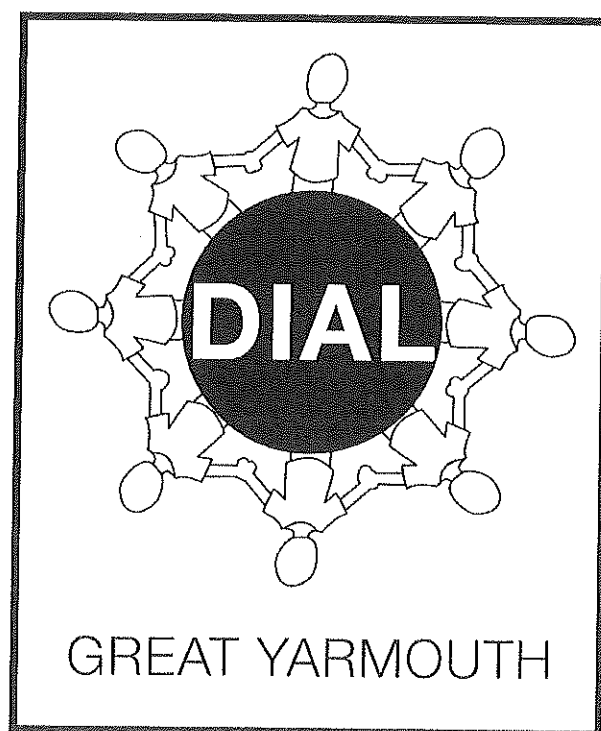


D.I.A.L Great Yarmouth

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 - Website 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.

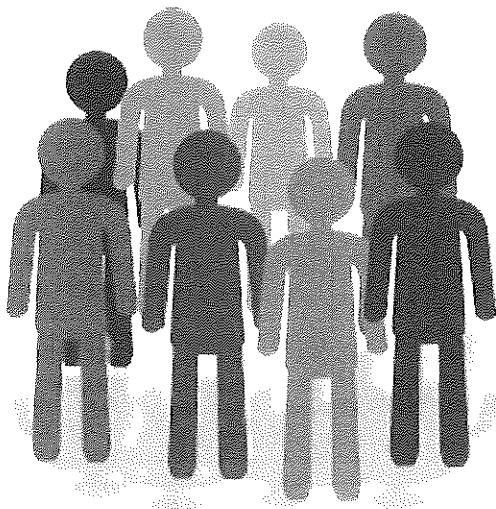
As a Financial Conduct Authority-registered charity, we respond to around 10,000 enquiries every year. With the rising cost of living, we've seen even more demand for our services, so this year we've created a 'Friends of DIAL' group. This group brings together volunteers and trustees to help us reach 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 Repezent 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 31st 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

