

# **The Disabled Drivers' Association**

(a company limited by guarantee and not having a share capital)

**A Registered Charity**

**Report and Financial Statements**

**Year Ended**

**31 December 2004**

**Company number 897405**

**Charity number 254544**



# **THE DISABLED DRIVERS' ASSOCIATION**

**Annual report and financial statements for the year ended 31 December 2004**

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# THE DISABLED DRIVERS' ASSOCIATION

Trustees, officers and advisers for the year ended 31 December 2004

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## 1. The Patron, President and Vice presidents were:

|                 |   |
|-----------------|---|
| Patron          | H.R.H. The Prince Philip, Duke of Edinburgh, KG,KT,OM,GBE,AC,QSO,PC   |
| President       | Mr OA Denly, MBE  |
| Vice Presidents | Dr Roger Berry, MP<br>Mr Peter Bottomley, MP<br>The Right Honourable Tom Clarke, CBE, JP, MP<br>Mr Ted Clements, MBE<br>The Right Honourable Denzil Davies, MP<br>Mr Raymond King, MBE<br>Mrs Jane Lawrence<br>The Baroness Masham of Ilton, DL<br>Lord Morris of Manchester, QSO, AO<br>Sir Jackie Stewart, OBE (retired 9 October 2004)<br>Mr Dafydd Wigley |

## 2. Management Committee (Board of Trustees):

Mr Joe Hennessy, OBE (National Chairman)  
Miss Denise Webber, BSc(Hons)SocSci, DipPolGovt(Open) (National Treasurer)  
Mrs Ann Collins (National Vice Chairman)  
Mr Ron Alexander (National Vice Chairman)  
Mr Grant Cobb, MBE (appointed 4 December 2004)  
Mr Bryn Davies (died 26 July 2004)  
Mr Philip Friend, OBE, CQSW  
Mr David Loftus, MInstF (retired 19 January 2005)  
Mrs Marion Palmer, BA(Hons)Humanities(Open)  
Mrs Helen Robinson  
Mrs Mary Smith  
Ms Babs Steele (appointed 4 December 2004)  
Mrs Janet Sutton, Dip.Eur.Hum.(Open)  
Mr John van Dongen, MBE

## 3. Principal Officers

|                    |  |
|--------------------|--|
| Executive Director | Mr Douglas Campbell, OBE, FCA, MInstF(Cert),CertMgmt(Open) |
| Company Secretary  | Mrs Janette Kemp, BA Law, RSA Dip                          |

# THE DISABLED DRIVERS' ASSOCIATION

Trustees, officers and advisers for the year ended 31 December 2004 (*Continued*)

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## 4 Advisers

### Auditors

Baker Tilly  
7 The Close  
Norwich  
Norfolk  
NR1 4DP

### Solicitors

Nicholas Daykin Solicitors  
Connaught Lodge  
Connaught Road  
Attleborough  
Norfolk  
NR17 2BN

Bates, Wells and Braithwaite  
Cheapside House  
138 Cheapside  
London  
EC2V 6BB

### Bankers

Barclays Bank plc  
45 Market Street  
Wymondham  
Norfolk  
NR18 0AL

CAF Bank Limited  
Kings Hill  
West Malling  
Kent  
ME19 4TA

COIF Charity Funds  
80 Cheapside  
London  
EC2V 6DZ

## 5 Registered Office

Ashwellthorpe  
Norwich  
NR16 1EX

# THE DISABLED DRIVERS' ASSOCIATION

## Report of the trustees for the year ended 31 December 2004

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The trustees, who are also directors of the charity for the purposes of the Companies Act, present their report together with the audited financial statements for the year ended 31 December 2004. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in October 2000 in preparing the annual report and financial statements of the charity.

### **Origins, objects and governance**

Formed in 1948 as the Invalid Tricycle Association (ITA) in 1963 the Association was renamed as The Disabled Drivers' Association (DDA). The Association is a registered charity and a charitable company limited by guarantee. The objects, as defined by its Memorandum of Association, are to promote the welfare of disabled people, to represent their interests and to assist and encourage them to achieve greater mobility. All the activities of the Association are in the furtherance of these objects.

The policies of the Association are formulated by trustees who are all full members with a mobility impairment. This is one of our great strengths. We are an organisation of disabled people which works for disabled people and is run by disabled people. That gives us a legitimacy and credibility which is of vital importance. The full members of the Association directly elect trustees annually.

The Management Committee comprises the full body of trustees. It held five meetings during the year. Additionally, the Executive Committee held three meetings during the year. The Executive Committee is a sub-committee of the Management Committee and has eight trustees drawn from it as members.

Bryn Davies, who had been unwell for some time, sadly passed away. He will be remembered for his loyal service to the Association and greatly missed. Our deep condolences go out to his family and friends.

Grant Cobb and Babs Steele were co-opted onto the Management Committee in December as new trustees. We extend a warm welcome to them both.

### **Membership and services**

We welcome drivers and non-drivers as members of the Association. Full membership is available to people with a disability that affects their mobility regardless of whether or not they drive. Associate membership is available to other disabled people who do not have mobility impairments, as well as non-disabled friends and supporters of the Association.

The Association encourages its members to establish local and special interest Groups around the United Kingdom. At 31 December 2004 there were a total of 24 such Groups.

There are four main areas of activity serving the needs of our members:

**Information:** We provide a comprehensive information service for members and support other organisations by working with them on mobility related issues. Our confidential casework service, available free to members, is a leader in its field. Its prime function is to offer support and to resolve members' personal mobility problems. We publish a magazine, the 'Magic Carpet', sent free of charge to all members. We produce a series of information leaflets and create new publications as the need arises. Our website - [www.DDA.org.uk](http://www.DDA.org.uk) - provides a valuable source of information for people who prefer online support.

**Campaigning:** We work with national and local Governmental bodies, commercial organisations and other charities and voluntary organisations to advance issues important to the mobility of disabled people. Our campaigns include seeking improvements to the national blue badge parking scheme, efforts to reduce the burden of taxation linked with the rising costs of motoring, and highlighting the service problems faced by disabled people at petrol filling stations. Congestion charging exemptions are to the fore as more cities consider introducing such charges.

# THE DISABLED DRIVERS' ASSOCIATION

## Report of the trustees for the year ended 31 December 2004 (*continued*)

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**Concessions and other discount schemes:** We continue to negotiate with ferry and tunnel companies for price concessions for our members. The concessions enable many disabled people to take their car, which is often their most important mobility aid, with them for holidays and work. We produce a booklet annually detailing the level of concessions and guidance on how to apply for the concessions.

A new specialised insurance scheme for powered wheelchairs and mobility scooters has been introduced. We consider this insurance to be vitally important as the risk of claims from third parties is very real and vandalism or theft of equipment can leave users housebound if repair or replacement is delayed. New insurance schemes for travel, domestic buildings and home contents were introduced. Discount schemes for car servicing and for tyres were introduced and have proved popular with members.

**Activities:** Our annual conference is an opportunity for many members to meet with the trustees and senior staff to share knowledge and experience and establish policy for the Association. We advise members of local events through the Group network. We take part in Mobility Roadshows and other national exhibitions, which enables us to meet many members as well as other disabled people.

