

COMPANY REGISTRATION NUMBER: 04098341

CHARITY REGISTRATION NUMBER: 1084108

**Norfolk Coalition of Disabled People operating as
Equal Lives**

Company Limited by Guarantee

Financial statements

31 March 2021

DRAFT ACCOUNTS

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Financial statements

Year ended 31 March 2021

	Pages
Trustees' annual report (incorporating the directors' report)	1 to 9
Independent auditor's report to the members	10 to 13
Statement of financial activities (including income and expenditure account)	14
Balance sheet	15
Statement of cash flows	16
Notes to the financial statements	17 to 31

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 (FRS102) (effective 1 January 2015).

Chair's report

If I had to sum up in a few key words, this last year I think they would be - change alongside embracing new technology.

Changes have had to be made in all our lives and most certainly for Equal Lives. We have moved to a more centralised office, taken on a new service- Shopmobility and worked hard at expanding our Membership base, including what we can offer our members and supporters. In fact, we have doubled our individual membership numbers which is extremely positive news. This alongside changes agreed to our constitution last year regarding the members voting rights will hopefully mean we can draw on this invaluable pool of experience and knowledge, to not only guide our future direction by also encouraging new trustees onto the Board.

This has all been achieved alongside searching for new funding and opportunities to work with similar organisations which will enable us to continue to deliver a unique service to the disabled community across the Eastern region.

Which leads me on to our wonderful staff and volunteers, who on behalf of the organisation I would like to say a sincere, 'Thank you'. Our staff and volunteers have continued to work throughout the pandemic, some had to be officed based due to the nature of the work involved. While others had to embrace a combination of home and hybrid style working which will probably continue for some time. Even the Board of Trustees successfully took up the challenges of conducting our meetings virtually!

We do have our challenges ahead, which will no doubt involve some difficult decisions for the organisation. But I have seen how we have adapted to change, embraced technology, and got on with the job we are best at, by being the Go-to voice for disabled people. Long may it continue.

Shaun McGarry
Trustee and Acting Chair

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Reference and administrative details

Registered charity name	Norfolk Coalition of Disabled People operating as Equal Lives
Charity registration number	1084108
Company registration number	04098341
Principal office and registered office	Sackville Place Suites 29, 218e & 222 44-48 Magdalen Street Norwich Norfolk NR3 1JU

The trustees

The trustees who served during the year and at the date of approval were as follows:

Shaun McGarry (Acting Chair)
Fraser Bowe
Jen Hayden
Kevin James (resigned 15 June 2020)
Judith Margolis (appointed 21 January 2021, deceased 25 May 2021)
Duncan Scott
Martin Symons

Chief Executive Officer Ben Reed

Auditor Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

Bankers CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Santander
Bridle Road
Bootle
Merseyside
L30 4GB

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Objectives and activities

Objects of the Charity

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 society the otherwise would not.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Objectives and activities *(continued)*

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.

Achievements and performance

Here we will report against our strategic aims:

Shared lived experience of disabled people

Membership

Our membership has continued to grow. However due to the pandemic we could only deliver remote support. We employed a Covid support officer to support our members with Covid barriers that they faced.

Fundraising

We supported other disabled persons organisations with Inclusion London so they could run Covid support projects.

We also secured funding for a Covid support officer and a new development officer.

Research

We worked alongside Tom Shakespeare to find the impact Covid was having on disabled people.

We completed a transport research project we started last year.

Events

We ran Disability Pride virtually through a series of Facebook events and YouTube videos and teams calls. All events had to switch to virtual events but this allowed us to access a group of people we would not have normally be able to reach.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Achievements and performance *(continued)*

Promote the rights of disabled people

NHS Complaints Service

We are contracted to take 30 referrals per year for supporting disabled people to make complaints to the NHS about the service they have received.

Deprivation of Liberty Safeguards (DOLS)

We continue to deliver this service via referrals from POWher supporting 170 people, and whilst we have encountered some difficulties in delivering this service due to the pandemic, we have continued to provide support virtually.

Social Prescribing

We are part of the Norwich and Broadland Social Prescribing Project along with other agencies such as Age UK Norwich, Shelter and Norfolk Citizens Advice Bureau. We employ a small team of Living Well Workers who support people in Norfolk with Disabilities and Mental Health Problems to live better lives.

Welfare Benefits Advice and Money Matters Service

We continue to provide an advice and representation service to clients in relation to some welfare benefits (namely Personal Independence Payments, Employment and Support Allowance and Universal Credit). We also provide a money matters service to clients in Norwich.

