

Charity registration number 1084108

Company registration number 04098341 (England and Wales)

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	M Symons	
	F Bowe	
	S McGarry	
	O Bello	(Appointed 8 February 2023)
	J G G Croft	(Appointed 8 February 2023)
	D Shruga	(Appointed 8 April 2022)
	K Robinson	(Appointed 23 May 2023)
Charity number	1084108	
Company number	04098341	
Principal address	St Vedast House 5-7 St Vedast Street NORWICH United Kingdom NR1 1BT	
Registered office	St Vedast House 5-7 St Vedast Street NORWICH United Kingdom NR1 1BT	
Auditor	Argents Audit Services Limited 15 Palace Street NORWICH Norfolk United Kingdom NR3 1RT	

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES CONTENTS

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**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
CHAIRMAN'S STATEMENT
*FOR THE YEAR ENDED 31 MARCH 2023***

Chair's Message - 2022 to 2023

We are slowly emerging from the aftermath of the covid world, we are settling into our new structure and we have found a much better Norwich office.

We have also won a major 3 year grant to continue to support the child advocate service from the Henry Smith foundation. We are working hard to seek new funding streams all the time and I must applaud the team for all their time and effort.

We are growing our membership involvements, now that we are working more with individual members and our blogs articles are connecting more and more via our web site and social media platforms.

I would like to personally thank everyone, all our staff and volunteers, not forgetting our trustees, for all their hard work, for all the ten years I have been trustee. The board is getting stronger and we have a bright future ahead of us.

Shaun McGarry
Chairman

Date: 29 November 2023

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

We are delighted to present the Trustees' Annual Report for Equal Lives for the financial year 2022/23. This report offers an insight into Equal Lives' activities, accomplishments, and future outlook. It underscores the dedication and hard work of our team, volunteers, and partners in our relentless pursuit of a world free from disabling barriers.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The objects of Norfolk Coalition of Disabled People (operating as Equal Lives), as set out in the governing document, are:

'To relieve the disability of people with physical, mental, learning, or sensory impairments, principally living within the County of Norfolk, and to further their independence and full participation in the community.'

Our vision:

A world free from disabling barriers.

Our mission:

To remove disabling barriers across East Anglia.

Our strategic priorities for 2021-24

1. Promote the rights of disabled people
2. Sharing living experience of disabled people

Our Values

- Our work is based on the social model of disability, which states that people have impairments but are disabled by the barriers society places in the way of inclusion and equality.
- Impairments are a normal part of life, discrimination is not.
- Professionals should be on tap, not on top, meaning people should be able to draw on others' expertise but not be controlled by them.
- There should be nothing about us, without us, meaning people who face disabling barriers should be involved in decisions and activities that affect them.
- People have a right to equality, dignity and independence.
- We support people to empower themselves and reach their potential.
- Co-production work with disabled people and organisations must be the way of working to remove barriers and make services more accessible.
- Under the social model of disability, we would consider an impairment to include people who have long term health conditions or mental health issues that means they experience barriers in society that others would not.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Our strategic aims

The strategic aims have been reviewed as part of a strategic planning process.

Promote the rights of disabled people

People who face disabling barriers have access to information, advice, advocacy and other support they need to make informed decisions, to uphold their rights and live independent lives.

Sharing lived experience of disabled people

People who face disabling barriers are united and able to use their collective voice to influence, educate and engage individuals, organisations and society as a whole to remove these barriers.

These aims and the work underpinning them demonstrate the Public Benefit as required by the Charities Act 2011.

The Trustees confirm that they have had due regard to Charity Commission guidance on public benefit.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Suffolk Independent Living

In the financial year 2022/23, Suffolk Independent Living made significant advancements in improving our payroll services while addressing challenges faced by our service users. The implementation of a new payroll system streamlined our operations, enhancing efficiency in managing responsibilities such as pension and HMRC payments. We anticipate a more comprehensive evaluation of this system's impact in the next financial year, though we are already witnessing improvements in service delivery. We also recognise that while the new system has removed some barriers and made the services easier for some people, it has created some new barriers that we will need to remove.

