

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

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

Trustees	M Symons F Bowe O Bello J G G Croft K Robinson	(Appointed 23 May 2023)
Chief executive officer	Ben Reed	
Charity number	1084108	
Company number	04098341	
Principal address	St Vedast House 5-7 St Vedast Street NORWICH United Kingdom NR1 1BT	
Registered office	St Vedast House 5-7 St Vedast Street NORWICH United Kingdom NR1 1BT	
Auditor	Argents Audit Services Limited 15 Palace Street NORWICH Norfolk United Kingdom NR3 1RT	
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill WEST MALLING Kent United Kingdom ME19 4JQ	

NORFOLK COALITION OF DISABLED PEOPLE OPERATING AS EQUAL LIVES CONTENTS

	Page
Chairman's statement	1
Trustees' report	2 - 6
Statement of trustees' responsibilities	7
Independent auditor's report	
Statement of financial activities	8
Balance sheet	9
Statement of cash flows	10
Notes to the financial statements	11 - 24

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
CHAIRMAN'S STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

Chair's Message - 2023 to 2024

We continue striving to secure new funding streams with some success , and I must commend the team for their dedication and hard work, despite the continuing challenges that face 3rd sector funding generally.

Our membership involvement is growing as we engage more with individual members. our advocacy and advice services have established under their new structure and we have also made huge strides in our payroll service.

I would like to extend my heartfelt thanks to everyone—our staff, volunteers, and trustees—for their unwavering efforts. As I complete my first year as chair, I am proud to see the board becoming stronger, and we have a bright future ahead of us.

.....
F Bowe
Chairman

Date:

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024**

It is a great pleasure to introduce the Annual Report of the Trustees of Equal Lives for the fiscal year 2023/24. This document provides a glimpse into the endeavours, achievements, and prospective developments of Equal Lives. It highlights the unwavering commitment and efforts of our employees, volunteers, and collaborators toward achieving a world without disabling barriers.

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

Objectives and activities

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

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

Our vision:

A world free from disabling barriers.

Our mission:

To remove disabling barriers across East Anglia.

Our strategic priorities for 2021-24

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

Our Values

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Our strategic aims

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

Promote the rights of Disabled people

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

Sharing lived experience of Disabled people

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

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

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

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

Achievements and performance

Suffolk Independent Living

Suffolk Independent Living (SIL) made significant advancements in improving its payroll services while addressing challenges faced by its service users over the course of the fiscal year. The implementation of a new payroll system streamlined its operations, enhancing efficiency in managing responsibilities such as pension and HMRC payments. SIL has been able to become more proactive, enabling improvement to the level of support that it can provide via the Payroll Team. Furthermore, SIL anticipates that it will start to make further improvements over the next twelve months, particularly around the accessibility of its information.

SIL has increased the size of both its SIL Advice and Payroll Service Teams and has found success in employee development via apprenticeships.

Advice and Membership Team

The Advice and Membership Team helped address 836 individual issues from Disabled People in Norfolk over the course of the year.

Due to the collapse of One Norwich and the end/renewal of the Social Prescribing contract, the service closed. All employees previously working in Social Prescribing have either left the organisation or have been redeployed into a different position within the organisation. The project became increasingly difficult to operate due to the contractual situation with One Norwich. However, the service made a huge impact on the people using it and its model worked. There was no evaluation process and no competitive tender process regarding the project.

Shopmobility

This year has seen growth for the Shopmobility service. At the start of the year, the service had on average only 17 customers per week. Now, it sees an average of 27 customers per week. We had 1,277 loans of mobility scooters, powerchairs, and wheelchairs over the year, of which 332 per year were to new customers. This is an unexpectedly high number for new customers. Going forward, the service will aim to identify where its customers come from, geographically speaking.

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Advocacy

This year, the Advocacy Team supported 243 individuals, often with multiple issues. They have also dedicated 3,173 hours to their clients. It has been a challenging period; the Team is short-staffed and faces issues with recruitment. Regardless, it remains strong and upholds a high standard of work.

Equal Lives recruited a Norfolk Advocacy Partnership (NAP) Co-Ordinator in June 2023 on a 3-year contract, thanks to funding from the National Lottery Community Fund. Over the past year, the NAP Co-Ordinator has worked with Equal Lives to build relationships between the partners of NAP and to identify the key priorities of NAP moving forward. Regular monitoring of attendance, reporting, and trend analysis has been implemented by the NAP Co-Ordinator, who has also worked to produce a website for NAP, lead on marketing to promote the aims of NAP, and attend events which regard NAP.