Community Advocacy

We worked with 245 disabled people through our community advocacy service. Challenging 272 statutory bodies decisions.

Suffolk Independent Living

We have continued to work toward our objective of increasing the number of direct payment customers. When we review the number of overall packages we are now providing at the end of the financial year 2020/21 we are providing more packages than at the end of the previous year. This is now increasing year on year at a rate of 3%.

We worked with the council to offer vaccinations to our service users PA's.

Covid has had an impact on the service as Suffolk County Council suspended reviews and new assessments toward the end of the financial year. We will continue to monitor the impact of Covid moving into the new financial year.

The impact of Covid-19 on our work

Covid has led to most of our working being done from home and remotely with clients it has also had a dramatic impact on how we can work with our volunteers. Though we have continued to offer our services via these channels it has been challenging and while we have been able to reach some new people and make lots of our services more accessible to those who can only use the internet, we feel there is a group of disabled people who have not been able to effectively access our services and will not be able to until face to face services are reinstated.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Financial review

The board of Norfolk Coalition of Disabled People are reporting a deficit of £269,298 (2020: £113,904).

Income increased by £4,439 and expenditure by £159,834 in this financial year.

Reserves policy

Our reserves policy is reviewed annually. Our balance sheet as at 31 March 2021 shows reserves totalling £278,053, of which £277,386 are unrestricted and £667 restricted. Designated funds of £116,442 form part of the unrestricted funds, these cover amounts set aside for the purposes set out in note 22. Free reserves (including designated funds) amount to £264,851 (2020: £532,503).

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.

Risk assessment

The major area of financial risk continues to be the change in our income mix from that where the majority was for contracts with the County Councils in Norfolk and Suffolk to one where nearly half of our income is now accounted for through chargeable services to individual customers.

Plans for future periods

Move to new premises

We have moved to new premises in the new financial year enabling us to be more flexible and cheaper overheads.

Structure, governance and management

Governing document

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.

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.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Structure, governance and management *(continued)*

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.

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.

Risk management and quality assurance

Our risk management is ongoing and under regular review by the senior management team. Plans to offset many of the identified risks have been built into the long-term strategy and operational plans. A business continuity plan is in place and through our project management processes potential risks are identified and plans put in place to mitigate these.

A quality assurance framework is in place which covers staff performance through regular 1-2-1s and an annual appraisal scheme; output reporting for all our services on either a monthly or quarterly basis; and achievement against our strategic plan priorities on a quarterly basis.

The senior management team meet monthly where reports are presented and scrutinised. These are then fed into the Organisational dashboard which is presented to the Board of Trustees on a quarterly basis. A RAG system is in operation which identified where things are on target; causing concern or there are major issues which need action. The trustees also undertake duties as portfolio holders for different areas of the organisation where they are able to scrutinise the operational work within the organisation.

An outcomes and quality assurance framework has been introduced within our Information, Advice and Advocacy services which involves regular case management supervision for all staff and volunteers. Plans are in place to extend our outcomes framework across our other services and to identify suitable quality marks to achieve as an external verification of the quality of the work that we undertake.

Fundraising standards information

Equal Lives do not participate in fundraising activities nor instruct anyone to act on our behalf in regards to fundraising. Therefore we do not have the need to monitor the fundraising activities and have no received any complaints in regards to fundraising.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Trustees' responsibilities statement

The trustees, who are also directors for the purposes 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 charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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 applicable Charities SORP 2015 (FRS102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

The trustees' annual report was approved on and signed on behalf of the board of trustees by:

Shaun McGarry (Acting Chair)
Trustee

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Coalition of Disabled People operating as Equal Lives

Year ended 31 March 2021

Opinion

We have audited the financial statements of Norfolk Coalition of Disabled People operating as Equal Lives (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- 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.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Coalition of Disabled People operating as Equal Lives *(continued)*

Year ended 31 March 2021

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. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Coalition of Disabled People operating as Equal Lives *(continued)*

Year ended 31 March 2021

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes 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 charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance;
- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluation the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Coalition of Disabled People operating as Equal Lives *(continued)*

Year ended 31 March 2021

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at 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 members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members 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 members as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2021

		Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
Income and endowments	Note				
Donations and legacies	5	3,205	–	3,205	12,077
Charitable activities	6	523,307	57,232	580,539	524,457
Other trading activities	7	443,336	–	443,336	487,388
Investment income	8	1,060	–	1,060	606
Other income	9	3,401	–	3,401	2,574
Total income		<u>974,309</u>	<u>57,232</u>	<u>1,031,541</u>	<u>1,027,102</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	10	(490,057)	–	(490,057)	(385,110)
Expenditure on charitable activities	11	(746,629)	(64,153)	(810,782)	(755,895)
Total expenditure		<u>(1,236,686)</u>	<u>(64,153)</u>	<u>(1,300,839)</u>	<u>(1,141,005)</u>
Net expenditure and net movements in funds before gains and losses on investments		(262,377)	(6,921)	(269,298)	(113,903)
Net losses on investments	13	–	–	–	(1)
Net expenditure before transfer of funds		(262,377)	(6,921)	(269,298)	(113,904)
Transfers between funds		632	(632)	–	–
Net movement in funds		<u>(261,745)</u>	<u>(7,553)</u>	<u>(269,298)</u>	<u>(113,904)</u>
Reconciliation of funds					
Total funds brought forward		539,131	8,220	547,351	661,255
Total funds carried forward		<u>277,386</u>	<u>667</u>	<u>278,053</u>	<u>547,351</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 17 to 31 form part of these financial statements.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Balance sheet

31 March 2021

	Note	2021 £	£	2020 £	£
Fixed assets					
Tangible fixed assets	17		12,535		6,628
Current assets					
Debtors	18	101,221		149,875	
Cash at bank and in hand		<u>561,136</u>		<u>540,184</u>	
		662,357		690,059	
Creditors: Amounts falling due within one year	19	<u>(396,839)</u>		<u>(149,336)</u>	
Net current assets			<u>265,518</u>		<u>540,723</u>
Total assets less current liabilities			<u>278,053</u>		<u>547,351</u>
Net assets			<u>278,053</u>		<u>547,351</u>
Funds of the charity					
Restricted funds			667		8,220
Unrestricted funds			<u>277,386</u>		<u>539,131</u>
Total charity funds	22		<u>278,053</u>		<u>547,351</u>

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

These financial statements were approved by the board of trustees and authorised for issue on, and are signed on behalf of the board by:

Shaun McGarry (Acting Chair)
Trustee

Company registration number: 04098341

The notes on pages 17 to 31 form part of these financial statements.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net expenditure	(269,298)	(113,904)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,459	4,607
Net losses on investments	–	1
Other interest receivable and similar income	(1,060)	(606)
<i>Changes in:</i>		
Trade and other debtors	48,654	195,149
Trade and other creditors	247,503	(23,017)
Cash generated from operations	30,258	62,230
Interest received	1,060	606
Net cash from operating activities	<u>31,318</u>	<u>62,836</u>
Cash flows from investing activities		
Purchase of tangible assets	(10,366)	–
Net cash used in investing activities	<u>(10,366)</u>	<u>–</u>
Net increase in cash and cash equivalents	20,952	62,836
Cash and cash equivalents at beginning of year	<u>540,184</u>	<u>477,348</u>
Cash and cash equivalents at end of year	<u>561,136</u>	<u>540,184</u>

The notes on pages 17 to 31 form part of these financial statements.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2021

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Sackville Place Suites 29, 218e & 222, 44-48 Magdalen Street, Norwich, Norfolk, NR3 1JU.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

(b) Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The Trustees have taken into account the impact of Covid-19 on the charity in making this assessment.

(c) Income tax

The company is a charity within the meaning of the Taxes Acts and it is therefore eligible to claim certain exemptions to corporation tax and capital gains tax. As a consequence no taxation arises for the year.

(d) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

(e) Income

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the statement of financial activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Investment income is included when receivable.

Income from charitable trading activity is accounted for when earned.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

(f) 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.

(g) Tangible assets

The cost of tangible fixed assets includes only the expenditure incurred in bringing the assets into working condition for their intended use.

Fixed assets with a value of below £250 are not capitalised.

Impairment reviews are only carried out on groups of assets where there has been an indication of impairment.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

(h) Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Tenant's improvements	- Straight line over lease term
Equipment	- 25% straight line
Computer equipment (incl within equipment)	- Over 3 years

(i) Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

(j) Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

(k) Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

(l) Redundancy

Where an obligation to make a redundancy or termination payment exists, the costs incurred by the Charity are accounted for on an accruals basis and included within employee benefits.