The Association has developed substantial expertise in the field of personal mobility. There is an urgent need to expand and extend this vital work.

### **Staffing**

We employ a total of nine staff; three of whom are disabled people with two working from home and one based at DDA Headquarters.

DDA Headquarters - our Company Secretary/Office Manager heads our administration and finance section. The finalising of monthly finance reports and the collation of the annual report and accounts is undertaken by our Accountant. Four office staff work as our front line support team, undertaking day to day operational functions. We were very sad to lose Philip Spittlehouse from our employment during the year due to ill health. We warmly welcome his replacement Clare Taylor to the DDA.

The information service, based at DDA Headquarters is served by two part time Information Officers. Both Information Officers work alongside our full time Executive Director. The Information Officers are responsible for the confidential member service, publicity and publications, exhibitions, conferences and organising events.

During 2004 staff at DDA Headquarters handled almost 62,000 items of incoming and outgoing mail and 14,000 incoming telephone calls, together with 13,000 sent and received emails.

The Executive Director, working from home, is supported by a full-time Secretary. He is responsible for a wide range of duties including policy development, campaigns, representation on numerous external bodies, servicing the Management and Executive Committees and supporting the activities of the Honorary National Officers. The Executive Director and the Officers work in close collaboration and maintain contact with other organisations promoting the Association and its policies in accordance with the aims and objectives as set by the Management Committee.

We are fortunate to have a willing band of trustees, supporters and volunteers who, year on year, work tirelessly for the DDA at national and local level. In addition, we would like to record and acknowledge, the tremendous efforts our paid staff put into their work, and who also had to cope with additional difficulties during the year. We thank them all for their magnificent efforts.

### **Review of the Year**

#### **Membership**

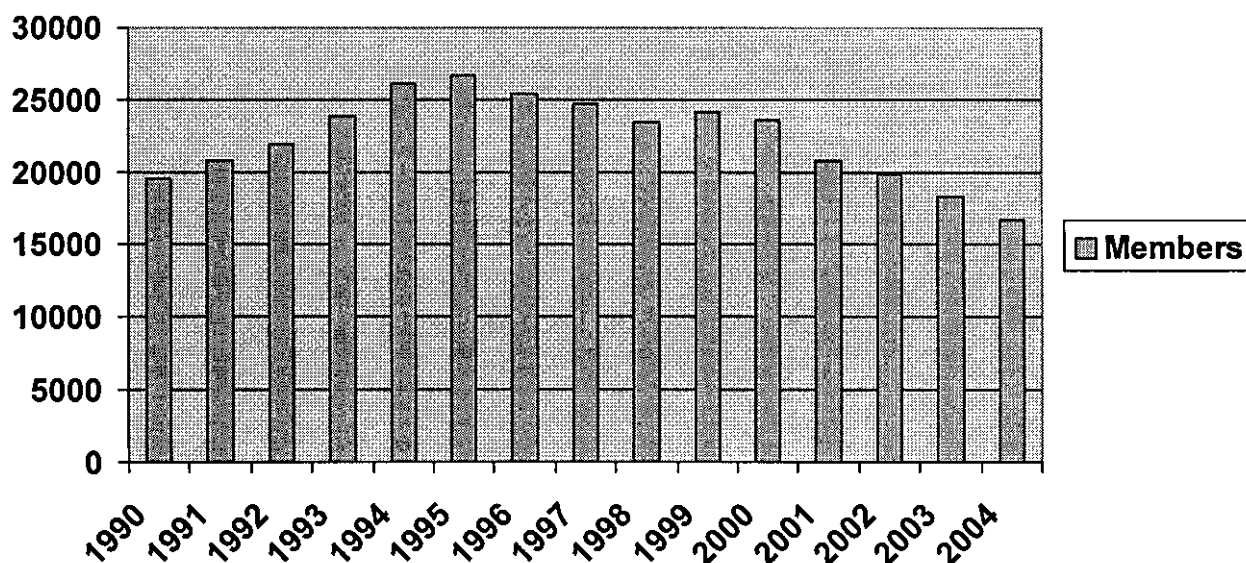
The graph below shows the level of membership over the last 14 years. At 31 December 2004 total membership was 16,691. Unfortunately, we suffered a further loss of members but the Association continues to be the largest membership organisation in the United Kingdom working in the area of personal mobility of disabled people.

## THE DISABLED DRIVERS' ASSOCIATION

### Report of the trustees for the year ended 31 December 2004 (*continued*)

A major IT refurbishment at a cost of £29,565, excluding VAT, took place during the year at DDA Headquarters. It included the purchase of a new membership database system to assist us in supporting our members more effectively. Our deep gratitude and thanks go to Lloyds TSB Foundation for England & Wales for granting us £10,000 towards the cost of the new IT system.

The membership recruitment and retention strategy was ongoing and is key to our ability to grow as an organisation.



#### AGM and Conference

The annual conference was held at Wyboston in Bedfordshire. We returned to a residential weekend style event, but it proved difficult to attract members. The significant cost of such events, when travel is added to accommodation, is a serious disincentive for individual members, who meet their own costs. The steady weakening of the Group structure continues to result in fewer representatives from Groups.

Keynote speakers were –

- Will Bee from the Disability Rights Commission (DRC). He is the DRC Director for Wales and is also responsible for all transport matters within the DRC. He is a wheelchair user and a disabled driver. Will was well received by members when he spoke on the work of the DRC, particularly in the areas that affect disabled motorists
- Keith Miller, Major Projects Director at the Highways Agency. Keith spoke about the way the Agency is changing to become customer orientated and answered questions from the floor on issues affecting disabled motorists using the motorway and trunk road network.

#### Information service

Demands on our information and advice service continued to grow in both number and complexity. Our team of two Information Officers, assisted by the Executive Director and clerical staff at our national headquarters, handled around 11,000 enquiries.

Our magazine, Magic Carpet, was issued six times during the year. This was a significant increase over previous years, when four issues were produced. Magic Carpet is a key source of information for our members and the increased frequency was designed to provide them with a genuinely enhanced service. Particular thanks go to the

## **THE DISABLED DRIVERS' ASSOCIATION**

### **Report of the trustees for the year ended 31 December 2004 (*continued*)**

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team at Warners Midlands PLC, who handle production, distribution and advertising sales and coped with the demands of increased frequency within a very tight budget. While most of the magazine is written by staff, trustees and members, there is a key role fulfilled by Clive Frusher from Warners in editing the magazine and achieving a critical balance.

The website - [www.DDA.org.uk](http://www.DDA.org.uk) - continued to attract increasing numbers of visitors and is now a major source of information for them. Increasing volumes of enquiries to our Information Officers now arrive by email. We plan to introduce an email news letter as soon as resources are available to undertake this.

Towards the end of the year a worrying number of enquiries were about the impact of the Chip & PIN programme on disabled drivers using credit and debit cards at petrol stations. The programme had overlooked the needs of disabled drivers who require assistance with refuelling by petrol station staff and pay at the car. We had identified this issue during 2003 and were successful in negotiating a solution for disabled drivers. Unfortunately the programme had failed to adequately communicate the solution to managers and staff at petrol stations. This issue is an example of the importance of the Association as a specialist organisation dealing solely with issues related to disabled motorists. Other disability organisations consulted by the Chip & PIN programme had not recognised this problem. The issue might have gone unresolved if we had not committed time and specialist skills to find a solution and pursuing action. We expect to be significantly involved in this issue during 2005 as the programme rolls out to petrol stations across the UK.

