

CUMBRIA DEAF ASSOCIATION

England & Wales · Charity number 1088406

Details

Other names DEAF VISION

Status Registered

Legal form Charitable company

Company number [03920466](#)

Registered 2001-09-12

Register [View on the Charity Commission register](#)

Contact

Address 5 Castle Street
Kendal
Cumbria
LA9 7AD

Phone 01228210205

Email office@cumbriadeaf.org.uk

Website www.cumbriadeaf.org.uk

Activities

Objects: THE OBJECTS OF THE COMPANY SHALL BE THE EDUCATIONAL, PHYSICAL, SOCIAL AND SPIRITUAL WELLBEING OF DEAF, DEAFENED, HARD OF HEARING AND DEAFBLIND [HEREINAFTER REFERRED TO AS "DEAF"] PEOPLE OF ALL AGES AND THEIR FAMILIES MAINLY BUT NOT EXCLUSIVELY IN THE COUNTY OF CUMBRIA.

Activities: The Objects of the Company shall be the educational, physical, social and spiritual well being of deaf, deafened, hard of hearing and Deafblind (hereinafter referred to as deaf) people of all ages and their families mainly but not exclusively in the county of Cumbria.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Disability
- **Who:** People With Disabilities

Geography

- **Area of benefit:** COUNTY OF CUMBRIA.
- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£322,520	£394,250	-	-
2024-03-31	£209,591	£298,268	-	-
2023-03-31	£150,318	£213,192	-	-
2022-03-31	£96,291	£164,225	-	-
2021-03-31	£350,903	£244,781	-	-

Trustees

Name	Role	Appointed
CHARLES NICHOLAS ALLGROVE		2015-12-05
Darren Bean		2023-11-15
Jayson Thomas Kiggins		2026-06-01
Kayleigh Louise Blacklock		2023-11-15
Oliver Nicholas Flitcroft		2026-06-01
PAUL ALAN BLACKLOCK		2015-12-05
Shelley Harrison		2026-05-15

CUMBRIA DEAF ASSOCIATION

England & Wales - Charity number 1088406

Accounts

Registered number: 03920466

Charity number: 1088406

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
UNAUDITED
TRUSTEE'S REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

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CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND
ADVISERS FOR THE YEAR ENDED 31 MARCH 2025**

President

Mrs N Howard, President, (appointed 9 September 2023)

Vice President

Mr W Turner, Vice President, (appointed 9 September 2023)

Trustees

Mr C Allgrove, Treasurer

Mr D Bean, Chair

Mr P A Blacklock, Vice Chair

K Blacklock

E Rogers

Company registered number

03920466

Charity registered number

1088406

Registered office

5 Castle Street, Kendal, Cumbria, LA9 7AD

Accountants

Mazuma GB Ltd, Dragon House, Princes Way, Bridgend Industrial Estate, CF31 3AQ

Bankers

Barclays Bank Plc, 33 English Street, Carlisle, Cumbria, CA3 8JX

Solicitors

Burnetts Solicitors, Victoria House, Wavell Drive, Rosehill, Carlisle, Cumbria, CA1 2ST

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The financial year April 2024 to March 2025 has seen a downward change in fortune for CDA. We opened a bank account with the Cooperative Bank, who have been easy to deal with, and we have been using the account to deposit CDA lotto, donations, legacies etc. We continue to monitor and negotiate with suppliers, one significant change this year is the move to a new gas and electricity provider who not only save us money on the standard rates, have a green focus and have not issued us with an invoice for one month of £14,000 like their predecessor.

We started the new financial year, still slowly recovering from the de-banking debacle of October to December 2023, with Charlie Allgrove (past Chairman) being repaid his rescue loan of £5,000 in March 2024. Caroline Howsley was not repaid any of her rescue loan in FY03/2025.

Our key plan for the year was to re-launch Signature sign language courses again, following the recruitment of staff to form a dedicated training team. Their training to complete their Award in Education in Training Level 3 was scheduled for May 2024 however, due to childcare issues, the course had to be delayed until November 2024 meaning a further 6months of paying staff who weren't generating full revenue but doing their best to create income from other training and activities. The AET course, accommodation additional support and interpreters were funded through a grant from Roselands Trust. Unfortunately, upon completion of the AET assessments CDA entered a period of poor cash flow, a result of late payments from the NHS and DWP, this was due to both organisations changing their payment processes and causing long backlogs, some DWP invoices took six months to be paid. The impact of this affected our wages because some staff were employed purely on the basis of delivering support work for people claiming Access to Work. This meant CDA was paying additional wages whilst waiting for the DWP/ATW arrears to be paid.

In November/December 2024 we were successful in being awarded a 3year grant by Lloyds Bank Foundation for £75,000, to be paid evenly at £25,000 per year. This fund was not ring-fenced and assisted us in riding out the slow payments from NHS and DWP. Additionally, we secured one year funding from the Sir John Fisher Foundation of £15,946 and £3,500 from the Inman Charity for a 12month Barrow based project to host a Community Engagement Coordinator and the contribution to the cost of activities, room hire, equipment etc and provision of deaf awareness and introduction to sign courses in the Barrow and Furness community.