Midway through the financial year, the escalating cost of living had a noticeable impact on our service users. This led to a surge in inquiries related to client contributions. To support our service users, we directed them to Suffolk County Council for contribution reviews. However, we also observed an increase in service users unable to fulfil their contributions, affecting their access to care and support. This is not isolated to Suffolk however we are seeing increasing numbers of disabled people who do not have enough money to live on. We are exploring options to support disabled people in this area.

Additionally, we noted a rise in personal assistants seeking increased pay to meet the rising cost of living. Although there was an uplift in Direct Payments from SCC in 2022/23, it did not fully address the cost of living and minimum wage increases, leading to more personal assistants seeking employment outside the sector. This has exacerbated the ongoing challenge of recruiting personal assistants, with recruitment support remaining in high demand. While improvements were observed in successful recruitment rounds, PA turnover remained a challenge, primarily due to non-competitive pay and benefits compared to other sectors.

These challenges had several implications for our service users, including increased unused care hours, higher advertising costs, poorly trained staff, and delays in re-posting adverts as budgets were re-reviewed by funders.

Despite these hurdles, we recorded an increase in new referrals, reflecting the trend of individuals seeking to recruit their own workforce or use direct payments for support. We are now supporting 761 direct payment users.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Advice and Membership Team

The Advice and Membership Team played a pivotal role in securing £46,000 in information and advice funding for the next three years through the Norfolk County Council retender.

During this period, the team supported 585 clients with 671 enquiries through our advice line. The top three enquiry topics were Welfare Benefits, Other, and Finances.

Additionally, 265 cases were supported within the Norwich and Broadland Social Prescribing Project, with over 1,206 hours spent. The top three referral reasons included Social Isolation, Welfare Benefits, and Housing issues.

We successfully secured just over £33,000 worth of funding from Norwich Consolidated Charities to recruit a 12-month fixed-term Senior Welfare Benefits Adviser (SWBA), further enhancing our support capabilities.

The team also contributed to an increase in individual membership, with 102 new members joining Equal Lives during this reporting year, 58 of whom were converted from clients accessing our services.

Advocacy

In this reporting period, our Advocacy team supported 217 unique clients within Community Advocacy, dedicating 2,731 hours to their cases.

Notably, we formed the Norfolk Advocacy Partnership (NAP) with key partners, collaborating on advocacy support across Norfolk. We secured funding from Norfolk County Council for this initiative and applied for £78,759 from the National Lottery to recruit a NAP Co-Ordinator to bolster the partnership's efforts.

While our advocacy services have been successful, we acknowledge that we must improve our data collection in capturing client feedback.

Within Financial Hardship Advocacy, we supported 56 unique clients before this service transitioned to the Advice and Membership team in March 2023.

Fundraising and Finance (Development): Formerly known as the Development Team, the Fundraising and Finance (Development) department underwent changes to incorporate more fundraising work during the financial year 2022/23.

The team successfully secured funding for various services, including Shopmobility, core running costs, and the Financial Hardship service. Restructuring efforts allowed the team to increase fundraising output by over 300%, resulting in record funds secured in February.

We have ventured into legacy fundraising and are preparing to reapply for core funds to ensure continued delivery of essential services.

Financial review

Our reserves policy is reviewed annually. Our balance sheet as at 31 March 2023 shows reserves totalling £371,759 of which £328,302 are unrestricted and £43,457 restricted. Designated funds of £84,442 form part of the unrestricted funds, these cover amounts set aside for the purposes set out in note 19. Free reserves (including designated funds) amount to £328,302(2022: £225,189). The Board has assessed potential risks facing the Charity and its future plans and as a result has agreed that £300,000 is the minimum level of general reserves that should be retained as a contingency for unexpected large liabilities, we are aware that the pandemic has had an impact on our reserves so will work towards rebuilding them over the next few years.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Plans for future periods

Conclusion and Future Outlook

In conclusion, the financial year 2022/23 has been marked by both accomplishments and challenges. We remain committed to addressing lack of Care Sector staff and financial hardship, while building upon our achievements in advocacy, information and advice, and fundraising.

Looking ahead, Equal Lives remains dedicated to its mission of removing disabling barriers across East Anglia. We will continue to work collaboratively with our partners, stakeholders, and service users to ensure equitable access to support and services.

