

# DIAL - GT YARMOUTH

England & Wales · Charity number 299909

## Details

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Other names	DISABLED INFORMATION AND ADVICE LINE GREAT YARMOUTH KNOWN AS D I A L GREAT YARMOUTH
Status	Registered
Legal form	Other
Registered	1988-09-28
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address Kingside  
26 King Street  
Great Yarmouth  
Norfolk  
NR30 2NZ

Phone 01493856900

Email [info@dial-greatyarmouth.org.uk](mailto:info@dial-greatyarmouth.org.uk)

Website [www.dial-greatyarmouth.org.uk](http://www.dial-greatyarmouth.org.uk)

## Activities

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**Objects:** TO PROMOTE THE RELIEF OF ALL DISABLED AND VULNERABLE PEOPLE WITHIN GREAT YARMOUTH AND THE NORFOLK AREA, BY THE PROVISION OF A DIRECT INFORMATION AND ADVICE SERVICE.TO PROMOTE THE RELIEF OF FINANCIAL HARDSHIP TO PEOPLE WITHIN THE GREAT YARMOUTH AND THE NORFOLK AREA BY THE PROVISION OF A DEBT AND MONEY MANAGEMENT ADVICE SERVICE.TO PROMOTE PHYSICAL ACTIVITY TO PEOPLE WITHIN THE GREAT YARMOUTH AND NORFOLK AREA BY PROVIDING SUPPORT AND ENCOURAGEMENT TO ACCESS LOCAL EXERCISE AND SPORTING GROUPS.TO PROVIDE VOLUNTEERING OPPORTUNITIES TO INDIVIDUALS WITHIN GY AND NORFOLK AREA IN SUPPORTING DIAL ACTIVITIES WITH OPPORTUNITIES TO GAIN QUALIFICATIONS AND WORK PLACEMENTS.?

**Activities:** DIAL offers a free, impartial and confidential information and advice service for disabled and vulnerable people and their carers within the Borough of Great Yarmouth. Advice regarding state benefits, including full benefit checks and assistance with benefit applications. Debt Counselling including negotiating with creditors, formulation of debt management plans and assistance with budgeting.

## Classification

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

## Geography

- **Area of benefit:** BOROUGH OF GREAT YARMOUTH
- Norfolk

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£216,990	£329,344	-	-
2024-03-31	£599,902	£414,739	£989,379	15
2023-03-31	£541,364	£461,549	£804,215	18
2022-03-31	£528,932	£383,651	£721,931	17
2021-03-31	£545,149	£417,979	£576,651	15

## Trustees

Name	Role	Appointed
Valerie Jean Pettit	Chair	2014-09-01
Paul Frosdick		2019-09-20
Penny Sandra Linden		2016-01-29
Roger Gowen		2023-09-01
Stephen Robert Bowles		2022-01-14

**DIAL - GT YARMOUTH**

England & Wales - Charity number 299909

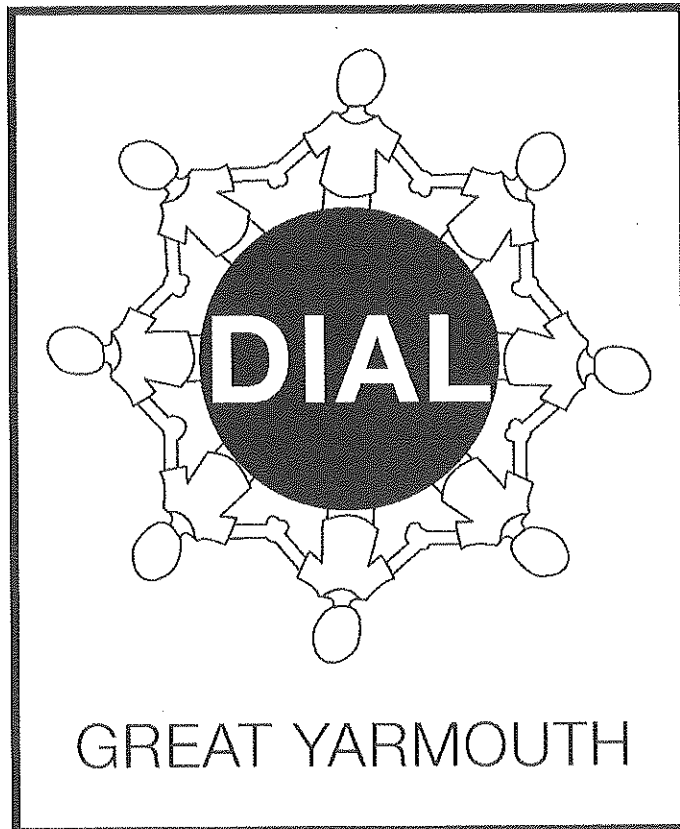
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# Accounts

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# **D.I.A.L Great Yarmouth**

CHARITY NUMBER 299909



## TRUSTEE REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

**Prepared by**  
Carol Ramsden

**Date**  
31.07.25

**Prepared for**  
DIAL Gt Yarmouth

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## General Information

### **Name of Charity**

DIAL Great Yarmouth

### **Charity Registration**

Registered charity in England and Wales charity number 299909

### **Address**

Kingside 26/27 King Street, Great Yarmouth, Norfolk, NR30 2NX – Telephone 01493 856900

E-mail – [info@dial-greatyarmouth.org.uk](mailto:info@dial-greatyarmouth.org.uk)

Website – [www.dial-greatyarmouth.org.uk](http://www.dial-greatyarmouth.org.uk)

### **Trustees**

Valerie Pettit - Chair, Stephen Bowles - Trustee, Paul Frosdick - Trustee, Roger Gowen - Trustee, John Clare – Secretary/Treasurer

### **CEO**

Jo Howes

### **Banking**

HSBC, Great Yarmouth, 40-22-22

### **Accountant**

Carol Ramsden FICB PM.Dip, 182 Dell Road, Lowestoft, NR33 9NX

## CEO Report



Here at DIAL Great Yarmouth, we're passionate about offering support with money, benefits and debt advice to residences across Norfolk and Waveney.

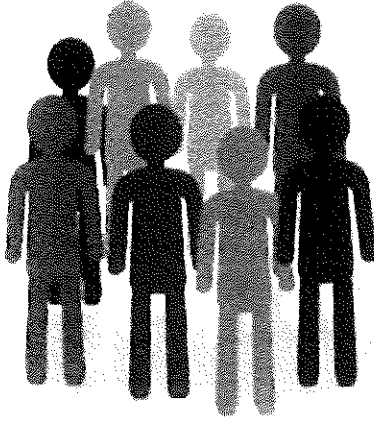
As a Financial Conduct Authority registered charity, we respond to over 7500 enquiries every year. With the rising cost of living, the demand on our service continues to rise and we have been very grateful to our volunteers who have supported our advisors on home visits, fund raising events, and much more within the office and Charity shop. Our Friends of DIAL group has continued to grow and we have lots of things planned throughout 2025 in which is our 40<sup>th</sup> year.

We're also proud to be advocates for the Disability Confident scheme, and we were the first organisation in Great Yarmouth to achieve Level 3 status. We continue to support others in their journey toward achieving this accreditation,

In addition to our core services, we have also continued to coordinate the Great Yarmouth VCSE Group, organising meetings to bring organisations together to find out what is taking place across the Borough and beyond. An event was hosted by DIAL early in 2025 at St Georges Theatre to bring organisations together including both statutory and voluntary, to find out more about the Connect to Work programme.

In 2025, we will be celebrating **our 40<sup>th</sup> anniversary** which is an amazing achievement, and we could not have made it this far without the support of our dedicated staff, volunteers and the community in which we serve. A huge thanks must also be given to the many funders who have continued to support us throughout the year making it possible for our staff to provide the help and support that is very much needed.

From April 2024 to March 2025, DIAL was also supported by a dedicated team of...



**13 Employees**

**5 Trustees**

**30 Volunteers**

## **Mission Statement**

*“Our mission is to enhance the quality of life for individuals across the Borough of Great Yarmouth and the surrounding areas by providing comprehensive money, debt and benefit advice together with employment and housing guidance. We are committed to offering expert holistic guidance tailored to the unique needs of everyone, with a particular focus on supporting those living with disabilities. Through our dedicated services, we aim to empower our clients, improve their financial wellbeing, and help them navigate the challenges they face in their daily lives.”*

## **Public Benefits of DIAL**

DIAL provides free, impartial, and confidential advice for disabled and vulnerable people and their Carers in Great Yarmouth. Services include benefit entitlement checks, assistance with welfare applications, and accredited debt advice from qualified advisors accredited with the Institute of Money Advisors at Debt Relief Order level.

DIAL is open Monday- Saturday, fully accessible and open to all with the Charity Shop also being open providing affordable clothes household items and much more. The office is located in the heart of town, and offers outreach services throughout the Borough, covering both rural and urban areas at various locations.

## Vision for the Future

During 2025, we will continue to develop and work on our new Strategic plan that was put in place at the end of 2024. This plan sets out the core priorities for the organisation, helping us to effectively monitor and manage its resources and services in what is an ever-changing landscape. The plan continues to provide a framework for achieving best value, supported by having the flexibility to respond to community needs and rapidly changing events, such as those linked to pandemics, climate change, and the economy. This plan continues to support DIAL in achieving its overarching aim, which is to continue our work with communities to help break the cycle of poverty and debt. To achieve this, the plan sets out three priority areas of work. These focus on early intervention, training, and work. The Trustee board continue to review the plan in a quarterly meeting making any changes necessary along the way.

## Achievements and Performance

### Funding

The success of the **Know Your Neighbourhood** initiative delivered in conjunction with St. Georges Theatre and funded by the Norfolk Community Foundation, was so successful that additional funding was awarded allowing the two partners to continue to deliver a revised project. This continued to be aimed at identifying individuals interested in volunteering and match them with opportunities in their chosen sectors across the borough. This funding will end in March and the outcomes will be published in our net.

Throughout the 24/25 the **Waiting Well Project**, funded by NHS England, continued and we supported over 372 patients on the elective surgery waiting list at James Paget University Hospital. This innovative initiative has been aimed at optimising patient wellbeing and readiness for surgery, ensuring physical and mentally prepared for operation and recovery. The project was well received by patients and continued to help address social, financial, and emotional needs, and in many cases a friendly voice to talk to, and this project effectively bridged the gap between referral and surgery.

The Norfolk Community Fund (NCF) provided funding for a wide range of projects throughout the year from money for providing food and fuel vouchers to support for our case work and Outreach activities.

**GYBC** continued to provide funding to support council tenants facing financial difficulties in particular payment of rent. Working in partnership with the council we attended visits with their rent income team to some of their harder to reach tenants, offering our help and support to help reduce rent arrears and offer general budgeting advice and money saving tips.

AGE UK continued to fund the **information, Advice and Advocacy (IAA)** initiative, enabling DIAL to provide telephone-based advice and guidance for referral across Norfolk, with a focus on the Great Yarmouth Borough.

Baby Bank – Funded by Childrens service. This was until Sep 24 delivered by Gt Yarmouth Library until their move to the Place.

**Other Key Funders** include The Trussell Trust who have provided funding to employ a multi-disciplinary advisor to work and support their clients accessing foodbanks at Mary Magdalen, and the Great Yarmouth Pathways project.

## **Events**

Over the past financial year, DIAL has organised numerous events supporting the projects and initiatives it has been involved in. Here are just a few highlights:

**Volunteer Street Party – held at St Georges Theatre and the Plaza**

**Volunteer Celebration Event, St Georges Theatre 22<sup>nd</sup> July 24**

**VCSE Meeting 29<sup>th</sup> January 25**

**International Women's Day, St Georges Theatre 7<sup>th</sup> March 25**

**We attended may fundraising events throughout the year including:**

**Mary Magdalen Fun Day**

**Shrublands Fun Day**

**Cliff Top Gala**

**We would like to thank everyone who donated prizes for the raffles and who purchased tickets at these events.**

## **Calls & Visits**

We received 4734 telephone calls and had 1764 people attend reception in person.

## **Chair of Trustees Report**

### **Reserves Policy**

DIAL continues to hold six months in reserve to cover salaries and overheads together with other related operational costs including rent, general running costs and utilities. DIAL continues to hold reserves of £260K (approx. 6mths running costs) to cover staffing costs, the increase in overheads, including increase in rent and the ongoing rise in utility costs. A further impact on salary costs with the increase in Employers National Insurance Contribution together with the increase in the Real Living Wage will also increase DIAL's annual overheads. The rise in April 25 has had a big impact on our staff costs and we will continue to do our best in securing funds as we move forward throughout 2025

**D.I.A.L. Great Yarmouth**  
CHARITY NUMBER 299909  
**Accounts**

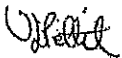
**31 March 2025**

**D.I.A.L. Great Yarmouth**

**Approval statement**

We approve the financial statements, which comprise the Receipts and Payments Account, the Statement of Assets and Liabilities and the related notes. We acknowledge our responsibility for the statements, including the appropriateness of the applicable financial reporting framework and for providing Carol Ramsden with the records, information and explanations necessary for their compilation.

It is observed that throughout the year, there was a decrease in grant funding received. This is reflected in the results and led to the necessity of utilising the reserves.



Valerie Pettit  
Chairman  
31.07.25

**D.I.A.L. Great Yarmouth**

**Accountants' report on the financial statements for the year ended 31.03.24 of  
D.I.A.L. Great Yarmouth.**

We have prepared the attached financial statements from the records, information and explanations supplied to us.  
They are in accordance therewith.