In March 2025 the issue of late payments affected our bank balance, and in turn meant that staff were unfortunately paid late, and this continued until August 2025 when we received a cash advance for the sale of the Kendal building that covered the wage arrears for all staff. Additionally, errors in invoicing from our utility providers took a disproportionate time and money as they claimed direct debits and took months to repay or correct the account.

With regards to the sale of the Kendal building, it did not go ahead as planned in the summer of 2024, because we investigated other finance options including a mortgage, loan and social investment funding. It took time to investigate each option and to provide historic documents regarding the purchase of 5 Castle Street for the deaf community. None of the finance options were possible, excluding the latter which was halted when we received a private sale offer on the Kendal building in the summer of 2025. We agreed a sale price and are moving forward with the sale, the proceeds of which will be used to repay Caroline Howsley's rescue loan and the costs of the sale itself.

As always we must thank the staff whose dedication and creativity has enabled many events and activities to take place for the deaf community in Cumbria.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Independent examiner's report to the Trustees of Cumbria Deaf Association

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

Responsibilities and basis of the report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the accounts of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me reasonable cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I can confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

.....

Lucy Piechura MAAT
Mazuma GB Ltd
Dragon House
Princes Way
Bridgend Industrial Estate

Date: 09/10/2025

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
Income and Expenditure Account
For The Period Ending: 31/03/2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income From							
Donations & legacies	3	41855	27273	69128	57,640	0	57,640
Charitable activities	4	253197	0	253197	149,700	0	149,700
Investments	5	2	0	2	249	0	249
Other	6	193	0	193	2002	0	2,002
Total		295247	27273	322520	209,591	0	209,591
Expenditure on							
Raising funds	7	14706	1616	16322	14,580	0	14,580
Charitable expenses	8	363299	14629	377928	283,688	0	283,688
Total		378005	16245	394250	298,267	0	298,268
Net movement in funds before other recognised gains		-82759	11028.17	-71730	-88,676	0	-88,676
Other recognised gains:							
Actuarial gains on defined benefit pension schemes	20	0	0	0	0	0	0
Net movement in funds		-82759	11028	-71730	-88,676	0	-88,676
Fund balances at 1 April 2024		126,225	4,995	131,220	214,901	4,995	219,896
Net movement in funds		-82,759	11,028	-71,730	-88,676	0	-88,676
Fund balances at 31 March 2025		43,466	16,023	59,490	126,225	4,995	131,220

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
Balance Sheet
For The Period Ending: 31/03/2025

	Notes		2025 £		2024 £
Fixed Assets					
Tangible assets	13		147,567		161,545
Total			<u>147,567</u>		<u>161,545</u>
Current Assets					
Debtors	15	26009		9,440	
Cash in bank and in hand		137		7,671	
Total			<u>26147</u>		<u>17,111</u>
Creditors					
Amounts falling in one year	16	-114224		-47,436	
Total			<u>-114224</u>		<u>-47,436</u>
Net Current Assets			<u>-88077</u>		<u>-30,325</u>
Total assets less current liabilities			<u>59,490</u>		<u>131,220</u>
Defined benefit pension scheme asset/liability	20		0		0
Total net assets			<u>59,490</u>		<u>131,220</u>
Funds of the charity					
Restricted funds	17	16,023		4,995	
Unrestricted funds	17	43,466		126,225	
Total			<u>59490</u>		<u>131220</u>

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

.....
 Mr D Bean
 Chair

Date:

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. General Information

The charity is a company limited by guarantee incorporated in England and Wales and a registered charity with charity number 1088406. The registered office address is 5 Castle Street, Kendal, Cumbria, LA9 7AD.

The principal activity of the charity is being the major specialist deaf charity operating throughout Cumbria for all county residents experiencing any degree of hearing or dual sensory loss.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cumbria Deaf Association meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

The charity continues to undertake a cost reduction exercise to minimise costs and for this reason, the Trustees consider the going concern basis to be appropriate, with a full assessment included in the Trustees' Report.

2.3 Income

All income is recognised once the charity has entitlement to the income. It is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold Property	-	2% Straight line
Fixtures & Fittings	-	15% Reducing balance
Office Equipment		10% Straight line

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

The charity also operates a defined benefits pension scheme and the pension charge is based on a full actuarial valuation dated 2 December 2018.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds	Total funds
	2025	2025
	£	£
Donations	8779	8779
Legacies	0	0
Grants	33075	60349
	41855	69128

	<i>Unrestricted funds</i>	<i>Total funds</i>
	2024	2024
	£	£
Donations	2991	2991
Legacies	46649	46649
Grants	8000	8000
	57640	57640

4. Income from charitable activities

	Unrestricted funds	Total funds
	2025	2025
	£	£
Income from charitable activities	253197	253197
	253197	253197

	<i>Unrestricted funds</i>	<i>Total funds</i>
	2024	2024
	£	£
Income from charitable activities	149700	149700
	149700	149700

5. Investment income

	Unrestricted funds 2025	Total funds 2025	Total funds 2024
	£	£	£
Investment income	2	2	249
	2	2	249

6. Other income resources

	Unrestricted funds 2025	Total funds 2025
	£	£
Rental income	135	135
Other income	58	58
	193	193