We would like to take this opportunity to thank to our team, volunteers, supporters, and trustees for their unwavering commitment to our cause. Together, we are working towards a world free from disabling barriers.

Structure, governance and management

Norfolk Coalition of Disabled People, operating as Equal Lives, is a company limited by guarantee and is governed by its Memorandum and Articles, dated 27 October 2000 and its subsequent revisions. It is also registered as a charity with the Charity Commission (No. 1084108). NCODP is a membership organisation with group or individual membership. Groups can join as full members (where groups are managed by a majority of disabled people), and affiliate groups. Only full member groups can vote with one vote per group and there are no membership fees.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

M Symons

F Bowe

D Scott

(Resigned 2 December 2022)

J Hayden

(Resigned 11 April 2022)

S McGarry

O Bello

(Appointed 8 February 2023)

J G G Croft

(Appointed 8 February 2023)

D Shruga

(Appointed 8 April 2022)

K Robinson

(Appointed 23 May 2023)

Appointment of trustees

All members meet each year at the Annual General Meeting to, amongst other business, elect the Board of Trustees; of which at least 51% must be disabled people. However, since we were established all trustees have been disabled people. Our rules (Memorandum and Articles) state that the chair must always be a disabled person and that there should be no fewer than four or more than fifteen trustees. All members are invited to nominate trustees prior to the AGM advising them of the retiring trustees and requesting nominations for the AGM. Trustees are elected for a three year term with the option to stand down at each AGM. Officers continue to be elected annually.

Trustee induction and training

Every trustee is made aware of their duties and responsibilities after they are appointed at our AGM, through discussion with the chair, an induction pack and trustee away days. Trustees take part in training sessions held throughout the year on various aspects of good governance, finance and management. In addition, the trustees have portfolios of areas of the organisation they are responsible for getting to know in depth. They meet with the staff team and volunteers; take part in visits to services and team meetings. The trustees and staff have implemented formats for management information to the board, including easy read accounts.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Organisation

The responsibility for the running of the organisation lies with the Board of Trustees which meets quarterly to set policy, monitor performance and overall direction. To assist with developing and overseeing this work the Board delegates this monitoring work to the Finance and Development sub-committee which generally meets two weeks before each Board Meeting. A Chief Executive Officer (CEO), Ben Reed, implements policy and strategy, manages day-to-day affairs and reports to the Board. The CEO oversees the work of the various elements of the organisation.

Pay policy for senior staff

The salaries of senior managers and the wider organisation are reviewed annually. If a salary increase is awarded, senior management salaries are uplifted in line with the rest of the organisation.

Fundraising standards information

Equal Lives do not participate in fundraising activities nor instruct anyone to act on our behalf in regard to fundraising. Therefore, we do not have the need to monitor the fundraising activities and have not received any complaints in regards to fundraising.

Auditor

In accordance with the company's articles, a resolution proposing that Argents Audit Services Limited be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees.

S McGarry
Trustee

29 November 2023

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF TRUSTEES' RESPONSIBILITIES
*FOR THE YEAR ENDED 31 MARCH 2023***

The trustees, who are also the directors of Norfolk Coalition of Disabled People for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Opinion

We have audited the financial statements of Norfolk Coalition of Disabled People (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Identifying and assessing potential risks related to irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

Identifying and assessing potential risks related to irregularities

- enquiring of management, including obtaining and reviewing supporting documentation concerning the company's policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

- discussing among the engagement team including significant component audit teams and involving relevant internal specialists, including tax, valuations, pensions and IT regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

- obtaining an understanding of the legal and regulatory framework that the company operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the companies. The key laws and regulations we considered in this context included the Charities Act 2011, Tax legislation, and laws specifically applicable to sector in which the entity operates.

