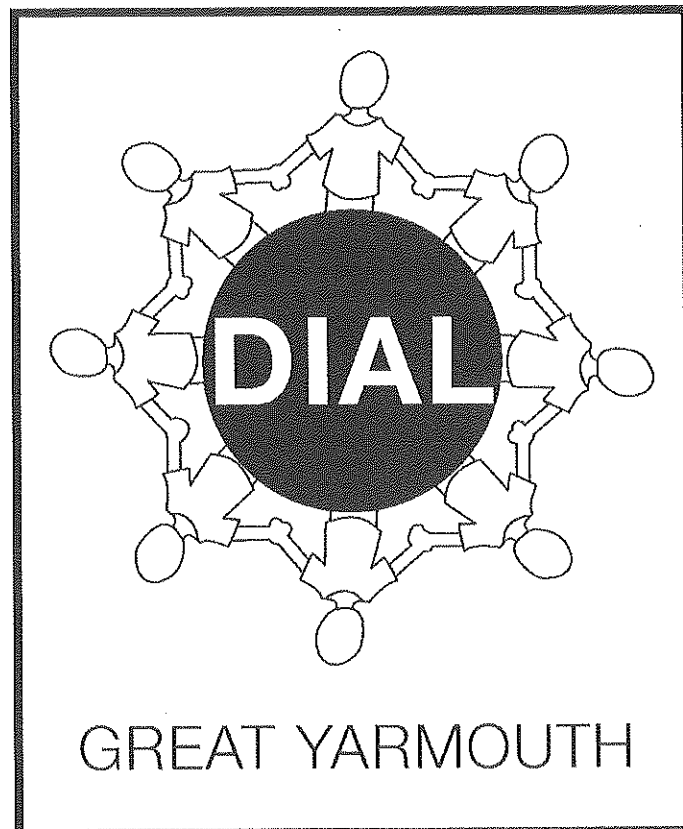


D.I.A.L Great Yarmouth

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

Website – 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.

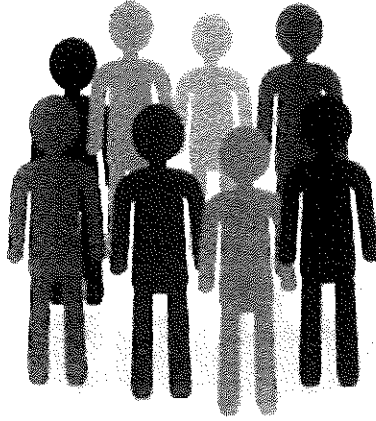
As a Financial Conduct Authority registered charity, we respond to over 7500 enquiries every year. With the rising cost of living, the demand on our service continues to rise and we have been very grateful to our volunteers who have supported our advisors on home visits, fund raising events, and much 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 40th 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 40th 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 22nd July 24

VCSE Meeting 29th January 25

International Women's Day, St Georges Theatre 7th 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

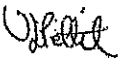
31 March 2025

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**

	2025	2024
	£	£
Income	<u>216,990</u>	<u>599,902</u>
Expenses		
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>
(Loss)/profit	<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 £
Fixed assets			
Fixtures, fittings and equipment		4,834	5,042
Current assets			
Sundry Debtors	481	-	-
Bank/building society balances	872,008	984,144	984,144
Cash in hand	312	603	603
		<u>872,801</u>	<u>984,747</u>
Current liabilities			
Other liabilities and accruals	(610)	(410)	(410)
Net current assets		872,191	984,337
Net assets		<u>877,025</u>	<u>989,379</u>
Capital account			
Capital account - Restricted	718,566	566,219	566,219
Net profit/(Loss) - Restricted	(148,648)	152,347	152,347
		<u>718,566</u>	<u>718,566</u>
Capital account - Unrestricted	270,813	237,998	237,998
Net profit - Unrestricted	36,294	32,815	32,815
		<u>307,107</u>	<u>270,813</u>
		<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

	2025	2024
	£	£
Income		
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>
Other business income		
Interest receivable	925	850
Rental income	2,038	1,192
	<u>2,963</u>	<u>2,042</u>
Wages, salaries and other staff costs		
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>
Motor, travel and subsistence expenses		
Travel and subsistence	<u>986</u>	<u>516</u>
Rent, rates, power and insurance costs		
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

Repairs and renewals of property and equipment		
IT costs	5,398	4,834
Repairs and maintenance	1,708	1,852
	<u>7,106</u>	<u>6,686</u>
Telephone, fax, stationery and other office costs		
Telephone and fax	5,211	5,226
Stationery and printing	1,302	1,996
Software	228	210
Payroll Services	997	910
	<u>7,738</u>	<u>8,342</u>
Advertising and business entertainment costs		
Advertising and PR	<u>2,955</u>	<u>200</u>
Accountancy, legal and other professional fees		
Accountants fees	900	700
Other legal and professional	25,763	23,094
	<u>26,663</u>	<u>23,794</u>
Depreciation and loss/(profit) on sale		
Depreciation	<u>1,208</u>	<u>1,261</u>
Other business expenses		
Subscriptions	1,300	998
Other expenses	2,277	1,652
Bank Charges	178	201
Carers Voice Project	-	1,784
NCAN - Hardship Fund	2,175	2,510
Reprezent Costs	-	1,637
Room Hire	-	330
Warmspace Cost of Living	6,093	7,060
Baby Bank Costs	305	-
	<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		177,383	556,783
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>34,553</u>	<u>32,815</u>