	<i>Unrestricted funds 2024</i>	<i>Total funds 2024</i>
	£	£
Rental income	1742	1742
Other income	260	260
	2002	2002

7. Expenditure on raising funds

	Unrestricted funds 2025	Total funds 2025
	£	£
Costs of raising voluntary income	14706	16322
	14706	16322

	<i>Unrestricted funds 2024</i>	<i>Total funds 2024</i>
	£	£
Costs of raising voluntary income	14580	14580
	14580	14580

8. Analysis of expenditure on charitable activities Summary by fund type

	Unrestricted funds 2025	Total funds 2025
	£	£
Statutory services	356230	370860
Training services	7068	7068
	363299	377928

	<i>Unrestricted funds 2024</i>	<i>Total funds 2024</i>
	£	£
Statutory services	273908	273908
Training services	9780	9780
	283688	283688

9. Analysis of expenditure by activities

	Activities undertaken directly 2025	Support costs 2025	Total funds 2025
	£	£	£
Statutory services	210524	160336	370860
Training services	0	7068	7068
	210524	167404	377928

	<i>Activities undertaken directly 2024</i>	<i>Support costs 2024</i>	<i>Total funds 2024</i>
	<i>£</i>	<i>£</i>	<i>£</i>
Statutory services	118554	155354	273908
Training services	0	9780	9780
	118554	165134	283688

Analysis of direct costs

	Statutory services 2025	Total funds 2025
	£	£
Staff costs	206815	206815
Stationery, postage, phone & sundries	3009	3009
Consultancy fees	700	700
	210524	210524

	<i>Statutory services 2024</i>	<i>Total funds 2024</i>
	<i>£</i>	<i>£</i>
Staff costs	115220	115220
Stationery, postage, phone & sundries	2446	2446
Consultancy fees	888	888
	118554	118554

Analysis of support costs

	Statutory services 2025	Training services 2025	Total funds 2025
	£	£	£
Staff costs	91951	0	91951
Depreciation	13977	0	13977
Stationery, postage, phone & sundries	22	0	22
Light & Heat	12325	0	12325
Repairs & maintenance	1537	0	1537
Insurance	5437	0	5437
ICT support	16112	0	16112
Marketing	6759	0	6759
Training and recruitment	0	0	0
Other costs	10755	7068	17823
Governance costs	1461	0	1461
	160336	7068	167404

	<i>Statutory services 2024</i>	<i>Training services 2024</i>	<i>Total funds 2024</i>
	<i>£</i>	<i>£</i>	<i>£</i>
Staff costs	97297	0	97297
Depreciation	14175	0	14175

Stationery, postage, phone & sundries	102	0	102
Light & Heat	10260	0	10260
Repairs & maintenance	1389	0	1389
Insurance	1783	0	1783
ICT support	18172	0	18172
Marketing	5674	0	5674
Training and recruitment	0	0	0
Other costs	5135	9780	14915
Governance costs	1366	0	1366
	155354	9780	165134

10. Independent examiner's remuneration

	2025	2024
	£	£
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	684	1634
	684	1634

11. Staff Costs

	2025	2024
	£	£
Wages and salaries	266818	192189
Social security costs	9758	6504
Contribution to defined contribution pension schemes	12465	8802
Operating costs of defined benefit pension schemes	0	600
	289041	208095

The average number of persons employed by the Charity during the year was as follows:

	2025	2024
	£	£
Administrative staff	20	15
	20	15

No employee received remuneration amounting to more than £60,000 in either year.

During the year remuneration amounting to £36,027 (2024 - £36,027) was payable to 1 member of staff deemed to be key management.

12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - NIL).

13. Tangible fixed assets

Cost or valuation	Freehold property	Fixtures & Fittings	Office Equipment	Total
	£	£	£	£
At 1 April 2024	289,299	70670	25,393	385,362
Additions	0	0	0	0
At 31 March 2025	289,299	70,670	25,393	385,362
Depreciation				
At 1 April 2024	156,468	49450	17,899	223,817
Charge for the year	5,786	7068	1124	13,978
At 31 March 2025	162,254	56,518	19,023	237,795
NBV at 31 March 2024	132,831	21,220	7,494	161,545
NBV at 31 March 2025	127,045	14,152	6,370	147,567

14. Debtors

	2025	2024
	£	£
Trade debtors	25275	8749
Prepayments	44	0
Other debtors	691	691
	<u>26009</u>	<u>9440</u>

15. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	7277	-2367
Other taxation and social security	3178	3745
Other creditors	103768	46057
Accruals and deferred income	0	0
	<u>114224</u>	<u>47436</u>

16. Statement of funds**Statement of funds - current year**

Unrestricted funds	Balance at 1 April 2024	Income	Expenditure	Gains / (Losses)	Balance at 31 March 2025
	£	£	£	£	£
General Funds - all funds	126,225	295,247	-378,005	0	43,466
	<u>126,225</u>	<u>295,247</u>	<u>-378,005</u>	<u>0</u>	<u>43,466</u>

Restricted funds

Smart Energy in Communities	4,995	0	0	0	4,995
Roselands Trust	0	2,827	-2827	0	0
Sir John Fisher	0	15,946	-11960	0	3,987
Inman Charity	0	3,500	-1458	0	2,042
Hadfield Trust	0	5,000	0	0	5,000
	<u>4,995</u>	<u>27,273</u>	<u>-16,245</u>	<u>0</u>	<u>16,023</u>