Audit response to risks identified

Our procedures to respond to risks identified included the following:

- reviewing the Financial Statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;

- enquiring of management, concerning actual and potential litigation and claims;

- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

- reading minutes of meetings of those charged with governance, reviewing internal procedures and reviewing correspondence with HMRC; and

- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

- Assessing compliance with relevant laws and regulations, including Equality Act 2010, Employers' Liability Act 1969 and Health & Safety at Work Act 1974, to which we found no material shortfalls or had any concerns.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF NORFOLK COALITION OF DISABLED PEOPLE**

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Johnstone (Senior Statutory Auditor)
for and on behalf of Argents Audit Services Limited

29 November 2023

Chartered Accountants
Statutory Auditor

15 Palace Street
NORWICH
Norfolk
United Kingdom
NR3 1RT

Argents Audit Services Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Notes							
<u>Income and endowments from:</u>							
Donations and legacies	3	6,265	-	6,265	35,954	-	35,954
Charitable activities	4	524,271	171,918	696,189	455,910	100,372	556,282
Other trading activities	5	563,887	(4,105)	559,782	482,540	8,000	490,540
Investments	6	23,332	-	23,332	209	-	209
Other income	7	755	-	755	877	-	877
Total income		1,118,510	167,813	1,286,323	975,490	108,372	1,083,862
<u>Expenditure on:</u>							
Raising funds	8	413,755	-	413,755	404,789	3,895	408,684
Charitable activities	9	601,642	156,085	757,727	622,898	73,415	696,313
Total expenditure		1,015,397	156,085	1,171,482	1,027,687	77,310	1,104,997
Net incoming/(outgoing) resources before transfers		103,113	11,728	114,841	(52,197)	31,062	(21,135)
Gross transfers between funds		4,311	(4,311)	-	-	-	-
Net income/(expenditure) for the year/ Net movement in funds		107,424	7,417	114,841	(52,197)	31,062	(21,135)
Fund balances at 1 April 2022		225,189	31,729	256,918	277,386	667	278,053
Fund balances at 31 March 2023		332,613	39,146	371,759	225,189	31,729	256,918

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
BALANCE SHEET
AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	14		11,121		9,638
Current assets					
Debtors	15	79,096		70,858	
Cash at bank and in hand		462,996		331,937	
		542,092		402,795	
Creditors: amounts falling due within one year	16	(181,454)		(155,515)	
Net current assets			360,638		247,280
Total assets less current liabilities			371,759		256,918
Income funds					
Restricted funds	19		39,146		31,729
<u>Unrestricted funds</u>					
Designated funds	20	84,442		84,442	
General unrestricted funds		248,171		140,747	
			332,613		225,189
			371,759		256,918

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 29 November 2023

S McGarry
Trustee

Company registration number 04098341

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	24		113,793		(226,838)
Investing activities					
Purchase of tangible fixed assets		(6,066)		(2,820)	
Proceeds from disposal of tangible fixed assets		-		250	
Investment income received		23,332		209	
Net cash generated from/(used in) investing activities			17,266		(2,361)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			131,059		(229,199)
Cash and cash equivalents at beginning of year			331,937		561,136
Cash and cash equivalents at end of year			462,996		331,937

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Norfolk Coalition of Disabled People is a public benefit entity and a private company limited by guarantee incorporated in England and Wales. The registered office is St Vedast House, 5-7 St Vedast Street, NORWICH, NR1 1BT, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the sofa on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% straight line
Computers	over 3 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Donations and gifts	1,265	35,954
Grants received	5,000	-
	<u>6,265</u>	<u>35,954</u>

4 Charitable activities

	Information Advice and Advocacy	Social Prescribing	Business Development	Training income	Total	Total
	2023	2023	2023	2023	2023	2022
	£	£	£	£	£	£
Grant funding	<u>600,404</u>	<u>92,959</u>	<u>2,826</u>	<u>-</u>	<u>696,189</u>	<u>556,282</u>
Analysis by fund						
Unrestricted funds	521,445	-	2,826	-	524,271	455,910
Restricted funds	<u>78,959</u>	<u>92,959</u>	<u>-</u>	<u>-</u>	<u>171,918</u>	<u>100,372</u>
	<u>600,404</u>	<u>92,959</u>	<u>2,826</u>	<u>-</u>	<u>696,189</u>	<u>556,282</u>

Included within income from charitable activities is Government funding of £347,023 (2022: £436,506)

