value			
At 31 March 2021	<u>653</u>	<u>1,158</u>	<u>1,811</u>
At 31 March 2020	<u>-</u>	<u>2,050</u>	<u>2,050</u>

8 Debtors and prepayments	2021	2020
	£	£
Debtors	-	106
Prepayments	688	646
	<u>688</u>	<u>752</u>

9 Stock	2021	2020
	Total funds	Total funds
	£	£
Stock in hand at cost	2,278	1,620
	<u>2,278</u>	<u>1,620</u>

Clothing Solutions (for disabled people)

Notes to the accounts continued for the year ended 31 March 2021

10 Cash at bank and in hand	2021	2020
	£	£
Lloyds TSB current/instant business accounts	25,015	8,445
Lloyds TSB 30 day notice account	85,046	25,039
Cash in hand	(4)	10
	<u>110,057</u>	<u>33,494</u>

11 Creditors and accruals	2021	2020
	£	£
Creditors	-	1,200
Accruals	720	720
	<u>720</u>	<u>1,920</u>

12 Support costs	2021	2020
	£	£
Governance	13	13
Finance	720	720
Information technology	621	209
	<u>1,354</u>	<u>942</u>

13 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Remuneration and benefits received by key management personnel

The key management personnel of the charity include the trustees and Chief Officer. The total employee benefits received by the Chief Officer were £33,000, (previous year: £35,750).

No trustee received any remuneration or benefit in this capacity during this or the previous year.

Clothing Solutions (for disabled people)

Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for the year ended 31 March 2021

	2021 Unrestricted funds £	2020 Unrestricted funds £	2021 Restricted funds £	2020 Restricted funds £	2021 Total funds £	2020 Total funds £
Income						
Grants and donations	112,285	77,891	36,797	-	149,082	77,891
Charitable activities	6,224	15,840	-	-	6,224	15,840
Bank interest	11	18	-	-	11	18
Total income	118,520	93,749	36,797	-	155,317	93,749
Expenditure						
Raising funds	7,000	16,659	-	-	7,000	16,659
Charitable activities	33,402	86,847	36,797	-	70,199	86,847
Total expenditure	40,402	103,506	36,797	-	77,199	103,506
Net income / (expenditure)	78,118	(9,757)	-	-	78,118	(9,757)
Fund balances brought forward	36,155	45,912	-	-	36,155	45,912
Fund balances carried forward	114,273	36,155	-	-	114,273	36,155