Total Funds

	<u>131,220</u>	<u>322,520</u>	<u>-394,250</u>	<u>0</u>	<u>59,490</u>
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Statement of funds - prior year

Unrestricted funds	Balance at 1 April 2023	Income	Expenditure	Gains / (Losses)	Balance at 31 March 2024
	£	£	£	£	£
General Funds - all funds	214,902	209,591	-298,268	0	126,225
	<u>214,902</u>	<u>209,591</u>	<u>-298,268</u>	<u>0</u>	<u>126,225</u>

Restricted funds

Smart Energy in Communities	4,995	0	0	0	4,995
	<u>4,995</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,995</u>

Total Funds

	<u>219,897</u>	<u>209,591</u>	<u>-298,268</u>	<u>0</u>	<u>131,220</u>
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17. Summary of funds**Summary of funds - current year**

Summary of funds - current year	Balance at 1 April 2024	Income	Expenditure	Gains / (Losses)	Balance at 31 March 2025
	£	£	£	£	£

General Funds - all funds	126,225	295,247	-378,005	0	43,466
Restricted Funds	4,995	27,273	-16,245	0	16,023
	131,220	322,520	-394,250	0	59,490

Summary of funds - prior year

	<i>Balance at 1 April 2023</i>	<i>Income</i>	<i>Expenditure</i>	<i>Gains / (Losses)</i>	<i>Balance at 31 March 2024</i>
	£	£	£	£	£
General Funds - all funds	214,902	209,591	-298,268	0	126,225
Restricted Funds	4,995	0	0	0	4,995
	219,897	209,591	-298,268	0	131,220

18. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted Funds 2025	Unrestricted Funds 2025	Total Funds 2025
	£	£	£
Tangible fixed assets	0	147,567	147,567
Current assets	16,023	10,124	26,147
Creditors due within one year	0	-114,224	-114,224
	16,023	43,467	59,490

Analysis of net assets between funds - prior year

	<i>Restricted Funds 2024</i>	<i>Unrestricted Funds 2024</i>	<i>Total Funds 2024</i>
	£	£	£
Tangible fixed assets	0	161,545	161,545
Current assets	4,995	12,117	17,112
Creditors due within one year	0	-47,436	-47,436
	4,995	126,226	131,221

20. Related party transactions

The charity owed £83,039.39 to key management staff at 31 March 2025.

CUMBRIA DEAF ASSOCIATION

England & Wales - Charity number 1088406

Accounts

Registered number: 03920466

Charity number: 1088406

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
UNAUDITED
TRUSTEE'S REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

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CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND
ADVISERS FOR THE YEAR ENDED 31 MARCH 2024**

President

Mrs N Wilkinson, President, (appointed 9 September 2023)

Mr R K Bingham, President, (retired 9 September 2023)

Vice President

Mr W Turner, Vice President, (appointed 9 September 2023)

Trustees

Mr E G Corrie, Treasurer

Mr C Allgrove, Chair

Mr P A Blacklock, Vice Chair

Mr D Bean (co-opted 15 November 2023)

Mrs D Howard (co-opted 15 November 2023)

Mrs K Blacklock (co-opted 15 November 2023)

Mr C Hughes (co-opted 15 November 2023)

Mrs I Lucas (co-opted 15 November 2023)

Mrs M Gray (co-opted 22 November 2023)

Mrs E Rogers (co-opted 15 November 2023)

Mr E A Martlew (retired 21 November 2023)

Company registered number

03920466

Charity registered number

1088406

Registered office

5 Castle Street, Kendal, Cumbria, LA9 7AD

Accountants

TI Accountancy Ltd, 74 Duke Street, Barrow-in-Furness, Cumbria, LA14 1RX

Bankers

Barclays Bank Plc, 33 English Street, Carlisle, Cumbria, CA3 8JX

Solicitors

Burnetts Solicitors, Victoria House, Wavell Drive, Rosehill, Carlisle, Cumbria, CA1 2ST

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The last financial year has once again continued the recent upward journey that CDA has been building towards. We started the financial year with 10 staff, and end on 16, furthering our abilities to offer services to those in need in the county.

The residual repair works from the previous year's criminal damage and break ins was completed early in the financial year which ensured our buildings were back to full strength. This work was, thankfully largely covered by insurance, so no further capital outlay was required.

The biggest issue we unfortunately had to deal with was being de-banked by Barclays. This meant that they closed our bank accounts with almost no notice, at the beginning of October 2023. With no ability to pay suppliers, nor to accept payments for outstanding invoices, we were essentially unable to trade. Loans to the business from the CEO and Chair of Trustees ensured that salaries could be paid, and careful negotiation with suppliers to delay or reduce payments allowed us to continue.

Whilst accounts with alternative banks were sought, the week before Christmas Barclays reinstated our accounts which did allow us to trade and paid a somewhat derisory £400 as compensation – despite acknowledging the fault was theirs. We now have an alternative banking facility with the Co-Operative Bank, to which we will migrate in a controlled fashion over time, before closing the Barclays accounts on our terms.

