

## **Barrow District Disability Association**

### **Independent Examiner's Report to the Trustees of Barrow District Disability Association**

I report on the accounts of the Trust for the year ended 31 March 2023, which are set out on page 2.

#### **Respective Responsibilities of Trustees and Examiner**

As the charity's Trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

#### **Basis of Independent Examiners 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 seeking explanation 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 Examiners Statement**

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

1. Which gives me reasonable cause to believe that in any material respect the requirements
  - To keep accounting records in accordance with section 130 of the Act; and
  - To prepare accounts which agree with the accounting records and to comply with the accounting requirements of the Act have not been met, or
  
2. To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Lucy Piechura*

.....  
**Mrs L Piechura**  
TI Accountancy Ltd

74 Duke Street  
Barrow in Furness  
Cumbria  
LA14 1RX

## **Barrow and District Disability Association**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 MARCH 2023**

The Trustees present their report and the financial statements of the Trust for the year ended 31 March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the Trust.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Trust's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities applicable in the UK and Republic of Ireland.

### **Structure Governance and Management**

#### **Trustees of the Charity**

The directors of the charitable company are its trustees for the purposes of charity law.

The trustees oversee the running of the charity. The Honorary Chief Officer, Margaret Burrow, is responsible for operational management and the execution of the Board's strategic plan and is assisted and supported by the operational team. Day to day service delivery is delegated to a team of staff and volunteers.

There are no connected charities or branches. Transactions with trustees and related parties are disclosed in the notes to the accounts.

The Trustees have had due regard to the guidance published by the Charity Commission on Public Benefit.

#### **Recruitment and Appointment of the Management Committee**

Existing Trustees/Directors as members of the organisation invite potential trustees to serve on the board.

Trustees are invited based on the skills required for the role and to fill any skills gap. A potential trustee will complete an application and meet with the Chair and Honorary Chief Officer to discuss the role and their suitability. They

will be proposed and seconded at a trustee meeting by existing trustees and these appointments are officially confirmed at the AGM. Once appointed induction procedures are undertaken

None of the Trustees have any beneficial interest in the company.

## **Risk Management**

The trustees have assessed the major risks to which the charity is exposed and are satisfied that adequate systems are in place to mitigate any exposure to the major risks.

## **Objectives and Activities**

The charity's objects are to promote and enhance the welfare of individuals with disabilities, and is dedicated to supporting, advancing and promoting the interests of those who experience disability, their families, carers and supporters

### **Activities**

Barrow and District Disability Association offers: -

- Disability Centre and Cafe
- Disablement Advice and Benefits service
- Disability Advice, information and signposting
- Adult Education and Learning
- Assess Services
- Groups and activities
- Volunteering

The staff and volunteer team deliver a range of services from our community-based centre, with the overall aim of improving people's lives.

As well as providing a range of services, we also offer advice, information and a signposting service to the general public. We are active in local community networks and work in partnership with other local organisations to ensure disability issues are considered and represented throughout our community

## **Financial Review**

Our accounting arrangements continue to be overseen by TI Financial Services. Despite maintaining a satisfactory financial position this year, we, like many other charities, have encountered difficulties in securing funds and addressing the increasing core costs associated with service delivery. The need for a consistent reassessment of our funding sources and expenditures is evident. The Board of Trustees and the Honorary Chief Officer remain dedicated to the ongoing effort of enhancing and diversifying our funding streams, recognising the shared challenges faced by fellow charities in the sector.

Accurate record-keeping and timely submission of reports to funders have been upheld. Salary reviews have been conducted, with a commitment from the trustees to make this an annual practice. Salaries will be determined at the beginning of each financial year, considering available funding and pay rates.

Our strategy includes the growth of unrestricted income streams through donations and events. Building strong relationships with local donors and fundraisers is a concurrent objective. Additionally, we are actively exploring online opportunities through the ongoing website development together with social media platforms to further enhance our outreach and fundraising efforts.

The Board is dedicated to navigating these financial challenges and ensuring the organisation's continued success.