*Carol Ramsden*

Carol Ramsden  
FICB PM.Dip

182 Dell Road  
Lowestoft  
NR33 9NX

31.07.25

**D.I.A.L. Great Yarmouth  
Receipts and Payments Account  
for the year ended 31 March 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Income</b>	<u>216,990</u>	<u>599,902</u>
<b>Expenses</b>		
Wages, salaries and other staff costs	227,956	315,509
Motor, travel and subsistence expenses	986	516
Rent, rates, power and insurance costs	42,403	42,259
Repairs and renewals of property and equipment	7,106	6,686
Telephone, fax, stationery and other office costs	7,738	8,342
Advertising and business entertainment costs	2,955	200
Accountancy, legal and other professional fees	26,663	23,794
Depreciation and loss/(profit) on sale	1,208	1,261
Other business expenses	<u>12,329</u>	<u>16,172</u>
	<u>329,344</u>	<u>414,739</u>
<b>(Loss)/profit</b>	<u>(112,354)</u>	<u>185,163</u>

**D.I.A.L. Great Yarmouth**  
**Statement of Assets and Liabilities**  
**as at 31 March 2025**

	Notes	2025 £	2024 £
<b>Fixed assets</b>			
Fixtures, fittings and equipment		4,834	5,042
<b>Current assets</b>			
Sundry Debtors	481	-	
Bank/building society balances	872,008	984,144	
Cash in hand	312	603	
	<u>872,801</u>	<u>984,747</u>	
<b>Current liabilities</b>			
Other liabilities and accruals	<u>(610)</u>	<u>(410)</u>	
<b>Net current assets</b>		872,191	984,337
<b>Net assets</b>		<u>877,025</u>	<u>989,379</u>
<b>Capital account</b>			
Capital account - Restricted	718,566	566,219	
Net profit/(Loss) - Restricted	<u>(148,648)</u>	<u>152,347</u>	718,566
Capital account - Unrestricted	270,813	237,998	
Net profit - Unrestricted	<u>36,294</u>	<u>32,815</u>	270,813
		<u>877,025</u>	<u>989,379</u>

**D.I.A.L. Great Yarmouth  
Notes to the Accounts  
for the year ended 31 March 2025**

**1 Profit and loss account analysis**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Income</b>		
Carers Voice Project	-	4,950
Community Organisation Cost of Living Fund	-	47,175
Gifts and Donations	1,040	2,903
Grant - Age UK	18,064	34,545
Grant - Baby Bank	1,935	
Grant - Big Lottery Funded Projects	-	68,235
Grant - ECC - RTW/Skills Connect Proj.	12,957	185,066
Grant - GY Pathways Mary Magdalen	17,883	11,643
Grant - GYBC - Tenants Support	24,867	24,835
Grant - Independent Age	-	19,261
Grant - JPH Wellbeing	-	25,000
Grant - Lloyds Bank Foundation	-	2,586
Grant - Low. & Dist. Mencap	2,720	-
Grant - Money & Pens. Modern. Fund	3,910	-
Grant - NCF - NCAN - Hardship Fund	-	48,000
Grant - NCF - Waiting Well	-	12,302
Grant - Norfolk Community Foundation	51,176	35,328
Grant - Postcode Lottery	-	22,309
Grant - Right to Succeed	4,974	-
Grant - RUKBA Ind.	19,260	-
Grant - St George's Theatre	22,357	15,047
NCC Green Space Event	-	500
Money Advice	-	4,129
Sale of Rags	535	824
Shop Takings	32,133	32,936
Sundry Receipts	216	286
	<u>214,027</u>	<u>597,860</u>
<b>Other business income</b>		
Interest receivable	925	850
Rental income	2,038	1,192
	<u>2,963</u>	<u>2,042</u>
<b>Wages, salaries and other staff costs</b>		
Wages and salaries	220,384	303,246
Pension contributions	6,903	10,705
Staff Training and Welfare	669	1,558
	<u>227,956</u>	<u>315,509</u>
<b>Motor, travel and subsistence expenses</b>		
Travel and subsistence	986	516
<b>Rent, rates, power and insurance costs</b>		
Rent	28,974	26,400
Insurance	7,832	7,142
Light and heat	2,990	8,229
Utility costs	447	488
New Lease costs	2,160	-
	<u>42,403</u>	<u>42,259</u>

**D.I.A.L. Great Yarmouth  
Notes to the Accounts  
for the year ended 31 March 2025**

<b>Repairs and renewals of property and equipment</b>		
IT costs	5,398	4,834
Repairs and maintenance	<u>1,708</u>	<u>1,852</u>
	<u>7,106</u>	<u>6,686</u>
<b>Telephone, fax, stationery and other office costs</b>		
Telephone and fax	5,211	5,226
Stationery and printing	1,302	1,996
Software	228	210
Payroll Services	<u>997</u>	<u>910</u>
	<u>7,738</u>	<u>8,342</u>
<b>Advertising and business entertainment costs</b>		
Advertising and PR	<u>2,955</u>	<u>200</u>
<b>Accountancy, legal and other professional fees</b>		
Accountants fees	900	700
Other legal and professional	<u>25,763</u>	<u>23,094</u>
	<u>26,663</u>	<u>23,794</u>
<b>Depreciation and loss/(profit) on sale</b>		
Depreciation	<u>1,208</u>	<u>1,261</u>
<b>Other business expenses</b>		
Subscriptions	1,300	998
Other expenses	2,277	1,652
Bank Charges	178	201
Carers Voice Project	-	1,784
NCAN - Hardhsip Fund	2,175	2,510
Reprezent Costs	-	1,637
Room Hire	-	330
Warmspace Cost of Living	6,093	7,060
Baby Bank Costs	<u>305</u>	<u>-</u>
	<u>12,328</u>	<u>16,172</u>



D.I.A.L. Great Yarmouth  
Profit And Loss Account - Restricted  
For the year ended 31 March 2025

		2025	2024
		£	£
Income	Carers Voice Project	-	4,950
	Community Organisation Cost	-	47,175
	Grant - Age UK	18,064	34,545
	Grant - Baby bank	1,935	-
	Grant - Big Lottery Funded Proj	-	68,235
	Grant - ECC - RTW/Skills Conn	12,957	185,066
	Grant - G.Y. Pathways Mary Ma	17,883	11,643
	Grant - GYBC - Tenants Suppo	24,867	24,835
	Grant - Independent Age	-	19,261
	Grant - JPH Wellbeing	-	25,000
	Grant - Lloyds Bank Foundatio	-	2,586
	Grant - Money & pens. Moderni	3,910	-
	Grant - NCF - NCAN - Hardshi	-	48,000
	Grant - NCF - Waiting Well	-	12,302
	Grant - Norfolk Community Fou	51,176	35,328
	Grant - Postcode Lottery	-	22,309
	Grant - Right to Succeed	4,974	-
	Grant - RUKBA Ind.	19,260	-
	Grant - St. Georges Theatre	22,357	15,047
	NCC Green Space Event	-	500
		<u>177,383</u>	<u>556,783</u>
Gross profit		<u>177,383</u>	<u>556,783</u>
Expenses	Accountants fees	(900)	(700)
	Advertising and PR	(2,955)	(200)
	Baby bank costs	(305)	-
	Carers Voice Project	-	(1,784)
	Insurance	(7,832)	(7,142)
	IT costs	(5,046)	(4,647)
	Light and heat	(2,150)	(4,115)
	NCAN Hardship Fund	(2,175)	(2,510)
	New lease costs	(2,160)	-
	Payroll Services	(997)	(910)
	Pension contributions	(6,903)	(10,705)
	Professional fees	(25,763)	(23,094)
	Rent	(28,974)	(26,400)
	Repairs and maintenance	(1,527)	(208)
	Reprezent Costs	-	(1,637)
	Software	(228)	(210)
	Staff training & welfare	(669)	(900)
	Stationery and printing	(985)	(1,256)
	Subscriptions	(1,300)	(998)
	Sundry expenses	(1,041)	(705)
	Telephone and postage	(5,211)	(5,226)
	Travel and subsistence	(243)	(294)
	Utility costs	(447)	(488)
	Wages and salaries	(220,384)	(303,246)
	Warmspace Cost of Living	(6,093)	(7,060)
		<u>(324,290)</u>	<u>(404,436)</u>

D.I.A.L. Great Yarmouth  
Profit And Loss Account - Restricted  
For the year ended 31 March 2025

	2025	2024
Net (loss)/profit	<u>(146,907)</u>	<u>152,347</u>

D.I.A.L. Great Yarmouth  
Profit And Loss Account - Unrestricted  
For the year ended 31 March 2025

		2025	2024
		£	£
Income	Gifts and Donations	1,039	2,903
	Grant - Low.. & Dist. Mencap	2,720	-
	Interest	925	850
	Money Advice	-	4,129
	Rents	2,038	1,192
	Sale of Rags	535	824
	Shop Takings	32,133	32,936
	Sundry Receipts	216	286
		<u>39,605</u>	<u>43,119</u>
Gross profit		39,605	43,119
Expenses	Bank charges	(178)	(201)
	Depreciation	(1,208)	(1,261)
	IT costs	(351)	(187)
	Light and heat	(840)	(4,115)
	Repairs and maintenance	(181)	(1,644)
	Room hire	-	(330)
	Staff training & welfare	-	(658)
	Stationery and printing	(317)	(740)
	Sundry expenses	(1,236)	(947)
	Travel and subsistence	(743)	(221)
		<u>(5,053)</u>	<u>(10,304)</u>
Net profit		<u><u>34,553</u></u>	<u><u>32,815</u></u>



**DIAL - GT YARMOUTH**

England & Wales - Charity number 299909

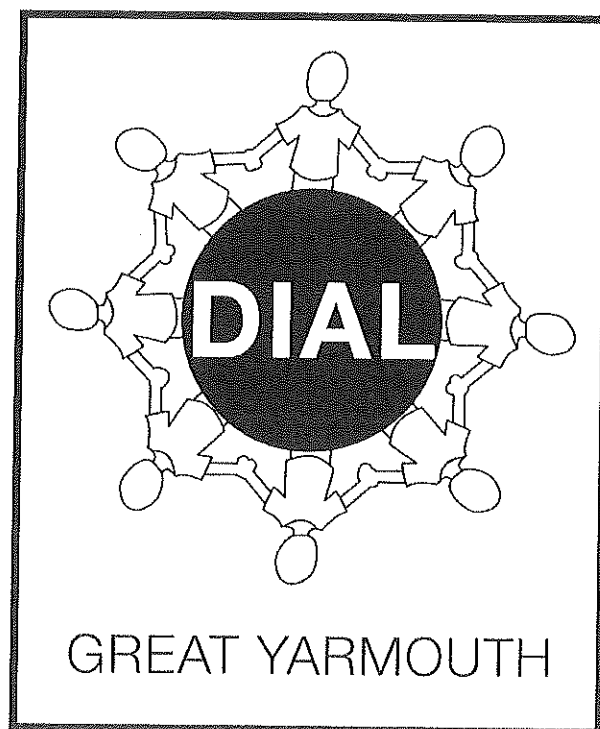
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# Accounts

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# D.I.A.L Great Yarmouth

CHARITY NUMBER 299909



## TRUSTEE REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

Prepared by  
**Carol Ramsden**

Date  
**18 December 2024**

Prepared for  
**DIAL**

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# General Information

## **Name of charity**

DIAL GT Yarmouth

## **Charity Registration**

Registered charity in England and Wales charity number 299909

## **Address**

Kingside 26/27 King Street, Great Yarmouth, Norfolk, NR30 2NZ - Telephone 01493 856900  
e-mail [info@dial-greatyarmouth.org.uk](mailto:info@dial-greatyarmouth.org.uk) - Website [www.dial-greatyarmouth.org.uk](http://www.dial-greatyarmouth.org.uk)

## **Trustees**

Valerie Pettit/Chair - Stephen Bowles/Trustee - Paul Frosdick/Trustee - Penny Linden/Trustee - Roger Gowen/Trustee - John Clare/Treasurer

Gilly Plumb/Trustee (Resigned 2023.)

## **CEO**

Jo Howes

## **Banking**

HSBC, Great Yarmouth, 40-22-22.

## **Accountant**

Carol Ramsden FICB PM.Dip, 182 Dell Road, Lowestoft, NR33 9NX.

## CEO Report



Here at DIAL Great Yarmouth, we're passionate about offering support with money, benefits, and debt advice to residents across Norfolk and Waveney.

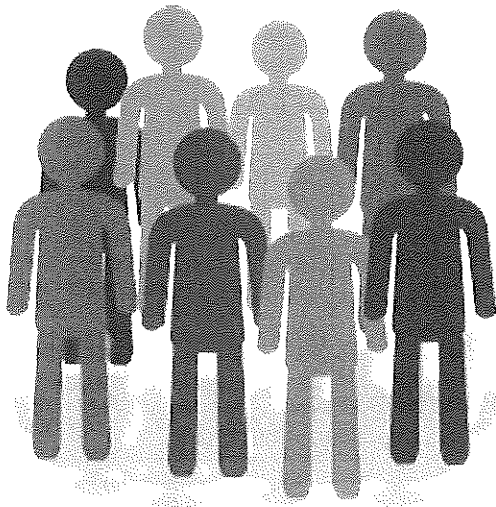
As a Financial Conduct Authority-registered charity, we respond to around 10,000 enquiries every year. With the rising cost of living, we've seen even more demand for our services, so this year we've created a 'Friends of DIAL' group. This group brings together volunteers and trustees to help us reach and support more people and strengthen our community connections.

We're also proud to be advocates for the Disability Confident scheme, and we were the first organisation in Great Yarmouth to achieve Level 3 status.

In addition to our core services, we also coordinate the Great Yarmouth VCSE Group, which was set up in 2020, and run a busy charity shop that provides local people with valuable training and work experience.

In 2025, we'll be celebrating a huge milestone — **our 40th anniversary!** We couldn't have made it this far without the support of our community.

*From April 2023 to March 2024, DIAL was also supported by a dedicated team of...*



**21 Employee's**

**5 Trustee's**

**24 Volunteer's**

## Mission Statement

*"Our mission is to enhance the quality of life for individuals across the Borough of Great Yarmouth and the surrounding areas by providing comprehensive money, debt and benefit advice together with employment and housing guidance. We are committed to offering expert holistic guidance tailored to the unique needs of everyone, with a particular focus on supporting those living with disabilities. Through our dedicated services, we aim to empower our clients, improve their financial wellbeing, and help them navigate the challenges they face in their daily lives."*

## Public Benefits of DIAL

DIAL provides free, impartial, and confidential advice for disabled and vulnerable people and their Carers in Great Yarmouth. Services include benefit entitlement checks, assistance with welfare applications, and accredited debt advice from qualified advisors certified by the Institute of Money Advisors at Debt Relief Order level.

DIAL is fully accessible and open to everyone. The office is located in the heart of town, and offers outreach services throughout the Borough, covering both rural and urban areas at various locations.

## Vision for the Future

During 2024, DIAL introduced a new strategic plan. This sets out the core priorities for the organisation, helping it to effectively monitor and manage its resources and services. The plan provides a framework for achieving best value, supported by having the flexibility to respond to community needs and rapidly changing events, such as those linked to pandemics, climate change, and the economy. The plan will support DIAL to achieve its overarching aim, which is to continue to work with communities to break the cycle of poverty and debt. To achieve this, the plan sets out three priority areas of work. These focus on early intervention, providing good quality and responsive advice, and progression through volunteering, training, and work. Progress made towards delivering the plan will be captured in annual impact reports.

# Achievements and Performance

## Funding

The **Budgeting Together Project** funded by the National Lottery exceeded its targets, with 2,351 people accessing advice, 23,762 enquiries, and 80% reporting wellbeing improvements. It supported 20 schools and groups, engaged 12 volunteers, and retained £2,957,032 through debt reduction and £2,190,685 via benefits support over the five year long project. The project had to address increased demand driven by more people falling into debt due to the cost-of-living crisis, along with a rise in housing needs and mental health issues.

The **Loan Shark Awareness** initiative funded by the England Illegal Money Lending Team was delivered by DIAL. This collaboration allowed DIAL to engage with three local schools across the borough, reaching 162 children. The program included advisor-led sessions on money management, loans, and illegal lenders, followed by t-shirt design activities supported by the Rerezent Project. Additionally, information packs were distributed to the children, which were intended to be shared with their families, reaching an estimated 200 households.

