

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 2025, 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.



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Ms L Allonby
Mazuma GB Ltd

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Princes Way, Bridgend Industrial Estate
Bridgend
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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their report and the financial statements of the Charity for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS 102), in preparing the annual report and financial statements.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity'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 Financial Reporting Standards applicable in the UK and Republic of Ireland.

The directors of the charitable company are its Trustees for the purposes of charity law and are responsible for the overall governance, strategic direction, and financial oversight of the Charity. During the year, a planned leadership transition took place. Mrs Margaret Burrow MBE, who has served the organisation for many years as Honorary Chief Executive Officer, moved into the role of President and continues to provide strategic guidance, advocacy, and representation for the Charity. A Chief Executive Officer was appointed during the year and is responsible for the operational management of the organisation, supported by staff and volunteers who deliver services on a day-to-day basis.

There are no connected charities or branches. Any transactions with Trustees or related parties are disclosed in the notes to the accounts. The Trustees have had due regard to the Charity Commission's guidance on public benefit.

Trustees are appointed based on the skills, experience, and knowledge required to support effective governance. Prospective Trustees complete an application and meet with the Chair and Chief Executive Officer before being proposed and seconded by existing Trustees. Appointments are confirmed at the Annual General Meeting and new Trustees undertake an induction process. None of the Trustees have any beneficial interest in the Charity.

The Trustees have reviewed the principal risks facing the Charity, including financial sustainability, staffing capacity, leadership transition, and increasing demand for services. They are satisfied that appropriate systems and controls are in place to manage these risks and that risk management remains an ongoing consideration of the Board.

The Charity's objectives are to promote and enhance the welfare of individuals with disabilities and to support, advance, and promote the interests of disabled people, their families, carers, and supporters. Services are delivered from a community-based centre and through partnership working with local organisations to ensure disability issues are considered and represented across the local community.

Throughout the year, the Charity has continued to provide advice, information, and support services, including the Disablement Advice and Benefits Service, adult learning opportunities, assessment support, social activities, and volunteering opportunities. Our

income generating activities, digital and community fundraising, further developing social activities and volunteering opportunities, continuing to test and refine the community café model, progressing the Mary Robinson Building project, and supporting leadership development and succession planning. Support from the Lloyds Foundation continues to assist the organisation in building leadership capacity, strengthening governance, and planning for the future.

The Trustees remain committed to supporting disabled people and their families, responding to changing needs, and ensuring the Charity continues to deliver effective and sustainable services for the community.

Approved by order of the Board of Trustees and signed on its behalf by:

Ian Sharp
Chair of Trustees

Date: 26th January 2026

**Income and Expenditure Account
Barrow District Disability Association
For The Period Ending: 31/03/2025**

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income From	1						
Donations & legacies		7466	16088	23553	2,783	10,819	13,602
Charitable activities		212126	93826	305952	30,560	106,778	137,338
Investments		4110	0	4110	4,745	0	4,745
Other		0	0	0	0	0	0
Total		223701	109914	333615	38,088	117,597	155,684
Expenditure on	2						
Raising funds		0	0	0	0	0	0
Charitable expenses		82888	124404	207292	35,199	113,361	148,560
Total		82888	124404	207292	35,199	113,361	148,560
Net movement in funds		140813	-14490	126323	2,888	4,236	7,124
Transfers between funds		-56244	56244	0	6,326	-6,326	0
Fund balances at 1 April 2024		48,349	202,898	251,247	39,135	204,988	244,123
Fund balances at 31 March 2025		132918	244652	377571	48,349	202,898	251,247

Balance Sheet
Barrow District Disability Association
For The Period Ending: 31/03/2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fixed Assets							
Tangible assets	4	0	244,752	244,752	-	255,044	255,044
Total		0	244,752	244,752	0	255,044	255,044
Current Assets							
Debtors	5	3,713	0	3713	3,024	0	3,024
Investments	6	0	178,012	178012	-	175,185	175,185
Cash in bank and in hand	7	129,205	69,161	198366	45,325	30,227	75,552
Total		132918	247173	380091	48,349	205,412	253,761
Creditors							
One year	8	0	2,520	2520	-	2513	2,513
Total		0	2520	2520	0	2,513	2,513
Net Current Assets		132918	244653	377571	48,349	202,899	251,248
Total assets less current liabilities		132918	489405	622323	48349	457943	506292
Funds of the charity							
Restricted funds	9	-	489405	489405	-	457943	457943
Unrestricted funds		132918	-	132918	48349	-	48349
Total		132918	489405	622323	48349	457943	506292

The charity holds restricted and unrestricted funds. Restricted funds represent income received which is subject to specific conditions imposed by the funder as to how the funds may be used. Unrestricted funds are available to be spent at the discretion of the trustees in furtherance of the charity's objects. During the year, the trustees designated unrestricted funds for organisation-wide service delivery, designated funds remain unrestricted and may be re-designated by the trustees if circumstances change.