## **Achievements and Performance**

Barrow and District Disability Association is satisfied that it has met all its contractual requirements for the year ending 2023. We have continued to monitor the health and social care benefits arena and continued the process of developing our services in line with national agendas and our effective networking and partnerships have placed us in a stronger position

We have continued to place significant focus on our community engagement, and frontline services to strengthen our relationships with our local community and potential funders whilst raising awareness, this is an area for growth in the coming year, pending the challenges following Covid-19 variants, and the impact of rising costs resulting from the 'Cost of Living Crisis"

As we navigate into 2023/24, and continue our recovery beyond the pandemic, our organisation is confronted with ongoing challenges in both our finances and services, mirroring the broader issues faced by charities. The slow rebuilding

and recovery from the global pandemic is compounded by the cost effects of the "Cost of Living Crisis."

We have observed a modest increase in community donations. As we strategically plan community events and fundraisers, there is a recognition of the need to adapt and explore the expansion of online giving and the use of digital opportunities.

In response to these dynamics, we are actively involved in the ongoing development of a new website. This redesign has taken time to achieve, it aims to enhance our online presence and facilitate seamless engagement with potential donors. The strategic emphasis on online giving aligns with our commitment to harnessing digital platforms for fundraising, allowing us to navigate the challenges presented by the current economic climate effectively.

As we continue to evolve in this ever-changing landscape, we are dedicated to leveraging technology and community engagement

Our café has been challenging and it is taking time to rebuild in customers base and in volunteers returning. We have also experienced reduced availability of volunteers able to help, and this has led to reduced opening hours and as such reduced income.

While acknowledging the challenges in the funding environment for 2023/2024 and beyond, we are optimistic that funders and commissioners will recognise the evolving landscape. We trust that this recognition will be reflected in the funding opportunities available to us. The Board of Trustees, in a positive light, has thoroughly examined the needs and challenges faced by the charity in both the short and medium term. This evaluation, coupled with relevant financial forecasts, has led to the development of a strategic plan to proactively address and meet those needs. Our commitment to navigating these challenges positions us to adapt and thrive in the evolving funding landscape.

Therefore, we report on what has been achieved during the year ending on 31<sup>st</sup> March 2023 as follows:

### **The Cafe, Centre & Room Hires:**

The cafe has reopened with reduced hours to reflect the current position. We continued to monitor the situation closely. The café has suffered in generating income due to the recovery following the pandemic. Volunteer recruitment for the café is a challenge and this is a focus for the coming year. A Warm Hub service gave community members the opportunity to have a hot drink and soup

### **Computer Project:**

The Computer courses delivery, place a strong emphasis on imparting practical skills applicable to daily life. These courses specifically aim to empower individuals with the skills needed to navigate the digital environment effectively. The curriculum includes topics such as spreadsheets, email management, online shopping, Facetime, online meetings, and social activities.

While the uptake has been slower compared to pre-pandemic levels, our commitment to this area remains steadfast. We are optimistic that the introduction of a new and improved offering in the coming year will create greater opportunities for engagement. The focus on relevant and practical digital skills underscores our dedication to empowering individuals to confidently interact with the digital landscape.

### **Short Courses:**

Our short courses have continued, in their popularity among our learners. Participants have engaged in diverse topics, ranging from introductory pencil drawing to more advanced techniques, including watercolors, mixed media, and dressmaking for both beginners and those with more experience.

Feedback from our learners emphasises their appreciation for these courses and the valuable time spent together. This sense of connection is particularly significant following the isolation imposed by the pandemic-induced lockdown. The courses have not only provided creative outlets but also fostered a sense of community and shared learning experiences, contributing positively to our learners' well-being.

### **Disablement Advice & Benefits Service (DABS)**

We have seen a significant rise in claimants coming through to our service due to the pandemic, however, we have also seen the numbers of failed assessments rising. This is due to the Government Restrictions whereby Assessments for Disability Benefits are being carried out on-line resulting in greater numbers of clients failing these assessments, and therefore having essential benefits withdrawn. Our support in Appeals Advocacy is also in greater need than ever before.

Our Disability Advice and Benefits Service provides support through:

- Application process, advice and support given in completing forms

- Assessment - we guide the client through the assessment criteria for personal independence payments,(PIP) and other benefits and liaise with Department of Work and Pensions (DWP) on their behalf
- Support clients through the support Information requirements and gathering medical information process. Our clients need support to obtain their own evidence to support their assessment.
- Support through Mandatory reconsiderations
- Appeals, support clients through the tribunal panel, attending and acting as advocate.
- Our clients cases are complex and complicated, the benefits criteria is unrealistic for severely disabled people with longstanding physical and mental conditions to navigate alone. Our service is essential to support, correct and ensure benefits are reinstated to those that are entitled to claim them.
- We have a track record of winning 95% of our cases at appeal, at court for tribunals or through mandatory reconsiderations.