5 Other trading activities

	Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	2023	2023	2023	2022	2022
	£	£	£	£	£
Payroll services - Suffolk	484,052	(4,105)	479,947	427,526	435,526
Payroll services - Norfolk	50,900	-	50,900	41,670	41,670
Sublet of offices	2,281	-	2,281	2,281	2,281
Trading activity income: other	<u>26,654</u>	<u>-</u>	<u>26,654</u>	<u>11,063</u>	<u>11,063</u>
Other trading activities	<u>563,887</u>	<u>(4,105)</u>	<u>559,782</u>	<u>482,540</u>	<u>490,540</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

6 Investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Interest receivable	23,332	209

7 Other income

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Net gain on disposal of tangible fixed assets	-	250
Other income	755	627
	755	877

8 Raising funds

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2023	2022	2022	2022
	£	£	£	£
<u>Trading costs</u>				
Shopmobility	15,558	31,258	-	31,258
Payroll and Supported Accounts Services	143,624	159,930	3,041	162,971
Provision for bad debt	-	2,122	-	2,122
Staff costs	253,853	210,759	854	211,613
Depreciation and impairment	720	720	-	720
Trading costs	413,755	404,789	3,895	408,684
	413,755	404,789	3,895	408,684

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES**
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

9 Charitable activities

	Information Advice and Advocacy 2023 £	Social Prescribing 2023 £	Business Development 2023 £	Total 2023 £	Information Advice and Advocacy 2022 £	Social Prescribing 2022 £	Business Development 2022 £	Total 2022 £
Staff costs	344,936	68,153	-	413,089	285,277	64,666	102,755	452,698
Depreciation and impairment	1,548	-	984	2,532	1,276	-	984	2,260
Direct administrative costs	13,036	3,283	7,101	23,420	17,489	1,900	5,233	24,622
Outsourced project costs	204,920	-	-	204,920	-	-	-	-
Other	2,793	-	-	2,793	-	-	-	-
	<u>567,233</u>	<u>71,436</u>	<u>8,085</u>	<u>646,754</u>	<u>304,042</u>	<u>66,566</u>	<u>108,972</u>	<u>479,580</u>
Share of support costs (see note 10)	63,860	15,553	8,073	87,486	134,877	22,203	22,802	179,882
Share of governance costs (see note 10)	17,056	4,233	2,198	23,487	30,611	3,078	3,162	36,851
	<u>648,149</u>	<u>91,222</u>	<u>18,356</u>	<u>757,727</u>	<u>469,530</u>	<u>91,847</u>	<u>134,936</u>	<u>696,313</u>
Analysis by fund								
Unrestricted funds	583,286	-	18,356	601,642	404,864	89,881	128,153	622,898
Restricted funds	64,863	91,222	-	156,085	64,666	1,966	6,783	73,415
	<u>648,149</u>	<u>91,222</u>	<u>18,356</u>	<u>757,727</u>	<u>469,530</u>	<u>91,847</u>	<u>134,936</u>	<u>696,313</u>

**NORFOLK COALITION OF DISABLED PEOPLE
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

10 Support costs

	Support costs £	Governance costs £	2023 £	Support costs £	Governance costs £	2022 £
Staff costs	56,281	-	56,281	121,544	-	121,544
Depreciation	1,148	-	1,148	2,737	-	2,737
Premises costs	22,764	-	22,764	85,271	-	85,271
Administrative costs	88,275	-	88,275	93,594	-	93,594
Audit fees	-	6,250	6,250	-	6,560	6,560
Accountancy	-	12,000	12,000	-	12,000	12,000
Legal and professional	-	23,670	23,670	-	32,399	32,399
Bad debt write off	-	6,327	6,327	-	524	524
	<u>168,468</u>	<u>48,247</u>	<u>216,715</u>	<u>303,146</u>	<u>51,483</u>	<u>354,629</u>
Analysed between						
Trading	80,982	24,760	105,742	123,264	14,632	137,896
Charitable activities	87,486	23,487	110,973	179,882	36,851	216,733
	<u>168,468</u>	<u>48,247</u>	<u>216,715</u>	<u>303,146</u>	<u>51,483</u>	<u>354,629</u>

Governance costs includes payments to the auditors of £6,560 (2022- £8,900) for audit fees.

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

The trustees are re-imbursed for expenditure expended on behalf of the charity in the year for travel and support costs. No trustees were re-imbursed for this expenditure in the current year (2022 - nil).