#### **Policy and Campaigns**

Parking problems are still among the most frequent issues raised by members. There was no discernible progress from government in implementing the changes they had accepted from the Blue Badge Review, despite repeated pressure from the Association. Towards the end of the year we sought a meeting with the relevant Minister at the Department for Transport, but this did not take place until February 2005.

We continued to work jointly with the British Polio Fellowship, Disability Now and the Disabled Drivers' Motor Club under the banner of the Baywatch Campaign. The aim is to improve the provision and availability of parking bays for disabled people in car parks, working initially on supermarket car parks. The Baywatch Awards were successfully launched during the year and enabled good practice to be applauded. A repeat survey showed little change in the unacceptable levels of abuse of designated parking bays, but did enable us to achieve a lot of radio and television time to publicise this key issue.

#### **Liaison with other organisations**

We have continued to work closely with Motability and Motability Operations. This enables us to influence their work and to readily raise current issues with them. The Executive Director and the Information Officers have excellent working relationships with key people at both organisations and this enables us to quickly resolve most issues that are brought to our attention. The drop in complaints we received about the Motability scheme was very noticeable.

The Executive Director was invited to address the Motability AGM. He used this opportunity to raise the need to encourage disabled teenagers to become drivers when they reach their sixteenth birthday, when they can first obtain a licence. Motability has shown a welcome keenness to tackle this issue and we are working with them to try to increase the number that become drivers. We know that being able to drive increases independence and can make enormous differences to the lifetime of opportunities that lay ahead for young people as they enter adulthood.

The Executive Director is a member of the Motorists' Forum. This is a high level committee that advises the Secretary of State for Transport and Ministers in other government departments on issues related to all motorists. He has been able through this appointment to raise many issues related to disabled motorists with both the Forum and government ministers.

The Executive Director represents the Association on the Joint Committee on Mobility for Disabled People (JCMD). This committee enables us to work on mobility issues with numerous other disability organisations.



# **THE DISABLED DRIVERS' ASSOCIATION**

## **Report of the trustees for the year ended 31 December 2004 (*continued*)**

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We have worked very closely with civil servants, many at very senior levels, in many areas of government. We have excellent relationships with relevant officials in the Department for Transport, the Disability Rights Commission, the Highways Agency, the Department of Health and the Department for Work and Pensions. These relationships do not prevent us from raising issues with Ministers when the need arises.

We have also worked with an increasing number of commercial organisations and trade bodies. During the year these included the United Kingdom Petroleum Industry Association, the British Parking Association, the retail arm of several oil companies, the publisher of a new guide to parking in London for disabled people and some car manufacturers.

Some of the trustees of the Association and the Executive Director serve in their personal capacity as trustees, directors or committee members of many related organisations. This broadens the scope of our influence and builds many useful relationships.

### **DDA/DDMC Merger discussions**

After a very long period of inactivity in relation to the possible merger of the DDA and the Disabled Drivers' Motor Club, contact was resumed in July 2004 and this led to very constructive joint meetings of the trustees of both organisations on 4 September and 4 December 2004. A commitment to merge was given by both sides and it was agreed that substantive negotiations should begin early in 2005 with the aim of achieving a merger in the latter part of the year if possible. The Management Committee appointed trustees Phil Friend, Joe Hennessy and Denise Webber, together with Executive Director Douglas Campbell, to progress the discussions and the DDMC Council of Management appointed a similar number as their representatives to the working party. Both DDA and DDMC were confident that a positive outcome could be achieved and that the resultant single organisation would be in the best interests of their members.

### **DDA Groups**

The Management Committee completed its report on the Group Review and is due to commence a programme of meeting DDA Groups throughout 2005.

DDA Northern Ireland Group has moved from integrated to affiliated status and is a charity in its own right, affiliated to the DDA. The trustees, in accordance with the company's Articles of Association, agreed to transfer funds held by the Northern Ireland integrated Group to the new affiliated Group, totalling £86,893.

During the year the Disabled Ramblers, originally a DDA affiliated Group, became independent from the DDA but we were delighted to continue in close association with them.

### **Ashwellthorpe Hall**

The Ashwellthorpe Hall Association (AHA) had leased The Hall from the DDA since 1993, in order to continue to provide holiday and leisure activities for disabled people and their families/friends. In April 2004, AHA notified DDA that essential works were required to be undertaken at The Hall and that, unless these were carried out, it could not continue to operate. AHA requested a loan from the DDA to enable the required maintenance and repairs to be done and, in April and June 2004 there were meetings between AHA and DDA trustees to discuss the situation. At the meeting on 4 June, AHA presented their business plan and sought the agreement of the DDA to act as guarantor for a loan to them of £175,000. After the fullest and most sympathetic consideration, and having regard to the professional advice they had received, DDA trustees decided, with the very greatest reluctance, that they could not agree to the request.

Subsequently, the lease was surrendered and the DDA decided that The Hall should be sold. Before that could happen, The Hall was occupied by squatters in early August and, after taking legal action, we were able to re-possess it at the end of that month. This was an exceptionally difficult period for the DDA and, in particular, for our staff in the neighbouring national headquarters building. The services of a security company were obtained to guard The Hall until it was sold by public auction on 26 November 2004 and handed over to the new owners on 17 December 2004.

# THE DISABLED DRIVERS' ASSOCIATION

## Report of the trustees for the year ended 31 December 2004 (continued)

The total sale price of the Hall, before related costs, was £760,000. After taking into account the original balance sheet cost less depreciation, legal fees, agents commission and all costs incurred whilst it was unoccupied, the net surplus (profit) on sale amounted to £494,331. Over the 11 years that the Hall was leased free of charge to AHA, the DDA donated the value of rent it would otherwise have received to AHA, an amount in excess of £350,000.

Ashwellthorpe Hall was a holiday facility for disabled people for more than 40 years. For 29 of those years it was run by the DDA and, since 1993, by AHA. Its closure has been a major disappointment to many people. The trustees of AHA and the other supporters of The Hall worked tirelessly and with the utmost commitment and devotion; some of them for very many years. We record our warmest thanks to them all.

### Financial review

#### Summary

The overall result for the year ended 31 December 2004, as set out in the Consolidated Statement of Financial Activities on page 12, was a surplus of £396,857, compared to a deficit of £19,784 in 2003. The deficit on restricted funds amounted to £3,900 compared to a deficit of £2,470 in 2003.

