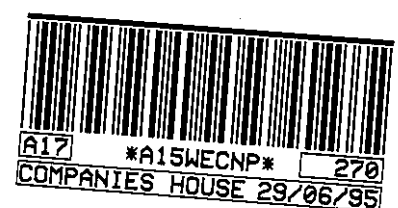


**Action on Disability and Development**  
(Limited by Guarantee)

**Trustees' report and financial statements**

**31 December 1994**

Registered number 2033925



# Action on Disability and Development (Limited by Guarantee)

Trustees' report and financial statements  
for the year ended 31 December 1994

<i>Contents</i>	<i>Page</i>
Trustees' report	1 - 4
Legal and administrative details	5
Statement of trustees responsibilities	6
Auditors' report	7
Income and expenditure account	8
Balance sheet	9
Notes	10 - 19

**Registered Number: 2033925**

# Action on Disability and Development

(Limited by Guarantee)

## Trustees' report

### Policies

Action on Disability and Development (ADD) supports the self help initiatives of disabled people in their work for basic human rights and equal opportunities, using a community development approach.

We work directly with groups and organisations that are run by disabled people in developing countries. An important element of our work is to enable these organisations to become stronger, and thus be better able to address the needs of their members through campaigning, income-generation and by other means which support greater choice and control in their own lives. Primarily this allows for disabled people to be advocates of their own course and to better their situation for themselves.

### Structure

The way ADD operates is tailored to the problems that we are helping to solve. We spend a considerable amount of time listening to the needs of disabled people. In order to do this it is essential to have a well trained and supportive staff in our main countries of operation. This enables our partnerships to be achieved in an effective way enhancing the strengths and abilities of organisations of disabled people.

ADD strives to provide the most effective management systems to allow organisations of disabled people to achieve their goals. A small management team based at the operational headquarters in Frome supervises and develops the programmes overseas, and raises the necessary funds. The grass roots work is carried out by partner organisations in developing countries.

ADD India, a separate organisation under the trusteeship of Indian nationals, continues to operate very effectively in Southern India and carried out a substantial amount of work with disabled people.

### Activities and achievements

In the 1993 Annual Report we noted a pattern of renewed growth in activity, and this has continued to such an extent that the principal achievements for 1994 are the developments of new programmes which came on stream throughout the year.

Work has started in Bangladesh with the encouragement and support of our partners, the Bangladesh Protibandhi Kallyan Somity (BPKS). This exciting programme has made a good start under the careful management of Mosharraf Hossain.

The work with disabled children and their mothers is now underway in Lusaka, Zambia. Early intervention work with disabled children was suggested as the priority area for ADD by ZAFOD, the Zambian Federation of the Disabled.

# Action on Disability and Development

(Limited by Guarantee)

## Trustees' report

### Activities and achievements *(continued)*

Dr. Sulemana Abudulai has developed our Ghana programme and will run it throughout most of 1995. This programme will operate out of Tamale, Northern Ghana, providing direct support to disabled people and their organisations in the North of the country.

Final preparations have been made for the start of our work in Cambodia. During 1995 we will begin the anticipated training programme with the Khmer Buddhist Society so as to prepare their outreach workers to work in a variety of situations with disabled people. A new national organisation of disabled people is in the process of formation in association with Disabled People International (DPI) and a close working relationship is planned.

Some programmes are now coming to a planned conclusion. For example, the orthopaedic work of ADD within Southern India was successfully handed over to a newly formed Indian organisation under the trusteeship of Indian nationals many of whom, including the Chair, are disabled people. The newly named Mobility India will build on the current partnership strength of some eleven major organisations within Southern India.

The Association of the Physically Handicapped, Bangalore, has long been a partner. Our long link with the APH Gardeners' Training Scheme will come to an end and we are pleased to report the continued progress of this programme and its steady development. It has trained many disabled people to become expert home gardeners, all of whom have gone on to get jobs within the rapidly expanding city.

Though the highlights of the year might be the development of new programmes, and the progression of others to independence, nonetheless very significant achievements have been recorded in our more established programmes. In West Africa (Burkina Faso and Mali) and in Sudan, for instance, more and more income generating schemes are being established, using revolving loan funds. In Uganda, where new partners in the North and East are receiving ADD support, there too income generation is moving to the centre of ADD's work.