The NAP Co-Ordinator has also worked with the commissioners and partners of NAP to understand how data collection for client feedback could be improved. Although some new measures have recently been implemented, more must be done to ensure that relevant information is captured.

Business Support

Last year, 47% of clients who sought help from the Advice and Membership Team were looking for and were in need of support with their finances. For this reason, this year's fundraising efforts focussed on enabling the Financial Hardship service at Equal Lives. The rising cost of living has been a major concern to funders; the service reflects the wider fundraising landscape.

Business Support successfully applied for a number of grants to support the Financial Hardship service, as well as a grant to develop an Advice Hub at the Shopmobility site. This is in progress. As always, Equal Lives moves in the direction of the needs of its service users and will continue to do this through our fundraising approach and efforts.

Over the year the Business Support Team has developed and expanded, enabling it to work across HR, Governance, Health and Safety, Fundraising, Marketing, and Project Management. The aim of the Team is to build a strong foundation for the organisation, from which its services can thrive.

This year we have had over 9000 visits to the Equal Lives website and nearly 3000 blog views. The blogs have delved into a range of topics, including fuel poverty as a disability justice issue, making laboratories more accessible, and the language of disability.

Financial review

Our reserves policy is reviewed annually. Our balance sheet as at 31 March 2024 shows reserves totalling £566,188 of which £519,848 are unrestricted and £46,340 restricted. Designated funds of £90,000 form part of the unrestricted funds, these cover amounts set aside for the purposes set out in the notes to the accounts. Free reserves (including designated funds) amount to £519,848 (2023: £332,613). The Board has assessed potential risks facing the Charity and its future plans and as a result has agreed that approximately 6 months running costs is minimum level of general reserves that should be retained. We are aware that the pandemic had an impact on our reserves so will work towards rebuilding them over the next few years.

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Plans for future periods

Conclusion and Future Outlook

In the fiscal year 2023/24, we have seen an easing to the after effects of the COVID-19 pandemic and have thus been able to work to ensure the stability of our core services. We have experienced employee turnover, but over the year, recruitment has become significantly easier. Although 2 projects ended this year, we are in a better financial positioning at the end of the year than at its start.

Looking ahead, Equal Lives remains dedicated to its mission of removing disabling barriers across East Anglia. We will continue to work collaboratively with our partners, stakeholders, and service users to ensure equitable access to support and services. Equal Lives is in a better position strategically at the end of 2023/24; going forward, we will have more control over the services we invest in.

We want to express our gratitude to our employees, volunteers, supporters, and trustees for their steadfast dedication to our cause. Together, we strive for a world without disabling barriers.

Structure, governance and management

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

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

M Symons

F Bowe

S McGarry

(Resigned 30 November 2023)

O Bello

J G G Croft

D Shraga

(Resigned 30 November 2023)

K Robinson

(Appointed 23 May 2023)

Appointment of trustees

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

Trustee induction and training

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

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

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

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

Organisation

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

Pay policy for senior staff

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

Fundraising standards information

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

Auditor

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

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

.....
F Bowe
Trustee

Date:

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2024**

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

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

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

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income and endowments from:							
Donations and legacies	3	1,976	4,145	6,121	6,265	-	6,265
Charitable activities	4	609,579	109,012	718,591	524,271	171,918	696,189
Other trading activities	5	545,744	-	545,744	563,887	(4,105)	559,782
Investments	6	148,706	-	148,706	23,332	-	23,332
Other income	7	(167)	-	(167)	755	-	755
Total income		1,305,838	113,157	1,418,995	1,118,510	167,813	1,286,323
Expenditure on:							
Raising funds	8	486,537	-	486,537	413,755	-	413,755
Charitable activities	9	632,066	105,963	738,029	601,642	156,085	757,727
Total expenditure		1,118,603	105,963	1,224,566	1,015,397	156,085	1,171,482
Net income		187,235	7,194	194,429	103,113	11,728	114,841
Transfers between funds		-	-	-	4,311	(4,311)	-
Net movement in funds	11	187,235	7,194	194,429	107,424	7,417	114,841
Reconciliation of funds:							
Fund balances at 1 April 2023		332,613	39,146	371,759	225,189	31,729	256,918
Fund balances at 31 March 2024		519,848	46,340	566,188	332,613	39,146	371,759