12 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Payroll and Supported Accounts	5	4
SIL Advice	5	5
Business Support	5	6
Business Development	5	5
Information Advice and Advocacy	11	14
Social Prescribing	4	3
Total	<u>35</u>	<u>37</u>

**NORFOLK COALITION OF DISABLED PEOPLE
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

12 Employees (Continued)

Employment costs	2023 £	2022 £
Wages and salaries	647,415	701,230
Social security costs	43,683	48,724
Other pension costs	32,125	35,901
	<u>723,223</u>	<u>785,855</u>

There were no employees whose annual remuneration was more than £60,000.

13 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

14 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
Cost			
At 1 April 2022	11,476	58,762	70,238
Additions	5,466	600	6,066
Disposals	(9,037)	(35,152)	(44,189)
At 31 March 2023	<u>7,905</u>	<u>24,210</u>	<u>32,115</u>
Depreciation and impairment			
At 1 April 2022	10,950	49,650	60,600
Depreciation charged in the year	369	4,214	4,583
Eliminated in respect of disposals	(9,037)	(35,152)	(44,189)
At 31 March 2023	<u>2,282</u>	<u>18,712</u>	<u>20,994</u>
Carrying amount			
At 31 March 2023	<u>5,623</u>	<u>5,498</u>	<u>11,121</u>
At 31 March 2022	<u>526</u>	<u>9,112</u>	<u>9,638</u>

15 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	57,141	53,687
Prepayments and accrued income	21,955	17,171
	<u>79,096</u>	<u>70,858</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

16 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Other taxation and social security		47,721	41,006
Deferred income	17	54,353	48,502
Trade creditors		50,791	8,101
Other creditors		15,239	6,694
Accruals		13,350	51,212
		<u>181,454</u>	<u>155,515</u>

17 Deferred income

	2023 £	2022 £
Other deferred income	<u>54,353</u>	<u>48,502</u>

Deferred income is included in the financial statements as follows:

	2023 £	2022 £
Deferred income is included within:		
Current liabilities	<u>54,353</u>	<u>48,502</u>
Movements in the year:		
Deferred income at 1 April 2022	48,502	49,689
Released from previous periods	(48,502)	(49,689)
Resources deferred in the year	<u>54,353</u>	<u>48,502</u>
Deferred income at 31 March 2023	<u>54,353</u>	<u>48,502</u>

Deferred income comprises of the advance receipt of income in respect of both payroll and supported account services and grants towards charitable activities.

18 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £32,125 (2022 - £35,901).

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 1 April 2022	Incoming resources	Resources expended	Transfers
	£	£	£	£	£	£	Balance at 31 March 2023 £
Social Prescribing	-	93,589	(66,632)	26,957	92,959	(91,222)	-
Alan Boswell Group	667	-	-	667	-	-	-
Skills For Care - Workforce Development	-	8,000	(3,895)	4,105	(4,105)	-	-
NCF - Disability Equality Training	-	6,783	(6,783)	-	-	-	-
Hardship fund	-	-	-	-	15,848	(13,032)	-
Henry Smith fund	-	-	-	-	58,800	(51,831)	-
Aviva Crowdfund	-	-	-	-	4,311	-	(4,311)
	667	108,372	(77,310)	31,729	167,813	(156,085)	(4,311)
							39,146

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

19 Restricted funds

(Continued)

Social Prescribing - Funding has been received from Norfolk County Council in relation to Social Prescribing, which is a process of helping to improve health and wellbeing through the connection of people to non-medical sources of support.

Suicide Prevention - Funding has been awarded to the Norfolk Community Advice Network (NCAN) in respect of an accredited advice service to address suicide prevention.

Norfolk Community Foundation- COVID-19 Response - Funds have been received to take on a new staff member to lead on COVID-19 response activities with a focus on increased social contact with members to reduce feelings of loneliness and isolation.

National Lottery Community Fund - COVID-19 Response Funding.

Alan Boswell Group - Funding has been received towards the cost of a development officer.

Hardship fund - Funding received from Norfolk County Council to help those in need of advice and support in managing their finances

Henry Smith fund - to help provide a specialist child protection advocacy services.

