

DISABILITY INFORMATION ADVICE LINE (DIAL)
ANNUAL GENERAL MEETING

CHAIRS REPORT

I have pleasure in presenting my first Chair's report following my appointment at last year's Annual General Meeting.

Little did we know that the trustees would hold one further meeting in December 2019 prior to COVID-19 impacting so greatly on our daily lives, and the ability for trustee meetings to take place.

DIAL day to day working practices have been adapted to meet the 'new normal'. All staff and volunteers showed great adaptability to ensure a key community service has been retained.

On behalf of the trustees I would like express my thanks and appreciation to all at DIAL for their hard work and ongoing commitment, during these challenging times.

From a personal perspective, I hope that in the not too distant future we find ourselves able to meet 'face to face' once again; which of course, will be cause for celebration!

Keep safe.

E.V.M
4.10.20

Dial South Worcestershire

Financial Accounts

For The Year Ended 31 March 2020

Company Registration No: 04150056

Charity Registration No: 1085677

DIAL SOUTH WORCESTERSHIRE
(A COMPANY LIMITED BY GUARANTEE)

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2020

**DIAL SOUTH WORCESTERSHIRE
BALANCE SHEET
AS AT 31 MARCH 2020**

CURRENT ASSETS	Note	General Fund	Restricted Funds	TOTAL	2019
Cash at Bank and in hand		26,462	10,498	36,960	40,084
Total Current Assets		26,462	10,498	36,960	40,084
CURRENT LIABILITIES					
Accruals & Short Term Creditors	12 -	100	-	100	2,184
NET ASSETS		26,362	10,498	36,860	37,900
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GENERAL RESERVES					
As at 1 April 2019		27,402	10,498	37,900	52,659
Change in reserves		9,458	-	1,040	14,759
As at 31 March 2020		36,860	-	36,860	37,900

For the year ending 31/03/2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies regime

SIGNED



Name Sarah Baldwin ACMA CGMA

Position Commercial Finance Manager (Accountant)

Date 27th June 2020

Statement of Financial Activities
For the year ended 31 March 2020
(incorporating the income and expenditure account)

	Note	General Fund	Restricted Fund	TOTAL	2019
INCOMING RESOURCES					
Worcs CC SS Grant	2a	20,700		20,700	19,500
Fund Raising	2b	13,111		13,111	1,890
Donations	4	5,584		5,584	8,767
Bank Interest	4	53		53	40
Gift Aid		803		803	589
		40,252	-	40,252	30,786
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RESOURCES EXPENDED					
Charitable Expenditure	3a	41,292		41,292	45,545
Governance Costs					
TOTAL RESOURCES EXPENDED	-	1,040	-	- 1,040	- 14,759
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Transfer between funds	5	10,498	- 10,498	-	14,759
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Net Movement in Funds	5	9,458	- 10,498	- 1,040	14,759
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Fund Balance brought forward		27,402	10,498	37,900	52,659
Fund Balance carried forward		36,860	-	36,860	37,900
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Notes to the financial statements for the year ended 31 March 2020

1 Accounting policies

a) Basis of preparation of accounts

The financial statements have been prepared under the historical cost convention and comply with the Companies Act 1985. The Financial Statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities March 2005", the Financial Reporting Standard for Smaller Entities (FRSSE) and applicable accounting standards.

b) Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the charitable objectives of DIAL.

Restricted funds are subject to specific restrictions imposed by donors or by the purpose of the appeal. The purpose and use of restricted funds is set out in the notes to the financial statements

c) Incoming resources

All income is accounted for as soon as DIAL has entitlement to the income, there is certainty of receipt and the amount is quantifiable.

Donated facilities are as described in note 9.

d) Pension policy

DIAL operates a pensions policy in compliance with Stakeholder pension requirements and contributes at a rate of 5% of salary

e) Resources expended

All expenditure is accounted for on an accruals basis and has been listed under headings which aggregate all the costs related to that activity. Where costs cannot be directly attributed, they have been allocated to activities on a basis consistent with the use of resources.

Direct costs, including directly attributable salaries are allocated on an actual cost basis to the area of activity. Overheads are allocated between expense headings on the basis of time spent. Governance costs are no longer required to be displayed separately in the financial accounts and organisational administration and compliance with constitutional and statutory requirements.

f) Fixed assets Policy

Assets valued at under £1,000 are written off in the year of purchase. Assets over £1,000 are depreciated at 25% of cost per annum for tangible fixed assets and 33% of cost per annum for computers so as to write them off over their expected useful lives.

g) Changes to previous accounts

None

h) Interest Received

In accordance with ACEVO recommendation, interest received on combined bank accounts has been allocated proportionately to restricted accounts only when there has been a specific request in the the contract with the funding organizations. No such requests have been received

2 Income

a) Grants

Dial South Worcestershire has a contract from Worcestershire County Council (WCC) as part of the Worcestershire Advice Network partnership with Citizens Advice / WHABAC and Age UK's to provide information services on contract to the council

b) Fundraising

Dial has been successful in winning funds from various trusts and charities which are outlined below. Without the support of these sponsors Dial would not be able to carry out the full range of its services and we are extremely grateful for their support.