The **Know Your Neighborhood** initiative delivered in conjunction with St. Georges Theatre and funded by the Norfolk Community Foundation, aimed to identify individuals interested in volunteering and match them with opportunities in their chosen sectors across the borough. As a result, DIAL successfully registered 87 individuals and secured volunteer positions for them.

**NCAN Hardship** funding allowed DIAL to employ staff dedicated to supporting residents facing financial difficulties, ensuring they could access the benefits they were entitled to.

Throughout the year the **Waiting Well Project**, funded by NHS England, supported 325 patients on the elective surgery waiting list at James Paget University Hospital. This innovative initiative aimed to optimise patient wellbeing and readiness for surgery, ensuring physical and mental preparedness for operation and recovery. By addressing social, financial, and emotional needs, the project effectively bridged the gap between referral and surgery.

The Norfolk Community Fund (NCF) provided funding for our **Hot Spot** initiative, which offered a warm and welcoming space for struggling members of the community. Running

three sessions per week over twelve weeks, the initiative provided a safe environment where people could stay warm, connect with others, and access support.

NCF also provided financial support from the **Connecting Older People** fund, allowing DIAL to extend its services out into the community. This funding enabled us to reach and support older individuals, helping to reduce isolation and improve their well-being.

The **Routes to Work and Skills Connect** projects unfortunately concluded on 31<sup>st</sup> December 2023, due to European Social Funding (ESF) ending. Working in partnership with East Coast College, DIAL provided one-to-one mentoring, advice, and support to help individuals progress into work, training or education. Support was often intensive and tailored to specific needs, such as CV writing, developing interview skills, and completing application forms. Skills Connect focused on young adults aged 16–24, while Routes to Work supported those aged 25 and over. Throughout the project, DIAL assisted a total of 465 participants in either job searching, securing employment, or starting education.

**Tenant Support** funding was also secured from GYBC to support council tenants facing financial difficulties. This initiative aimed to reduce rent arrears and offer general budgeting advice.

AGE UK funded the **Information, Advice, and Advocacy (IAA)** initiative, enabling DIAL to provide telephone-based advice and guidance for referrals across Norfolk, with a focus on the Great Yarmouth borough.

**Other key funders** include East Coast College, which supported the Kick Start Programme. Mary Magdalen, along with the Great Yarmouth Pathways project, funded by the Trussell Trust to provide a multi-disciplinary worker at the local food bank.

The Great Yarmouth Old People's Network (GYOPN) also funded slow cookers for residents attending the Warm Hub, while Independent Age contributed to supporting older people across the borough by promoting outreach services.

## Events

Over the past financial year, DIAL has organised numerous events supporting the projects and initiatives it has been involved in. Here are just a few highlights:

DIAL organised multiple events for its projects and initiatives throughout the year. From January to March, it hosted drop-in sessions at St. George's Café, funded by Norfolk Community Foundation's (NCF) Warm Space initiative. These sessions provided a warm

refuge for financially struggling locals during the winter, offering free food, tea, and coffee, along with friendly conversation to help combat loneliness. As a result, DIAL staff assessed clients' needs and connected them to relevant services within DIAL or external partners offering specialist support beyond DIAL's scope.

The Know Your Neighborhood event, held in partnership with St. George's Theatre Café on 23rd October 2023, was a great success. Supported by Feathers Futures, Harbour Radio, and Norfolk and Waveney Mind, the event attracted 46 attendees interested in volunteering. As a result, 36 residents registered with various organisations, expressing a keen interest in becoming volunteers. This not only benefited the individuals by improving their health and well-being but also provided valuable support to the organisations, helping them further their causes.

In September, DIAL held an open day at their King Street headquarters, inviting internal & external stakeholders and the general public, to celebrate the valuable contribution the organisation makes to the community. The Mayor of Great Yarmouth attended together with Henry Cator who were both suitably impressed to learn more about the valuable contributions DIAL and its staff make to the local community.

The International Women's Day event attracted over 40 attendees, with exhibitors including local businesses offering wellbeing services such as manicures, Indian head massages, and arts & crafts. Local services, East Coast College, and the NHS were amongst the organisations represented.

# Chair of Trustees Report

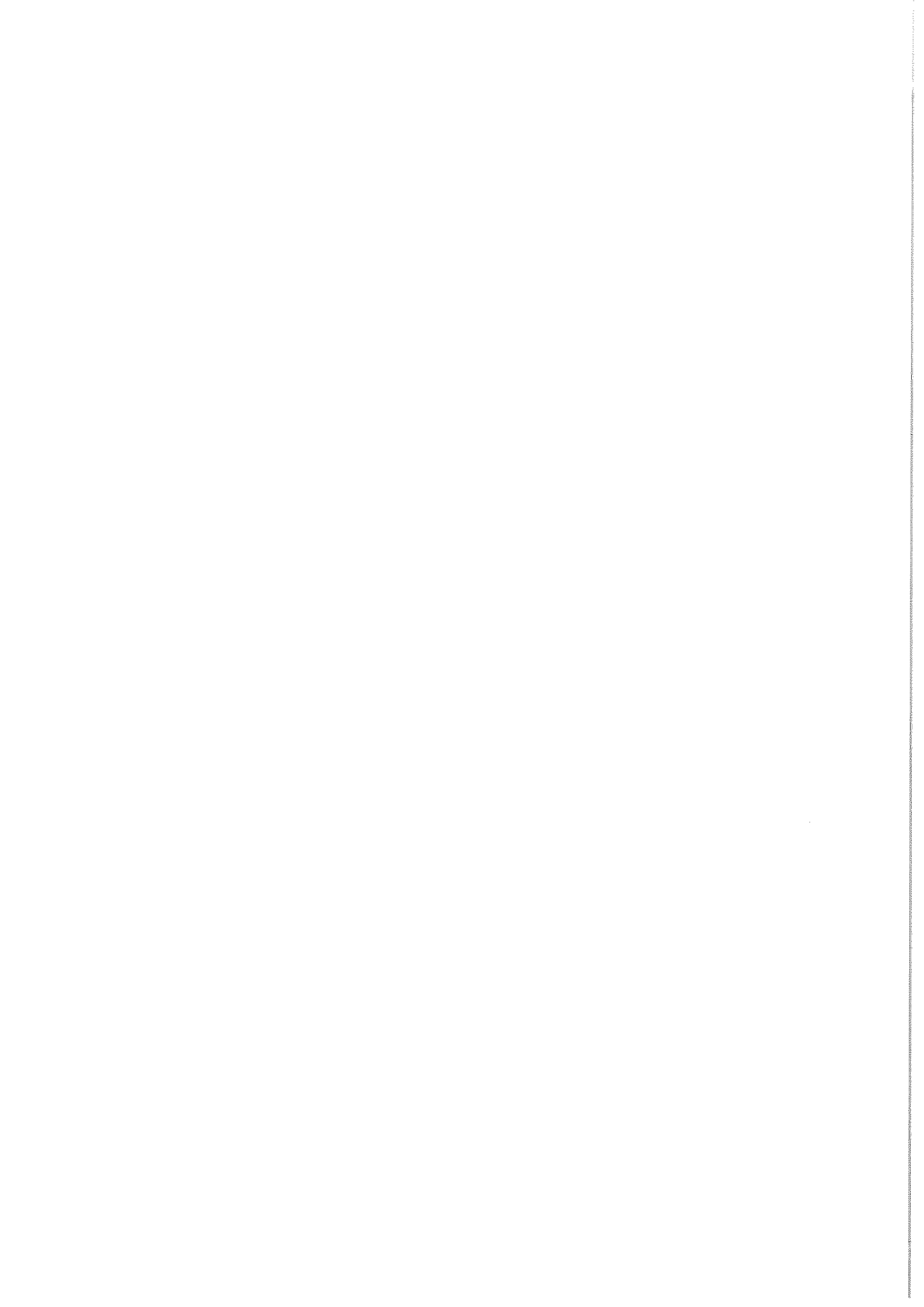
The year 2023–24 has been another incredibly busy period for DIAL, with demand for our services higher than ever.

The ongoing support from our funders has enabled us to respond swiftly to the evolving landscape and the growing needs of our community. As Chair of Trustees, I would like to extend my heartfelt thanks to our funders, staff, and volunteers for their unwavering dedication to DIAL and the vital, trusted services we provide to residents across the borough.

Valerie Pettit  
Chair of Trustees  
18.12.24

## Reserves policy

DIAL continues to hold six months in reserve to cover salaries and overheads together with other related operational costs including rent, general running costs and utilities. DIAL continues to hold reserves of £260k (approx. 6mths running costs) to cover staffing costs, the increase in overheads, including increase in rent and the huge rise in utility costs. A further impact on salary costs with the increase in Employers' National Insurance Contribution together with the increase in the Real Living Wage will also increase DIAL's annual overheads.



D.I.A.L. Great Yarmouth  
CHARITY NUMBER 299909  
Accounts

31 March 2024

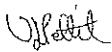
Carol Ramsden  
FICB PM.Dip  
182 Dell Road, Lowestoft, NR33 9NX  
Telephone: 07789 815390  
Email: carol.ramsden@outlook.com

D.I.A.L. Great Yarmouth

**Approval statement**

We approve the financial statements, which comprise the Receipts and Payments Account, the Statement of Assets and Liabilities and the related notes. We acknowledge our responsibility for the statements, including the appropriateness of the applicable financial reporting framework and for providing Carol Ramsden with the records, information and explanations necessary for their compilation.

4



Valerie Pettit  
Chairman  
18.12.24



Section A

Independent Examiner's Report

Report to the trustees/ members of

D.I.A.L. GREAT YARMOUTH

On accounts for the year ended

31.03.2024

Charity no (if any)

299909

Set out on pages

(insert or to include the page number of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31.03.2024

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

\* Please delete the words in the brackets if they do not apply.

Signed:

CRamsden

Date:

18.12.24

Name:

CAROL RAMSDEN

Relevant professional qualification(s) or body (if any):

FICB PM.DIP

Address:

182 DELL ROAD

LOWESTOFT

SUFFOLK, NR33 9NX

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

D.I.A.L. Great Yarmouth

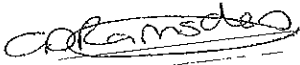
**Accountants' report on the financial statements for the year ended 31.03.24 of  
D.I.A.L. Great Yarmouth.**

We have prepared the attached financial statements from the records, information and explanations supplied to us.  
They are in accordance therewith.

W

Carol Ramsden

#



Carol Ramsden  
FICB PM.Dip

182 Dell Road  
Lowestoft  
NR33 9NX

18.12.24

**D.I.A.L. Great Yarmouth  
Receipts and Payments Account  
for the year ended 31 March 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Income</b>	<u>599,902</u>	<u>543,833</u>
<b>Expenses</b>		
Wages, salaries and other staff costs	315,509	393,085
Motor, travel and subsistence expenses	516	1,023
Rent, rates, power and insurance costs	42,259	37,912
Repairs and renewals of property and equipment	6,686	7,827
Telephone, fax, stationery and other office costs	8,342	7,004
Advertising and business entertainment costs	200	408
Accountancy, legal and other professional fees	23,794	8,345
Depreciation and loss/(profit) on sale	1,261	1,576
Other business expenses	<u>16,172</u>	<u>4,369</u>
	<u>414,739</u>	<u>461,549</u>
<b>Profit</b>	<u>185,163</u>	<u>82,284</u>

**D.I.A.L. Great Yarmouth  
Statement of Assets and Liabilities  
as at 31 March 2024**

	Notes	2024 £	2023 £
<b>Fixed assets</b>			
Fixtures, fittings and equipment		5,042	6,303
<b>Current assets</b>			
Bank/building society balances	984,144	797,465	
Cash in hand	603	1,057	
	<u>984,747</u>	<u>798,522</u>	
<b>Current liabilities</b>			
Other liabilities and accruals	<u>(410)</u>	<u>(610)</u>	
<b>Net current assets</b>		984,337	797,912
<b>Net assets</b>		<u>989,379</u>	<u>804,215</u>
<b>Capital account</b>			
Capital account - Restricted	566,219	501,440	
Net profit/(Loss) - Restricted	<u>152,347</u>	<u>64,778</u>	566,218
Capital account - Unrestricted	237,998	220,491	
Net profit - Unrestricted	<u>32,815</u>	<u>17,506</u>	237,997
		<u>989,379</u>	<u>804,215</u>

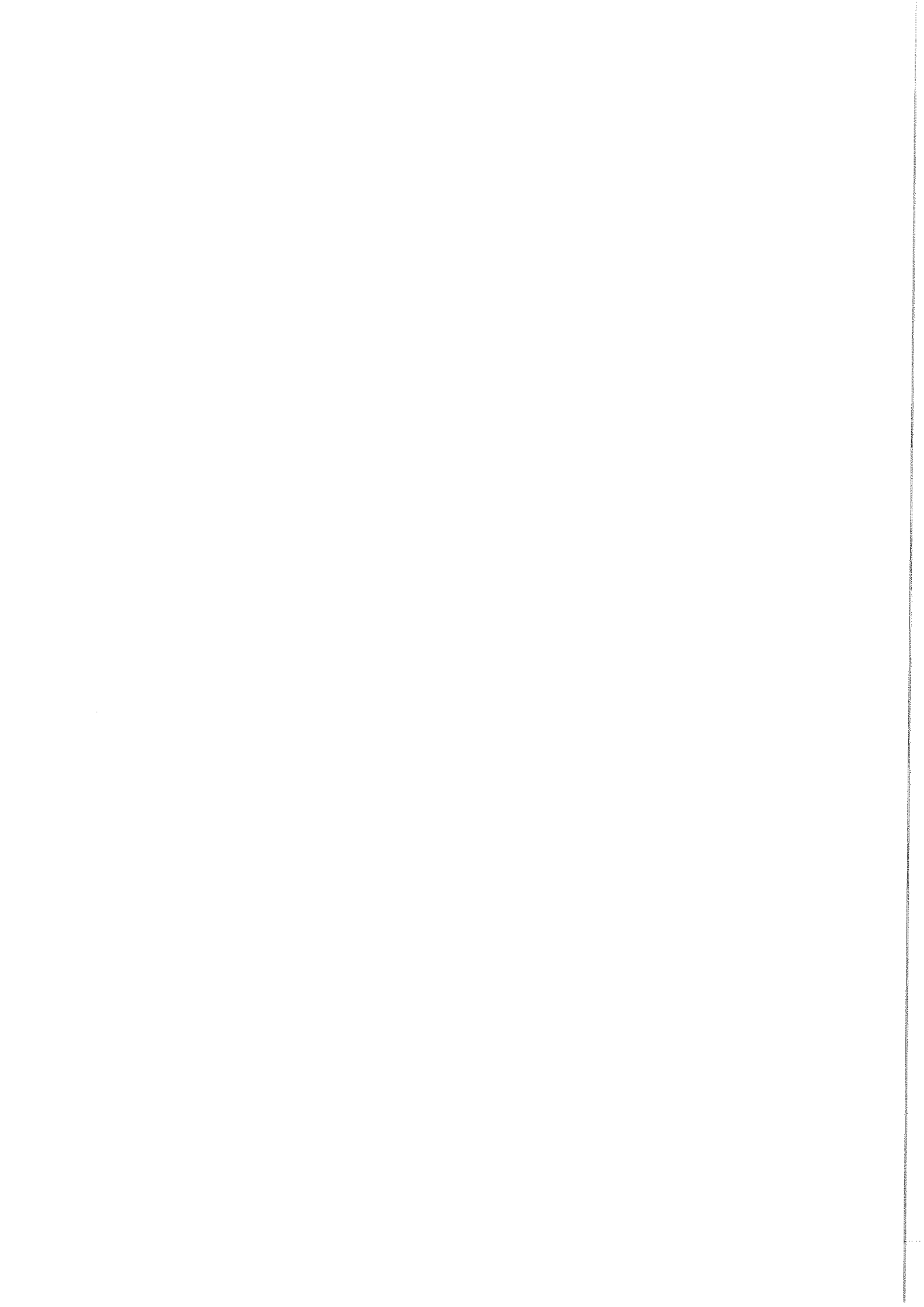
**D.I.A.L. Great Yarmouth**  
**Notes to the Accounts**  
**for the year ended 31 March 2024**