To date, assessing all the year ones only, of successful awards which can be valid for as long as ten years, this team have brought back into the local economy almost £20,000,000 which is remarkable, and it has had a massive positive impact on disabled people, their carers families and the wider local economy

### **Fundraising:**

Our team of fundraisers have been trying wherever possible to hold sales of work, sell raffle tickets, tombola's, to help bring in much needed income into the organisation.

### **Christmas Community Initiative**

Our BDDA team and our fundraisers successfully held a Christmas Grotto for children and families in our Centre. This traditional annual event provided 300 children from the community the opportunity to see Father Christmas and receive a gift in a safe environment. Whilst raising funds and community spirit.

### **Mary Robinson Building Project:**

Fundraising for this expansion project has been slower following the pandemic however, is progressing and the plans are continuing to develop the building that adjoins our centre to create a dedicated assessable Disablement Advice & Benefits Service area. This will enable our present DABS to develop further

the much-needed services they deliver to the disabled people, carers, and families. Fundraising for this will continue in the coming financial year.

### **Volunteering:**

We took part in Phase 1 of the Know your Neighbourhood Fund programme.

This Government Funded initiative was managed by Cumbria Community Foundation in collaboration with The National Lottery Community Fund, Arts Council England, and The National Lottery Heritage Fund. This initiative aims to reduce social isolation through volunteering.

This funding is dedicated to supporting initiatives that will not only increase volunteer engagement but also address issues related to loneliness. Our initial pilot gave us the opportunity to focus on developing our offer and plan social activities for delivery in phase two.

Furthermore, in our commitment to the continuity and growth of our services for disabled individuals, their families, and caregivers, we actively seek funding opportunities to address their ongoing needs. Simultaneously, we recognise the importance of enhancing accessibility and support through our online presence. By further developing our website and creating avenues for online giving, we aim to broaden our reach and impact.

Acknowledging the diverse needs of those accessing our services, we are dedicated to a responsive and personalised approach that meets the unique requirements of our clients. Expanding our volunteer base and social activities is a key focus, where recruitment, training, and ongoing support are provided to maximise personal and skill development opportunities for our service users and volunteers.

Our commitment to the community extends to the expansion plan, particularly with the new build project. We strive to continuously evolve our services to meet the dynamic demands of our community. This involves continuing collaborating with local networks, ensuring that our developments are directed towards maximising overall benefits and effectiveness.

Approved by order of the board of trustees on 31st March 2023 and signed on its behalf by:

*Margaret Burrow*

Mrs Margaret Burrow MBE, Hon. Chief Executive Officer (and Hon Secretary), on behalf of the Executive Committee of the Barrow and District Disability Association.

**Income and Expenditure Account**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Income From</b>	<b>1</b>						
Donations & legacies		1264	15030	16294	4,093	15,377	19,470
Charitable activities		18613	69290	87903	14,483	100,765	115,248
Investments		1695	0	1695	722	0	722
Other		0	0	0	0	0	0
<b>Total</b>		<b>21572</b>	<b>84320</b>	<b>105892</b>	<b>19,298</b>	<b>116,142</b>	<b>135,440</b>
<b>Expenditure on</b>	<b>2</b>						
Raising funds		0	0	0	0	0	0
Charitable expenses		36888	112844	149732	34,648	107,662	142,310
<b>Total</b>		<b>36888</b>	<b>112844</b>	<b>149732</b>	<b>34,648</b>	<b>107,662</b>	<b>142,310</b>
<b>Net movement in funds</b>		-15316	-28524	-43840	-15,350	8,480	-6,870
<b>Transfers between funds</b>		65635	-65635	0	0	0	0
<b>Fund balances at 1 April 2022</b>		-11,184	299,147	287,963	4,166	290,667	294,833
<b>Fund balances at 31 March 2023</b>		<b>39135</b>	<b>204988</b>	<b>244123</b>	<b>-11,184</b>	<b>299,147</b>	<b>287,963</b>

