

BEXLEY DEAF GROUP
FINANCIAL STATEMENTS
of the
TRUSTEES

for the Year Ended 31 March 2021

Charity registration number 1039183

Bank:

Charities Aid Foundation Bank

Independent Examiner:

SADLER FOGARTY SERVICES LTD
T/AS Sadler Davies & Co
Chartered Accountants
3 Enterprise House
8 Essex Road
KENT DA1 2AU

Bexley Deaf Group (BDG)

Trustees' Annual Report for the period from 1st April 2020 to 31st March 2021

Company Limited by Guarantee Number: 02942265

Charity Number: 1039183

Registered Office: 20 Whitehall Lane, Erith, Kent DA8 2DH

Bankers: CAF Bank

Accountants: Sadler Fogarty Services Ltd, T/AS Sadler Davies & Co, Chartered Accountants,
3 Enterprise House, 8 Essex Road, Dartford, Kent DA1 2AU

Directors and trustees:

The directors of the charitable company (the charity) are its trustees for the purpose of charity law.

Mr David Foot	Chair and Director
Mr Michael Colget	Vice Chair and Director
Ms Melanie Porte	Treasurer and Director
Mr Brian Dietz	Trustee and Director
Mr Mark Raymond Gately	Trustee and Director
Mr Balkar Thind	Trustee and Director
Mr Barry Hartwell	Trustee and Director
Ms Maria Goddard	Trustee and Director
Ms Janet Richards	Trustee and Director – Resigned 27 th April 2020
Mr Nikolas Murley	Trustee and Director – Appointed 21 st October 2020

Key management personnel:

Chief Executive Officer – Mrs Tania Bushell

No trustees have received remuneration from employment with the charity.

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 23rd June 1994 and registered as a charity on 1st July 1994. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Trustee selection method- Chair and Directors are elected to stand for 3 years, Treasurer and Company Secretary are elected annually. All other Trustees are voted on to the board and serve a maximum of 5 years.

The Charity's structure is as follows:

General day to day management of the centre is the responsibility of the Chief Executive Officer. All major decisions and expenditure must be presented to and agreed by the Trustees.

There are no major risks that would affect the delivery of services provided by the charity.

The charity relies on a grant jointly funded from Bexley Council and Bexley Clinical Commissioning Group, which provides most of the income for the charity to run. The trustees recognise the risk that should the grant not be awarded the charity would have to find different sources of funding.

Objectives and activities and public benefit

To relieve deaf persons resident in the London Borough of Bexley in any manner which is now or shall hereafter be deemed to be charitable in law. Bexley Deaf Group provides support and encouragement to hearing impaired people and their families within the Bexley borough.

To promote improvements in all facilities (i.e. medical, environmental, educational and recreational) for Deaf and hard of hearing people irrespective of racial background, religion, gender, age or degree of hearing loss, resident in the London Borough of Bexley. It aims to enable these residents to enjoy the same quality of life as that enjoyed by those with unimpaired hearing.

Achievements and performance

This year has been dominated by our Covid response. We are extremely proud of the way in which the Deaf Centre and its staff rose to the challenge of supporting members of our deaf and hearing impaired community through multiple lockdowns, in particular giving practical and emotional support to those who were vulnerable, isolated or shielding. We built upon our initial response to the crisis by establishing a befriending "Lend an Ear" project, funded in part by a National Lottery Community Fund. This has been extremely successful and has highlighted an on-going need for this service for which we are currently seeking continuation funding.

We also worked closely with Bexley Council and with our local CCG in their Covid relief efforts, providing information and advice to these organisations to support their interactions with deaf and hard of hearing members within the community.

Our site was temporarily closed at the start of the first lockdown, and while some members of staff were able to work from home and within the community, this was not viable for others. We took advantage of the government job retention scheme for a few members of staff while we made adjustments to our working practices. One member of staff returned from furlough within a matter of weeks to run our befriending project, while the others returned by autumn 2020.

Our BSL classes moved online during the lockdowns, but these have proved less popular than in-person classes, while our lip-reading classes have been suspended for the time being due to the complexities of communication via video link and the ability of older people to engage with technology. This of course is a nationwide issue and one with which our local council has sought to address. They developed a Digital Champions network of local people and organisations willing to help older people gain access to the internet. We were pleased to be asked to be part of this project and are currently offering to help these people access online services etc. when they need help.