#### Income Generation

The Association's main source of income is through its membership subscriptions, which during the year totalled £187,323 (£160,573 in 2003). The income is supported by donations from members and various fund raising activities. Legacies totalling £7,272 were received from the estates of Mollie Priestly (Isle of Wight) and Robert Godfrey (Salisbury).

| Fundraising Income:          |                                  | 2004<br>£     | 2003<br>£     |
|------------------------------|----------------------------------|---------------|---------------|
| National Headquarters:       | National Draws                   | 28,890        | 32,515        |
|                              | 100 Club                         | 21,570        | 25,260        |
|                              | Affinity Cards Commission        | 1,898         | 2,232         |
|                              | Other                            | 1,095         | 723           |
|                              |                                  | <u>53,453</u> | <u>60,730</u> |
| Group Fundraising Activities |                                  | 12,833        | 16,188        |
|                              |                                  | <u>66,286</u> | <u>76,918</u> |
| Other Generated Income:      |                                  | 2004<br>£     | 2003<br>£     |
| National Headquarters:       | Gift Aid Scheme, Tax Recovered   | 22,003        | 17,142        |
|                              | Ferry Concession & Other Charges | 6,306         | 5,901         |
|                              | Sticker Sales & Commissions      | 3,426         | 5,011         |
|                              |                                  | <u>31,735</u> | <u>28,054</u> |
| Group Other Income           |                                  | 10,254        | 12,634        |
|                              |                                  | <u>41,989</u> | <u>40,688</u> |

# THE DISABLED DRIVERS' ASSOCIATION

## Report of the trustees for the year ended 31 December 2004 (*continued*)

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### ***Subsidiary Company***

The Charity has a wholly owned subsidiary DDA Enterprises Limited, incorporated in the United Kingdom. The principal activities of the subsidiary are the provision of services to and trading on behalf of The Disabled Drivers' Association. During the year the subsidiary generated a profit before tax of £42,798. The results of the subsidiary are included in the Consolidated Statement of Financial Activities.

Income is primarily derived from advertising revenue from the charity's 'Magic Carpet' magazine which yielded £64,178 during the year. Other income was produced from the sale of badges, stickers and ferry bookings administration charges.

### **Reserves**

The statement of funds in note 12 shows the movement in all the group's funds in the year. An explanation of the nature and purpose of each fund is given. Free reserves have been significantly boosted by the proceeds from the sale of Ashwellthorpe Hall. The use of the proceeds will be decided following the results of the merger negotiations. In the meantime the proceeds have been invested.

After designating from General Reserve a sum of £40,477 represented by Fixed Assets, there remain free reserves of £670,537.

### **Fixed Assets**

#### ***Headquarters building***

Our replacement headquarters building at Ashwellthorpe was completed in 1999 at a total cost of £184,211.

#### ***Ashwellthorpe Hall***

The Hall was sold during the year and the proceeds of sale were received in December. The net surplus on sale amounted to £494,331.

### **Risk assessment review**

During the year the Trustees continued to consider the major risks to which the charity was exposed. The continuing fall in the numbers of members was the prime 'risk' to the charity and a revised membership retention strategy was discussed early in 2005. The Trustees updated the risk register and agreed a risk management policy.

### **Reserve Policy**

The trustees considered the amount of reserves the charity should retain for its operational needs and agreed that 6 months of central expenditure should be held as a minimum in reserves. The levels of DDA Group reserves are to be determined after consultation with DDA local groups.

### **Investment Policy**

It was agreed that proceeds from the sale of Ashwellthorpe Hall be invested for a period of one year in a fixed rate CAF selector account whilst merger negotiations were still taking place.

### **Statement of responsibilities of the Board of Trustees**

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity and of the group and of its surplus or deficit for the financial year. In doing so the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the group will continue in business.

The trustees are responsible for maintaining proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and the group and to enable them to ensure that the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the charity and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# THE DISABLED DRIVERS' ASSOCIATION

## Report of the trustees for the year ended 31 December 2004 *(continued)*

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### Trustees

In accordance with the charity's Articles of Association, all officers and members of the management committee retire and being eligible, are invited to offer themselves for re-election.


### Auditors

A resolution to re-appoint Baker Tilly as auditors will be proposed at the Annual General Meeting.

### By order of the Trustees



Miss Denise Webber, National Treasurer



Mr Joe Hennessy, National Chairman

## **INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE DISABLED DRIVERS' ASSOCIATION**

We have audited the financial statements on pages 12 to 24.

This report is made solely to the company's members, as a body, in accordance with section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company'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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

### **Respective responsibilities of trustees and auditors**

The responsibilities of the trustees' (who are also the directors of The Disabled Drivers' Association for the purposes of company law) for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards are set out in the Statement of Trustees' Responsibilities.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and United Kingdom Auditing Standards.

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the Annual Report is not consistent with the financial statements, if the charity has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding trustees' remuneration and transactions with the charity is not disclosed.

We read other information contained in the Annual Report, and consider whether it is consistent with the audited financial statements. This other information comprises only the trustees report. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

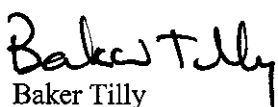
### **Basis of audit opinion**

We conducted our audit in accordance with United Kingdom Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

### **Opinion**

In our opinion the financial statements give a true and fair view of the state of the charitable company's affairs as at 31 December 2004 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended and have been properly prepared in accordance with the Companies Act 1985.



Baker Tilly

Chartered Accountants & Registered Auditors

7 The Close

NORWICH NR1 4DP

23 June 2005

# THE DISABLED DRIVERS' ASSOCIATION

## Consolidated Statement of Financial Activities (incorporating an Income and Expenditure Account) for the year ended 31 December 2004

|   | Note | Unrestricted Funds<br>£ | Restricted Funds<br>£ | 2004<br>Total<br>£ | 2003<br>Total<br>£ |
|---|------|-------------------------|-----------------------|--------------------|--------------------|
| <b>Incoming resources</b>                                   |      |                         |                       |                    |                    |
| Donations   |      | 35,006                  | 11,844                | 46,850             | 54,480             |
| Legacies  |      | 7,272                   | -                     | 7,272              | 1,100              |
| Members' subscriptions                                      |      | 187,323                 | -                     | 187,323            | 160,573            |
| Activities in furtherance of the charity's objects:         |      |                         |                       |                    |                    |
| Magazine revenue  |      | 64,178                  | -                     | 64,178             | 46,285             |
| Rents received  |      | 20,242                  | -                     | 20,242             | 37,991             |
| Grants received   |      | 940                     | 4,726                 | 5,666              | 5,121              |
| Activities for generating funds:                            |      |                         |                       |                    |                    |
| Fundraising income  |      | 66,286                  | -                     | 66,286             | 76,918             |
| Investment income   |      | 2,422                   | -                     | 2,422              | 3,923              |
| Other generated income                                      |      | 41,989                  | -                     | 41,989             | 40,688             |
| Net gain on disposal of fixed assets                        |      | 493,974                 | -                     | 493,974            | 2,018              |
| <b>Total incoming resources</b>                             |      | <b>919,632</b>          | <b>16,570</b>         | <b>936,202</b>     | <b>429,097</b>     |
| <b>Resources expended</b>                                   |      |                         |                       |                    |                    |
| <i>Cost of generating funds:</i>                            |      |                         |                       |                    |                    |
| Fundraising and publicity                                   |      | 33,694                  | 111                   | 33,805             | 36,121             |
| Other   |      | 1,095                   | -                     | 1,095              | 5,502              |
|   |      | <b>34,789</b>           | <b>111</b>            | <b>34,900</b>      | <b>41,623</b>      |
| <i>Charitable expenditure:</i>                              |      |                         |                       |                    |                    |
| Costs of activities in furtherance of the charity's objects |      |                         |                       |                    |                    |
| Funds paid to affiliated registered charity                 |      | 86,893                  | -                     | 86,893             | -                  |
| Grant paid to Ashwellthorpe Hall Association                |      | 20,000                  | -                     | 20,000             | 37,500             |
| Mobility and other welfare                                  |      | 201,994                 | 17,559                | 219,553            | 200,171            |
| Support costs   |      | 120,949                 | 1,363                 | 122,312            | 116,969            |
| Management and administration of the charity                |      | 54,476                  | 1,437                 | 55,913             | 52,774             |
|   |      | <b>484,312</b>          | <b>20,359</b>         | <b>504,671</b>     | <b>407,414</b>     |
| <b>Total resources expended</b>                             | 5    | <b>519,101</b>          | <b>20,470</b>         | <b>539,571</b>     | <b>449,037</b>     |
| Net incoming/(outgoing) resources                           |      | 400,531                 | (3,900)               | 396,631            | (19,940)           |
| Unrealised gain on investments                              |      | 226                     | -                     | 226                | 156                |
| <b>Net movement in funds</b>                                |      | <b>400,757</b>          | <b>(3,900)</b>        | <b>396,857</b>     | <b>(19,784)</b>    |
| Fund balances at 31 December 2003                           |      | 405,086                 | 181,466               | 586,552            | 606,336            |
| <b>Fund balances at 31 December 2004</b>                    |      | <b>805,843</b>          | <b>177,566</b>        | <b>983,409</b>     | <b>586,552</b>     |