Analysis of Income
Barrow District Disability Association
For The Period Ending: 31/03/2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations & legacies						
Donations & gifts	7,466	16,088	23553	2,783	10,819	13,602
Legacies			0	0	0	0
Total	7466	16088	23553	2,783	10,819	13,602
Charitable activities						
Westmorland & Furness Council	89,660	24,341	114001	117	44,660	44,777
Cumbria Community Foundation	0	13,630	13630	0	0	0
Cumberland Council	6798	0	6798	0	0	0
Sir John Fisher	30000	0	30000	0	30,000	30,000
Lloyds	25000	0	25000	25000	0	25,000
Groundwork	0	36,142	36142	0	23,838	23,838
BAE Systems	0	9,000	9000	0	2,880	2,880
Grantscape	0	6,000	6000	0	0	0
Postcode Neighbourhood Trust	25000	0	25000	0	0	0
The Baywind Energy Grant	0	4,713	4713	0	0	0
Awards for All	20000	0	20000	0	0	0
Café	15,668	0	15668	5,443	0	5,443
Other	0	0	0	0	5,400	5,400
Total	212126	93826	305952	30560	106778	137338
Investments						
Interest income	4110	0	4110	4,745	0	4,745
Total	4110	0	4110	4,745	0	4,745
Other						
	-	-	0	-	-	0
Total	0	0	0	0	0	0
Total Income	223,701	109,914	333,615	38,088	117,597	155,684

Analysis of Expenditure
Barrow District Disability Association
For The Period Ending: 31/03/2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Raising funds						
Staging fund raisers	-	-	0	-	-	0
Total	0	0	0	0	0	0
Charitable activities						
Wages	46,058	83,828	129886	4,369	79,908	84,277
Social Security	1839	3,773	5611	0	1,327	1,327
Pensions	0	2,864	2864	0	848	848
Occupancy	12,649	13	12663	12,792	255	13,048
Tutors	448	8,532	8980	0	9,829	9,829
Consultant Development Officer	0	0	0	0	16,035	16,035
Stationery	2,007	55	2062	1,524	759	2,284
Vehicle	0	0	0	7	0	7
Café	2,812	0	2812	1,756	0	1,756
Running Activities	772	401	1174	170	1,528	1,698
Travel	958	992	1950	873	995	1,868
Computer	3,214	744	3958	3,676	1,324	5,001
Repairs and Renewals	2,467	22006	24473	2,215	552	2,767
Accountancy	2,588	0	2588	2,693	0	2,693
Insurance	6,806	0	6806	4,757	0	4,757
Asset Additions & Disposals	0	0	0	0	0	0
Other	269	1196	1465	366	0	366
Total	82,888	124404	207292	35199	113361	148,560
Total Expenditure	82,888	124,404	207,292	35,199	113,361	148,560

Employees
Barrow District Disability Association
For The Period Ending: 31/03/2025

	2025	2024
Number of employees		
Charitable activites	<u>7</u>	<u>4</u>
Total	<u><u>7</u></u>	<u><u>4</u></u>
	2025	2024
Employment Costs	£	£
Wages and salaries	129886	84,277
Social security costs	5611	1,327
Pension costs	<u>2864</u>	<u>848</u>
Total	<u><u>138361</u></u>	<u><u>86,453</u></u>

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

Tangible Fixed Assets
Barrow District Disability Association
For The Period Ending: 31/03/2025

	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
At the end of the year	409,449	0	23,555	146,055	579,059

Depreciation	Freehold land & buildings	Other land & buildings	Plant, machinery & motor vehicles	Fixtures, fittings & equipment	Total
	£	£	£	£	£
At beginning of the year	164,900	-	23,455	135,660	324,015
Additions	8,189	-	24	2,079	10,292
Disposals	-	-	-	-	0
At the end of the year	173,089	0	23,479	137,739	334,307
NBV at start of year	244,549	0	100	10,395	255,044
NBV at end of year	236,360	0	76	8,316	244,752

Debtors
Barrow District Disability Association
For The Period Ending: 31/03/2025

	2025	2024
	£	£
Debtors	0	0
Prepayments	<u>3,713</u>	<u>3,024</u>
Total	<u>3713</u>	<u>3,024</u>

Current Assets
Barrow District Disability Association
For The Period Ending: 31/03/2025

	2025	2024
	£	£
Listed Investments	<u>178,012</u>	<u>175,185</u>
Total	<u>178,012</u>	<u>175,185</u>

Cash Held
Barrow District Disability Association
For The Period Ending: 31/03/2025

	2025	2024
	£	£
Cash at bank & in hand	198,366	75,552
Total	<u>198,366</u>	<u>75,552</u>

Creditors
Barrow District Disability Association
For The Period Ending: 31/03/2025

	2025	2024
	£	£
Accruals	-1	1,185
PAYE Tax	2,470	1,328
Pension	51	0
Total	<u>2,520</u>	<u>2,513</u>

Charity Funds
Barrow District Disability Association
For The Period Ending: 31/03/2025

	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Cumbria Community Foundation	Centre Development Fund	-	13,630	-	- 13,630	-	-
Learning and Skills Services	Learning and Skills Services	10,000	15,915	- 2,084	-	-	23,831
D.A.B.S.	Disability and Benefit Advice	19,499	30,513	- 66,491	16,479	-	-
Wellbeing Activities	Wellbeing Activities	10,000	-	-	- 10,000	-	-
Centre Support Services	Centre Support Services	-	-	-	105,521	-	105,521
Grotto	Childrens Xmas	1,075	-	-	-	-	1,075
Mary Robinson - Legacy	Building Project	58,891	-	-	-	-	58,891
Replace Hon CEO	To Cover Hon CEO Retiring	57,000	-	-	- 57,000	-	-
Buy a Brick	Buy a Brick Campaign	30,333	-	-	-	-	30,333
Furness For You	Furness For You	-	36,142	- 32,897	- 3,245	-	-
Mobility Aids	Mobility Aids	-	9,000	-	- 9,000	-	-
Centre Maintenance	Centre Maintenance	16,100	4,713	- 22,932	27,119	-	25,000
Tangible assets	secure tangible assets	255,045	-	- 10,293	-	-	244,752
Revenue Generating Activities	Revenue Generating Activities	-	-	-	21,856	-	21,856
Café		-	15,668	- 2,812	- 12,856	-	-
Unrestricted Funds		48,349	208,034	- 80,075	- 65,244	-	111,064
Other funds	N/a	-	-	-	-	-	-
	Total Funds	506,292	333,615	- 217,584	-	-	622,323