4. Limited by guarantee

Norfolk Coalition of Disabled People is a registered charity and company limited by guarantee with no share capital. The liability of each member in the event of a winding up is limited to £1.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations	3,205	3,205	4,677	4,677
Sponsorship				
Disability Pride	–	–	7,400	7,400
	<u>3,205</u>	<u>3,205</u>	<u>12,077</u>	<u>12,077</u>

Included in sponsorship is Government funding of £Nil (2020: £4,500).

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Information Advice and Advocacy	431,365	12,188	443,553
Support Planning	–	–	–
Social Prescribing	59,592	18,703	78,295
Business Development	27,600	8,333	35,933
Community Insight and Engagement	–	–	–
COVID-19 Response	–	16,008	16,008
Transport Project	1,500	2,000	3,500
Training income	750	–	750
Other	2,500	–	2,500
	<u>523,307</u>	<u>57,232</u>	<u>580,539</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Information Advice and Advocacy	431,242	–	431,242
Support Planning	573	–	573
Social Prescribing	14,661	36,365	51,026
Business Development	–	–	–
Community Insight and Engagement	34,516	–	34,516
COVID-19 Response	–	–	–
Transport Project	–	–	–
Training income	5,100	–	5,100
Other	2,000	–	2,000
	<u>488,092</u>	<u>36,365</u>	<u>524,457</u>

Included in charitable activities is Government funding of £349,553 (2020: £352,965).

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

7. Other trading activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Payroll services - Suffolk	414,777	414,777	417,763	417,763
Payroll services - Norfolk	20,447	20,447	34,599	34,599
Sublet of offices	8,112	8,112	35,026	35,026
	<u>443,336</u>	<u>443,336</u>	<u>487,388</u>	<u>487,388</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Interest from bank accounts	<u>1,060</u>	<u>1,060</u>	<u>606</u>	<u>606</u>

9. Other income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Miscellaneous income	3,401	3,401	1,177	1,177
Profit on fixed asset disposals	–	–	1,397	1,397
	<u>3,401</u>	<u>3,401</u>	<u>2,574</u>	<u>2,574</u>

10. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Payroll and Supported Accounts Services	236,009	236,009	385,110	385,110
Provision for bad debt	248,872	248,872	–	–
Shopmobility	5,176	5,176	–	–
	<u>490,057</u>	<u>490,057</u>	<u>385,110</u>	<u>385,110</u>

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

11. Expenditure on charitable activities

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Information Advice and Advocacy	330,075	207,998	538,073	641,986
Social Prescribing	69,357	38,904	108,261	59,527
Disability Pride	–	–	–	5,695
Covid-19 Response	15,376	5,618	20,994	–
Business Development	67,210	26,905	94,115	–
Other Projects	5	1,893	1,898	236
Governance costs	–	47,441	47,441	48,451
	<u>482,023</u>	<u>328,759</u>	<u>810,782</u>	<u>755,895</u>

Restricted charitable activities expenditure of £64,153 has been incurred in the current year (2020: £36,365).

Analysis of governance costs

	2021 £	2020 £
Staff costs	6,766	10,740
Office costs	27,673	21,929
Auditor's remuneration - audit	8,900	8,890
Auditor's remuneration - non audit	–	35
Legal and professional fees	2,311	1,033
Cost of meetings	–	934
Other administrative costs	3,241	5,815
AGM costs	–	130
Bad debt write off	(1,450)	(1,055)
	<u>47,441</u>	<u>48,451</u>

12. Analysis of support costs

	Charitable Activities £	Governance £	Total Allocated £
Activity costs - Basis of allocation			
Staff costs - Funding level	121,815	6,411	128,226
Office costs - Staff costs	95,960	27,445	123,405
Other administrative costs - Funding level	63,543	3,344	66,887
Direct costs	–	10,241	10,241
	<u>281,318</u>	<u>47,441</u>	<u>328,759</u>

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

13. Net losses on investments

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Gains/(losses) on investments in group undertakings	<u>–</u>	<u>–</u>	<u>(1)</u>	<u>(1)</u>

14. Net expenditure

Net expenditure is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	4,459	4,607
Fees payable for the audit of the financial statements	8,900	8,890
Auditor's remuneration - non-audit services	–	600
Operating lease payments - property	67,684	97,000
Operating lease payments - other	<u>–</u>	<u>1,779</u>

15. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	680,314	608,477
Social security costs	47,127	39,737
Employer contributions to pension plans	<u>37,983</u>	<u>43,449</u>
	<u>765,424</u>	<u>691,663</u>

The average head count of employees during the year was 36 (2020: 32). The average number of full-time equivalent employees during the year is analysed as follows:

	2021 No.	2020 No.
Payroll	5	4
Supported Accounts	5	5
Business Support	3	3
Business Development	4	3
Information Advice and Advocacy	17	16
Social Prescribing	<u>2</u>	<u>1</u>
	<u>36</u>	<u>32</u>

Wages and salaries include £465 (2020: £11,774) of redundancy and non-contractual termination payments.