The achievement of starting four major new programmes is very significant, but the demand for our services continues to grow. We have tried to respond to that as best we can, and the research and development necessary before we begin further programmes has continued. With increased funding we can look forward to further growth in the years to come.

### Commentary on financial statements

The accounts record an 8% growth in overall expenditure compared with the 1993 figures. This expenditure was adequately covered by income throughout the year and we were also able to raise income for future years making total receipts of £939,583 for Operations and £61,076 for general purposes in 1994 (see note 3). This income has been raised from a wide variety of sources including the Overseas Development Administration of the British Government, the European Union, donor agencies, trusts, foundations and many generous individuals.

# Action on Disability and Development

(Limited by Guarantee)

## Trustees' report

### Commentary on financial statements (*continued*)

Core fundraising and administration costs were less than 5% of total expenditure during 1994. Examination of the accounts will reveal that we are holding nearly £662,000 earmarked to advances for future programmes (see note 13). These funds will be spent in 1995 or subsequently. The surplus for the year was £46,524 an increase compared with the previous year (£28,681 : 1993).

### Concluding remarks

Perceptions of disability have been changing over the last few years and, following on from other critical concerns such as gender and the environment, it now appears to have established itself firmly on the development agenda.

There are two central aspects to this evolution; the demand from disabled people themselves for legitimate rights and control over their own destinies; and the changes this is forcing on the nature of disability-focused development initiatives. The consequences of this are still gathering momentum, but they include a growing recognition within the development community that disabled people have been overlooked and marginalised for too long.

In the past, where disability concerns were addressed at all, it was very much in terms of a welfare approach planned and controlled by the able-bodied. Now it is increasingly likely that a disability project will not only have disabled people centrally involved in its management but also be based on the community development or "empowerment" model of development.

ADD has played a key role in this process. In over 15 countries across Africa and Asia we are working with disabled people and their organisations, enabling and supporting them in their development efforts. This progression in programme work requires support and confidence from financial partners. The trustees express their profound gratitude for the support and encouragement given to ADD throughout 1994 by funders.

# Action on Disability and Development (Limited by Guarantee)

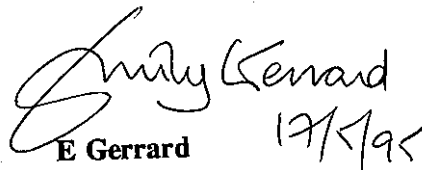
## Trustees' report

The trustees constitute directors of the company for Companies Act purposes.

## Auditors

On 6 February 1995, our auditors changed the name under which they practise to KPMG and, accordingly, have signed their report in their new name. In accordance with Section 384 of the Companies Act 1985, a resolution for the re-appointment of KPMG as auditors of the company, is to be proposed at the forthcoming Annual General Meeting.

By order of the board

  
E Gerrard  
Secretary

17/1/95

23 Lower Keyford  
Frome  
Somerset

# Action on Disability and Development

(Limited by Guarantee)

## Legal and administrative details

Action on Disability and Development was incorporated as a company limited by guarantee (company registration number 2033925) on 3 July 1986. The company was registered with the Charity Commission (registration number 294860) on 18 November 1986 as a charity whose purpose is to support disabled people in developing their own self-help initiatives and development programmes.

### Trustees

The trustees who held office during the year were:

C Gillies

R Hurst

J Joffe

G Stringer CBE

Sir G Wilson KCB CMG (Chairman)

H Enns

S Chandra Ahuja

### Director

C Underhill

### Secretary

E Gerrard

### Address and registered office

23 Lower Keyford  
Frome  
Somerset

### Auditors

KPMG  
1 Cricklade Court  
Cricklade Street  
Swindon

### Bankers

Lloyds Bank Plc  
Frome  
Somerset

## Action on Disability and Development (Limited by Guarantee)

### Statement of trustees' responsibilities

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 company and of the excess of income over expenditure for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then 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 company will continue its activities.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 1985. They have general responsibility for taking such steps as are open to them to safeguard the assets of the company and to prevent and detect fraud and other irregularities.





1 Cricklade Court  
Cricklade Street  
Old Town  
Swindon SN1 3EY

## Report of the auditors to the members of Action on Disability and Development

We have audited the financial statements on pages 8 to 19.