	General Fund	Restricted Fund	2020 Total	2019
WCC	20,700		20,700	19,500
Eveson	7,565		7,565	
Roger & Douglas Turner Grant	2,000		2,000	
MS Society	2,100		2,100	
John Martin's Charity	1,446		1,446	
Lloyds	-		-	3,750
Sundry Donations	5,584		5,584	6,907
Bank Interest	53		53	40
Gift Aid	803		803	589
	<hr/> 40,252	<hr/> -	<hr/> 40,252	<hr/> 30,786

3 Resources expended

The activities of the charity are determined by the direct request of clients. It is estimated that about 15% of time of the core project is spent on management and administration.

a) Analysis of total resources expended

	General Fund	Restricted Funds	TOTAL
Charitable Activities	41,292	-	41,292
Governance			-
	<u>41,292</u>	<u>-</u>	<u>41,292</u>

b) Transfers between funds

	General Fund	Restricted Funds Lloyds
Transfers between funds	10,498	- 10,498
	<u>10,498</u>	<u>- 10,498</u>

c) Analysis of costs

	Total
Salaries	32,322
Travel	1,024
Telephone & Postage	1,701
Stationery	419
Professional Fees	1,007
Copier Hire	828
Computer	401
Printing	1,025
Domestic	12
Training	31
Core	2,522
TOTAL	£ 41,292

From April 2019 to March 2020 there were four part time employees who worked the equivalent of 1.2 FT employees (based on a 37 hour week.)

4 Analysis of Incoming resources

The principle incoming resources are granted and fundraising as shown in Note 2 together with donations (£5584) and bank interest (£53).

5

Movement of Funds

	General	Restricted	2019 Total	2019
Income				
WCC	20,700		20,700	19,500
Eveson	7,565		7,565	-
Roger & Douglas Turner Grant	2,000		2,000	-
MS Society	2,100		2,100	-
John Martin's Charity	1,446		1,446	-
Lloyds Bank Foundation	-		-	3,750
Donations	5,584		5,584	6,907
Bank Interest	53		53	40
Gift Aid	803		803	589
Total	<u>40,252</u>	<u>-</u>	<u>40,252</u>	<u>30,786</u>
Expenditure	41,292		41,292	45,545
Transfers	10,498	- 10,498	-	-
Net Balance	<u>9,458</u>	<u>- 10,498</u>	<u>- 1,040</u>	<u>- 14,759</u>
B/fwd	27,402	10,498	37,900	52,659
Balance	<u>36,860</u>	<u>-</u>	<u>36,860</u>	<u>37,900</u>

6

No remuneration was paid to trustees during the year.

7

No travel expenses were paid to trustees during the year.

8

No indemnity insurance was paid to protect the charity from loss arising from the neglect or defaults of its employees and volunteers.

9

The Trustees and staff gratefully acknowledge the support by the Crown Estate through the provision of premises and services free of cost, and the continued support of volunteers who enable the work of DIAL.

10

Reserves and future liabilities

The trustees have a policy of maintaining the reserves above a level that would meet the predicted redundancy costs of the staff; there are no contract costs for premises or services.

11

Debtors and prepayments

None

12

Creditors and Accruals

There is one cheque for £100 to C Adams in Q4 that has not yet been cashed but relates to 2019/20

13

Balances in restricted funds

There is an estimated balance on a restricted fund from Lloyds of £10,498

14

Fixed Assets

Purchases of less than £1,000 are written off in the year of acquisition.

DIAL has no single asset of value greater than £2,000

Value at 31 March of office computers £Nil

15

Organisation Risks

Future funding of the organisation beyond March 2020 depends on the renewal or replacement of existing Services Level Agreement for the core project, and securing sources of funding for the Welfare Benefit Advice.

16

Reserves Policy

The Trustees have a policy of maintaining sufficient reserves to ensure the continued operation of the charity for three months.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF DIAL SOUTH WORCESTERSHIRE

I report on the accounts of the charity for the year ended 31st March 2020, which are set out on the following pages.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Part 16 of the Companies Act and that an independent examination is needed. The charity's gross income does not exceed £250,000 and I am qualified to undertake the examination by being an independent examiner.

It is my responsibility to:

- *examine the accounts (under section 145 of the Charities Act 2011):
- *to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145 (5)(b) of the Act); and
- *to state whether particular matters have come to my attention

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

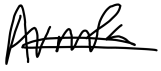
*which gives me reasonable cause to believe that, in any material respect, the requirements

(a)to keep accounting records in accordance with s386 of the Companies Act 2006;
and

(b)to prepare accounts which accord with the accounting records and to comply with
the

accounting requirements of the Companies Act 2006 and Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2005) have not been met; or

*to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, appearing to read 'Avni Patel', with a horizontal line drawn through the middle of the signature.

Avni Patel ACMA CGMA