**Balance Sheet**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Fixed Assets</b>							
Tangible assets	4	-	265,865	265,865	-	277,347	277,347
<b>Total</b>		<b>0</b>	<b>265,865</b>	<b>265,865</b>	<b>0</b>	<b>277,347</b>	<b>277,347</b>
<b>Current Assets</b>							
Debtors	5	1,513	0	1513	1,815	900	2,715
Investments	6	-	171,559	171559	-	170,243	170,243
Cash in bank and in hand	7	37,622	38,819	76441	-12,999	133,362	120,363
<b>Total</b>		<b>39135</b>	<b>210378</b>	<b>249513</b>	<b>-11,184</b>	<b>304,505</b>	<b>293,321</b>
<b>Creditors</b>							
One year	8	-	5,390	5390	0	5358	5,358
<b>Total</b>		<b>0</b>	<b>5390</b>	<b>5390</b>	<b>0</b>	<b>5,358</b>	<b>5,358</b>
<b>Net Current Assets</b>		<b>39135</b>	<b>204988</b>	<b>244123</b>	<b>-11,184</b>	<b>299,147</b>	<b>287,963</b>
<b>Total assets less current liabilities</b>		<b>39135</b>	<b>470853</b>	<b>509988</b>	<b>-11184</b>	<b>576494</b>	<b>565310</b>
<b>Funds of the charity</b>							
Restricted funds	9	-	470853	470853	-	576494	576494
Unrestricted funds		39135	-	39135	-11184	-	-11184
<b>Total</b>		<b>39135</b>	<b>470853</b>	<b>509988</b>	<b>-11184</b>	<b>576494</b>	<b>565310</b>

**Analysis of Income**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Donations &amp; legacies</b>						
Donations & gifts	1,264	15,030	16294	4,093	15,377	19,470
Legacies	0	0	0	-	-	0
<b>Total</b>	<b>1264</b>	<b>15030</b>	<b>16294</b>	<b>4,093</b>	<b>15,377</b>	<b>19,470</b>
<b>Charitable activities</b>						
Acorn Mobility	5180	0	5180	1124	0	1,124
Barrow Borough Council	3,000	14,660	17660	8,000	14,660	22,660
Cumbria Community Foundation	0	19,380	19380	0	13,630	13,630
Cumbria County Council	2600	0	2600	0	16,185	16,185
Sir John Fisher	0	30,000	30000	-	30,000	30,000
Postcode Neighbourhood Trust	0	0	0	-	20,000	20,000
Café	7,833	0	7833	5,359	-	5,359
Other	0	5,250	5250	0	6,290	6,290
<b>Total</b>	<b>18613</b>	<b>69290</b>	<b>87903</b>	<b>14483</b>	<b>100765</b>	<b>115248</b>
<b>Investments</b>						
Interest income	1695	-	1695	722	-	722
<b>Total</b>	<b>1695</b>	<b>0</b>	<b>1695</b>	<b>722</b>	<b>0</b>	<b>722</b>
<b>Other</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>0</b>
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Income</b>	<b>21,572</b>	<b>84,320</b>	<b>105,892</b>	<b>19,298</b>	<b>116,142</b>	<b>135,440</b>

**Analysis of Expenditure**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Raising funds</b>						
Staging fund raisers	-	-	0	-	-	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Charitable activities</b>						
Wages	4,563	81,598	86161	4,012	77,644	81,656
Social Security	0	1,569	1569	-	1,886	1,886
Pensions	0	3,723	3723	8	3,697	3,705
Occupancy	10,319	0	10319	7,564	30	7,594
Tutors	835	6,639	7474	2603	3,620	6,223
Consultant Development Officer	0	16,806	16806	0	16,280	16,280
Stationery	1,533	234	1767	1,700	100	1,800
Vehicle	1441	0	1441	543	0	543
Café	2,748	0	2748	2,170	0	2,170
Running Activites	189	1373	1562	0	2,928	2,928
Travel	2,331	98	2429	2,040	406	2,446
Computer	3,050	803	3853	3,592	809	4,401
Repairs and Renewals	2,494	0	2494	2,932	154	3,086
Accountancy	2,693	0	2693	2,753	-	2,753
Insurance	4,459	0	4459	4,444	-	4,444
Asset Additions & Disposals	0	0	0	-	0	0
Other	233	0	233	287	108	395
<b>Total</b>	<b>36,888</b>	<b>112844</b>	<b>149732</b>	<b>34648</b>	<b>107662</b>	<b>142,310</b>
<b>Total Expenditure</b>	<b>36,888</b>	<b>112,844</b>	<b>149,732</b>	<b>34,648</b>	<b>107,662</b>	<b>142,310</b>

