



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&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	<p>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.</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 applying for funding.</p>
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	<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 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.</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 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.</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. 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

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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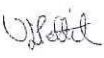
Other optional information

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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 TH 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 - charles@stenner.org

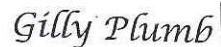
D.I.A.L. Great Yarmouth

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 £
Income	<u>545,149</u>	<u>459,288</u>
Expenses		
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>
Profit	<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 £
Fixed assets			
Fixtures, fittings and equipment		9,133	9,574
Current assets			
Bank/building society balances	567,960	440,447	
Cash in hand	258	160	
	<u>568,218</u>	<u>440,607</u>	
Current liabilities			
Other liabilities and accruals	<u>(700)</u>	<u>(700)</u>	
Net current assets		567,518	439,907
Net assets		<u>576,651</u>	<u>449,481</u>
Capital account			
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
	£	£
Income		
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>
Other business income		
Interest receivable	20	95
Rental income	2,860	8,955
	<u>2,880</u>	<u>9,050</u>
Wages, salaries and other staff costs		
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>
Motor, travel and subsistence expenses		
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

Rent, rates, power and insurance costs		
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>
Repairs and renewals of property and equipment		
IT costs	4,544	4,123
Repairs and maintenance	3,057	3,280
	<u>7,601</u>	<u>7,403</u>
Telephone, fax, stationery and other office costs		
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>
Advertising and business entertainment costs		
Advertising and PR	566	1,611
Accountancy, legal and other professional fees		
Accountants fees	700	700
Other legal and professional	10,979	6,792
	<u>11,679</u>	<u>7,492</u>
Depreciation and loss/(profit) on sale		
Depreciation	2,283	2,394
Other business expenses		
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		522,678	426,455
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		<u>22,470</u>	<u>32,832</u>
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>



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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

(if any):

Address:

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.

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