**1 Profit and loss account analysis**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Income</b>		
Donation - GY Older People's Network	-	2,000
Birmingham CC - Money Laundering	-	2,000
Carers Voice Project	4,950	-
Community Organisation Cost of Living Fund	47,175	-
Fees Received	-	52
Gifts and Donations	2,903	2,088
Grant - Age UK	34,545	10,748
Grant - Big Lottery Funded Projects	68,235	128,601
Grant - ECC - Kickstart	-	3,981
Grant - ECC - RTW/Skills Connect Proj.	185,066	165,913
Grant - GY Pathways Mary Magdalen	11,643	11,643
Grant - Geoffrey Watling	-	7,500
Grant - GYBC - Tenants Support	24,835	38,339
Grant - GYOPN - Warm Hub	-	2,500
Grant - Independent Age	19,261	-
Grant - JPH Wellbeing	25,000	-
Grant - Lloyds Bank Foundation	2,586	18,336
Grant - NCF - NCAN - Hardship Fund	48,000	50,715
Grant - NCF - Waiting Well	12,302	12,302
Grant - Norfolk Community Fund	-	26,444
Grant - New-U Enterprises Partner	-	2,592
Grant - Norfolk Community Foundation	35,328	-
Grant - Postcode Lottery	22,309	-
Grant - St Giles Trust	-	14,260
Grant - St George's Theatre	15,047	-
NCC Green Space Event	500	-
Money Advice	4,129	8,361
Sale of Rags	824	415
Shop Takings	32,936	25,696
Sundry Receipts	286	6,878
	<u>597,860</u>	<u>541,364</u>
<b>Other business income</b>		
Interest receivable	850	221
Rental income	1,192	2,248
	<u>2,042</u>	<u>2,469</u>
<b>Wages, salaries and other staff costs</b>		
Wages and salaries	303,246	378,748
Pension contributions	10,705	13,721
Staff Training and Welfare	1,558	616
	<u>315,509</u>	<u>393,085</u>
<b>Motor, travel and subsistence expenses</b>		
Travel and subsistence	<u>516</u>	<u>1,023</u>

**D.I.A.L. Great Yarmouth**  
**Notes to the Accounts**  
**for the year ended 31 March 2024**

<b>Rent, rates, power and insurance costs</b>		
Rent	26,400	26,400
Insurance	7,142	4,004
Light and heat	8,229	7,003
Utility costs	488	505
	<u>42,259</u>	<u>37,912</u>
<b>Repairs and renewals of property and equipment</b>		
IT costs	4,834	5,172
Repairs and maintenance	1,852	2,655
	<u>6,686</u>	<u>7,827</u>
<b>Telephone, fax, stationery and other office costs</b>		
Telephone and fax	5,226	4,314
Stationery and printing	1,996	1,354
Software	210	198
Payroll Services	910	1,138
	<u>8,342</u>	<u>7,004</u>
<b>Advertising and business entertainment costs</b>		
Advertising and PR	200	408
<b>Accountancy, legal and other professional fees</b>		
Accountants fees	700	900
Other legal and professional	23,094	7,445
	<u>23,794</u>	<u>8,345</u>
<b>Depreciation and loss/(profit) on sale</b>		
Depreciation	1,261	1,576
<b>Other business expenses</b>		
Subscriptions	998	898
Other expenses	1,652	3,269
Bank Charges	201	202
Carers Voice Project	1,784	-
NCAN - Hardhsip Fund	2,510	-
Reprezent Costs	1,637	-
Room Hire	330	-
Warmspace Cost of Living	7,060	-
	<u>16,172</u>	<u>4,369</u>



D.I.A.L. Great Yarmouth  
Profit And Loss Account - Restricted  
For the year ended 31 March 2024

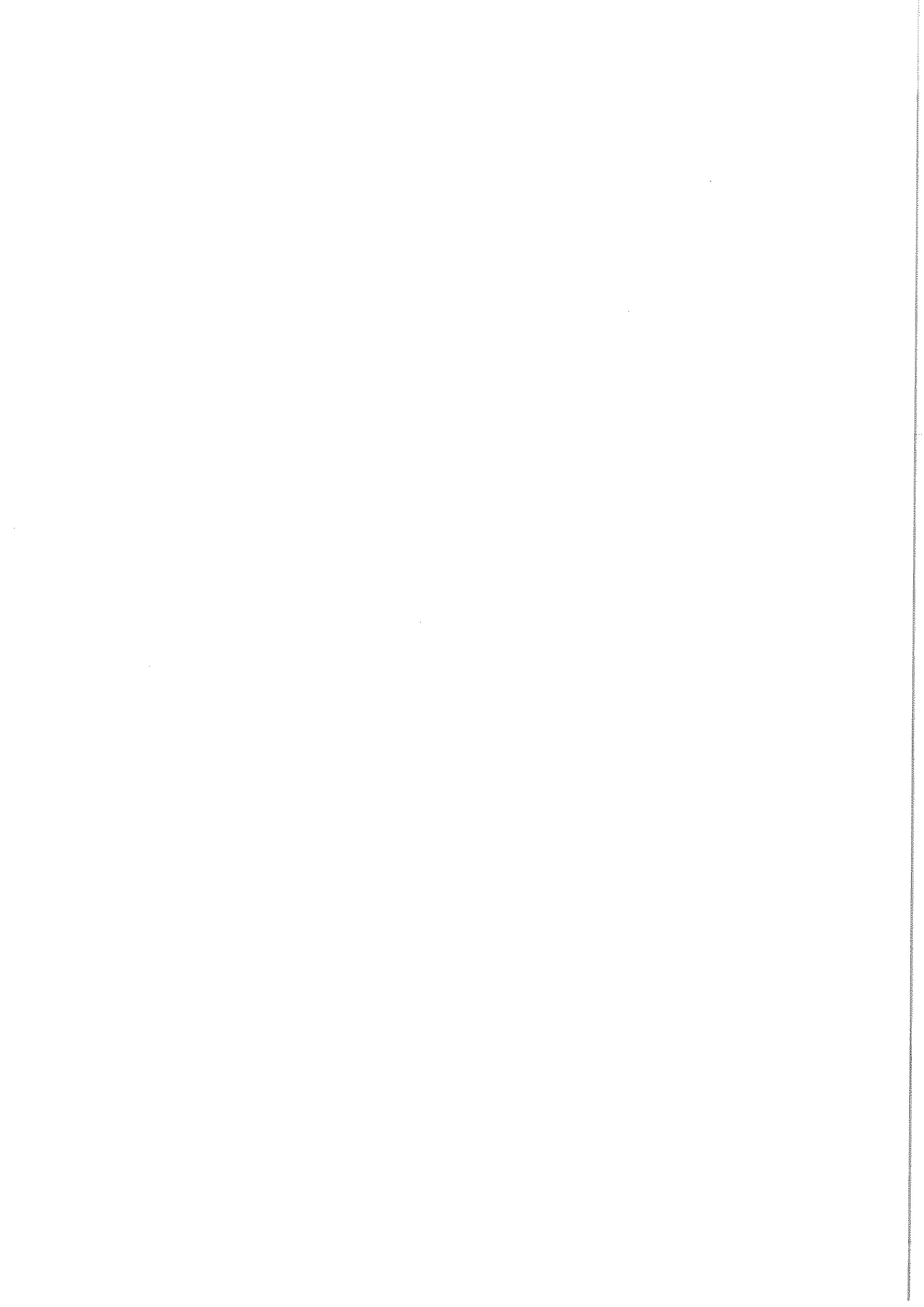
		2024	2023
		£	£
Income	Birmingham C.C. - Money Launder	-	2,000
	Carers Voice Project	4,950	-
	Community Organisation Cost of Li	47,175	-
	Donation - GY Older People's Net	-	2,000
	Grant - Age UK	34,545	10,748
	Grant - Big Lottery Funded Project	68,235	128,601
	Grant - ECC - Kickstart	-	3,981
	Grant - ECC - RTW/Skills Connect	185,066	165,913
	Grant - G.Y. Pathways Mary Magd	11,643	11,643
	Grant - Geoffrey Watling	-	7,500
	Grant - GYBC - Tenants Support	24,835	38,339
	Grant - GYOPN - Warm Hub	-	2,500
	Grant - Independent Age	19,261	-
	Grant - JPH Wellbeing	25,000	-
	Grant - Lloyds Bank Foundation	2,586	18,336
	Grant - NCF	-	26,444
	Grant - NCF - NCAN - Hardship Fu	48,000	50,715
	Grant - NCF - Waiting Well	12,302	12,302
	Grant - New-U Enterprises Partner	-	2,592
	Grant - Norfolk Community Founda	35,328	-
	Grant - Postcode Lottery	22,309	-
	Grant - St Giles Trust	-	14,260
	Grant - St. Georges Theatre	15,047	-
	NCC Green Space Event	500	-
		<u>556,783</u>	<u>497,875</u>
Gross profit		<u>556,783</u>	<u>497,875</u>
Expenses	Accountants fees	(700)	(900)
	Advertising and PR	(200)	(408)
	Carers Voice Project	(1,784)	-
	Insurance	(7,142)	(4,004)
	IT costs	(4,647)	(2,499)
	Light and heat	(4,115)	(3,502)
	NCAN Hardship Fund	(2,510)	-
	Payroll Services	(910)	(1,138)
	Pension contributions	(10,705)	(13,721)
	Professional fees	(23,094)	(7,445)
	Rent	(26,400)	(13,200)
	Repairs and maintenance	(208)	-
	Reprezent Costs	(1,637)	-
	Software	(210)	(198)
	Staff training & welfare	(900)	(616)
	Stationery and printing	(1,256)	(79)
	Subscriptions	(998)	(458)
	Sundry expenses	(705)	(711)
	Telephone and postage	(5,226)	(4,153)
	Travel and subsistence	(294)	(813)
	Utility costs	(488)	(505)
	Wages and salaries	(303,246)	(378,748)
	Warmspace Cost of Living	(7,060)	-
		<u>(7,060)</u>	<u>-</u>

D.I.A.L. Great Yarmouth  
Profit And Loss Account - Restricted  
For the year ended 31 March 2024

	2024	2023
	(404,436)	(433,097)
Net profit	<u>152,347</u>	<u>64,778</u>

D.I.A.L. Great Yarmouth  
Profit And Loss Account - Unrestricted  
For the year ended 31 March 2024

		2024	2023
		£	£
Income	Fees received	-	52
	Gifts and Donations	2,903	2,088
	Interest	850	221
	Money Advice	4,129	8,361
	Rents	1,192	2,248
	Sale of Rags	824	415
	Shop Takings	32,936	25,696
	Sundry Receipts	286	6,878
		<u>43,119</u>	<u>45,958</u>
Gross profit		43,119	45,958
Expenses	Bank charges	(201)	(202)
	Depreciation	(1,261)	(1,576)
	IT costs	(187)	(2,673)
	Light and heat	(4,115)	(3,502)
	Motor expenses	-	(210)
	Rent	-	(13,200)
	Repairs and maintenance	(1,644)	(2,655)
	Room hire	(330)	-
	Staff training & welfare	(658)	-
	Stationery and printing	(740)	(1,276)
	Subscriptions	-	(440)
	Sundry expenses	(947)	(2,558)
	Telephone and postage	-	(160)
	Travel and subsistence	(221)	-
		<u>(10,304)</u>	<u>(28,452)</u>
Net profit		<u>32,815</u>	<u>17,506</u>



**DIAL - GT YARMOUTH**

England & Wales - Charity number 299909

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# Accounts

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**D.I.A.L. Great Yarmouth**

CHARITY NUMBER 299909

**Accounts**

**31 March 2023**

Messrs Charles Stenner & Co  
Accountants Taxation Legal and Management Consultants  
Britannia House Hall Quay Great Yarmouth NR30 1HP  
Telephone: 01493 844380  
[www.stenner.org](http://www.stenner.org) - [charles@stenner.org](mailto:charles@stenner.org)

**D.I.A.L. Great Yarmouth**

**Approval statement**

We approve the financial statements, which comprise the Receipts and Payments Account, the Statement of Assets and Liabilities and the related notes. We acknowledge our responsibility for the statements, including the appropriateness of the applicable financial reporting framework and for providing Messrs Charles Stenner & Co with the records, information and explanations necessary for their compilation.

*Gilly Plumb*

*Valerie Pettit*

Valerie Pettit  
Chairman  
11.02.24

Gilly Plumb  
Treasurer

**D.I.A.L. Great Yarmouth**

**Accountants' report on the financial statements for the year ended 31.03.23 of  
D.I.A.L. Great Yarmouth.**

We have prepared the attached financial statements from the records, information and explanations supplied to us.  
They are in accordance therewith.

