

D.I.A.L. Great Yarmouth

CHARITY NUMBER 299909

Accounts

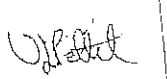
31 March 2022

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

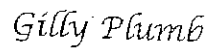
D.I.A.L. Great Yarmouth

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

	2022 £	2021 £
Income	<u>528,932</u>	<u>545,149</u>
Expenses		
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>
Profit	<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 £
Fixed assets			
Fixtures, fittings and equipment		7,879	9,133
Current assets			
Bank/building society balances	714,010	567,960	
Cash in hand	652	258	
	<u>714,662</u>	<u>568,218</u>	
Current liabilities			
Other liabilities and accruals	<u>(610)</u>	<u>(700)</u>	
Net current assets		714,052	567,518
Net assets		<u>721,931</u>	<u>576,651</u>
Capital account			
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

	2022	2021
	£	£
Income		
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>
Other business income		
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>
Wages, salaries and other staff costs		
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>
Motor, travel and subsistence expenses		
Travel and subsistence	<u>219</u>	<u>195</u>
Rent, rates, power and insurance costs		
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>
Repairs and renewals of property and equipment		
IT costs	3,108	4,544
Repairs and maintenance	3,979	3,057
	<u>7,087</u>	<u>7,601</u>
Telephone, fax, stationery and other office costs		
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>
Advertising and business entertainment costs		
Advertising and PR	<u>2,503</u>	<u>566</u>
Accountancy, legal and other professional fees		
Accountants fees	750	700
Other legal and professional	4,764	10,979
	<u>5,514</u>	<u>11,679</u>
Depreciation and loss/(profit) on sale		
Depreciation	<u>1,970</u>	<u>2,283</u>
Other business expenses		
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>



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

31.03.2022

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.



CHARITY COMMISSION
FOR ENGLAND AND WALES

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 advice. 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 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	<p>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..</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>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.</p>
Other		N/A

Achievements and Performance

	SORP reference	
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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 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:

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 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	<p>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.</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 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		
6				
7				
8				
9				
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11				

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				
7				
8				
9				
10				
11				

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	