All disclosures relate only to continuing operations. There are no recognised gains or losses other than those disclosed above.

The notes on pages 14 to 24 form part of these financial statements.

# THE DISABLED DRIVERS' ASSOCIATION

## Consolidated Balance Sheet as at 31 December 2004

|   | Note | Consolidated<br>2004<br>£ | 2003<br>£       | Charitable Company<br>2004<br>£ | 2003<br>£       |
|---|------|---------------------------|-----------------|---------------------------------|-----------------|
| <b>Fixed assets</b>                                   |      |                           |                 |                                 |                 |
| Tangible assets                                       | 8    | 237,340                   | 380,465         | 207,414                         | 375,251         |
| Investments   | 9    | 886                       | 660             | 898                             | 672             |
|   |      | <u>238,226</u>            | <u>381,125</u>  | <u>208,312</u>                  | <u>375,923</u>  |
| <b>Current assets</b>                                 |      |                           |                 |                                 |                 |
| Stocks  |      | 2,459                     | 1,928           | 131                             | 154             |
| Debtors & prepayments                                 | 10   | 24,289                    | 34,782          | 45,661                          | 26,530          |
| Short term deposits                                   |      | 663,947                   | 182,009         | 663,947                         | 182,009         |
| Cash at bank and in hand                              |      | 93,957                    | 30,574          | 90,337                          | 29,742          |
|   |      | <u>784,652</u>            | <u>249,293</u>  | <u>800,076</u>                  | <u>238,435</u>  |
| <b>Creditors: amounts falling due within one year</b> | 11   | <u>(39,469)</u>           | <u>(43,866)</u> | <u>(26,362)</u>                 | <u>(28,391)</u> |
| <b>Net current assets</b>                             |      | <u>745,183</u>            | <u>205,427</u>  | <u>773,714</u>                  | <u>210,044</u>  |
| <b>Total assets less current liabilities</b>          |      | <u>983,409</u>            | <u>586,552</u>  | <u>982,026</u>                  | <u>585,967</u>  |
| <b>Restricted funds</b>                               | 12   | 177,566                   | 181,466         | 177,566                         | 181,466         |
| <b>Unrestricted funds</b>                             |      |                           |                 |                                 |                 |
| General fund  | 12   | 670,537                   | 36,043          | 699,068                         | 40,660          |
| Designated funds                                      | 12   | 135,306                   | 369,043         | 105,392                         | 363,841         |
|   |      | <u>983,409</u>            | <u>586,552</u>  | <u>982,026</u>                  | <u>585,967</u>  |

The financial statements were approved by the Board of Trustees on 4 June 2005.

*D M Webber*

Miss Denise Webber  
National Treasurer

The notes on pages 14 to 24 form part of these financial statements.

# THE DISABLED DRIVERS' ASSOCIATION

## Notes forming part of the financial statements for the year ended 31 December 2004

---

### 1 Accounting policies

#### *Accounting convention*

The financial statements have been prepared under the historical cost convention with the exception of investments which are stated at market value. The financial statements also comply with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in October 2000 and applicable accounting standards.

The charitable company has revised, as provided by schedule 4, paragraph 3 (3) Companies Act 1985, its format to include headings which are relevant to its activities thus enabling it to show a true and fair view.

#### *Basis of consolidation*

The company's Financial Statements include the results of the Integrated Groups.

The consolidated Financial Statements incorporate the accounts of DDA Enterprises Limited on a line by line basis. No income and expenditure account is presented for The Disabled Drivers' Association as provided by Section 230 of the Companies Act 1985.

#### *Income from donations and gifts*

Donations and gifts are recognised on receipt or accrued as income as soon as it is practicable and prudent to do so.

#### *Income from subscriptions*

Subscription income is accounted for on the basis of cash received in the year.

#### *Legacies*

Legacies are taken into account when capable of financial measurement. In the case of a pecuniary legacy this is on notification, and in all other cases when receivable.

#### *Expenses*

Expenses are accounted for on an accruals basis. Direct charitable expenditure includes all expenditure incurred in pursuance of the charity's objectives. The charity considers all these expenses to be in respect of mobility and other welfare and support costs. Indirect costs have been apportioned on the basis of staff numbers attributed to each activity on a consistent basis.

#### *Tangible fixed assets and depreciation*

Tangible fixed assets costing more than £1,000 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets other than freehold land so as to write off the cost less estimated residual value, over their expected useful lives. It is calculated at the following rates:

|  |             |
|--|-------------|
| Freehold and leasehold buildings:            |             |
| National Headquarters and Groups             | 2% on cost  |
| Computers, fixtures, furniture and equipment | 25% on cost |
| Motor vehicles and caravans                  | 25% on cost |



# THE DISABLED DRIVERS' ASSOCIATION

Notes forming part of the financial statements for the year ended 31 December 2004 (*Continued*)

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## 1 Accounting policies (*continued*)

### *Fund Accounting*

Unrestricted funds comprise accumulated surpluses on the general fund and designated funds. They are available for use at the discretion of the trustees in furtherance of the charitable company's objectives.

Designated funds are those funds designated for particular purposes or projects at the discretion of the trustees. Included in designated funds is an amount of £94,829 being funds held by the integrated Groups which is considered to be available for promoting the activities of the charity in the local areas where the funds were raised.

Restricted funds are created when grants or donations are made for a particular purpose by the donor.

Donations and funding from the Community Fund (formerly the National Lottery Charities Board) and others towards building costs of the National Headquarters have been credited to a restricted fund account. Depreciation of the building is debited to this fund on an annual basis.

### *Pension costs*

Contributions to the company's defined contribution pension scheme are charged to the Consolidated Statement of Financial Activities in the year in which they become payable.

### *Stocks*

Stocks are valued at the lower of cost and net realisable value.