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
BALANCE SHEET**

AS AT 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	15		22,161		11,121
Current assets					
Debtors	16	161,066		79,096	
Cash at bank and in hand		502,926		462,996	
		663,992		542,092	
Creditors: amounts falling due within one year	17	(119,965)		(181,454)	
Net current assets			544,027		360,638
Total assets less current liabilities			566,188		371,759
Net assets excluding pension liability			566,188		371,759
			=====		=====
The funds of the charity					
Restricted income funds	20		46,340		39,146
Unrestricted funds			519,848		332,613
			566,188		371,759
			=====		=====

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

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

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

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

The financial statements were approved by the trustees on

.....
F Bowe
Trustee

Company registration number 04098341 (England and Wales)

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	26		(89,880)		113,793
Investing activities					
Purchase of tangible fixed assets		(18,896)		(6,066)	
Investment income received		148,706		23,332	
Net cash generated from investing activities			129,810		17,266
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			39,930		131,059
Cash and cash equivalents at beginning of year			462,996		331,937
Cash and cash equivalents at end of year			502,926		462,996

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

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

1.1 Accounting convention

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

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

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

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

1.4 Income

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

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

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

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

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

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

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

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

1.6 Tangible fixed assets

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

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

Fixtures and fittings	25% straight line
Computers	over 3 years

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

(Continued)

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

1.11 Retirement benefits

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

2 Critical accounting estimates and judgements

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

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

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	1,476	-	1,476	1,265	-	1,265
Grants received	500	4,145	4,645	5,000	-	5,000
	<u>1,976</u>	<u>4,145</u>	<u>6,121</u>	<u>6,265</u>	<u>-</u>	<u>6,265</u>

4 Charitable activities

	Information Advice and Advocacy 2024 £	Social Prescribing 2024 £	Business Development 2024 £	Total 2024 £	Total 2023 £
Grant funding	637,848	80,743	-	718,591	696,189
Analysis by fund					
Unrestricted funds	528,836	80,743	-	609,579	524,271
Restricted funds	109,012	-	-	109,012	171,918
	<u>637,848</u>	<u>80,743</u>	<u>-</u>	<u>718,591</u>	<u>696,189</u>

Included within income from charitable activities is Government funding of £564,546 (2023: £347,023)

5 Income from other trading activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Payroll services - Suffolk	516,282	-	516,282	484,052	(4,105)	479,947
Payroll services - Norfolk	20,681	-	20,681	50,900	-	50,900
Sublet of offices	2,281	-	2,281	2,281	-	2,281
Trading activity income: other	6,500	-	6,500	26,654	-	26,654
Other trading activities	<u>545,744</u>	<u>-</u>	<u>545,744</u>	<u>563,887</u>	<u>(4,105)</u>	<u>559,782</u>

**NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

6 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	148,706	23,332

7 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	(167)	755

8 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Trading costs		
Shopmobility	11,249	15,376
Payroll and Supported Accounts Services	168,310	143,624
Staff costs	304,681	253,853
Depreciation and impairment	2,297	902
	<u>486,537</u>	<u>413,755</u>

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

9 Expenditure on charitable activities

	Information Advice and Advocacy 2024 £	Social Prescribing 2024 £	Business Development 2024 £	Total 2024 £	Information Advice and Advocacy 2023 £	Social Prescribing 2023 £	Business Development 2023 £	Total 2023 £
Direct costs								
Staff costs	325,369	55,138	-	380,507	344,936	68,153	-	413,089
Depreciation and impairment	2,359	-	904	3,263	1,548	-	984	2,532
Direct administrative costs	13,899	2,402	1,310	17,611	13,036	3,283	7,101	23,420
Outsourced project costs	217,936	-	-	217,936	204,920	-	-	204,920
Other	27	-	-	27	2,793	-	-	2,793
	<u>559,590</u>	<u>57,540</u>	<u>2,214</u>	<u>619,344</u>	<u>567,233</u>	<u>71,436</u>	<u>8,085</u>	<u>646,754</u>
Share of support and governance costs (see note 10)								
Support	75,322	17,316	9,527	102,165	63,860	15,553	8,073	87,486
Governance	12,193	2,816	1,511	16,520	17,056	4,233	2,198	23,487
	<u>647,105</u>	<u>77,672</u>	<u>13,252</u>	<u>738,029</u>	<u>648,149</u>	<u>91,222</u>	<u>18,356</u>	<u>757,727</u>
Analysis by fund								
Unrestricted funds	569,836	48,978	13,252	632,066	583,286	-	18,356	601,642
Restricted funds	77,269	28,694	-	105,963	64,863	91,222	-	156,085
	<u>647,105</u>	<u>77,672</u>	<u>13,252</u>	<u>738,029</u>	<u>648,149</u>	<u>91,222</u>	<u>18,356</u>	<u>757,727</u>