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

Key Management Personnel

Key management personnel remuneration amounted to £138,770 (2020 - £152,116) in respect of four employees (2020 - in respect of five employees).

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

16. Trustee remuneration and expenses

The trustees received no remuneration during the current or previous year.

The trustees were 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 (2020 - three trustees at a cost of £501).

17. Tangible fixed assets

	Tenant's Improve- ments £	Equipment £	Total £
Cost			
At 1 Apr 2020	51,525	223,212	274,737
Additions	–	10,366	10,366
At 31 Mar 2021	<u>51,525</u>	<u>233,578</u>	<u>285,103</u>
Depreciation			
At 1 Apr 2020	51,525	216,584	268,109
Charge for the year	–	4,459	4,459
At 31 Mar 2021	<u>51,525</u>	<u>221,043</u>	<u>272,568</u>
Carrying amount			
At 31 Mar 2021	<u>–</u>	<u>12,535</u>	<u>12,535</u>
At 31 Mar 2020	<u>–</u>	<u>6,628</u>	<u>6,628</u>

18. Debtors

	2021 £	2020 £
Trade debtors	71,156	137,277
Prepayments and accrued income	30,065	12,598
	<u>101,221</u>	<u>149,875</u>

19. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	19,575	80,456
Accruals and deferred income	89,636	31,535
Social security and other taxes	32,613	31,930
Other creditors	255,015	5,415
	<u>396,839</u>	<u>149,336</u>

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

20. Deferred income

	2021 £	2020 £
At 1 April 2020	20,100	35,482
Amount released to income	(20,100)	(35,482)
Amount deferred in year	49,689	20,100
At 31 March 2021	<u>49,689</u>	<u>20,100</u>

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

21. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £37,983 (2020: £43,449).

22. Analysis of charitable funds

Unrestricted funds

	At 1 Apr 2020 £	Income £	Expenditure £	Transfers £	At 31 Mar 2021 £
General funds	214,131	974,309	(1,228,128)	200,632	160,944
Dilapidation Reserve	45,000	–	(8,558)	–	36,442
Premises Reserve	50,000	–	–	–	50,000
New Projects	15,000	–	–	–	15,000
New Premises	200,000	–	–	(200,000)	–
Covid Plans	15,000	–	–	–	15,000
	<u>539,131</u>	<u>974,309</u>	<u>(1,236,686)</u>	<u>632</u>	<u>277,386</u>

	At 1 Apr 2019 £	Income £	Expenditure £	Transfers £	At 31 Mar 2020 £
General funds	386,157	990,737	(1,087,009)	(75,753)	214,131
Dilapidation Reserve	100,000	–	(16,753)	(38,247)	45,000
Premises Reserve	60,000	–	–	(10,000)	50,000
Staff Training Reserve	20,000	–	–	(20,000)	–
New Projects	86,000	–	–	(71,000)	15,000
New Premises	–	–	–	200,000	200,000
Covid Plans	–	–	–	15,000	15,000
	<u>652,157</u>	<u>990,737</u>	<u>(1,103,762)</u>	<u>–</u>	<u>539,131</u>

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

22. Analysis of charitable funds *(continued)*

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 have been transferred back to the general fund.

A further transfer of £15,000 has been made to create a Covid Plans reserve, 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.

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

22. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Apr 2020	Income	Expenditure	Transfers	At 31 Mar 2021
	£	£	£	£	£
Social Prescribing Norfolk Community Foundation - COVID-19 Response	8,220	18,703	(26,923)	–	–
National Lottery Community Fund	–	8,008	(8,008)	–	–
Suicide Prevention	–	12,188	(12,188)	–	–
Alan Boswell Group	–	3,333	(2,666)	–	667
The Geoffrey Watling Trust	–	1,500	(1,500)	–	–
The Grace Trust	–	500	(500)	–	–
Norfolk Community Foundation - Winter Resilience	–	5,000	(5,000)	–	–
	<u>8,220</u>	<u>57,232</u>	<u>(64,153)</u>	<u>(632)</u>	<u>667</u>