### *Lease and hire purchase contracts*

Assets being acquired under a lease purchase contract are capitalised in the balance sheet and are depreciated over their anticipated useful lives. The obligation to make future rental payments, net of future finance charges, is recognised as a liability in the balance sheet. The interest element of the lease payments is charged to the income and expenditure account at a constant rate over the period of the agreement.

Rentals under operating leases and hire agreements are charged to the income and expenditure account as incurred.

### *Taxation*

The Association as a charity is not liable for assessment to tax on its results.

### *Cashflow statement*

No cashflow statement has been prepared as the group qualifies for the exemption conferred by section 247 of the Companies Act 1985.

## 2 Status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

The charity has obtained the consent of the Registrar of Companies to be exempt from the requirement to use the word "Limited" in its name.

# THE DISABLED DRIVERS' ASSOCIATION

Notes forming part of the financial statements for the year ended 31 December 2004 (*Continued*)

## 3 Subsidiary company

The charity has a wholly owned subsidiary, DDA Enterprises Limited, incorporated in the UK. DDA Enterprises Limited provides services to and conducts trading on behalf of The Disabled Drivers' Association. It also produces the Magic Carpet, the charity's magazine and receives all associated advertising income. The company donates its taxable profits to The Disabled Drivers' Association and also pays interest on any loans from the charity.

|   | 2004<br>£ | 2003<br>£ |
|---|-----------|-----------|
| Turnover  | 126,826   | 98,279    |
| Cost of sales   | (62,516)  | (47,534)  |
| Gross profit  | 64,310    | 50,745    |
| Operating expenses                                      | (21,512)  | (17,581)  |
| Profit before taxation                                  | 42,798    | 33,164    |
| Gift Aid donation to the Charity                        | (42,000)  | (23,000)  |
| Retained in the subsidiary                              | 798       | 10,164    |
| The aggregate of the assets, liabilities and funds was: |           |           |
| Assets  | 49,634    | 24,845    |
| Liabilities   | (48,239)  | (24,248)  |
| Funds (representing 12 ordinary shares of £1 each)      | 1,395     | 597       |

## 4 Groups

Integrated Groups operate throughout the United Kingdom to promote the charitable objectives of The Disabled Drivers' Association. These figures represent the results of the 19 Groups (2003: 21).

| 'Groups' Income and Expenditure                | 2004<br>£ | 2003<br>£ |
|--|-----------|-----------|
| Income   |           |           |
| Donations and gifts: general                   | 3,245     | 3,230     |
| restricted                                     | -         | 500       |
| Grants received: general                       | 940       | -         |
| restricted                                     | 4,726     | -         |
| Subscriptions                                  | 95        | 162       |
| Fundraising income                             | 12,833    | 16,188    |
| Other income                                   | 10,254    | 14,652    |
| Interest on bank and building society deposits | 769       | 2,777     |
| Total income                                   | 32,862    | 37,509    |
| Total expenditure                              | (44,034)  | (59,199)  |
| Net outgoing resources                         | (11,172)  | (21,690)  |

# THE DISABLED DRIVERS' ASSOCIATION

Notes forming part of the financial statements for the year ended 31 December 2004(Continued)

## 4 Groups (Continued)

|                                     | 2004<br>£ | 2003<br>£ |
|-------------------------------------|-----------|-----------|
| <b>Groups Balance sheet</b>         |           |           |
| <b>Fixed assets</b>                 |           |           |
| Tangible assets                     | 37,446    | 47,418    |
| <b>Current assets</b>               |           |           |
| Stocks                              | 131       | 154       |
| Debtors                             | -         | -         |
| Short term deposits                 | 50,924    | 139,827   |
| Cash at bank and in hand            | 23,766    | 23,486    |
|                                     | 74,821    | 163,467   |
| <b>Creditors</b>                    |           |           |
| Amounts falling due within one year | (175)     | -         |
| <b>Net current assets</b>           | 74,646    | 163,467   |
| <b>Total net assets</b>             | 112,092   | 210,885   |
| <b>Restricted Funds</b>             | 17,263    | 19,765    |
| <b>Designated Funds</b>             | 94,829    | 191,120   |
|                                     | 112,092   | 210,885   |

# THE DISABLED DRIVERS' ASSOCIATION

Notes forming part of the financial statements for the year ended 31 December 2004 (*Continued*)

## 5 Analysis of total resources expended

|  | Staff costs<br>£ | Other<br>£     | Total<br>2004<br>£ | Total<br>2003<br>£ |
|--|------------------|----------------|--------------------|--------------------|
| Direct charitable expenditure:               |                  |                |                    |                    |
| Mobility and other welfare                   | 62,068           | 264,378        | 326,446            | 237,671            |
| Support costs                                | 45,232           | 77,080         | 122,312            | 116,969            |
|  | <u>107,300</u>   | <u>341,458</u> | <u>448,758</u>     | <u>354,640</u>     |
| Other expenditure:                           |                  |                |                    |                    |
| Fundraising and publicity                    | 3,659            | 30,146         | 33,805             | 36,121             |
| Other costs of generating funds              | -                | 1,095          | 1,095              | 5,502              |
| Management and administration of the charity | 32,711           | 23,202         | 55,913             | 52,774             |
| Total  | <u>143,670</u>   | <u>395,901</u> | <u>539,571</u>     | <u>449,037</u>     |

Costs not directly attributable to a particular functional cost heading have been apportioned consistently on the ratio of relevant employee numbers of each function to total number of employees.

Total resources expended in the year can be further analysed as follows:

|   |                |                |
|---|----------------|----------------|
| Headquarters staff costs                | 90,810         | 87,506         |
| Printing, stationery and distribution   | 29,389         | 33,817         |
| Membership support (IT, communications) | 44,856         | 39,191         |
| Premises and insurances                 | 13,002         | 12,119         |
| Finance costs                           | 4,811          | 5,445          |
| Executive director and support costs    | 64,980         | 58,848         |
| Annual general meeting                  | 10,072         | 5,520          |
| Committee meetings                      | 7,003          | 8,165          |
| Magic Carpet                            | 84,941         | 64,906         |
| Grant to Ashwellthorpe Hall Association | 20,000         | 37,500         |
| Fundraising expenditure                 | 18,851         | 20,238         |
| Audit & legal fees                      | 8,693          | 8,435          |
| Depreciation                            | 11,236         | 8,148          |
| Groups expenditure                      | 44,034         | 59,199         |
| Transfers to affiliated groups          | 86,893         | -              |
|   | <u>539,571</u> | <u>449,037</u> |

Included in Groups expenditure is a depreciation charge of £15,651 (2003: £12,509).