The review of our suppliers continued, in an effort to keep costs in check and to keep local to Cumbria where possible.

Having chosen not to actively seek funding in the 22-23 year, wanting to ensure we were able to largely earn core costs, in 24-25 year we have re-started grant applications now that the banking situation is resolved.

As always, the Trustees would like to extend their thanks to all the staff for their continued hard work in promoting the important work that CDA undertakes.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2024

Independent examiner's report to the Trustees of Cumbria Deaf Association

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2024.

Responsibilities and basis of the report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the accounts of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me reasonable cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I can confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Lucy Piechura MAAT
TI Accountancy Ltd
74 Duke Street
Barrow-in-Furness
LA14 1RX

Date: 03/09/2024

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
Income and Expenditure Account
For The Period Ending: 31/03/2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income From							
Donations & legacies	3	57640	0	57640	6,256	21,360	27,616
Charitable activities	4	149700	0	149700	116,759	0	116,759
Investments	5	249	0	249	86	0	86
Other	6	2002	0	2002	5857	0	5,857
Total		209591	0	209591	128,958	21,360	150,318
Expenditure on							
Raising funds	7	14580	0	14580	35,348	0	35,348
Charitable expenses	8	283689	0	283689	156,485	21,360	177,845
Total		298268	0	298268	191,832	21,360	213,193
Net movement in funds before other recognised gains		-88677	0	-88677	-62,874	0	-62,874
Other recognised gains:							
Actuarial gains on defined benefit pension schemes	20	0	0	0	0	0	0
Net movement in funds		-88677	0	-88677	-62,874	0	-62,874
Fund balances at 1 April 2023		214,902	4,995	219,897	277,776	4,995	282,771
Net movement in funds		-88,677	0	-88,677	-62,874	0	-62,874
Fund balances at 31 March 2024		126,225	4,995	131,220	214,902	4,995	219,897

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
Balance Sheet
For The Period Ending: 31/03/2024

	Notes	2024 £	2023 £
Fixed Assets			
Tangible assets	13	<u>161,545</u>	<u>175,321</u>
Total		<u>161,545</u>	<u>175,321</u>
Current Assets			
Debtors	15	9440	6,801
Cash in bank and in hand		7672	45,274
Total		<u>17112</u>	<u>52,075</u>
Creditors			
Amounts falling in one year	16	-47436	-7,499
Total		<u>-47436</u>	<u>-7,499</u>
Net Current Assets		<u>-30324</u>	<u>44,576</u>
Total assets less current liabilities		<u>131,220</u>	<u>219,897</u>
Defined benefit pension scheme asset/liability	20	0	0
Total net assets		<u><u>131,220</u></u>	<u><u>219,897</u></u>
Funds of the charity			
Restricted funds	17	4,995	4,995
Unrestricted funds	17	126,225	214,902
Total		<u><u>131220</u></u>	<u><u>219897</u></u>

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

.....


Mr C Allgrove
Chair

Date: 7th September 2024

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

1. General Information

The charity is a company limited by guarantee incorporated in England and Wales and a registered charity with charity number 1088406. The registered office address is 5 Castle Street, Kendal, Cumbria, LA9 7AD.

The principal activity of the charity is being the major specialist deaf charity operating throughout Cumbria for all county residents experiencing any degree of hearing or dual sensory loss.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cumbria Deaf Association meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

On 11th March 2020 the World Health Organisation announced that COVID-19 was a global pandemic which led to enforced restrictions and business closures being introduced by the UK Government. Whilst the UK is now out of lockdown measures, the economic impact of the pandemic is still being felt. At the time of approving the financial statements, the Trustees have considered the ongoing influence on the operations and finances of the charity. New working methods have been successfully implemented which have allowed all services to continue to be delivered to service users.

The charity continues to undertake a cost reduction exercise to minimise costs and for this reason, the Trustees consider the going concern basis to be appropriate, with a full assessment included in the Trustees' Report.

2.3 Income

All income is recognised once the charity has entitlement to the income. It is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold Property	-	2% Straight line
Fixtures & Fittings	-	15% Reducing balance
Office Equipment		10% Straight line

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

The charity also operates a defined benefits pension scheme and the pension charge is based on a full actuarial valuation dated 2 December 2018.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2024	Total funds 2024
	£	£
Donations	2991	2991
Legacies	46649	46649
Grants	8000	8000
	57640	57640

	<i>Unrestricted funds 2023</i>	<i>Total funds 2023</i>
	£	£
Donations	6328	6328
Legacies	-270	-270
Grants	198	21558
	6256	27616

4. Income from charitable activities

	Unrestricted funds 2024	Total funds 2024
	£	£
Income from charitable activities	149700	149700
	149700	149700

	<i>Unrestricted funds 2023</i>	<i>Total funds 2023</i>
	£	£
Income from charitable activities	116759	116759
	116759	116759

5. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Investment income	249	249	86
	249	249	86

6. Other income resources

	Unrestricted funds 2024 £	Total funds 2024 £
Rental income	1742	1742
Other income	260	260
	2002	2002

	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Rental income	5779	5779
Other income	78	78
	5857	5857

7. Expenditure on raising funds

	Unrestricted funds 2024 £	Total funds 2024 £
Costs of raising voluntary income	14580	14580
	14580	14580