A generous legacy from a long-time user of our services has allowed us to hire a part-time fundraiser, with the intention of securing the Deaf Centre's long-term future. The legacy has also allowed us to update some of our office equipment, while much of the rest has been ringfenced to allow us to restart lip reading classes and establish a hard of hearing social club, post-pandemic.

Our commissioned services include:

- hearing aid information and maintenance
- outreach clinics and home visits
- lunch club and outings for over 50's Deaf
- BSL classes, lip reading classes and deaf awareness
- Deaf job-seekers club (currently on-line)
- walking football, and
- advocacy

Financial Review

The income of the charity exceeded the expenditure giving a surplus of £76,511.84 (2020 £31,462.42) in the year and has £74,084.18 (2020 £78,180.99) unrestricted reserves.

The charity has a policy on reserves, to keep at least 3 months expenditure in the unrestricted reserve.

The restricted reserve of £7,316.15 is the unspent balance of funding for the following projects:

- Job Club Online Project – Funded by The National Lottery Community Fund via BVSC
- Lend an Ear Project - Funded by The National Lottery Community Fund

Staffing: The staffing levels for the year were 3 full time equivalent paid staff and 7 volunteers give their time on an ad hoc basis.

Investment Policy. Aside from retaining a prudent amount in reserves most of the charity's funds are spent in the short term, consequently there are no long term investments.

Trustees' responsibilities

The trustees are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- (a) Select suitable accounting policies and apply them consistently.
- (b) Make suitable judgements and estimates that are reasonable and prudent.
- (c) State whether applicable accounting standards of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records, which enable them to disclose with reasonable accuracy the financial position of the charity, and for ensuring that they comply with applicable law and regulations. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees:

Mr David Foot
Chair of Trustees



Date: 15th Oct 2021

BEXLEY DEAF GROUP
Charity Number
Statement of Assets and Liabilities as at 31st March 2021

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	Note	Unrestricted 2021 £	Designated 2021 £	Restricted 2021 £	Total 2021 £	Total 2020 £
Tangible Fixed Assets	2	<u>3,165.47</u>	<u>-</u>	<u>-</u>	<u>3,165.47</u>	<u>2,799.96</u>
Current Assets						
Monetary Assets						
Cash		7.60	-	-	7.60	11.68
Bank account		72,251.25	113,741.79	7,316.15	193,309.19	116,753.66
Total current assets		<u>72,258.85</u>	<u>113,741.79</u>	<u>7,316.15</u>	<u>193,316.79</u>	<u>116,765.34</u>
Liabilities: amounts falling due within 1 year	3	1,340.14		-	1,340.14	935.02
Current Assets less Current Liabilities		<u>70,918.71</u>	<u>113,741.79</u>	<u>7,316.15</u>	<u>191,976.65</u>	<u>115,830.32</u>
Total Assets less Current Liabilities		<u>£74,084.18</u>	<u>£113,741.79</u>	<u>£7,316.15</u>	<u>£195,142.12</u>	<u>£118,630.28</u>
FUNDS	6					
Unrestricted: General		74,084.18	-	-	74,084.18	78,180.99
Designated: Daisy Mumford		-	113,741.79	-	113,741.79	36,064.21
Restricted: Bexley Clinical Commissioning Group (Rent)		-	-	-	-	3,713.82
Restricted: BVSC - Job Club Online Project		-	-	5,766.00	5,766.00	-
Restricted: National Lottery Community Fund - Lend an Ear Project		-	-	1,550.15	1,550.15	-
Action on hearing Loss (AOHL)		-	-	-	-	671.26
		<u>£74,084.18</u>	<u>£113,741.79</u>	<u>£7,316.15</u>	<u>£195,142.12</u>	<u>£118,630.28</u>

Signed by



Mr David Foot

Date:

15th Oct 2021

BEXLEY DEAF GROUP
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

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	<u>Note</u>	<u>Unrestricted Funds</u>		<u>Restricted</u>	<u>TOTAL FUNDS</u>	
		<u>General</u>	<u>Designated</u>	<u>Funds</u>	<u>2021</u>	<u>2020</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
INCOMING RESOURCES						
Donations and Legacies	4a	64,172.27	83,000.00	3,713.82	150,886.09	104,416.48
Charitable Activities	4b	7,947.23	-	14,956.00	22,903.23	23,183.68
Income from investments	4c	-	-	-	-	-
TOTAL INCOMING RESOURCES		<u>72,119.50</u>	<u>83,000.00</u>	<u>18,669.82</u>	<u>173,789.32</u>	<u>127,600.16</u>
RESOURCES EXPENDED						
Charitable Activities	5a	89,000.89	-	7,427.64	96,428.53	95,383.77
Other expenditure	5b	848.95	-	-	848.95	753.97
TOTAL RESOURCES EXPENDED		<u>89,849.84</u>	<u>-</u>	<u>7,427.64</u>	<u>97,277.48</u>	<u>96,137.74</u>
NET INCOMING / (OUTGOING)						
RESOURCES BEFORE TRANSFERS		(17,730.34)	83,000.00	11,242.18	76,511.84	31,462.42
ADDITIONS TO & RELEASES FROM FUNDS		13,633.53	(5,322.42)	(8,311.11)	-	-
NET MOVEMENT IN FUNDS		<u>(4,096.81)</u>	<u>77,677.58</u>	<u>2,931.07</u>	<u>76,511.84</u>	<u>31,462.42</u>
BALANCES BROUGHT FWD AT 1 APRIL 2020 (2019)						
		<u>£ 78,180.99</u>	<u>£ 36,064.21</u>	<u>£ 4,385.08</u>	<u>£ 118,630.28</u>	<u>£ 87,167.86</u>
BALANCES CARRIED FWD AT 31 MARCH 2021 (2020)						
		<u>£ 74,084.18</u>	<u>£ 113,741.79</u>	<u>£ 7,316.15</u>	<u>£ 195,142.12</u>	<u>£ 118,630.28</u>

BEXLEY DEAF GROUP
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

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1 Accounting Policies

1a Accounting Convention

The financial statements have been prepared under the historical cost convention and in accordance with the Charities Statement of Recommended Practice (SORP FRS102) 2015 and the Charities Act 2011. An independent examination is required under the Charities Act 2011.

Abridged financial statements have been filed with Companies House in accordance with the special provisions of the Companies Act 2006 relating to smaller companies. No audit is required under exemption S 477 of the Companies Act 2006. Exemption has been taken from preparing a cashflow on the grounds that the company qualifies as a small company.

1b Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.
Office furniture and computer equipment - 20% reducing balance.

1c Pension Costs

Bexley Deaf Group has offered the NEST pension plan for all eligible employees.

1d Fund accounting

Unrestricted and designated funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

2 TANGIBLE FIXED ASSETS

	<u>2021</u>	<u>2020</u>
	£	£
Office Equipment		
Cost	9,698.33	9,698.33
Addition	1,145.46	-
	<u>10,843.79</u>	<u>9,698.33</u>
Accumulated Depreciation 1st April 2020	6,898.37	6,204.40
Charge for year	779.95	693.97
	<u>7,678.32</u>	<u>6,898.37</u>
NET BOOK VALUE 31st March 2021	<u>3,165.47</u>	<u>2,799.96</u>

3 LIABILITIES FALLING DUE WITHIN 1 YEAR

Staff Wages	152.20	-
Nest Pension	237.94	185.02
Accrued expenses	950.00	750.00
	<u>1,340.14</u>	<u>935.02</u>

4 INCOMING RESOURCES

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>TOTAL FUNDS</u>	
	<u>General</u>	<u>Funds</u>	<u>Funds</u>	<u>2021</u>	<u>2020</u>
	£	£	£	£	£
4a Voluntary Income					
Donations and legacies	5,458.45	83,000.00		88,458.45	42,738.84
Grant from Bexley Clinical Commissioning Group/ Bexley Council	58,713.82		3,713.82	62,427.64	61,677.64
	<u>64,172.27</u>	<u>83,000.00</u>	<u>3,713.82</u>	<u>150,886.09</u>	<u>104,416.48</u>
4b Charitable Activities					
Access to work reclaims	1,934.00			1,934.00	1,863.00
National Lottery Community Fund - Lend an Ear	-		9,190.00	9,190.00	-
BVSC - Job Club Online Project	-		5,766.00	5,766.00	-
Courses	5,381.47			5,381.47	21,248.08
Sales of merchandise	-			-	72.60
HMRC JRS Grant	631.76			631.76	-
	<u>7,947.23</u>	<u>-</u>	<u>14,956.00</u>	<u>22,903.23</u>	<u>23,183.68</u>
4c Income from investment					
Bank interest	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL INCOMING RESOURCES	<u>£72,119.50</u>	<u>£83,000.00</u>	<u>£18,669.82</u>	<u>£173,789.32</u>	<u>£127,600.16</u>