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

10 Support costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Staff costs	54,704	-	54,704	56,281	-	56,281
Depreciation	2,298	-	2,298	1,148	-	1,148
Premises costs	38,213	-	38,213	22,764	-	22,764
Administrative costs	111,876	-	111,876	88,275	-	88,275
Audit fees	-	6,250	6,250	-	6,250	6,250
Accountancy	-	12,000	12,000	-	12,000	12,000
Legal and professional	-	12,847	12,847	-	23,670	23,670
Bad debt write off	-	3,309	3,309	-	6,327	6,327
	<u>207,091</u>	<u>34,406</u>	<u>241,497</u>	<u>168,468</u>	<u>48,247</u>	<u>216,715</u>
Analysed between						
Trading	104,926	17,886	17,886	80,982	24,760	105,742
Charitable activities	102,165	16,520	223,611	87,486	23,487	110,973
	<u>207,091</u>	<u>34,406</u>	<u>241,497</u>	<u>168,468</u>	<u>48,247</u>	<u>216,715</u>

Governance costs includes payments to the auditors of £6,560 (2023- £8,900) for audit fees.

11 Net movement in funds

2024
£

2023
£

The net movement in funds is stated after charging/(crediting):

Fees payable for the audit of the charity's financial statements	6,250	6,250
Depreciation of owned tangible fixed assets	7,295	4,583
Loss on disposal of tangible fixed assets	563	-
	<u>14,108</u>	<u>10,833</u>

12 Trustees

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

The trustees are re-imbursed for expenditure expended on behalf of the charity in the year for travel and support costs. Trustees were re-imbursed a total of £64 for this expenditure in the current year (2023 - nil).

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

13 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Payroll and Supported Accounts	5	5
SIL Advice	5	5
Business Support	6	5
Business Development	3	5
Information Advice and Advocacy	11	11
Social Prescribing	4	4
	<u> </u>	<u> </u>
Total	34	35
	<u> </u>	<u> </u>

Employment costs

	2024	2023
	£	£
Wages and salaries	666,892	647,415
Social security costs	41,069	43,683
Other pension costs	31,931	32,125
	<u> </u>	<u> </u>
	739,892	723,223
	<u> </u>	<u> </u>

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024	2023
	£	£
Aggregate compensation	44,100	42,000
	<u> </u>	<u> </u>

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

15 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
Cost			
At 1 April 2023	7,906	24,210	32,116
Additions	-	18,896	18,896
Disposals	(835)	(1,309)	(2,144)
At 31 March 2024	<u>7,071</u>	<u>41,797</u>	<u>48,868</u>
Depreciation and impairment			
At 1 April 2023	2,282	18,711	20,993
Depreciation charged in the year	1,366	5,929	7,295
Eliminated in respect of disposals	(524)	(1,057)	(1,581)
At 31 March 2024	<u>3,124</u>	<u>23,583</u>	<u>26,707</u>
Carrying amount			
At 31 March 2024	<u>3,947</u>	<u>18,214</u>	<u>22,161</u>
At 31 March 2023	<u>5,623</u>	<u>5,498</u>	<u>11,121</u>

16 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	30,334	57,141
Other debtors	107,446	-
Prepayments and accrued income	23,286	21,955
	<u>161,066</u>	<u>79,096</u>

17 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		41,359	47,721
Deferred income	18	15,958	54,353
Trade creditors		24,574	50,791
Other creditors		11,397	15,239
Accruals		26,677	13,350
		<u>119,965</u>	<u>181,454</u>

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

18 Deferred income

	2024	2023
	£	£
Other deferred income	15,958	54,353
	<u> </u>	<u> </u>

Deferred income is included in the financial statements as follows:

	2024	2023
	£	£
Deferred income is included within:		
Current liabilities	15,958	54,353
	<u> </u>	<u> </u>
Movements in the year:		
Deferred income at 1 April 2023	54,353	48,502
Released from previous periods	(54,353)	(48,502)
Resources deferred in the year	15,958	54,353
	<u> </u>	<u> </u>
Deferred income at 31 March 2024	15,958	54,353
	<u> </u>	<u> </u>