	At 1 Apr 2019	Income	Expenditure	Transfers	At 31 Mar 2020
	£	£	£	£	£
Social Prescribing Norfolk Community Foundation - COVID-19 Response	9,098	36,365	(37,243)	–	8,220
National Lottery Community Fund	–	–	–	–	–
Suicide Prevention	–	–	–	–	–
Alan Boswell Group	–	–	–	–	–
The Geoffrey Watling Trust	–	–	–	–	–
The Grace Trust	–	–	–	–	–
Norfolk Community Foundation - Winter Resilience	–	–	–	–	–
	<u>9,098</u>	<u>36,365</u>	<u>(37,243)</u>	<u>–</u>	<u>8,220</u>

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

22. Analysis of charitable 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.

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. A transfer of £632 has been made from the fund in relation to a fixed asset purchase.

National Lottery Community Fund - COVID-19 Response Funding.

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

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

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

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

23. Analysis of net assets between funds

As at 31 March 2021

	Tangible fixed assets £	Net current assets £	Total £
Restricted Income Funds			
Alan Boswell Group	–	667	667
	<u>–</u>	<u>667</u>	<u>667</u>
Unrestricted Income Funds			
Designated Funds	–	116,442	116,442
General Funds	12,535	148,409	160,944
	<u>12,535</u>	<u>264,851</u>	<u>277,386</u>
Total Funds	<u>12,535</u>	<u>265,518</u>	<u>278,053</u>

As at 31 March 2020

	Tangible fixed assets £	Net current assets £	Total £
Restricted Income Funds			
Social Prescribing	–	8,220	8,220
Unrestricted Income Funds			
Designated Funds	–	325,000	325,000
General Funds	6,628	207,503	214,131
	<u>6,628</u>	<u>532,503</u>	<u>539,131</u>
Total Funds	<u>6,628</u>	<u>540,723</u>	<u>547,351</u>

24. Analysis of changes in net debt

	At 1 Apr 2020 £	Cash flows £	At 31 Mar 2021 £
Cash at bank and in hand	<u>540,184</u>	<u>20,952</u>	<u>561,136</u>

25. Operating lease commitments

As lessee

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Not later than 1 year	<u>14,500</u>	<u>24,585</u>

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

25. Operating lease commitments *(continued)*

As lessor

The total future minimum lease payments receivable under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Not later than 1 year	–	4,410
	<u>–</u>	<u>4,410</u>

26. Related parties

The wholly owned subsidiary undertaking of the charitable company, Independent Enterprise Solutions Community Interest Company, was dissolved at Companies House on 21 January 2020, the following transactions were undertaken prior to dissolution:

	2021	2020
	£	£
Write off of bad debt	–	1,055
Loss on disposal of investment	–	1

Shaun McGarry, a trustee, is also a trustee of Great Yarmouth and District Talking Newspaper Association. During the current year, no transactions took place with Great Yarmouth and District Talking Newspaper Association. In the previous year a credit note of £50 was received in relation to services provided to Norfolk Coalition of Disabled People by Great Yarmouth and District Talking Newspaper Association. At the year end £nil was owing to Great Yarmouth and District Talking Newspaper Association (2020: £nil).

Norfolk Coalition of Disabled People operating as Equal Lives

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

27. 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:

	2021	2020
	£	£
Balance at 29 March 2020 / 3 April 2019	692,601	653,752
Receipts	2,802,806	2,535,981
Service user payments	<u>(3,008,298)</u>	<u>(2,497,132)</u>
Balance at 28 March 2021 / 29 March 2020	<u>487,109</u>	<u>692,601</u>

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:

	2021	2020
	£	£
Balance at 22 March 2020 / 25 March 2019	3,603,411	3,392,223
Receipts	9,222,587	9,234,854
Service user payments	<u>(8,522,715)</u>	<u>(9,023,666)</u>
Balance at 21 March 2021 / 22 March 2020	<u>4,303,283</u>	<u>3,603,411</u>

During the year a decision was taken to transfer Charity funds to the client money accounts in order to ensure there were sufficient funds in the accounts should the service be withdrawn. The transfer was needed due to errors which had built up over recent years and it is considered these errors were unable to be rectified by recovering the funds from third parties, such as HMRC. After the year end £248,872 was transferred to the client money account to cover the deficit. This amount has been included in creditors but as it is felt the balance is unlikely to be recovered the cost has been charged to the Statement of Financial Activities for the year as a bad debt.