*Charles Stenner*

Messrs Charles Stenner & Co  
Accountants Taxation Legal and Management Consultants

Britannia House  
Hall Quay  
Great Yarmouth  
NR30 1HP

11.02.24

**D.I.A.L. Great Yarmouth  
Receipts and Payments Account  
for the year ended 31 March 2023**

	<b>2023</b>	<b>2022</b>
	£	£
<b>Income</b>	<u>543,833</u>	<u>528,932</u>
<b>Expenses</b>		
Wages, salaries and other staff costs	393,085	312,762
Motor, travel and subsistence expenses	1,023	219
Rent, rates, power and insurance costs	37,912	27,642
Repairs and renewals of property and equipment	7,827	7,087
Telephone, fax, stationery and other office costs	7,004	7,055
Advertising and business entertainment costs	408	2,503
Accountancy, legal and other professional fees	8,345	5,514
Depreciation and loss/(profit) on sale	1,576	1,970
Other business expenses	<u>4,369</u>	<u>18,899</u>
	<u>461,549</u>	<u>383,651</u>
<b>Profit</b>	<u>82,284</u>	<u>145,281</u>

**D.I.A.L. Great Yarmouth**  
**Statement of Assets and Liabilities**  
**as at 31 March 2023**

	Notes	2023 £	2022 £
<b>Fixed assets</b>			
Fixtures, fittings and equipment		6,303	7,879
<b>Current assets</b>			
Bank/building society balances	797,465	714,010	
Cash in hand	<u>1,057</u>	<u>652</u>	
		<u>798,522</u>	<u>714,662</u>
<b>Current liabilities</b>			
Other liabilities and accruals	<u>(610)</u>	<u>(610)</u>	
<b>Net current assets</b>		797,912	714,052
<b>Net assets</b>		<u>804,215</u>	<u>721,931</u>
<b>Capital account</b>			
Capital account - Restricted	501,440		378,787
Net profit/(Loss) - Restricted	<u>64,778</u>	566,218	<u>122,653</u>
			501,440
Capital account - Unrestricted	220,491		197,864
Net profit - Unrestricted	<u>17,506</u>	237,997	<u>22,627</u>
		<u>804,215</u>	<u>721,931</u>

**D.I.A.L. Great Yarmouth**  
**Notes to the Accounts**  
**for the year ended 31 March 2023**

**1 Profit and loss account analysis**

	<b>2023</b>	<b>2022</b>
	£	£
<b>Income</b>		
Donation - GY Older People's Network	2,000	-
Birmingham CC - Money Laundering	2,000	-
East Coast College - Adverts	-	225
Fees Received	52	158
Gifts and Donations	2,088	3,860
Grant - Age UK	10,748	-
Grant - Big Lottery Funded Projects	128,601	126,878
Grant - ECC - BBQ	-	49,148
Grant - ECC - CRF	-	12,650
Grant - ECC - Kickstart	3,981	10,681
Grant - ECC - RTW/Skills Connect Proj.	165,913	49,534
Grant - GY Pathways Mary Magdalen	11,643	-
Grant - Geoffrey Watling	7,500	-
Grant - GYBC - Tenants Support	38,339	21,221
Grant - GYOPN - Warm Hub	2,500	-
Grant - IMA	-	1,470
Grant - Lloyds Bank Foundation	18,336	71,387
Grant - NCF - Digital Bob	-	11,734
Grant - NCF - NCAN	50,715	25,357
Grant - NCF - Waiting Well	12,302	12,302
Grant - Norfolk Community Fund	26,444	6,250
Grant - New-U Enterprises Partner	2,592	-
Grant - NR5 Future Projects	-	8,779
Grant - Orbit Housing	-	14,972
Grant - Postcode Lottery	-	19,497
Grant - Social Prescribing	-	19,602
Grant - St Giles Trust	14,260	-
Grant - Travis Perkins	-	1,000
Grant - Wildpitch	-	716
GYBC - Community Health Engagement	-	24,891
Loan Shark Event	-	4,777
M.S. Society Flux Fund	-	1,500
Money Advice	8,361	-
Sale of Rags	415	418
Shop Takings	25,696	20,135
Sundry Receipts	6,878	581
	<u>541,364</u>	<u>519,722</u>
<b>Other business income</b>		
Interest receivable	221	6
Rental income	2,248	9,204
	<u>2,469</u>	<u>9,210</u>
<b>Wages, salaries and other staff costs</b>		
Wages and salaries	378,748	298,939
Pension contributions	13,721	12,255
Staff Training and Welfare	616	1,568
	<u>393,085</u>	<u>312,762</u>

**D.I.A.L. Great Yarmouth**  
**Notes to the Accounts**  
**for the year ended 31 March 2023**

<b>Motor, travel and subsistence expenses</b>		
Travel and subsistence	<u>1,023</u>	<u>219</u>
<b>Rent, rates, power and insurance costs</b>		
Rent	26,400	19,560
Insurance	4,004	3,843
Light and heat	7,003	3,852
Utility costs	505	387
	<u>37,912</u>	<u>27,642</u>
<b>Repairs and renewals of property and equipment</b>		
IT costs	5,172	3,108
Repairs and maintenance	2,655	3,979
	<u>7,827</u>	<u>7,087</u>
<b>Telephone, fax, stationery and other office costs</b>		
Telephone and fax	4,314	5,080
Stationery and printing	1,354	819
Software	198	180
Payroll Services	1,138	976
	<u>7,004</u>	<u>7,055</u>
<b>Advertising and business entertainment costs</b>		
Advertising and PR	<u>408</u>	<u>2,503</u>
<b>Accountancy, legal and other professional fees</b>		
Accountants fees	900	750
Other legal and professional	7,445	4,764
	<u>8,345</u>	<u>5,514</u>
<b>Depreciation and loss/(profit) on sale</b>		
Depreciation	<u>1,576</u>	<u>1,970</u>
<b>Other business expenses</b>		
Subscriptions	898	1,531
Social Prescribing	-	10,304
Other expenses	3,269	3,192
Bank Charges	202	44
Loan Shark Expenses	-	3,828
	<u>4,369</u>	<u>18,899</u>

D.I.A.L. Great Yarmouth  
Profit And Loss Account - Restricted  
For the year ended 31 March 2023

		2023	2022
		£	£
Income	Birmingham C.C. - Money Launder	2,000	-
	Donation - GY Older People's Net	2,000	-
	East Coast College - Adverts	-	225
	Grant - Age UK	10,748	-
	Grant - Big Lottery Funded Project	128,601	126,878
	Grant - ECC - BBQ	-	49,148
	Grant - ECC - CRF	-	12,650
	Grant - ECC - Kickstart	3,981	10,681
	Grant - ECC - RTW/Skills Connect	165,913	49,534
	Grant - G.Y. Pathways Mary Magd	11,643	-
	Grant - Geoffrey Watling	7,500	-
	Grant - GYBC - Tenants Support	38,339	21,221
	Grant - GYOPN - Warm Hub	2,500	-
	Grant - IMA	-	1,470
	Grant - Lloyds Bank Foundation	18,336	71,387
	Grant - NCF	26,444	6,250
	Grant - NCF - Digital Bob	-	11,734
	Grant - NCF - NCAN	50,715	25,357
	Grant - NCF - Waiting Well	12,302	12,302
	Grant - New-U Enterprises Partner	2,592	-
	Grant - NR5 Future Projects	-	8,779
	Grant - Orbit Housing	-	14,972
	Grant - Postcode Lottery	-	19,497
	Grant - Social Prescribing	-	19,602
	Grant - St Giles Trust	14,260	-
	Grant - Travis Perkins	-	1,000
	GYBC - Community Health Engag	-	24,891
	Loan Shark Event	-	4,714
	M.S. Society Flux Fund	-	1,500
		<u>497,875</u>	<u>493,791</u>
Gross profit		<u>497,875</u>	<u>493,791</u>
Expenses	Accountants fees	(900)	(750)
	Advertising and PR	(408)	(2,503)
	Insurance	(4,004)	(3,843)
	IT costs	(2,499)	(1,938)
	Light and heat	(3,502)	(2,476)
	Loan Shark Expenses	-	(3,823)
	Payroll Services	(1,138)	(976)
	Pension contributions	(13,721)	(12,255)
	Professional fees	(7,445)	(4,764)
	Rent	(13,200)	(19,560)
	Social Prescribing	-	(10,304)
	Software	(198)	(180)
	Staff training & welfare	(616)	(1,568)
	Stationery and printing	(79)	(119)
	Subscriptions	(458)	(1,454)
	Sundry expenses	(711)	(983)
	Telephone and postage	(4,153)	(4,097)
	Travel and subsistence	(813)	(219)

D.I.A.L. Great Yarmouth  
Profit And Loss Account - Restricted  
For the year ended 31 March 2023

	2023	2022
Utility costs	(505)	(387)
Wages and salaries	<u>(378,748)</u>	<u>(298,939)</u>
	(433,097)	(371,138)
Net profit	<u>64,778</u>	<u>122,653</u>

D.I.A.L. Great Yarmouth  
Profit And Loss Account - Unrestricted  
For the year ended 31 March 2023

		2023		2022
		£		£
Income	Fees received	52		158
	Gifts and Donations	2,088		3,860
	Grant - Wildpitch	-		716
	Interest	221		6
	Loan Shark Event	-		63
	Money Advice	8,361		-
	Rents	2,248		9,204
	Sale of Rags	415		418
	Shop Takings	25,696		20,135
	Sundry Receipts	6,878		581
		<u>45,958</u>		<u>35,141</u>
Gross profit		<u>45,958</u>		<u>35,141</u>
Expenses	Bank charges	(202)		(44)
	Depreciation	(1,576)		(1,970)
	IT costs	(2,673)		(1,170)
	Light and heat	(3,502)		(1,375)
	Loan Shark Expenses	-		(5)
	Motor expenses	(210)		-
	Rent	(13,200)		-
	Repairs and maintenance	(2,655)		(3,979)
	Stationery and printing	(1,276)		(700)
	Subscriptions	(440)		(77)
	Sundry expenses	(2,558)		(2,209)
	Telephone and postage	(160)		(984)
		<u>(28,452)</u>		<u>(12,514)</u>
Net profit		<u><u>17,506</u></u>		<u><u>22,627</u></u>



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity name: D.I.A.L GREAT YARMOUTH

On accounts for the year ended

31.03.2023

Charity no (if any)

299909

Set out on pages

Accounting period: (to include the page number of a full set of accounts)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31.03.2023.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

\* Please delete the words in the brackets if they do not apply.

Signed:

Charles Stenner

Date:

11.02.2024

Name:

CHARLES STENNER

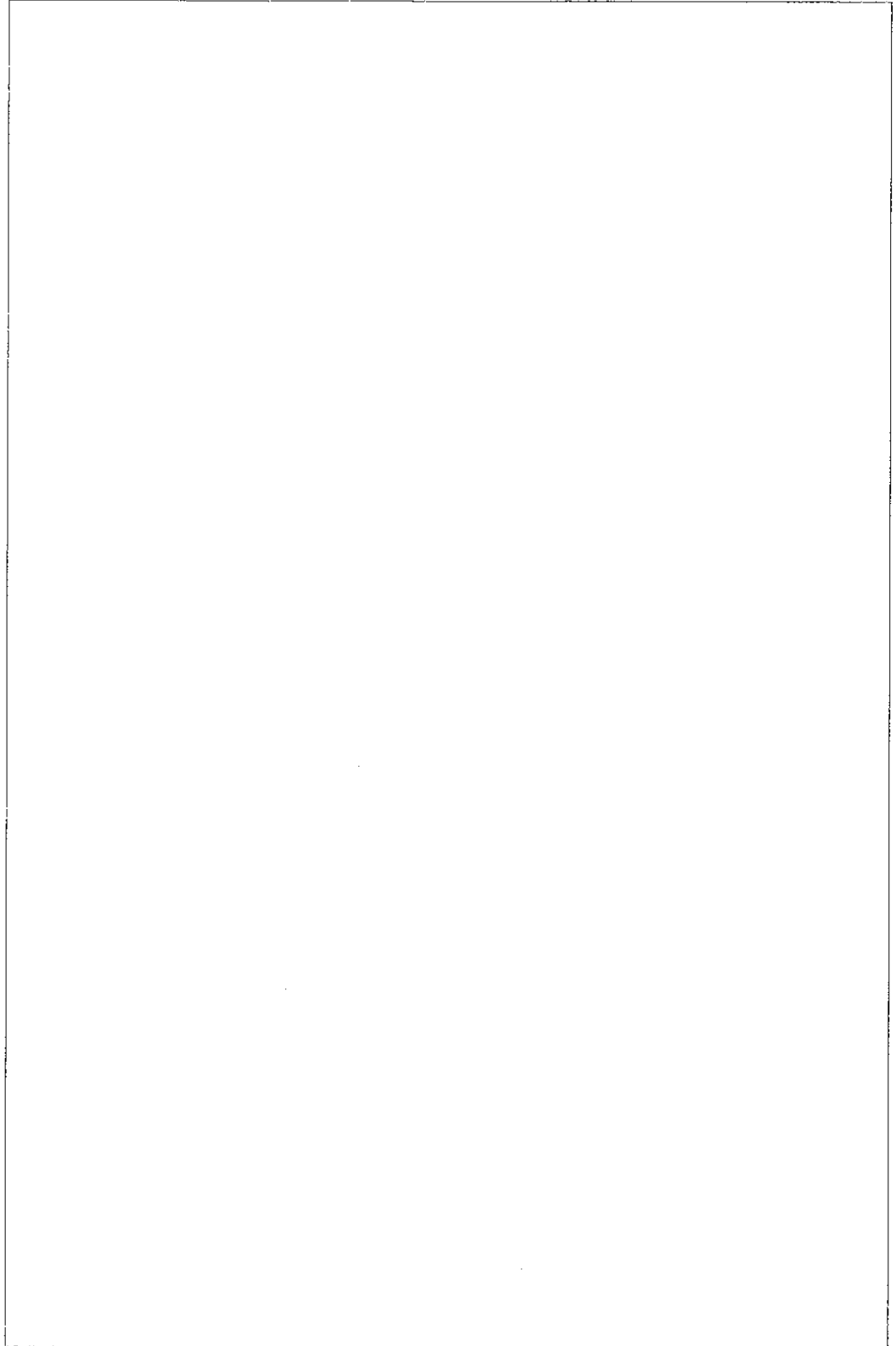
Relevant professional qualification(s) or body (if any):

Address:

BRITANNIA HOUSE, 16 HALL QUAY  
GREAT YARMOUTH  
NORFOLK NR30 1HP

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.