# THE DISABLED DRIVERS' ASSOCIATION

Notes forming part of the financial statements for the year ended 31 December 2004 (*Continued*)

## 6 Movement in total funds for the year

This has been arrived at after charging:

|                                     | Consolidated      |                   | Charity           |                   |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------|
|                                     | 2004              | 2003              | 2004              | 2003              |
|                                     | £                 | £                 | £                 | £                 |
| Auditors' remuneration              | 8,156             | 8,378             | 5,362             | 5,650             |
| Depreciation of fixed assets        | 26,886            | 20,657            | 22,317            | 6,190             |
| Finance lease interest              | -                 | 2,290             | -                 | -                 |
| Hire of equipment – operating lease | 1,128             | -                 | -                 | -                 |
|                                     | <u>          </u> | <u>          </u> | <u>          </u> | <u>          </u> |

## 7 Staff costs and trustees' expenses

|                       |                   |                   |                   |                   |
|-----------------------|-------------------|-------------------|-------------------|-------------------|
| Wages and salaries    | 125,682           | 120,642           | 125,682           | 120,642           |
| Social security costs | 10,636            | 10,090            | 10,636            | 10,090            |
| Other pension costs   | 7,352             | 7,080             | 7,352             | 7,080             |
|                       | <u>          </u> | <u>          </u> | <u>          </u> | <u>          </u> |
|                       | <u>143,670</u>    | <u>137,812</u>    | <u>143,670</u>    | <u>137,812</u>    |

The average number of full time equivalent employees during the year was 8 (2003: 8).

The number of employees earning over £50,000 per annum was NIL (2003: nil).

The trustees received no emoluments.

Twelve trustees had expenses totalling £3,463 (2003: £4,719) reimbursed for travel, accommodation, subsistence and telephone charges.

The Association provides Trustee Indemnity insurance. The premium paid during the year was £414 .

The Association also provides Professional Indemnity cover to protect the charity from any possible claims in connection with its information service. The premium paid during the year was £1,575.

# THE DISABLED DRIVERS' ASSOCIATION

Notes forming part of the financial statements for the year ended 31 December 2004 (*Continued*)

## 8 Tangible fixed assets

*Consolidated*

|   | Freehold<br>Land and<br>Buildings<br>£ | Leasehold<br>Property<br>£ | Computers<br>fixtures,<br>furniture<br>& equipment<br>£ | Motor<br>vehicles<br>and<br>caravan<br>£ | Total<br>£        |
|---|--|----------------------------|---|--|-------------------|
| <b>Cost:</b>                                  |  |                            |   |  |                   |
| At 1 January 2004                             | 383,995                                | 4,386                      | 107,726   | 69,942                                   | 566,049           |
| Disposal                                      | (194,784)                              |                            | (70,698)  | -  | (265,482)         |
| Additions                                     | -                                      | -                          | 33,426  | 3,500                                    | 36,926            |
|   | <u>          </u>                      | <u>          </u>          | <u>          </u>                                       | <u>          </u>                        | <u>          </u> |
| <b>At 31 December 2004</b>                    | <b>189,211</b>                         | <b>4,386</b>               | <b>70,454</b>   | <b>73,442</b>                            | <b>337,493</b>    |
|   | <u>          </u>                      | <u>          </u>          | <u>          </u>                                       | <u>          </u>                        | <u>          </u> |
| <b>Depreciation:</b>                          |  |                            |   |  |                   |
| At 1 January 2004                             | 60,285                                 | 3,864                      | 96,633  | 24,802                                   | 185,584           |
| Disposal                                      | (43,658)                               |                            | (68,659)  | -  | (112,317)         |
| Charge for year                               | 5,477                                  | 288                        | 5,808   | 15,313                                   | 26,886            |
|   | <u>          </u>                      | <u>          </u>          | <u>          </u>                                       | <u>          </u>                        | <u>          </u> |
| <b>At 31 December 2004</b>                    | <b>22,104</b>                          | <b>4,152</b>               | <b>33,782</b>   | <b>40,115</b>                            | <b>100,153</b>    |
|   | <u>          </u>                      | <u>          </u>          | <u>          </u>                                       | <u>          </u>                        | <u>          </u> |
| <b>Net book value at<br/>31 December 2004</b> | <b>167,107</b>                         | <b>234</b>                 | <b>36,672</b>   | <b>33,327</b>                            | <b>237,340</b>    |
|   | <u>          </u>                      | <u>          </u>          | <u>          </u>                                       | <u>          </u>                        | <u>          </u> |
| <b>Net book value at<br/>31 December 2003</b> | <b>323,710</b>                         | <b>522</b>                 | <b>11,093</b>   | <b>45,140</b>                            | <b>380,465</b>    |
|   | <u>          </u>                      | <u>          </u>          | <u>          </u>                                       | <u>          </u>                        | <u>          </u> |

In the opinion of the trustees the market value of the land and buildings was in excess of its book value as at 31 December 2004.

All fixed assets of the charitable company are used for charitable purposes.

# THE DISABLED DRIVERS' ASSOCIATION

Notes forming part of the financial statements for the year ended 31 December 2004 (*Continued*)

## 8 Tangible fixed assets (*Continued*)

### Charity

|   | Freehold<br>Land and<br>Buildings<br>£ | Leasehold<br>Property<br>£ | Computer<br>fixtures,<br>furniture<br>& equipment<br>£ | Motor<br>vehicles<br>£ | Total<br>£     |
|---|--|----------------------------|--|------------------------|----------------|
| <b>Cost:</b>                                  |  |                            |  |                        |                |
| At 1 January 2004                             | 383,995                                | 4,386                      | 39,791   | 69,942                 | 498,114        |
| Disposal                                      | (194,784)                              |                            | (9,750)  |                        | (204,534)      |
| Additions                                     |  |                            | 3,861  | 3,500                  | 7,361          |
|   | <hr/>                                  | <hr/>                      | <hr/>  | <hr/>                  | <hr/>          |
| <b>At 31 December 2004</b>                    | <b>189,211</b>                         | <b>4,386</b>               | <b>33,902</b>  | <b>73,442</b>          | <b>300,941</b> |
|   | <hr/>                                  | <hr/>                      | <hr/>  | <hr/>                  | <hr/>          |
| <b>Depreciation:</b>                          |  |                            |  |                        |                |
| At 1 January 2004                             | 60,285                                 | 3,864                      | 33,912   | 24,802                 | 122,863        |
| Disposal                                      | (43,658)                               |                            | (8,068)  |                        | (51,726)       |
| Charge for year                               | 5,477                                  | 288                        | 1,312  | 15,313                 | 22,390         |
|   | <hr/>                                  | <hr/>                      | <hr/>  | <hr/>                  | <hr/>          |
| <b>At 31 December 2004</b>                    | <b>22,104</b>                          | <b>4,152</b>               | <b>27,156</b>  | <b>40,115</b>          | <b>93,527</b>  |
|   | <hr/>                                  | <hr/>                      | <hr/>  | <hr/>                  | <hr/>          |
| <b>Net book value at<br/>31 December 2004</b> | <b>167,107</b>                         | <b>234</b>                 | <b>6,746</b>   | <b>33,327</b>          | <b>207,414</b> |
|   | <hr/>                                  | <hr/>                      | <hr/>  | <hr/>                  | <hr/>          |
| Net book value at<br>31 December 2003         | 323,710                                | 522                        | 5,879  | 45,140                 | 375,251        |
|   | <hr/>                                  | <hr/>                      | <hr/>  | <hr/>                  | <hr/>          |

The net book values of freehold land and buildings comprises:

|                                   | 2004<br>£ | 2003<br>£ |
|-----------------------------------|-----------|-----------|
| Ashwellthorpe Hall                | -         | 157,920   |
| New Headquarters at Ashwellthorpe | 167,107   | 165,790   |
|                                   | <hr/>     | <hr/>     |
|                                   | 167,107   | 323,710   |
|                                   | <hr/>     | <hr/>     |