	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Costs of raising voluntary income	35348	35348
	35348	35348

8. Analysis of expenditure on charitable activities Summary by fund type

	Unrestricted funds 2024 £	Total funds 2024 £
Statutory services	273908	273908
Training services	9780	9780
	283689	283689

	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Statutory services	150534	171894
Training services	5951	5951
	156485	177845

9. Analysis of expenditure by activities

	Activities undertaken directly 2024	Support costs 2024	Total funds 2024
	£	£	£
Statutory services	118554	155354	273908
Training services	0	9780	9780
	118554	165134	283689

	<i>Activities undertaken directly 2023</i>	<i>Support costs 2023</i>	<i>Total funds 2023</i>
	£	£	£
Statutory services	69299	102594	171894
Training services	0	5951	5951
	69299	108545	177845

Analysis of direct costs

	Statutory services 2024	Total funds 2024
	£	£
Staff costs	115220	115220
Stationery, postage, phone & sundries	2446	2446
Consultancy fees	888	888
	118554	118554

	<i>Statutory services 2023</i>	<i>Total funds 2023</i>
	£	£
Staff costs	68356	68356
Stationery, postage, phone & sundries	839	839
Consultancy fees	105	105
	69300	69300

Analysis of support costs

	Statutory services 2024	Training services 2024	Total funds 2024
	£	£	£
Staff costs	97297	0	97297
Depreciation	14175	0	14175
Stationery, postage, phone & sundries	102	0	102
Light & Heat	10260	0	10260
Repairs & maintenance	1389	0	1389
Insurance	1783	0	1783
ICT support	18172	0	18172
Marketing	5674	0	5674
Training and recruitment	0	0	0
Other costs	5135	9780	14915
Governance costs	1366	0	1366
	155354	9780	165134

<i>Statutory services 2023</i>	<i>Training services 2023</i>	<i>Total funds 2023</i>
£	£	£

Staff costs	52738	0	52738
Depreciation	14338	0	14338
Stationery, postage, phone & sundries	22	0	22
Light & Heat	3749	0	3749
Repairs & maintenance	1176	0	1176
Insurance	2343	0	2343
ICT support	17020	0	17020
Marketing	4787	0	4787
Training and recruitment	0	0	0
Other costs	2044	5951	7994
Governance costs	4377	0	4377
	102594	5951	108545

10. Independent examiner's remuneration

	2024	2023
	£	£
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	1634	900
	1634	900

11. Staff Costs

	2024	2023
	£	£
Wages and salaries	192189	110476
Social security costs	6504	1674
Contribution to defined contribution pension schemes	8802	5712
Operating costs of defined benefit pension schemes	600	600
	208095	118462

The average number of persons employed by the Charity during the year was as follows:

	2024	2023
	£	£
Administrative staff	15	9
	15	9

No employee received remuneration amounting to more than £60,000 in either year.

During the year remuneration amounting to £36,027 (2023 - £35,387) was payable to 1 member of staff (2023 - 1 member of staff) deemed to be key management.

12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - NIL).

During the year ended 31 March 2024, no Trustee expenses have been incurred (2023 - NIL).

13. Tangible fixed assets

Cost or valuation	Freehold property	Fixtures & Fittings	Office Equipment	Total
	£	£	£	£
At 1 April 2023	289,299	70670	24,994	384,963
Additions	0	0	399	399
At 31 March 2024	289,299	70,670	25,393	385,362
Depreciation				
At 1 April 2023	150,682	42383	16,577	209,642
Charge for the year	5,786	7067	1322	14,175
At 31 March 2024	156,468	49,450	17,899	223,817
NBV at 31 March 2023	138,617	28,287	8,417	175,321

NBV at 31 March 2024	132,831	21,220	7,494	161,545
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14. Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2023	10000
Disposals	-10000
At 31 March 2024	0
Impairment	
At 1 April 2023	10000
Disposals	-10000
At 31 March 2024	0

At the previous year end date, the Trustees considered the valuation of the investment in Deaf UK Limited and believed that due to the dormant status of the company's operations the value of the investment was impaired and held a more realistic value of £Nil.

On 5th July 2022, the company was dissolved at Companies House.

15. Debtors

	2024 £	2023 £
Trade debtors	8749	6110
Other debtors	691	691
	9440	6801

16. Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	-2367	1742
Other taxation and social security	3745	4026
Other creditors	46057	830
Accruals and deferred income	0	900
	47436	7499

17. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Gains / (Losses) £	Balance at 31 March 2024 £
Unrestricted funds					
General Funds - all funds	214,902	209,591	-298,268	0	126,225
	214,902	209,591	-298,268	0	126,225
Restricted funds					
Smart Energy in Communities	4,995	0	0	0	4,995
	4,995	0	0	0	4,995
Total Funds	219,897	209,591	-298,268	0	131,220

Smart Energy in Communities - this funding was provided to allow the Charity to support service users during the process of switching to smart energy meters.