**Trustees' Annual Report for the period**

**From 01.04.2022 Period start date To 31.03.2023 Period end date**

**Charity name: DIAL Great Yarmouth**

**Charity registration number: 299909**

**Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>To promote the relief of all disabled and vulnerable people within Great Yarmouth, Waveney and Norfolk area, by the provision of a direct information and advice service.</p> <p>To promote the relief of financial hardship to people within the Great Yarmouth, Waveney and Norfolk area by the provision of a debt and money management advice service.</p> <p>To promote physical activity to people within the Great Yarmouth, Waveney and Norfolk area by providing support and encouragement to access local exercise and sporting groups.</p> <p>To provide volunteering opportunities to individuals within Great Yarmouth, Waveney and Norfolk area in supporting DIAL activities with opportunities to gain qualifications and work placements</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>DIAL provides a face-to-face service to people providing advice and support on all aspects of the Welfare benefits system including help to complete the complex claim forms. Support when needed, is given to those whose applications have been declined and appeals are necessary to overturn the decision. Advisors will support the claimant at the hearing if needed.</p> <p>DIAL is registered with the FCA, registration number 711136 and is licensed</p>

		<p>to provide Money and Debt advise. Our qualified M&amp;D advisors are accredited to Debt Relief Order level and support people struggling financially, helping to liaise with creditors to set up manageable and affordable repayment plans whilst providing budgeting and money saving hints and tips. We have continued to work with East Coast College as part of the Building Better Opportunities project with 2 specialist support workers employed to cover the whole of Norfolk. They continue to support individuals who have barriers that prevent them from returning to paid employment, for example childcare provision, debt, and housing issues.</p> <p>We continue to deliver two further Employment projects, Skills Connect and Routes to work, again led by East Coast College. We have two full time staff employed on these projects supporting residents in the Gt Yarmouth area to move into work. This includes support with CV writing, job searching, training and interview skills.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The guidance issued by the Charity Commission on the public benefit and the services delivered by DIAL, continues to be reviewed on a regular basis. This helps the Charity to ensure that with the ever changing landscape, we continue to meet the intended aims and objectives that DIAL has set out to achieve as detailed in our Constitution.</p>

#### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	n/a
Policy on social investment including program related investment	Para 1.38	n/a
Contribution made by volunteers	Para 1.38	<p>DIAL's volunteers provide help and support in both our Charity shop office, undertaking both administrative roles and providing retail support in our Charity shop. Our volunteers are valued members of the DIAL team and the commitment given to the Charity is very much appreciated. Throughout 2022-23 the number of volunteers was between 20 and 26 at any one time, and between them they contribute approximately 6300 hours of</p>

		their time to DIAL throughout the year. Many of our volunteers have learnt new skills which has helped them to gain confidence allowing them to move into employment or into other volunteering placements
Other		n/a

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>DIAL continues to be a highly respected advice provider within Great Yarmouth and the surrounding area, supporting vulnerable and disabled residents to access timely advice and guidance at easily accessible venues within their local community. The DIAL office and Charity Shop is located in the centre of town and is open to, and fully accessible to all. We also take our services out into the local community, delivering from other locations across the Borough, to ensure that those residents who have difficulty getting to our main office can still receive our help and support at locations in which they feel comfortable.</p> <p>This financial year has seen the demand on our service continue to grow and with funding being obtained to provide a warm space through the winter months we were able to provide support to some of the harder to reach residents living in the Borough.</p> <p>Throughout the year over 15000 enquiries were received by phone, email, face to face or through our online facility, with residents receiving advice and guidance on a wide range of issues. Over 5000 face to face appointments were held with advice and support being given to residents experiencing complex and challenging issues.</p> <p>The help and advice provided by our experienced and knowledgeable staff, supported residents to improve their household finances as a result of being supported to claim and receive the correct benefit entitlement or by having reduced debts as a result of manageable repayment plans and, in some cases, debts being written off in full, The financial gain in total, for residents across the Borough as a result of debts being reduced or benefits being awarded totalled just over £2.5million pounds. This figure also included 45 Debt Relief orders totalling over £645321</p>

**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	n/a
Performance of fundraising activities against objectives set	Para 1.41	n/a
Investment performance against objectives	Para 1.41	n/a
Other		n/a

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The income for the financial year has increased slightly from the previous 12mths. This is due to funding for the employment projects being paid late and dropping into this accounting year. We have continued to work with East Coast College on Employment projects and continue to look for new partnership opportunities.</p> <p>We secured funding from NHS England to provide support to residents by employing a part-time worker to provide advice and support on non-medical issues to those on the long waiting lists for hip and knee replacements.</p> <p>We have also developed new partnerships working with St Georges Theatre and Carers Voice on projects, supporting local residents.</p> <p>DIAL continues to look at increasing partnership working to help secure funding moving forward and to avoid duplication of services.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	DIAL continues to hold a minimum of 6 months in reserve to cover salaries and overheads together with other related operational costs including rent, general running costs and utilities.
Amount of reserves held	Para 1.22	<p>£265,000.00</p> <p>This has increased to reflect the additional salary costs of DIAL due to the increase in staff.</p>
Reasons for holding zero reserves	Para 1.22	<b>n/a</b>
Details of fund materially in deficit	Para 1.24	<b>n/a</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p>The challenges DIAL, like many other smaller charities will have is that less funding is available which creates more competition with smaller charities being unsuccessful. This is a national problem with larger organisations being awarded contracts to deliver services nationwide. This is taking away the funding from local charities who are often best place to deliver services within their communities. We are well-placed to remain as a going concern for the foreseeable future with new partnerships having been created and new funding applications being considered and submitted.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	DIAL'S main source of income continues to be through grants for the delivery of various services and projects. We also raise funds by attending local events such including fetes and family fun days. We continue to
--	-----------	---

		raise money in our Charity Shop through the sale of donated items including clothes and other household items.
Investment policy and objectives including any social investment policy adopted	Para 1.46	<b>N/a</b>
A description of the principal risks facing the charity	Para 1.46	DIAL continues to remain financially stable for the foreseeable future however the main risk continues to be the ongoing reduction of funding available to meet the ongoing increase in the demand on the services we deliver. The increased rise in rents and utilities is also a risk to be considered moving forward.
Other		<b>n/a</b>

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Constitution</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>Unincorporated</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>Anyone interested in joining the Trustee Board are invited to complete an expression of interest detailing why DIAL is of interest to them and the skills knowledge, and expertise that they could bring to the Charity</p> <p>Applications are assessed by existing Trustees, whilst considering the skills needed to strengthen the Board and the needs of the Charity.</p> <p>A face-to-face meeting is then arranged with the Chair and other Board members and if suitable, and everyone in agreement, they are then co-opted onto the Trustee Board. References and DBS checks are undertaken. The new Trustee is then formerly elected to the Board by DIAL members at the next AGM. All Trustees stand for a period of 3years, before standing down at the AGM where they can be re-elected by the members if willing to re-stand.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>DIAL has an induction process for all new Trustees together with a range of policies and procedures that the new Trustee must adhere to. These are reviewed by the Board on a regular basis to ensure that they remain up to date and in line with Charity Commission requirements. Additional training is available should the new Trustee request this.</p>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>The CEO is responsible for the day-to-day management of the Charity with weekly updates with the Chair via phone and in person. Bimonthly Trustee meetings are held where finances, new and existing projects are discussed, and updates given. The strategic plan of DIAL is constantly under review with medium- and longer-term goals remaining a priority.</p>
Relationship with any related parties	Para 1.51	<p>Throughout this reporting period a Project manager has been responsible for managing some of the projects that DIAL delivers reporting back to CEO and to the Trustee board on a regular basis. An office supervisor has continued to be responsible</p>

		<p>for overseeing the day-to-day office activities together with organising the volunteers for both shop and office. Fortnightly staff meetings are held with all staff in attendance with the CEO and Project Manager giving updates and all staff being given the opportunity to put forward new ideas and project opportunities.</p> <p>Regular meetings are held with lead managers of partner organisations who are responsible for project delivery and the funding received. This also gives the opportunity for new partnerships and funding opportunities to be discussed.</p>
Other		

### Reference and Administrative details

Charity name	DIAL Great Yarmouth
Other name the charity uses	
Registered charity number	299909
Charity's principal address	DIAL Great Yarmouth KINGSIDE 26-27 King Street Great Yarmouth NR31 9SN

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Valerie Pettit	Chair		
2	Steven Bowles	Trustee	Appt May 2022	Members
3	Paul Frosdick	Trustee		
4	Penny Linden	Trustee		
5	Gilly Plumb	Treasurer		
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

Director name		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
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**Name of chief executive or names of senior staff members (Optional information)**

--

**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

--


**Other optional information**

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Valerie Pettit	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	19.02.24	

**DIAL - GT YARMOUTH**

England & Wales - Charity number 299909

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# Accounts

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D.I.A.L. Great Yarmouth  
CHARITY NUMBER 299909  
Accounts

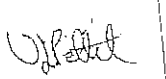
31 March 2022

Messrs Charles Stenner & Co  
Accountants Taxation Legal and Management Consultants  
Britannia House Hall Quay Great Yarmouth NR30 1HP  
Telephone: 01493 844380  
[www.stenner.org](http://www.stenner.org) - [charles@stenner.org](mailto:charles@stenner.org)

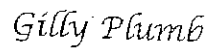
**D.I.A.L. Great Yarmouth**

**Approval statement**

We approve the financial statements, which comprise the Receipts and Payments Account, the Statement of Assets and Liabilities and the related notes. We acknowledge our responsibility for the statements, including the appropriateness of the applicable financial reporting framework and for providing Messrs Charles Stenner & Co with the records, information and explanations necessary for their compilation.



Valerie Pettit  
Chairman  
22.12.22



Gilly Plumb  
Treasurer

**D.I.A.L. Great Yarmouth**

**Accountants' report on the financial statements for the year ended 31.03.21 of  
D.I.A.L. Great Yarmouth.**

We have prepared the attached financial statements from the records, information and explanations supplied to us.  
They are in accordance therewith.

*Charles Stenner*

Messrs Charles Stenner & Co  
Accountants Taxation Legal and Management Consultants

Britannia House  
Hall Quay  
Great Yarmouth  
NR30 1HP

22.12.22

**D.I.A.L. Great Yarmouth  
Receipts and Payments Account  
for the year ended 31 March 2022**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Income</b>	<u>528,932</u>	<u>545,149</u>
<b>Expenses</b>		
Wages, salaries and other staff costs	312,762	315,664
Motor, travel and subsistence expenses	219	195
Rent, rates, power and insurance costs	27,642	25,192
Repairs and renewals of property and equipment	7,087	8,030
Telephone, fax, stationery and other office costs	7,055	8,553
Advertising and business entertainment costs	2,503	566
Accountancy, legal and other professional fees	5,514	11,679
Depreciation and loss/(profit) on sale	1,970	2,283
Other business expenses	18,899	45,382
Feathers Futures - Meetings	-	48
Tampon Tax Fund	-	387
	<u>383,651</u>	<u>417,979</u>
<b>Profit</b>	<u>145,281</u>	<u>127,170</u>

**D.I.A.L. Great Yarmouth**  
**Statement of Assets and Liabilities**  
**as at 31 March 2022**

	Notes	2022 £	2021 £
<b>Fixed assets</b>			
Fixtures, fittings and equipment		7,879	9,133
<b>Current assets</b>			
Bank/building society balances	714,010	567,960	
Cash in hand	652	258	
	<u>714,662</u>	<u>568,218</u>	
<b>Current liabilities</b>			
Other liabilities and accruals	<u>(610)</u>	<u>(700)</u>	
<b>Net current assets</b>		714,052	567,518
<b>Net assets</b>		<u>721,931</u>	<u>576,651</u>
<b>Capital account</b>			
Capital account - Restricted	378,787	265,703	
Net profit/(Loss) - Restricted	<u>122,653</u>	501,440	<u>113,084</u>
			378,787
Capital account - Unrestricted	197,864	183,778	
Net profit - Unrestricted	<u>22,627</u>	220,491	<u>14,086</u>
			197,864
		<u>721,931</u>	<u>576,651</u>

**D.I.A.L. Great Yarmouth**  
**Notes to the Accounts**  
**for the year ended 31 March 2022**

**1 Profit and loss account analysis**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Income</b>		
East Coast College - Adverts	225	-
Fees Received	158	-
Fuller Endowment Fund - Donation	-	750
Gifts and Donations	3,860	986
Grant - Big Lottery Funded Projects	126,878	124,032
Grant - Building Better Opportunities	-	80,846
Grant - ECC - BBQ	49,148	-
Grant - ECC - CRF	12,650	-
Grant - ECC - Kickstart	10,681	-
Grant - ECC - RTW	28,602	-
Grant - ECC - Skills Connect Project	20,932	-
Sales - Grant - GYBC - Tenants Support	21,221	-
Grant - Feathers Futures	-	7,560
Grant - GYBC - Covid	-	10,000
Grant - GYBC - VCSE 19/20	-	19,750
Grant - GYBC - VCSE 20/21	-	19,750
Grant - GYBC - VCSE to Sept. 21	-	8,229
Grant - HM Gov. - Covid 19 Response	-	33,831
Grant - HMRC JRS	-	2,692
Grant - IMA	1,470	-
Grant - Lloyds Bank Foundation	71,387	25,000
Grant - Lloyds Bank Found. - Salary	-	12,490
Grant - NCF - Covid	-	16,440
Grant - NCF - Covid 19 Local Resilience	-	9,955
Grant - NCF - Digital Bob	11,734	-
Grant - NCF - NCAN	25,357	-
Grant - NCF - Waiting Well	12,302	-
Grant - Neighbourhoods That Work	-	64,390
Grant - Norfolk Community Fund	6,250	-
Grant - Norfolk Recovery Fund	-	4,517
Grant - NR5 Future Projects	8,779	-
Grant - Orbit Housing	14,972	-
Grant - Postcode Lottery	19,497	-
Sales - Grants - Charity Projects - Comic Relief	-	3,850
Grant - ESF Project Monies	-	(7,440)
Grant - Reaching Communities	-	27,980
Grant - Social Prescribing	19,602	58,806
Grant - VOL Norfolk	-	10,000
Grant - Travis Perkins	1,000	-
Grant - Wildpitch	716	-
GYBC - Community Health Engagement	24,891	-
Loan Shark Event	4,777	-
M.S. Society Flux Fund	1,500	-
Sale of Rags	418	145
Shop Takings	20,135	7,132
Sundry Receipts	581	578
	<u>519,722</u>	<u>542,269</u>
<b>Other business income</b>		
Interest receivable	6	20

**D.I.A.L. Great Yarmouth**  
**Notes to the Accounts**  
**for the year ended 31 March 2022**

Rental income	9,204	2,860
	<u>9,210</u>	<u>2,880</u>
<b>Wages, salaries and other staff costs</b>		
Wages and salaries	298,939	304,623
Pension contributions	12,255	11,041
Staff Training and Welfare	1,568	-
	<u>312,762</u>	<u>315,664</u>
<b>Motor, travel and subsistence expenses</b>		
Travel and subsistence	219	195
	<u>219</u>	<u>195</u>
<b>Rent, rates, power and insurance costs</b>		
Rent	19,560	17,280
Insurance	3,843	3,842
Light and heat	3,852	3,830
Utility costs	387	240
	<u>27,642</u>	<u>25,192</u>
<b>Repairs and renewals of property and equipment</b>		
IT costs	3,108	4,544
Repairs and maintenance	3,979	3,057
	<u>7,087</u>	<u>7,601</u>
<b>Telephone, fax, stationery and other office costs</b>		
Telephone and fax	5,080	6,527
Stationery and printing	819	843
Software	180	180
Payroll Services	976	1,003
	<u>7,055</u>	<u>8,553</u>
<b>Advertising and business entertainment costs</b>		
Advertising and PR	2,503	566
	<u>2,503</u>	<u>566</u>
<b>Accountancy, legal and other professional fees</b>		
Accountants fees	750	700
Other legal and professional	4,764	10,979
	<u>5,514</u>	<u>11,679</u>
<b>Depreciation and loss/(profit) on sale</b>		
Depreciation	1,970	2,283
	<u>1,970</u>	<u>2,283</u>
<b>Other business expenses</b>		
Subscriptions	1,531	215
Get Set DIAL	-	500
Social Prescribing	10,304	42,904
Feathers Futures - Meetings	-	48
Tampon Tax Fund	-	387
Other expenses	3,192	1,763
Bank Charges	44	-
Loan Shark Expenses	3,828	-
	<u>18,899</u>	<u>45,817</u>



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
D.I.A.L. GREAT YARMOUTH

**On accounts for the year  
ended**

31.03.2022	Charity no (if any)	299909
------------	------------------------	--------

**Set out on pages**

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

\* Please delete the words in the brackets if they do not apply.