Aviva Crowdfund - for the purchase of new mobility scooters

Funds have been received from The Geoffrey Watling Charity and The Grace Trust towards a transport project.

Norfolk Community Foundation - Funds received in relation to supporting vulnerable people over the winter months.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

20 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2021	Resources expended	Balance at 1 April 2022	Movement in funds Incoming resources	Balance at 31 March 2023
	£	£	£	£	£
Dilapidation Reserve	36,442	(32,000)	4,442	-	4,442
Premises Reserve	50,000	-	50,000	-	50,000
New Projects	15,000	-	15,000	-	15,000
Covid plans	15,000	-	15,000	-	15,000
	<u>116,442</u>	<u>(32,000)</u>	<u>84,442</u>	<u>-</u>	<u>84,442</u>

The dilapidation reserve relates to funds designated for expected repairs to the existing Charity premises under a dilapidation agreement.

Funds have been designated to a Premises Reserve to cover moving costs and the adaptation of new premises.

A New Projects fund has been created, in particular to cover the Disability Pride event and Shopmobility.

A transfer of £200,000 was made in 2020 to create a new designated fund, New Premises Reserve, towards a possible deposit on the purchase of a commercial property. As this is no longer a consideration the funds were transferred back to the general fund in the year ended 31 March 2021.

Covid Plans reserve, is in respect of funds having been set aside towards the purchase of new computer equipment and IT support to enable staff to 'Work from Home' during the Covid-19 pandemic.

21 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total Unrestricted funds 2023 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:					
Tangible assets	11,121	-	11,121	9,638	9,638
Current assets/(liabilities)	321,492	39,146	360,638	247,280	247,280
	<u>332,613</u>	<u>39,146</u>	<u>371,759</u>	<u>-</u>	<u>256,918</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

22 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023 £	2022 £
Aggregate compensation	42,000	52,500

23 Funds held on behalf of third parties

The aims of Independent Living Norfolk and Suffolk Independent Living are to assist people in the receipt of payments for services. In running these schemes, the charity receives the payments on behalf of service users and pays out expenditure based upon authorised timesheets and invoices received from the service user. Separate bank accounts in the name of the charity are maintained and the transactions are recorded outside of the charity's main accounts system. Most of the expenditure is in connection of employed carers who are employees of the users and the charity administers the individual payrolls for each employer for which a charge is raised. Due to the timing differences between receipts and payments the charity holds a balance for each of the service users. The income and expenditure in relation to this figure is not that of the charity and therefore it is not reflected in the charity's Statement of Financial Activities, neither are the balances held the charity's and therefore are not included on the balance sheet of the charity. The work of the charity is monitored by Social Services, who also monitor the validity of claims to receive the payments. The balance on any individual service user account is repayable to Social Services on demand.

The movement on the Independent Living Norfolk balances during the year was as follows:

	2023 £	2022 £
Balance at 28 March 2022 / 20 March 2021	41,139	487,109
Receipts	3,922,165	2,950,568
Service user payments	(3,595,037)	(3,396,298)
Balance at 27 March 2023 / 28 March 2022	368,267	41,139

The balance carried forward relates to NHS funded individuals and those holding personal budgets.

The movement on the Suffolk Independent Living balances during the year was as follows:

	2023 £	2022 £
Balance at 21 March 2022 / 22 March 2021	4,654,675	4,303,283
Receipts	10,517,086	9,115,827
Service user payments	(9,683,900)	(8,764,435)
Balance at 20 March 2023 / 21 March 2022	5,487,861	4,654,675

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023**

24	Cash generated from operations	2023 £	2022 £
	Surplus/(deficit) for the year	114,841	(21,135)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(23,332)	(209)
	Gain on disposal of tangible fixed assets	-	(250)
	Depreciation and impairment of tangible fixed assets	4,583	5,717
	Movements in working capital:		
	(Increase)/decrease in debtors	(8,238)	30,363
	Increase/(decrease) in creditors	20,088	(240,137)
	Increase/(decrease) in deferred income	5,851	(1,187)
	Cash generated from/(absorbed by) operations	113,793	(226,838)
25	Analysis of changes in net funds		
	The charity had no debt during the year.		