Statement of funds - prior year

	Balance at 1 April 2022	Income	Expenditure	Gains / (Losses)	Balance at 31 March 2023
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	£	£	£	£	£
Unrestricted funds					
General Funds - all funds	277,776	128,958	-191,832	0	214,902
	<u>277,776</u>	<u>128,958</u>	<u>-191,832</u>	<u>0</u>	<u>214,902</u>
Restricted funds					
Smart Energy in Communities	4,995	0	0	0	4,995
Community Conversations Project	0	18,600	-18,600	0	0
Carlisle Cost of Living Grant	0	2,760	-2,760	0	0
	<u>4,995</u>	<u>21,360</u>	<u>-21,360</u>	<u>0</u>	<u>4,995</u>
Total Funds	<u>282,771</u>	<u>150,318</u>	<u>-213,192</u>	<u>0</u>	<u>219,897</u>

18. Summary of funds

Summary of funds - current year

	Balance at 1 April 2023	Income	Expenditure	Gains / (Losses)	Balance at 31 March 2024
	£	£	£	£	£
General Funds - all funds	214,902	209,591	-298,268	0	126,225
Restricted Funds	4,995	0	0	0	4,995
	<u>219,897</u>	<u>209,591</u>	<u>-298,268</u>	<u>0</u>	<u>131,220</u>

Summary of funds - prior year

	Balance at 1 April 2022	Income	Expenditure	Gains / (Losses)	Balance at 31 March 2023
	£	£	£	£	£
General Funds - all funds	277,776	128,958	-191,832	0	214,902
Restricted Funds	4,995	21,360	-21,360	0	4,995
	<u>282,771</u>	<u>150,318</u>	<u>-213,192</u>	<u>0</u>	<u>219,897</u>

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted Funds 2023	Unrestricted Funds 2023	Total Funds 2023
	£	£	£
Tangible fixed assets	0	161,545	161,545
Current assets	4,995	12,117	17,112
Creditors due within one year	0	-47,436	-47,436
	<u>4,995</u>	<u>126,225</u>	<u>131,220</u>

Analysis of net assets between funds - prior year

	Restricted Funds 2023	Unrestricted Funds 2023	Total Funds 2023
	£	£	£
Tangible fixed assets	0	175,321	175,321
Current assets	4,995	47,080	52,075
Creditors due within one year	0	-7,499	-7,499
	<u>4,995</u>	<u>214,902</u>	<u>219,897</u>

20. Related party transactions

The charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2024.

CUMBRIA DEAF ASSOCIATION

England & Wales - Charity number 1088406

Accounts

Registered number: 03920466
Charity number: 1088406

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
UNAUDITED
TRUSTEE'S REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

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CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND
ADVISERS FOR THE YEAR ENDED 31 MARCH 2023**

Trustees

Mr R K Bingham, President
Mr E G Corrie, Treasurer
Mr C Allgrove, Chair
Mr P A Blacklock, Vice Chair
Mr E A Martlew
Mrs K Goucher (resigned 26 October 2022)

Company registered number

03920466

Charity registered number

1088406

Registered office

5 Castle Street, Kendal, Cumbria, LA9 7AD

Accountants

TI Accountancy Ltd, 74 Duke Street, Barrow-in-Furness, Cumbria, LA14 1RX

Bankers

Barclays Bank Plc, 33 English Street, Carlisle, Cumbria, CA3 8JX

Solicitors

Burnetts Solicitors, Victoria House, Wavell Drive, Rosehill, Carlisle, Cumbria, CA1 2ST

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES REPORT
FOR THE YEAR ENDED 31 MARCH 2023

The last financial year has continued the recent upward journey that CDA has been working towards. We started the financial year with 6 staff, joined in September by Lucy Belton on a one-year fixed term contract to deliver support for the Hard of Hearing and d/Deaf community in South Lakeland, and Becky Smith joined in November to deliver health and safety, HR support and purchase ledger accounts. We ended the year on the verge of having a team of 10 staff, including another full time, in-house interpreter.

We did, however, have some disappointments as the year progressed. Between May and July, we experienced the upset of two incidents of criminal damage at our Barrow centre, followed in June by a break-in at Kendal and in July the lead roof was stolen from the kitchen roof at the Kendal centre. The financial impact on the centre was significant but worse was the emotional effect upon the staff and our centre users. It has taken a year to have most of the repair work carried out, there is some that is carrying over into FY24 due to the lack of available trades.

We continued to review our suppliers in an effort to keep costs in check and to keep local to Cumbria where possible. One of the significant changes was that of electing to appoint T I Accountancy as our accountants, which has already proved a positive step and the staff are reporting on the efficiency of the service.

The cost of living, in particular the utilities costs have been an issue for us, but our existing contracts ceased at the end of September 2022, giving us the opportunity to move to another provider on a 3-year fixed rate that still attracts the government business discounts, where appropriate.

We took the decision in October 2022 to name Caroline Howsley, originally appointed as our General Manager, as CEO reflecting her continued efforts to re-build the business from its recent low point and to increase the awareness of CDA as the leading supplier of services to d/Deaf and hard of hearing services to Cumbrians. As a result of the increased stability of the business, Trustees' meetings were moved from monthly back to a quarterly cadence.

The stability of the business also allowed us to make the substantial step of reviewing staff salaries which were increased in line with the Real Living Wage moving from £9.90 to £10.90. Significant uplift was applied for the interpreter to bring the salary closer to market average. Office staff and CEO received 5%.