Signed: Charles Stenner

Date: 04.01.23

Name: CHARLES STENNER

**Relevant professional  
qualification(s) or body  
(if any):**

Address: BRITANNIA HOUSE  
16 HALL QUAY  
GREAT YARMOUTH NR30 1HP.

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

[Empty box for disclosure details]



## Trustees' Annual Report for the period

From 01.04.2021

To 31.03.2022

Charity name: DIAL Great Yarmouth

Charity registration number: 299909

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>To promote the relief of all disabled and vulnerable people within Great Yarmouth, Waveney and Norfolk area, by the provision of a direct information and advice service.</p> <p>To promote the relief of financial hardship to people within the Great Yarmouth, Waveney and Norfolk area by the provision of a debt and money management advice service.</p> <p>To promote physical activity to people within the Great Yarmouth, Waveney and Norfolk area by providing support and encouragement to access local exercise and sporting groups.</p> <p>To provide volunteering opportunities to individuals within Great Yarmouth, Waveney and Norfolk area in supporting DIAL activities with opportunities to gain qualifications and work placements.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>DIAL provides a face-to-face service to people providing advice and support on all aspects of the Welfare benefits system including help to complete the complex claim forms. Support when needed, is given to those whose applications have been declined and appeals are necessary to overturn the decision. Advisors will support the claimant at the hearing if needed.</p> <p>DIAL is registered with the FCA, registration number 711136 and is licensed to provide Money and Debt advise. Our qualified M&amp;D advisors are accredited to Debt Relief Order level and support people struggling financially, helping to liaise with creditors to set up manageable and affordable repayment plans whilst providing budgeting and money saving hints and tips.</p>

		<p>We have continued to work with East Coast College as part of the Building Better Opportunities project with 2 specialist support workers employed to cover the whole of Norfolk. They continue to support individuals who have barriers that prevent them from returning to paid employment, for example childcare provision, debt, and housing issues.</p> <p>We continue to deliver two further Employment projects, Skills Connect and Routes to work, again led by East Coast College. We have two full time staff employed on these projects supporting residents in the Gt Yarmouth area to move into work. This includes support with CV writing, job searching, training and interview skills.</p>
Statement confirming whether the trustees have had regard to the guidance Issued by the Charity Commission on public benefit	Para 1.18	The guidance issued by the Charity Commission on the public benefit and the services delivered by DIAL, is reviewed on a regular basis to ensure that we continue to meet the intended aims and objectives that DIAL sets out to achieve as detailed in our Constitution..

#### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment.	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	The contribution of volunteers providing help and support to DIAL, in both our Charity shop and in our office, undertaking administrative roles is highly valued and very much appreciated. We have around 18 -20 volunteers at any one time and between them they contribute approximately 6000 hours throughout the year. Many of our volunteers learn new skills and gain confidence allowing them to move into employment.
Other		N/A

#### Achievements and Performance

	SORP reference	

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>DIAL continues to be the main advice provider within Great Yarmouth and the surrounding area, supporting vulnerable and disabled residents to access timely advice and guidance at easily accessible venues within their local community. Our office is located in the centre of town and is open to, and fully accessible to all, with our service being delivered from other locations across the Borough as well, to ensure that those residents who have difficulty getting to our main office can still receive our help and support at locations in which they feel comfortable.</p> <p>This financial year has seen delivery of our services return to normal with face to face appointments being held. The delivery of our Outreach services was a little slower to return with venues being cautious in opening up too soon.</p> <p>Throughout the year over 14000 enquiries were received by phone, email, face to face or our online facility, with residents receiving advice and guidance on a wide range of issues. Over 4773 face to face appointments were held with advice and support being given to residents experiencing complex and challenging issues.</p> <p>The help and advice provided by our experienced and knowledgeable staff, supported residents to improve their household finances as a result of being supported to claim and receive the correct benefit entitlement or by having reduced debts as a result of manageable repayment plans and, in some cases, debts being written off in full, The financial gain in total, for residents across the Borough as a result of debts being reduced or benefits being awarded totalled just over £2million pounds.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	<p>N/A</p>
<p>Performance of fundraising activities against objectives set</p>	<p>Para 1.41</p>	<p>N/a</p>
<p>Investment performance against objectives</p>	<p>Para 1.41</p>	<p>N/A</p>
<p>Other</p>		<p>N/A</p>

**Financial Review**

Review of the charity's financial position at the end of the period	Para 1.21	<p>The income for the financial year has reduced slightly from the previous 12mths. This is due mainly to grants available during Covid to help residents across the Borough. We have continued to work with East Coast College on new Employment projects and continue to look for new partnership opportunities.</p> <p>We received a grant from the Geoffrey Watling Charity which together with the Postcode Lottery funded a part-time post to help with the increase in demand with benefit enquiries which was very much appreciated and helped reduce waiting times for our clients.</p> <p>DIAL has and continues to look at increasing partnership working to help secure funding moving forward and to avoid duplication of services..</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	DIAL continues to hold 6 months in reserve to cover salaries and overheads together with other related operational costs including rent, general running costs and utilities.
Amount of reserves held	Para 1.22	DIAL continues to hold reserves of £180k (approx. 6mths running costs) to cover staffing costs the increase in overheads with a rent increase in Sept 22 and the huge rise in utility costs. A further impact on salary costs will come in April 23 with the increase in both minimum wage and National Living Wage.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The challenges DIAL, like many other smaller charities will have is that less funding will be available creating more competition. We are well-placed to remain as a going concern for the foreseeable future with new partnerships having been created and new funding applications being considered and submitted.

#### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	DIAL'S main source of income continues to be through grants for the delivery of various services and projects. We also raise funds and money raised in our Charity Shop through the sale of donated items including clothes and household items.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	DIAL continues to remain financially stable for the foreseeable future however the main risk continues to be the ongoing reduction of funding available to meet the ever

		<p>increasing demand on the services we deliver.</p> <p>DIAL continues to look for new partnership opportunities as with less money available it is increasingly important that we avoid duplication of services and competition when a I in for funding.</p>
Other		N/A

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Unincorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>Those interested in joining the Trustee Board are invited to compete and expression of interest detailing why DIAL is of interest to them and the skills knowledge, and expertise that they could bring to the Charity.</p> <p>Applications are assessed by existing Trustees, whilst considering the skills needed to strengthen the Board and the needs of the Charity.</p> <p>A face-to-face meeting is then arranged with the Chair and other Board members and if suitable is then co-opted onto the Trustee Board. References and DBS checks are undertaken. The new Trustee is then formally elected to the Board by DIAL members at the ACM. All Trustees stand for a period of 3 years, before standing down at the AGM where they can be re-elected by the members.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees.	Para 1.51	DIAL has an induction process for all new Trustees together with a range of policies and procedures that the new Trustee must adhere to. These are reviewed by the Board on a regular basis to ensure that they remain up to date and in line with Charity Commission requirements.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The CEO is responsible for the day-to-day management of the Charity with weekly updates with the Chair via phone and in person. Bimonthly Trustee meetings are held where finances, new and existing projects are discussed and updates given.

		<p>A Project manager is responsible for managing some of the projects that DIAL delivers reporting back to CEO and to the Trustee board on a regular basis. An office supervisor is responsible for overseeing the day-to-day office activities together with organising the volunteers for both shop and office.</p> <p>Regular meetings are held with lead managers of partner organisations responsible for project delivery and funding is received in between formal board meetings are held to discuss concerns, and items for Board meeting agendas.</p> <p>Regular meetings are also held with lead partners of organisations managing projects in which DIAL is a partner and receives funding from.</p>
Relationship with any related parties	Para 1.51	N/A
Other		

### Reference and Administrative details

Charity name	DIAL Great Yarmouth
Other name the charity uses	N/A
Registered charity number	299909
Charity's principal address	Kingside

### Names of the charity trustees who manage the charity

1	Valerie Pettit	Chair	
2	Steven Bowles	Trustee	Appt May 2022
3	Paul Frosdick	Trustee	
4	Penny Linden	Trustee	
5	Gilly Plumb	Treasurer	
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### Corporate trustees – names of the directors at the date the report was approved

Director name		

		<p>A Project manager is responsible for managing some of the projects that DIAL delivers reporting back to CEO and to the Trustee board on a regular basis. An office supervisor is responsible for overseeing the day-to-day office activities together with organising the volunteers for both shop and office.</p> <p>Regular meetings are held with lead managers of partner organisations responsible for project delivery and funding is received. In between formal board meetings are held to discuss concerns, and items for Board meeting agendas.</p> <p>Regular meetings are also held with lead partners of organisations managing projects in which DIAL is a partner and receives funding from.</p>
Relationship with any related parties	Para 1.51	N/A
Other		

### Reference and Administrative details

Charity name	DIAL Great Yarmouth
Other name the charity uses	N/A
Registered charity number	299909
Charity's principal address	Kingside

### Names of the charity trustees who manage the charity

1	Valerie Pettit	Chair	
2	Steven Bowles	Trustee	Appt May 2022
3	Paul Frosdick	Trustee	
4	Penny Linden	Trustee	
5	Gilly Plumb	Treasurer	
6			
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### Corporate trustees – names of the directors at the date the report was approved

Director name		


Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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**Other optional information**

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**Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Valerie Pettit	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	30.01.2023	

**DIAL - GT YARMOUTH**

England & Wales - Charity number 299909

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# Accounts

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## Trustees' Annual Report for the period

From **01.04.2020** Period start date To **31.03.2021** Period end date

Charity name: **DIAL Great Yarmouth**

Charity registration number: **299909**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>To promote the relief of all disabled and vulnerable people within Great Yarmouth, Norfolk and Waveney area, by the provision of a direct information and advice service.</p> <p>To promote the relief of all disabled and vulnerable people within Great Yarmouth, Norfolk and Waveney area, by the provision of a direct information and advice service.</p> <p>To promote physical activity to people within the Great Yarmouth, Norfolk and Waveney area by providing support and encouragement to access local exercise and sporting groups.</p> <p>To provide volunteering opportunities to individuals within Great Yarmouth, Norfolk and Waveney area in supporting DIAL activities with opportunities to gain qualifications and work placements.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>DIAL provides a face-to-face service to people providing advice and support on all aspects of the Welfare benefits system, including help to complete the complex claim forms. Support when needed, is given to those whose applications have been declined and appeals are necessary to overturn the decision. Advisors will support the claimant at the hearing if needed.</p> <p>DIAL is registered with the FCA, registration number 711136 and is licensed to provide Money and Debt advise. Our qualified M&amp;D advisors are accredited to Debt Relief Order level and support people struggling financially, helping to liaise with creditors to set up manageable and</p>

		affordable repayment plans whilst providing budgeting and money saving hints and tips. We have continued to work in partnership, as the lead partner on the Social Prescribing project with Mind. This project commenced in 2018 and runs until June 21 with Living Well Connectors based in GP surgeries in the Gt Yarmouth area. They are tasked by GP's and other medical professionals within the practice to meet with patients with non -medical issues. This gives time for our advisors to listen and identify issues that they could help with, by signposting to the most appropriate service. We have continued to work with East Coast College as part of the Building Opportunities project with 2 specialist support workers employed to cover the whole of Norfolk. They support individuals who have barriers that prevent them from returning to employment, for example childcare provision, debt, and housing. In the autumn, we commenced, in partnership with East Coast college, 2 more Employment projects Skills Connect and Routes to work.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The guidance issued by the Charity Commission on the public benefit and the services delivered by DIAL, is reviewed on a regular basis to ensure that we continue to meet the intended aims and objectives that DIAL sets out to achieve as detailed in our Constitution.

#### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	The contribution of the volunteers helping and supporting DIAL in both the Charity shop and administrative roles is highly valued and in normal circumstances totals approximately 5000 hours throughout the year. This financial year due to Covid and being placed in lockdown saw this greatly reduce but totalled approximately 1500 hours as we were closed to the public for 7mths and limited return of office

		<p>slight reduction on previous year due to the pandemic and collection of debts being place on hold.</p> <p>DIAL has a charity shop which raises money through the sale of donated items and is run solely by volunteers. This provides opportunities for people to learn new skills, form new friendships and gain experience whilst being supported in a safe and welcoming environment. This obviously remained closed for 7mths due to the pandemic.</p> <p>DIAL was unable to provide "hot desk" provision for most of this reporting period due to the restrictions and adhering to the 2metre distancing rules.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	N/A
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		N/A

		volunteers so allow social distancing to be maintained. All of our volunteers have now returned and continue to learn new skills whilst improving their confidence and self-esteem. This together with being given and encouraged to attend training courses provides increased opportunities within the jobs market and over the years many have secured both full and part-time employment.
Other		N/A

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>DIAL continues to be the main advice provider within Great Yarmouth and the surrounding areas supporting vulnerable and disabled residents to access timely advice and guidance at easily accessible locations. Our office is centrally based in the town and is fully accessible to all, with our service being delivered from other locations across the Borough also to ensure that those residents who have difficulty getting to our main office can still receive our help and support at locations in which they feel comfortable.</p> <p>The Covid pandemic resulted in all staff either working from home or from the office with the formation of work bubbles. This was vital for continuation of services either by phone or via zoom as whilst collecting of debts was placed on hold, many residents needed help in other areas such as accessing food parcels, claiming benefits due to job losses, or claiming PIP and other benefits to which they were entitled.</p> <p>Whilst the demand on our service was steady throughout the pandemic a marked increase was seen when restrictions were lifted. Throughout the year over 13000 enquiries were received with residents receiving advice and guidance on a wide range of issues.</p> <p>The help and advice provided supported residents to improve their household finances as a result of being supported to claim and receive the correct benefit entitlement or by having reduced debts as a result of manageable repayment plans and, in some cases, debts being written off in full. The financial gain in total for residents across the Borough for this financial year was just under £2million, a</p>

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The income for the financial year has again increased as a result of funding received from partnership working on new employment projects with East Coast College and the continuation of existing projects including the Social Prescribing Project with MIND, Lottery funding for Project 8 and various funds available throughout the Covid pandemic. This included funds to employ a Digital Awareness Advisor and Energy Awareness Advisor. DIAL has throughout this reporting period and despite the pandemic continued to form new partnerships and this continues to be key for securing funding moving forward.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	DIAL continues to hold 6mths in reserve to cover salaries and overheads together with other related operational costs including rent, general running costs and utilities.
Amount of reserves held	Para 1.22	£175,000. This has increased to cover the additional staffing costs and the ongoing rise in overheads including rent which is being increased from March 22 and the increase in heating and general running costs.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	DIAL continues to develop new partnerships and joint funding opportunities and remains confident that the Charity is well-placed to remain as a going concern for the foreseeable future. New partnerships have been developed recently with the CCG's and NHS, as part of the new Integrated Care System which is under development and will be in place later this Year.