### *Respective responsibilities of trustees and auditors*

As described on page 6 the company's trustees are responsible for the preparation of financial statements. It is our responsibility to form an independent opinion, based on our audit, on those statements and to report our opinion to you.

### *Basis of opinion*

We conducted our audit in accordance with 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 judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the 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 company's affairs at 31 December 1994 and of its excess of income over expenditure for the year then ended and have been properly prepared in accordance with the Companies Act 1985.

**KPMG**  
Chartered Accountants  
Registered Auditors

17 May 1995



# Action on Disability and Development (Limited by Guarantee)

Income and expenditure account  
for the year ended 31 December 1994

	Note	1994 £	1993 £
<b>Income</b>			
Operations	3	872,654	810,048
Other	3	61,076	30,031
		<u>933,730</u>	<u>840,079</u>
<b>Expenditure</b>			
Operations	4	(848,026)	(790,303)
Support	6	(39,180)	(21,095)
		<u>(887,206)</u>	<u>(811,398)</u>
<b>Surplus for the year</b>	7	<u>46,524</u>	<u>28,681</u>

Movements on reserves are set out in note 14.

There were no recognised gains or losses other than the surplus for the year.

There is no material difference between the results as reported and those on an unmodified historical cost basis. Accordingly, no statement of historical cost gains or losses has been included.


# Action on Disability and Development (Limited by Guarantee)

Balance sheet  
at 31 December 1994

	Note	1994 £	£	1993 £	£
<b>Fixed assets</b>					
Tangible assets	10		168,260		178,022
<b>Current assets</b>					
Debtors	11	22,084		11,466	
Cash at bank and in hand	12	924,840		739,417	
			<u>946,924</u>		<u>750,883</u>
<b>Creditors: amounts falling due within one year</b>	13	(782,828)		(643,073)	
<b>Net current assets</b>			<u>164,096</u>		<u>107,810</u>
<b>Net assets</b>			<u>332,356</u>		<u>285,832</u>
<b>Reserves</b>					
Future programmes	14	146,884		109,868	
General reserve	14	185,472		175,964	
			<u>332,356</u>		<u>285,832</u>

These financial statements were approved by the board of directors on 17<sup>th</sup> May 1995 and were signed on its behalf by:

  
**J Joffe**  
Trustee

  
**C Gillies**  
Trustee

# Action on Disability and Development (Limited by Guarantee)

## Notes

*(forming part of the financial statements)*

### 1 Status of the company

The company is limited by guarantee. The liability of the members in the event of a winding up is limited by guarantee to an amount not exceeding £1 per member.

### 2 Accounting policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company's financial statements.

#### *Basis of preparation*

The financial statements have been prepared in accordance with applicable accounting standards and under the historical cost accounting rules.

#### *Cash flow statement*

The company is exempt from the requirement to prepare a cash flow statement under Financial Reporting Standard No 1 as it is entitled to the exemptions available in sections 246 to 249 of the Companies Act 1985 as a small company.

#### *Income*

Income represents amounts receivable from funds. Income earmarked for programmes is separately identified as being for programmes and disclosed as "Operations Income".

#### *Expenditure*

Operations expenditure consists of direct programme expenditure and programme fund-raising costs. In addition, administration costs are recovered on programmes, wherever possible, in agreement with funders.

#### *Transfers*

The excess of operations income over operations expenditure is transferred to a reserve earmarked for future programmes. In addition, a contribution to this reserve from the general reserve is made when appropriate.

The remaining excess of income over expenditure is transferred to the general reserve.

#### *Fixed assets and depreciation*

Depreciation is provided by the company to write off the cost less the estimated residual value of tangible fixed assets by equal instalments over their estimated useful economic lives as follows:

Freehold buildings	-	50 years (2% per annum)
Office and computer equipment	-	25% reducing balance
Motor vehicles	-	15% reducing balance

# Action on Disability and Development (Limited by Guarantee)

Notes (continued)