BEXLEY DEAF GROUP
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

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5	RESOURCES EXPENDED	Unrestricted	Restricted	TOTAL FUNDS	
		General	Funds	2021	2020
		£	£	£	£
5a	Expenditure on charitable activities				
	British Sign Language Assessments	4,146.11		4,146.11	341.70
	Charitable Activities: Expenses	965.03		965.03	10,374.48
	Rent of offices	-	7,427.64	7,427.64	7,427.64
	Wages	75,380.12		75,380.12	70,207.56
	Employers NI	50.23		50.23	348.71
	Pensions	1,106.64		1,106.64	951.48
	Telephone	991.41		991.41	1,033.73
	Printing postage stationery	645.37		645.37	1,710.53
	Advertising incl website	169.29		169.29	309.80
	Travel and subsistence	210.14		210.14	50.09
	Insurance	667.92		667.92	677.31
	Refreshments	92.07		92.07	156.73
	Company accounts filing fees	13.00		13.00	13.00
	Staff training	-		-	60.00
	Sundry	427.90		427.90	-
	Accountancy and book keeping	2,394.46		2,394.46	1,129.01
	Legal & Professional	1,741.20		1,741.20	592.00
		<u>89,000.89</u>	<u>7,427.64</u>	<u>96,428.53</u>	<u>95,383.77</u>
5b	Other expenditure				
	Depreciation	779.95		779.95	693.97
	Bank charges	69.00		69.00	60.00
		<u>848.95</u>	<u>-</u>	<u>848.95</u>	<u>753.97</u>
	TOTAL RESOURCES EXPENDED	<u>£89,849.84</u>	<u>£7,427.64</u>	<u>£97,277.48</u>	<u>£96,137.74</u>

6 Funds

<u>Restricted Funds</u>	BFWD	Income	Expenditure	Net Movement	Transfers	CFWD
Bexley Clinical Commissioning	3,713.82	3,713.82	7,427.64	(3,713.82)	-	-
BVSC - Job Club Online Project	-	5,766.00	-	5,766.00	-	5,766.00
National Lottery Community Fund - Lend an Ear	-	9,190.00	-	9,190.00	(7,639.85)	1,550.15
Action on Hearing Loss	671.26	-	-	-	(671.26)	-
	<u>4,385.08</u>	<u>18,669.82</u>	<u>7,427.64</u>	<u>11,242.18</u>	<u>(8,311.11)</u>	<u>7,316.15</u>
Designated - Daisy Mumford	<u>36,064.21</u>	<u>83,000.00</u>	<u>-</u>	<u>83,000.00</u>	<u>(5,322.42)</u>	<u>113,741.79</u>
<u>General</u>	<u>78,180.99</u>	<u>72,119.50</u>	<u>89,849.84</u>	<u>(17,730.34)</u>	<u>13,633.53</u>	<u>74,084.18</u>
TOTAL FUNDS	<u>£118,630.28</u>	<u>£173,789.32</u>	<u>£97,277.48</u>	<u>£76,511.84</u>	<u>£0.00</u>	<u>£195,142.12</u>

Bexley Clinical Commissioning Group contribute towards the cost of the rent of the Bexley Deaf group's offices.

Funding awarded by BVSC from The National Lottery Community Fund for the Job Club Online Project, will enable the current Job Club to become an online service.

National Lottery Community Fund supported the development of our befriending 'Lend an Ear' project.

Action on Hearing Loss was received in February 2017 for Hearing Loss checks, advertising and printing leaflets, wages for an administrator of the scheme and volunteers' travel expenses. A further grant was received in May 2017.

BEXLEY DEAF GROUP

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BEXLEY DEAF GROUP

This report on the financial statements of the **BEXLEY DEAF GROUP** for the year ended 31 March 2021, which are set on pages 4 to 7 is in respect of an examination carried out in accordance with s145 of the Charities Act 2011 (the Act).

Respective responsibilities of the trustees and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(d) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 Accounts Regulations) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act)
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. The examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with our examination, no matter has come to our attention:

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare financial statements which accord with the accounting records and comply with the requirements of the Act;
- have not been met; or
- to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached; or
- which gives us reasonable cause to believe that in any material respect the accounting rules of the charity's constitution have not been met.

Graham E.J. Sadler FCA
SADLER DAVIES & CO
Chartered Accountants
3 Enterprise House
8 Essex Road
Dartford,
Kent, DA1 2AU

Date: 15th October 2021