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	DIAL'S main source of income continues to be through the delivery of various services and projects, and money raised in our Charity Shop through the sale of donated items including clothes and household items.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A

A description of the principal risks facing the charity	Para 1.46	DIAL continues to remain financially stable for the foreseeable future however the main risk continues to be the ongoing reduction of funding available to meet the ever-increasing demand on the services we deliver. DIAL continues to look for new partnership opportunities as with less money available it is increasingly important that we avoid duplication of services and competition when applying for funding.
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Those interested in joining the Trustee Board are invited to compete and expression of interest detailing why DIAL is of interest to them and the skills, knowledge, and expertise that they could bring to the Charity. Applications are assessed by existing Trustees, whilst considering the skills needed to strengthen the Board and the needs of the Charity. A face-to-face meeting is then arranged with the Chair and other Board members and if suitable is then co-opted onto the Trustee Board. References and DBS checks are undertaken. The new Trustee is then formerly elected to the Board by DIAL members at the AGM. All Trustees stand for a period of 3years, standing down at the AGM where they can be re-elected by the members.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	DIAL has an induction process for al new Trustees together with a range of policies and procedures that the new Trustee must adhere to. These are reviewed by the Board on a regular basis to ensure that they remain up to date and in line with Charity Commission requirements.

The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>The CEO is responsible for the day-to-day management of the Charity with weekly updates with the Chair via phone. Bi-monthly Trustee meetings are held where finances, new projects and existing projects are discussed, and updates given.</p> <p>A Project manager is responsible for managing some of the projects that DIAL delivers reporting back to CEO and to the Trustee board on a regular basis.</p> <p>An office supervisor is responsible for overseeing the day-to-day office activities together with organising the volunteers for both shop and office.</p> <p>Regular meetings are held with lead managers of partner organisations responsible for project delivery and funding is received.</p>
Relationship with any related parties	Para 1.51	N/A
Other		

## Reference and Administrative details

Charity name	DIAL Great Yarmouth
Other name the charity uses	N/A
Registered charity number	299909
Charity's principal address	KINGSIDE 26-27 King Street Gt Yarmouth Norfolk NR30 2NZ

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Valerie Pettit	Chair		
2	Jo Critch	Treasurer	Resigned June 20	
3	Paul Frosdick	Trustee		
4	Penny Linden	Trustee		
5	Gilly Plumb	Treasurer		
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**Corporate trustees – names of the directors at the date the report was approved**

Director name		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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#### Name of chief executive or names of senior staff members (Optional information)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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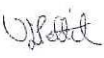
## Other optional information

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Valerie Pettit	
Position (eg Secretary, Chair, etc)	Chair	
Date	28 <sup>TH</sup> January 2021	

D.I.A.L. Great Yarmouth

CHARITY NUMBER 299909

Accounts

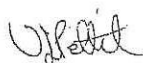
31 March 2021

Messrs Charles Stenner & Co  
Accountants Taxation Legal and Management Consultants  
Britannia House Hall Quay Great Yarmouth NR30 1HP  
Telephone: 01493 844380  
[www.stenner.org](http://www.stenner.org) - [charles@stenner.org](mailto:charles@stenner.org)

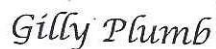
D.I.A.L. Great Yarmouth

Approval statement

We approve the financial statements, which comprise the Receipts and Payments Account, the Statement of Assets and Liabilities and the related notes. We acknowledge our responsibility for the statements, including the appropriateness of the applicable financial reporting framework and for providing Messrs Charles Stenner & Co with the records, information and explanations necessary for their compilation.



Valerie Pettit  
Chairman  
08.11.21



Gilly Plumb  
Treasurer

D.I.A.L. Great Yarmouth

Accountants' report on the financial statements for the year ended 31.03.21 of  
D.I.A.L. Great Yarmouth.

We have prepared the attached financial statements from the records, information and explanations supplied to us.  
They are in accordance therewith.

*Charles Stenner*

Messrs Charles Stenner & Co  
Accountants Taxation Legal and Management Consultants

Britannia House  
Hall Quay  
Great Yarmouth  
NR30 1HP

08.11.21

D.I.A.L. Great Yarmouth  
 Receipts and Payments Account  
 for the year ended 31 March 2021

	2021 £	2020 £
<b>Income</b>	<u>545,149</u>	<u>459,288</u>
<b>Expenses</b>		
Wages, salaries and other staff costs	315,664	250,805
Motor, travel and subsistence expenses	195	1,246
Rent, rates, power and insurance costs	25,192	26,229
Repairs and renewals of property and equipment	8,030	7,403
Telephone, fax, stationery and other office costs	8,553	7,747
Advertising and business entertainment costs	566	1,611
Accountancy, legal and other professional fees	11,679	7,492
Depreciation and loss/(profit) on sale	2,283	2,394
Other business expenses	45,382	41,378
Feathers Futures - Meetings	48	-
Tampon Tax Fund	387	-
	<u>417,979</u>	<u>346,305</u>
<b>Profit</b>	<u>127,170</u>	<u>112,983</u>

**D.I.A.L. Great Yarmouth  
Statement of Assets and Liabilities  
as at 31 March 2021**

	Notes	2021 £	2020 £
<b>Fixed assets</b>			
Fixtures, fittings and equipment		9,133	9,574
<b>Current assets</b>			
Bank/building society balances	567,960	440,447	
Cash in hand	258	160	
	<u>568,218</u>	<u>440,607</u>	
<b>Current liabilities</b>			
Other liabilities and accruals	<u>(700)</u>	<u>(700)</u>	
<b>Net current assets</b>		567,518	439,907
<b>Net assets</b>		<u>576,651</u>	<u>449,481</u>
<b>Capital account</b>			
Capital account - Restricted	265,703	175,446	
Net profit/(Loss) - Restricted	<u>113,084</u>	<u>90,257</u>	265,703
Capital account - Unrestricted	183,778	161,052	
Net profit - Unrestricted	<u>14,086</u>	<u>22,726</u>	183,778
		<u>576,651</u>	<u>449,481</u>

D.I.A.L. Great Yarmouth  
Notes to the Accounts  
for the year ended 31 March 2021

1 Profit and loss account analysis

	2021	2020
	£	£
<b>Income</b>		
Fuller Endowment Fund - Donation	750	-
Gifts and Donations	986	2,564
Grant - Big Lottery Funded Projects	124,032	121,180
Grant - Building Better Opportunities	80,846	30,110
Grant - Feathers Futures	7,560	-
Grant - Green Light Trust	-	424
Grant - GYBC - Covid	10,000	-
Grant - GYBC - VCSE 19/20	19,750	-
Grant - GYBC - VCSE 20/21	19,750	-
Grant - GYBC - VCSE to Sept. 21	8,229	-
Grant - HM Gov. - Covid 19 Response	33,831	-
Grant - HMRC JRS	2,692	-
Grant - Lloyds Bank Foundation	25,000	-
Grant - Lloyds Bank Found. - Salary	12,490	-
Grant - NCF - Covid	16,440	-
Grant - NCF - Covid 19 Local Resilience	9,955	-
Grant - Neighbourhoods That Work	64,390	64,390
Grant - Norfolk Community Fund	-	10,750
Grant - Norfolk Recovery Fund	4,517	-
Sales - Grants - Charity Projects - Comic Relief	3,851	34,650
Grant - ESF Project Monies	(7,440)	7,440
Grant - Period Poverty	-	4,512
Grant - Personal Budgeting	-	9,750
Grant - Reaching Communities	27,980	-
Grant - Social Prescribing	58,806	141,250
Grant - VOL Norfolk	10,000	-
M.S. Society	-	2,000
Sale of Rags	145	519
Shop Takings	7,132	19,847
Sundry Receipts	578	851
	<u>545,149</u>	<u>450,237</u>
<b>Other business income</b>		
Interest receivable	20	95
Rental income	2,860	8,955
	<u>2,880</u>	<u>9,050</u>
<b>Wages, salaries and other staff costs</b>		
Wages and salaries	304,623	241,341
Pension contributions	11,041	9,104
Staff training and welfare	-	360
	<u>315,664</u>	<u>250,805</u>
<b>Motor, travel and subsistence expenses</b>		
Travel and subsistence	<u>195</u>	<u>1,246</u>

D.I.A.L. Great Yarmouth  
Notes to the Accounts  
for the year ended 31 March 2021

<b>Rent, rates, power and insurance costs</b>		
Rent	17,280	17,280
Insurance	3,842	4,005
Light and heat	3,830	4,351
Utility costs	240	593
	<u>25,192</u>	<u>26,229</u>
<b>Repairs and renewals of property and equipment</b>		
IT costs	4,544	4,123
Repairs and maintenance	3,057	3,280
	<u>7,601</u>	<u>7,403</u>
<b>Telephone, fax, stationery and other office costs</b>		
Telephone and fax	6,527	5,389
Stationery and printing	843	1,239
Software	180	156
Payroll Services	1,003	963
	<u>8,553</u>	<u>7,747</u>
<b>Advertising and business entertainment costs</b>		
Advertising and PR	566	1,611
<b>Accountancy, legal and other professional fees</b>		
Accountants fees	700	700
Other legal and professional	10,979	6,792
	<u>11,679</u>	<u>7,492</u>
<b>Depreciation and loss/(profit) on sale</b>		
Depreciation	2,283	2,394
<b>Other business expenses</b>		
Subscriptions	215	179
AGM Costs	-	356
Get Set DIAL	500	3,320
Social Prescribing	42,904	35,282
Feathers Futures - Meetings	48	-
Tampon Tax Fund	387	-
Other expenses	1,763	2,241
	<u>46,246</u>	<u>41,378</u>

D.I.A.L. Great Yarmouth  
Profit And Loss Account - Restricted  
For the year ended 31 March 2021

		2021	2020
		£	£
Income	Grant - Big Lottery Funded Project	124,032	121,180
	Grant - Building Better Opportuniti	80,846	30,110
	Grant - ESF Project Monies	(7,440)	7,440
	Grant - Feathers Futures	7,560	-
	Grant - Green Light Trust	-	424
	Grant - GYBC - VCSE 19/20	19,750	-
	Grant - GYBC - VCSE 20/21	19,750	-
	Grant - GYBC - VCSE to Septemb	8,229	-
	Grant - HM Gov - Covid 19 Respo	33,831	-
	Grant - HMRC JRS	2,692	-
	Grant - Lloyds Bank Foundation	25,000	-
	Grant - Lloyds Bank Foundation -	12,490	-
	Grant - NCF - Covid	16,440	-
	Grant - NCF - Covid 19 Local Resil	9,955	-
	Grant - Neighbourhoods That Wor	64,390	64,390
	Grant - Norfolk Community Founda	-	10,750
	Grant - Norfolk Recovery Fund - F	4,517	-
	Grant - Period Poverty	-	4,512
	Grant - Personal Budgeting	-	9,750
	Grant - Reaching Communities - C	27,980	-
	Grant - Social Prescribing	58,806	141,250
	Grant - VOL Norfolk	10,000	-
	Grants - Charity Projects - Comic	3,851	34,650
	M.S. Society Flux Fund	-	2,000
		<u>522,678</u>	<u>426,455</u>
Gross profit		<u>522,678</u>	<u>426,455</u>
Expenses	A.G.M. Costs	-	(356)
	Accountants fees	(700)	(700)
	Advertising and PR	(566)	(1,611)
	Feathers Futures - Meetings	(48)	-
	Get Set - DIAL	(500)	(3,320)
	Insurance	(3,842)	(4,005)
	IT costs	(4,544)	(4,123)
	Light and heat	(1,915)	(2,176)
	MIND - Social Prescribing Contract	(39,314)	(31,499)
	Payroll Services	(1,003)	(963)
	Pension contributions	(11,041)	(9,104)
	Professional fees	(10,679)	(6,567)
	Rent	(17,280)	(17,280)
	Repairs and maintenance	(1,883)	(1,148)
	Social Prescribing	(3,590)	(3,783)
	Software	(180)	(156)
	Staff training & welfare	-	(361)
	Stationery and printing	(498)	(507)
	Subscriptions	(195)	(179)
	Sundry expenses	(18)	(168)
	Tampon Tax Fund	(387)	-
	Telephone and postage	(6,352)	(5,276)
	Travel and subsistence	(195)	(985)

D.I.A.L. Great Yarmouth  
Profit And Loss Account - Restricted  
For the year ended 31 March 2021

	2021	2020
Utility costs	(240)	(593)
Wages and salaries	<u>(304,623)</u>	<u>(241,341)</u>
	(409,594)	(336,199)
Net profit	<u>113,084</u>	<u>90,257</u>

D.I.A.L. Great Yarmouth  
Profit And Loss Account - Unrestricted  
For the year ended 31 March 2021

		2021		2020
		£		£
Income	Fuller Endowment Fund - Donation	750		-
	Gifts and Donations	986		2,564
	Grant - GYBC - Covid	10,000		-
	Interest	20		95
	Rents	2,860		8,955
	Sale of Rags	145		519
	Shop Takings	7,132		19,847
	Sundry Receipts	578		851
		<u>22,470</u>		<u>32,832</u>
Gross profit		22,470		32,832
Expenses	Depreciation	(2,283)		(2,394)
	Light and heat	(1,915)		(2,176)
	Premises	(429)		-
	Professional fees	(300)		(225)
	Repairs and maintenance	(1,174)		(2,133)
	Stationery and printing	(345)		(732)
	Subscriptions	(20)		-
	Sundry expenses	(1,745)		(2,074)
	Telephone and postage	(175)		(112)
	Travel and subsistence	-		(260)
		<u>(8,384)</u>		<u>(10,106)</u>
Net profit		<u>14,086</u>		<u>22,726</u>



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name

D.I.A.L. GREAT YARMOUTH

On accounts for the year ended

31.03.2021

Charity no (if any)

299909

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD/MM/YYYY.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

\* Please delete the words in the brackets if they do not apply.

Signed:

Charles Stenner

Date:

16.11.21

Name:

CHARLES STENNER

Relevant professional qualification(s) or body

[Empty box for professional qualification(s) or body]

(if any):

Address: BRITANNIA HOUSE

16 HALL QUAY

GREAT YARMOUTH, NR30 1HP

**Section B Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.