# THE DISABLED DRIVERS' ASSOCIATION

Notes forming part of the financial statements for the year ended 31 December 2004 *(Continued)*

## 9 Fixed asset investments

|                                       | Consolidated |      | Charity |      |
|---------------------------------------|--------------|------|---------|------|
|                                       | 2004         | 2003 | 2004    | 2003 |
|                                       | £            | £    | £       | £    |
| Quoted investments at market value    |              |      |         |      |
| At 1 January 2004                     | 660          | 504  | 660     | 504  |
| Net gain (loss) on revaluation        | 226          | 156  | 226     | 156  |
|                                       | —            | —    | —       | —    |
| At 31 December 2004                   | 886          | 660  | 886     | 660  |
| Shares in subsidiary undertaking      |              |      |         |      |
| at cost                               | -            | -    | 12      | 12   |
|                                       | —            | —    | —       | —    |
|                                       | 886          | 660  | 898     | 672  |
|                                       | —            | —    | —       | —    |
| Historical cost of quoted investments | 42           | 42   | 42      | 42   |
|                                       | —            | —    | —       | —    |

## 10 Debtors

|                                       |        |        |        |        |
|---------------------------------------|--------|--------|--------|--------|
| Amount owed by subsidiary undertaking | -      | -      | 35,132 | 8,773  |
| Trade debtors                         | 12,533 | 15,355 | -      | -      |
| Other debtors                         | 5,978  | 2,381  | 5,978  | 2,381  |
| Prepayments and accrued income        | 5,778  | 17,046 | 4,551  | 15,376 |
|                                       | —      | —      | —      | —      |
|                                       | 24,289 | 34,782 | 45,661 | 26,530 |
|                                       | —      | —      | —      | —      |



# THE DISABLED DRIVERS' ASSOCIATION

Notes forming part of the financial statements for the year ended 31 December 2004 (*Continued*)

## 11 Creditors – amounts falling due within one year

|                              | Consolidated  |               | Charity       |               |
|------------------------------|---------------|---------------|---------------|---------------|
|                              | 2004          | 2003          | 2004          | 2003          |
|                              | £             | £             | £             | £             |
| Trade creditors              | 13,630        | 17,347        | 5,613         | 6,419         |
| Taxation and social security | 4,355         | 4,912         | 2,965         | 2,965         |
| Other creditors              | 10,860        | 932           | 10,860        | 932           |
| Accruals and deferred income | 10,624        | 20,675        | 6,924         | 18,075        |
|                              | <u>39,469</u> | <u>43,866</u> | <u>26,362</u> | <u>28,391</u> |

## 12 Statement of funds

*Consolidated*

|                                 | At 1<br>January<br>2004 | Income         | Expenditure    | Transfers | At 31<br>December<br>2004 |
|---------------------------------|-------------------------|----------------|----------------|-----------|---------------------------|
|                                 | £                       | £              | £              | £         | £                         |
| <b>Designated funds:</b>        |                         |                |                |           |                           |
| Fixed asset fund                | 177,923                 | -              | -              | (137,446) | 40,477                    |
| Groups funds                    | 191,120                 | 28,136         | 123,699        | (728)     | 94,829                    |
| <b>Total designated funds</b>   | <u>369,043</u>          | <u>28,136</u>  | <u>123,699</u> |           | <u>135,306</u>            |
| <b>General fund</b>             | <u>36,043</u>           | <u>891,722</u> | <u>395,402</u> | 138,174   | <u>670,537</u>            |
| <b>Total unrestricted funds</b> | <u>405,086</u>          | <u>919,858</u> | <u>519,101</u> |           | <u>805,843</u>            |
| <b>Restricted funds:</b>        |                         |                |                |           |                           |
| National Headquarters building  | 153,298                 | -              | 3,684          |           | 149,614                   |
| Group Review                    | 5,917                   | -              | 5,917          |           | -                         |
| Equipment (wheelchair)          | 2,486                   | 344            | 766            |           | 2,064                     |
| Computer equipment              |                         | 11,500         | 2,875          |           | 8,625                     |
| Group motor vehicle             | 19,765                  |                | 7,188          |           | 12,577                    |
| Group office equipment          |                         | 4,726          | 40             |           | 4,686                     |
| <b>Total restricted funds</b>   | <u>181,466</u>          | <u>16,570</u>  | <u>20,470</u>  |           | <u>177,566</u>            |
| <b>Total funds</b>              | <u>586,552</u>          | <u>936,428</u> | <u>539,571</u> |           | <u>983,409</u>            |

# THE DISABLED DRIVERS' ASSOCIATION

Notes forming part of the financial statements for the year ended 31 December 2004 (Continued)

## 12 Funds (Continued)

| <i>Charity</i>                         | <b>General<br/>fund<br/>£</b> | <b>Designated<br/>funds<br/>£</b> | <b>Restricted<br/>funds<br/>£</b> | <b>Total<br/>£</b> |
|--|-------------------------------|-----------------------------------|-----------------------------------|--------------------|
| Balance at 1 January 2004              | 40,660                        | 363,841                           | 181,466                           | 585,967            |
| Transfers                              | 162,158                       | (162,158)                         |                                   | -                  |
| Net movement of funds                  | 496,250                       | (96,291)                          | (3,900)                           | 396,059            |
| <b>Balance at 31 December 2004</b>     | <b>699,068</b>                | <b>105,392</b>                    | <b>177,566</b>                    | <b>982,026</b>     |
| Analysis between funds:                |                               |                                   |                                   |                    |
| Tangible fixed assets                  | -                             | 30,746                            | 177,566                           | 208,312            |
| Cash at bank and in hand               | 679,594                       | 74,690                            | -                                 | 754,284            |
| Other net current assets (liabilities) | 19,474                        | (44)                              | -                                 | 19,430             |
|  | <b>699,068</b>                | <b>105,392</b>                    | <b>177,566</b>                    | <b>982,026</b>     |

The General fund represents the free funds of the charity which are not designated for particular purposes.

Designated funds comprise the following:

A Fixed asset fund has been created to assist in identifying those funds that are not free funds and represents the net book value of the Association's fixed assets except for expenditure covered by Restricted funds.

Funds held by 19 Integrated Groups of the Association are separately designated. These funds are used for promoting the activities of the charity in the local areas where the funds were raised.

The Restricted fund represents grants and donations raised to build the new National Headquarters building at Ashwellthorpe, a grant to carry out a Group review, a grant towards the cost of a wheelchair, donations towards cost of new computer equipment at Headquarters and funds raised to purchase a new motor vehicle for Ammanford Group and new office equipment for Swansea Group.

## 13 Pensions

The charity operates a defined contribution scheme which is available to all of the charity's employees. Contributions are charged in the accounts as incurred and there were no outstanding or proposed contributions as at the balance sheet date. Pension costs charged in the year were £7,352 (2003: £6,142).

## 14 Commitments under operating leases

As at 31 December 2004, the company had annual commitments under a non-cancellable lease as set out below:

|  | <b>Office Equipment</b> |             |
|--|-------------------------|-------------|
|  | <b>2004</b>             | <b>2003</b> |
|  | <b>£</b>                | <b>£</b>    |
| Operating Lease which expires in two to five years | <b>1,128</b>            | <b>-</b>    |