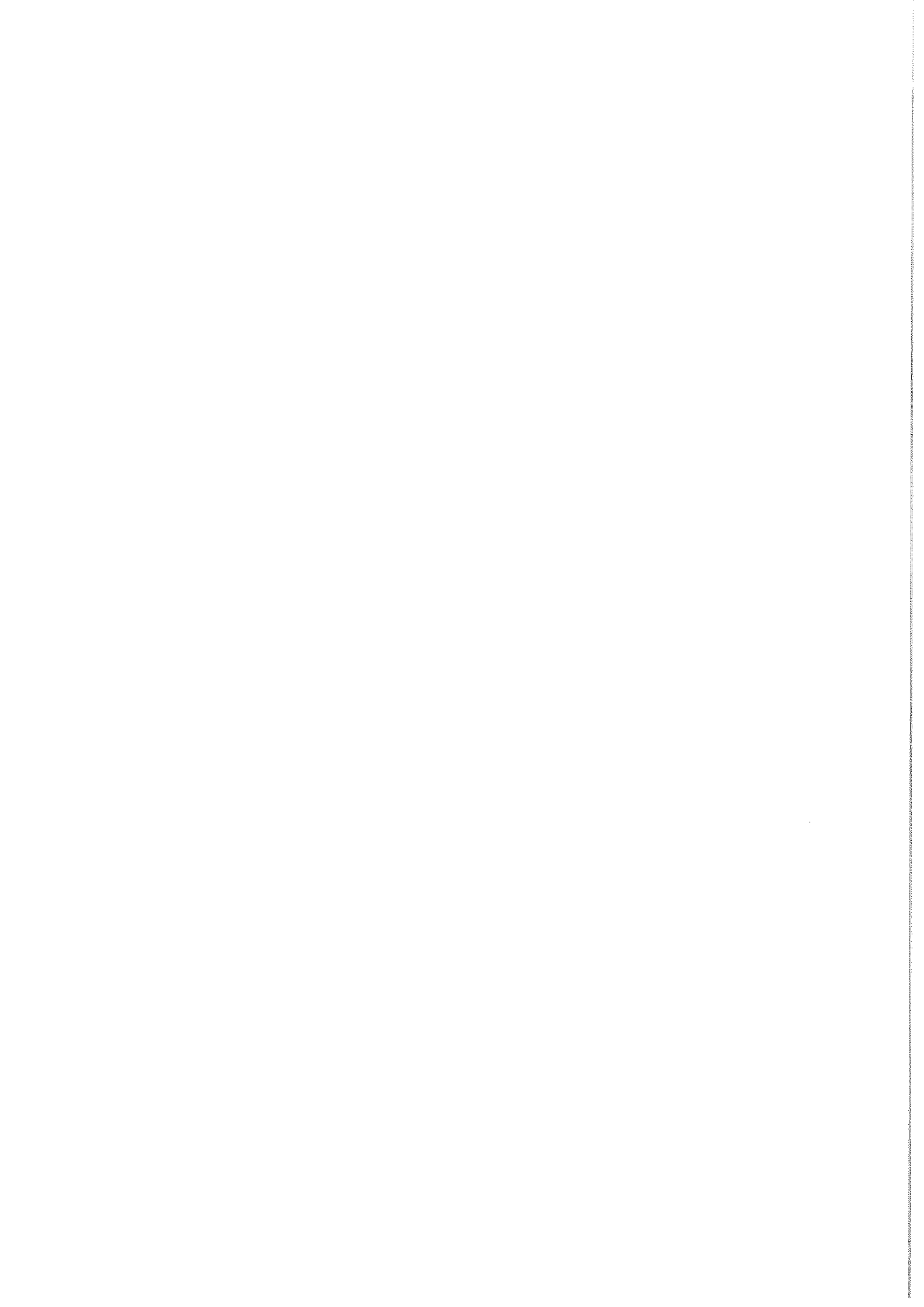
The year 2023–24 has been another incredibly busy period for DIAL, with demand for our services higher than ever.

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

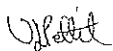
Carol Ramsden
FICB PM.Dip
182 Dell Road, Lowestoft, NR33 9NX
Telephone: 07789 815390
Email: carol.ramsden@outlook.com

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:

C Ramsden

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

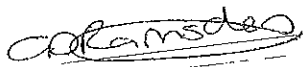
**Accountants' report on the financial statements for the year ended 31.03.24 of
D.I.A.L. Great Yarmouth.**

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

TH

Carol Ramsden

HP



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**

	2024	2023
	£	£
Income	<u>599,902</u>	<u>543,833</u>
Expenses		
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>
Profit	<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 £
Fixed assets			
Fixtures, fittings and equipment		5,042	6,303
Current assets			
Bank/building society balances	984,144	797,465	
Cash in hand	603	1,057	
	<u>984,747</u>	<u>798,522</u>	
Current liabilities			
Other liabilities and accruals	<u>(410)</u>	<u>(610)</u>	
Net current assets		984,337	797,912
Net assets		<u>989,379</u>	<u>804,215</u>
Capital account			
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

	2024	2023
	£	£
Income		
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>
Other business income		
Interest receivable	850	221
Rental income	1,192	2,248
	<u>2,042</u>	<u>2,469</u>
Wages, salaries and other staff costs		
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>
Motor, travel and subsistence expenses		
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

Rent, rates, power and insurance costs

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>

Repairs and renewals of property and equipment

IT costs	4,834	5,172
Repairs and maintenance	1,852	2,655
	<u>6,686</u>	<u>7,827</u>

Telephone, fax, stationery and other office costs

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>

Advertising and business entertainment costs

Advertising and PR	<u>200</u>	<u>408</u>
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Accountancy, legal and other professional fees

Accountants fees	700	900
Other legal and professional	23,094	7,445
	<u>23,794</u>	<u>8,345</u>

Depreciation and loss/(profit) on sale

Depreciation	<u>1,261</u>	<u>1,576</u>
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Other business expenses

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		556,783	497,875
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></u>	<u></u>

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

	2024 (404,436)	2023 (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>