## 3 Income

	1994 £	1993 £
<b>Operations income</b>		
The Associazione Italiana Amicidi Raoul Follereau (AIFD)	-	8,743
Ajahma Charitable Trust	25,473	8,900
Baring Foundation	-	75,000
Barrow & Geraldine Cadbury Trust	5,000	-
Bread for the World	40,000	39,993
CAFOD	40,222	55,344
Canada Fund	-	5,286
Charity Knowhow	-	782
Charity Projects (Comic Relief)	13,698	102,744
Christian Aid	37,850	18,526
Commission for the European Communities (CEC)	189,536	273,712
Commonwealth Foundation	-	1,846
Concert for Africa	462	-
Development Aid and Charities Fund (DACF)	636	-
Department of Health	10,000	13,000
Fund for Human Needs	500	-
Hilden Charitable Trust	-	4,000
Oxfam Hong Kong	18,419	-
ICCO	11,473	-
Jules & Paul- Emile Leger Foundation	4,616	-
Leigh Trust	-	2,000
Ministry of Community Development, Zambia	-	15,306
Miserior	-	8,423
Nuffield Foundation	-	6,935
Overseas Development Administration (ODA)	239,674	155,039
Oxfam	84,619	106,615
Platinum Trust	4,804	-
Princes Trust	-	1,200
Joseph Rowntree Trust	-	14,000
Save the Children Fund	21,500	26,557
Sir Halley Stewart Trust	14,732	-
Stanley Thomas Johnson Foundation	8,497	-
Tudor Trust	3,500	-
West Croft Trust	650	-
Sundry donations	350	13,521
Anonymous donations	101,500	42,000
<b>Sub total carried forward</b>	<b>877,711</b>	<b>999,472</b>

# Action on Disability and Development (Limited by Guarantee)

Notes (continued)

## 3 Income (continued)

	1994 £	1993 £
Sub total brought forward	877,711	999,472
<b>Operations income (continued)</b>		
Fees earned	5,645	2,260
Bank interest	37,016	20,722
Rent and interest receivable overseas	11,494	-
Core fundraising appeals	7,717	-
	<u>939,583</u>	<u>1,022,454</u>
Income deferred to 1993	-	4,000
(Increase) in advances for future programmes (see note 13)	(66,929)	(216,406)
	<u>872,654</u>	<u>810,048</u>
	1994 £	1993 £
<b>Other income</b>		
Cadbury Trust	10,000	10,000
Mobile Systems UK Limited	3,000	-
Mercer Co (Whittington Estate)	5,000	-
Allied Dunbar Charitable Trust	25,000	-
Sobell Foundation	50	-
Other campaigns and donations	17,729	12,416
Sales	297	615
	<u>61,076</u>	<u>23,031</u>
Earmarked for 1993 spend	-	7,000
	<u>61,076</u>	<u>30,031</u>
	<u>933,730</u>	<u>840,079</u>

# Action on Disability and Development (Limited by Guarantee)

Notes (continued)

## 4 Operations expenditure

	1994 £	1993 £
Grants and field operations	761,409	706,240
Salaries and staff costs	42,838	46,834
General running costs	23,123	17,609
Travel and transport	7,010	5,327
Banking and professional fees	3,817	3,175
Depreciation	9,125	10,425
Loss on disposal of fixed assets	704	693
	<u>848,024</u>	<u>790,303</u>
<i>Geographical analysis</i>		
Bangladesh	20,891	6,791
Cambodia	2,948	-
Canada (Disabled People International)	20,000	-
Ghana	27,179	599
Guyana	-	29,129
India	116,497	117,816
Kenya	-	4,412
Latin America	650	-
Nepal	-	5,553
South Africa	7,098	-
Sudan	87,078	60,279
Tanzania	-	4,849
Uganda	177,405	178,438
UK	4,340	44,582
West Africa	107,049	102,391
Zambia	43,324	20,693
Zimbabwe	65,277	62,860
	<u>679,736</u>	<u>638,392</u>

# Action on Disability and Development (Limited by Guarantee)

Notes (continued)

## 4 Operations expenditure (continued)

		1994 £	1993 £
<i>Global Services</i>	<i>Based</i>		
Audio service	UK	3,710	3,927
Training	Burkina Faso	3,638	21,229
Mobility	East Africa	48,630	33,689
Orthopaedic	India	28,051	30,259
Planning	Zimbabwe	-	17,841
Design and development	UK	84,261	44,966
		<hr/>	<hr/>
		168,290	151,911
		<hr/>	<hr/>
<b>Total expenditure</b>		<b>848,026</b>	<b>790,303</b>
		<hr/>	<hr/>