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

19 Retirement benefit schemes

	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	31,931	32,125
	<u> </u>	<u> </u>

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

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Social Prescribing	28,694	-	(28,694)	-	-
Alan Boswell Group	667	-	(667)	-	-
Hardship fund	2,816	25,300	(11,123)	-	16,993
Henry Smith fund	6,969	58,800	(47,200)	-	18,569
Norfolk Advocacy Partnership	-	24,912	(14,134)	-	10,778
Screwfix foundation	-	4,145	(4,145)	-	-
	<u>39,146</u>	<u>113,157</u>	<u>(105,963)</u>	<u>-</u>	<u>46,340</u>

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Social Prescribing	26,957	92,959	(91,222)	-	28,694
Alan Boswell Group	667	-	-	-	667
Skills For Care - Workforce Development	4,105	(4,105)	-	-	-
Hardship fund	-	15,848	(13,032)	-	2,816
Henry Smith fund	-	58,800	(51,831)	-	6,969
Aviva Crowdfund	-	4,311	-	(4,311)	-
	<u>31,729</u>	<u>167,813</u>	<u>(156,085)</u>	<u>(4,311)</u>	<u>39,146</u>

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

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

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

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

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

Aviva Crowdfund - for the purchase of new mobility scooters

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

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Premises and Dilapidation Reserve	54,442	-	-	(4,442)	50,000
New Projects Reserve	15,000	-	-	-	15,000
Covid plans	15,000	-	-	(15,000)	-
Client Monies Reserve	-	-	-	10,000	10,000
Emergency fund	-	-	-	15,000	15,000
General funds	248,171	1,305,838	(1,118,603)	(5,558)	429,848
	<u>332,613</u>	<u>1,305,838</u>	<u>(1,118,603)</u>	<u>-</u>	<u>519,848</u>
Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Dilapidation Reserve	4,442	-	-	-	4,442
Premises Reserve	50,000	-	-	-	50,000
New Projects	15,000	-	-	-	15,000
Covid plans	15,000	-	-	-	15,000
General funds	140,747	1,118,510	(1,015,397)	4,311	248,171
	<u>225,189</u>	<u>1,118,510</u>	<u>(1,015,397)</u>	<u>4,311</u>	<u>332,613</u>

Premises and Dilapidation Reserve Funds have been designated to cover moving costs and the adaptation of new premises and expected repairs to the existing Charity premises under a dilapidation agreement.

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

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

Emergency fund, is a reserve to help cover unexpected rises in costs, including those in relation to IT and Shopmobility

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

22 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	22,161	-	22,161
Current assets/(liabilities)	497,687	46,340	544,027
	<u>519,848</u>	<u>46,340</u>	<u>566,188</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Tangible assets	11,121	-	11,121
Current assets/(liabilities)	321,492	39,146	360,638
	<u>332,613</u>	<u>39,146</u>	<u>371,759</u>

23 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

24 Analysis of changes in net funds

The charity had no material debt during the year.

NORFOLK COALITION OF DISABLED PEOPLE
OPERATING AS EQUAL LIVES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

25 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:

	2024	2023
	£	£
Balance at 28 March 2023 / 20 March 2022	368,267	41,139
Receipts	7,667,670	3,922,165
Service user payments	<u>(7,556,055)</u>	<u>(3,595,037)</u>
Balance at 27 March 2024 / 28 March 2023	<u>479,882</u>	<u>368,267</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:

	2024	2023
	£	£
Balance at 21 March 2023 / 22 March 2022	5,487,861	4,654,675
Receipts	10,474,272	10,517,086
Service user payments	<u>(10,681,606)</u>	<u>(9,683,900)</u>
Balance at 20 March 2024 / 21 March 2023	<u>5,280,527</u>	<u>5,487,861</u>

26 Cash generated from operations

	2024	2023
	£	£
Surplus for the year	194,429	114,841
Adjustments for:		
Investment income recognised in statement of financial activities	(148,706)	(23,332)
Loss on disposal of tangible fixed assets	563	-
Depreciation and impairment of tangible fixed assets	7,295	4,583
Movements in working capital:		
(Increase) in debtors	(81,972)	(8,238)
(Decrease)/increase in creditors	(23,094)	20,088
(Decrease)/increase in deferred income	(38,395)	5,851
Cash (absorbed by)/generated from operations	<u>(89,880)</u>	<u>113,793</u>