**Employees**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	<b>2023</b>	<b>2022</b>
<b>Number of employees</b>		
Charitable activities	<u>5</u>	<u>5</u>
<b>Total</b>	<u><b>5</b></u>	<u><b>5</b></u>
	<b>2023</b>	<b>2022</b>
<b>Employment Costs</b>	<b>£</b>	<b>£</b>
Wages and salaries	86161	81,656
Social security costs	1569	1,886
Pension costs	<u>3723</u>	<u>3,705</u>
<b>Total</b>	<u><b>91453</b></u>	<u><b>87,247</b></u>

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

**Tangible Fixed Assets**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	Freehold land & buildings	Other land & buildings	Plant, machinery & motor vehicles	Fixtures, fittings & equipment	Total
	£	£	£	£	£
At beginning of the year	409,449	-	23,555	146,055	579,059
Additions	-	-	-	-	0
Disposals	-	-	-	-	0
<b>At the end of the year</b>	<b>409,449</b>	<b>0</b>	<b>23,555</b>	<b>146,055</b>	<b>579,059</b>

Depreciation	Freehold land & buildings	Other land & buildings	Plant, machinery & motor vehicles	Fixtures, fittings & equipment	Total
	£	£	£	£	£
At beginning of the year	148,521	-	23,378	129,813	301,712
Additions	8,190	-	44	3,248	11,482
Disposals	-	-	-	-	0
<b>At the end of the year</b>	<b>156,711</b>	<b>0</b>	<b>23,422</b>	<b>133,061</b>	<b>313,194</b>

NBV at start of year	260,928	0	177	16,242	277,347
<b>NBV at end of year</b>	<b>252,738</b>	<b>0</b>	<b>133</b>	<b>12,994</b>	<b>265,865</b>

**Debtors**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Debtors	0	900
Prepayments	<u>1,513</u>	<u>1,815</u>
<b>Total</b>	<b><u>1513</u></b>	<b><u>2,715</u></b>

**Current Assets**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Listed Investments	<u>171,559</u>	<u>170,243</u>
<b>Total</b>	<b><u>171559</u></b>	<b><u>170,243</u></b>

**Cash Held**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Cash at bank & in hand	76,441	120,363
<b>Total</b>	<b><u>76,441</u></b>	<b><u>120,363</u></b>

**Creditors**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accruals	2,022	2,531
PAYE Tax	1,395	1,387
Pension	1973	1,440
<b>Total</b>	<b><u>5,390</u></b>	<b><u>5,358</u></b>

**Charity Funds**  
**Barrow District Disability Association**  
**For The Period Ending: 31/03/2023**

	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Barrow B.C.	R	Centre Administrator	585	14,660	- 16,999	-	-	- 1,754
Cumbria Community Foundation	R	Centre Development Fund	- 2,650	13,630	- 11,069	15,623	-	15,534
D.A.B.S.	R	Disabilty and Benefit Advice	42,420	35,250	- 78,180	- 32,352	-	- 32,862
New Style Adult Education	R	New Style Adult Education	-	13,283	-	55,710	-	68,993
Grotto	R	Childrens Xmas	939	981	- 845	-	-	1,075
Mary Robinson - Legacy	R	Building Project	129,296	-	-	- 70,405	-	58,891
Sir John Fisher	R	Resources Officer	23,434	-	-	- 15,623	-	7,811
Replace Hon CEO	R	To Cover Hon CEO Retiring	57,000	-	-	-	-	57,000
Buy a Brick	R	Buy a Brick Campaign	48,123	766	-	- 18,589	-	30,300
Warmspace	R	Warmspace	-	5,750	- 5,750	-	-	-
Tangible assets	R	secure tangible assets	277,347	-	- 11,481	-	-	265,866
Unrestricted Funds	U		- 11,184	21,572	- 36,889	65,636	-	39,135
<b>Other funds</b>	<b>N/a</b>	<b>N/a</b>	-	-	-	-	-	-
<b>Total Funds</b>			<b>565,310</b>	<b>105,892</b>	<b>- 161,214</b>	<b>-</b>	<b>-</b>	<b>509,988</b>