## 5 Core running costs

Within the Operations expenditure shown in note 4 are core costs for running the organisation of:

	1994 £	1993 £
Salaries and staff costs	20,153	16,405
Trustees expenses	5,576	4,134
Audit and banking	3,817	3,175
	<hr/>	<hr/>
	29,546	23,714
	<hr/>	<hr/>



# Action on Disability and Development (Limited by Guarantee)

Notes (continued)

## 6 Support expenditure

	1994 Fundraising campaigns £	1993 Fundraising campaigns £
<b>Staff</b>		
Salaries and staff costs	21,858	14,248
<b>Office running costs</b>		
General running costs	17,322	6,727
<b>Travel and subsistence</b>		
Local and overseas	-	120
	<u>39,180</u>	<u>21,095</u>

## 7 Surplus for the year

	1994 £	1993 £
<i>Surplus for the year is arrived after charging:</i>		
Auditors' remuneration	3,231	2,937
Depreciation	9,125	10,425
Loss on disposal of fixed assets	704	693

# Action on Disability and Development (Limited by Guarantee)

Notes *(continued)*

## 8 Staff numbers and costs

The average number of persons employed by the company (including directors) during the year, analysed by category, was as follows:

	Number of employees	
	1994	1993
Development	10	9
Administration	4	4
Fundraising	3	3
	<hr/>	<hr/>
	17	16
	<hr/>	<hr/>

The aggregate payroll costs of these persons were as follows:

	1994	1993
	£	£
Wages and salaries	249,937	232,526
Social security costs	19,350	18,303
Other pension costs	10,197	9,259
	<hr/>	<hr/>
	279,484	260,088
	<hr/>	<hr/>

## 9 Taxation

The company is exempt from corporation tax under section 505 ICTA 1988.

# Action on Disability and Development (Limited by Guarantee)

Notes (continued)

## 10 Tangible fixed assets

	Freehold property and improvements £	Motor vehicles £	Office and computer equipment £	Total £
<b>Cost</b>				
At beginning of year	158,488	18,190	59,494	236,172
Additions	-	-	3,354	3,354
Disposals	-	(4,695)	-	(4,695)
At end of year	158,488	13,495	62,848	234,831
<b>Depreciation</b>				
At beginning of year	9,510	2,728	45,912	58,150
Charge for year	3,170	1,721	4,234	9,125
Disposals	-	(704)	-	(704)
At end of year	12,680	3,745	50,146	66,571
<b>Net book value</b>				
At 31 December 1994	145,808	9,750	12,702	168,260
At 31 December 1993	148,978	15,462	13,582	178,022

## 11 Debtors

	1994 Due within one year £	1993 Due within one year £
Sundry debtors	8,996	10,326
Prepayments and accrued income	751	1,140
Accrued interest	12,337	-
	<u>22,084</u>	<u>11,466</u>

# Action on Disability and Development (Limited by Guarantee)

## Notes (continued)

### 12 Cash at bank and in hand

	1994 £	1993 £
UK current accounts and cash in hand	6,552	1,718
Foreign accounts	53,323	51,730
UK deposit accounts	860,481	685,069
Travellers cheques	4,484	900
	<u>924,840</u>	<u>739,417</u>

### 13 Creditors: amounts falling due within one year

	1994 £	1993 £
Other creditors and accruals	95,183	28,909
Advances for future programmes	661,823	594,894
Provisions	25,822	19,270
	<u>782,828</u>	<u>643,073</u>

Advances for future programme work represents surplus balances of earmarked funds held for future spend on specific programmes.

	£
At 1 January 1994	594,894
Increase in advances for future programmes (see note 3)	<u>66,929</u>
At 31 December 1994	<u>661,823</u>

# Action on Disability and Development (Limited by Guarantee)

Notes (continued)

## 14 Movements on reserves

	Future programmes £	General reserve £	Total £
At beginning of year	109,868	175,964	285,832
Transfer to reserves	37,016	9,508	46,524
	<hr/>	<hr/>	<hr/>
At end of year	146,884	185,472	332,356
	<hr/>	<hr/>	<hr/>

### *Reserve for future programmes*

This represents appropriations from general reserve plus bank interest income which have been specifically allocated to future programme work.

## 15 Charities Act 1993

The company is registered under the Charities Act 1993.