Following a few unsettled years, we actively chose not to seek further funding to ensure the charity could operate as a business, albeit with little profit but that we had increased our ability to weather the market. That said, grants were received from Francis Scott Charitable Trust, Police and Crime Commissioners Property Fund, Carlisle Community Fund and Cumbria CVS Cost of Living Grant.

The bank balance was also bolstered by a £45k final instalment of a legacy.

Recognition of the work we do in the community was reflected in award nominations, notably with a win for Karen Edmondson in the BBC Radio Cumbria Awards.

As always, the Trustees would like to extend their thanks to all the staff for their continued hard work in promoting the important work that CDA undertakes.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2023**

Independent examiner's report to the Trustees of Cumbria Deaf Association

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2023.

Responsibilities and basis of the report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the accounts of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me reasonable cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I can confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Lucy Piechura MAAT
TI Accountancy Ltd
74 Duke Street
Barrow-in-Furness
LA14 1RX

Date: 31/10/2023

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
Income and Expenditure Account
For The Period Ending: 31/03/2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income From							
Donations & legacies	3	6256	21360	27616	21,983	0	21,983
Charitable activities	4	116759	0	116759	68,369	0	68,369
Investments	5	86	0	86	4	0	4
Other	6	5857	0	5857	5935	0	5,935
Total		128958	21360	150318	96,291	0	96,291
Expenditure on							
Raising funds	7	35348	0	35348	11,125	0	11,125
Charitable expenses	8	156485	21360	177845	153,100	0	153,100
Total		191832	21360	213192	164,225	0	164,225
Net movement in funds before other recognised gains		-62874	0	-62874	-67,934	0	-67,934
Other recognised gains:							
Actuarial gains on defined benefit pension schemes	20	0	0	0	40,000	0	40,000
Net movement in funds		-62874	0	-62874	-27,934	0	-27,934
Fund balances at 1 April 2022		277,776	4,995	282,771	305,710	4,995	310,705
Net movement in funds		-62,874	0	-62,874	-27,934	0	-27,934
Fund balances at 31 March 2023		214,902	4,995	219,897	277,776	4,995	282,771

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
Balance Sheet
For The Period Ending: 31/03/2023

	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	13	<u>175,321</u>	<u>186,374</u>
Total		<u>175,321</u>	<u>186,374</u>
Current Assets			
Debtors	15	6801	84,597
Cash in bank and in hand		45274	22,903
Total		<u>52075</u>	<u>107,500</u>
Creditors			
Amounts falling in one year	16	-7499	-11,103
Total		<u>-7499</u>	<u>-11,103</u>
Net Current Assets		<u>44576</u>	<u>96,397</u>
Total assets less current liabilities		<u>219,897</u>	<u>282,771</u>
Defined benefit pension scheme asset/liability	20	0	0
Total net assets		<u><u>219,897</u></u>	<u><u>282,771</u></u>
Funds of the charity			
Restricted funds	17	4,995	4,995
Unrestricted funds	17	214,902	277,776
Total		<u><u>219897</u></u>	<u><u>282771</u></u>

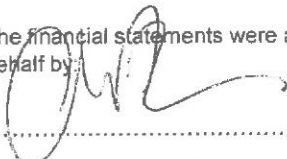
The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

.....


Mr C Allgrove
Chair

Date: 15/10/2023

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1. General Information

The charity is a company limited by guarantee incorporated in England and Wales and a registered charity with charity number 1088406. The registered office address is 5 Castle Street, Kendal, Cumbria, LA9 7AD.

The principal activity of the charity is being the major specialist deaf charity operating throughout Cumbria for all county residents experiencing any degree of hearing or dual sensory loss.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cumbria Deaf Association meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

On 11th March 2020 the World Health Organisation announced that COVID-19 was a global pandemic which led to enforced restrictions and business closures being introduced by the UK Government. Whilst the UK is now out of lockdown measures, the economic impact of the pandemic is still being felt. At the time of approving the financial statements, the Trustees have considered the ongoing influence on the operations and finances of the charity. New working methods have been successfully implemented which have allowed all services to continue to be delivered to service users.

The charity continues to undertake a cost reduction exercise to minimise costs and for this reason, the Trustees consider the going concern basis to be appropriate, with a full assessment included in the Trustees' Report.

2.3 Income

All income is recognised once the charity has entitlement to the income. It is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold Property	-	2% Straight line
Fixtures & Fittings	-	15% Reducing balance
Office Equipment		10% Straight line

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

The charity also operates a defined benefits pension scheme and the pension charge is based on a full actuarial valuation dated 2 December 2018.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2023 £	Total funds 2023 £
Donations	6328	6328
Legacies	-270	-270
Grants	198	21558
	6256	27616

	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Donations	<i>6780</i>	<i>6780</i>
Legacies	<i>1123</i>	<i>1123</i>
Grants	<i>14080</i>	<i>14080</i>
	<i>21983</i>	<i>21983</i>

4. Income from charitable activities

	Unrestricted funds 2023 £	Total funds 2023 £
Income from charitable activities	116759	116759
	116759	116759

	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Income from charitable activities	<i>68369</i>	<i>68369</i>
	<i>68369</i>	<i>68369</i>

5. Investment income

	Unrestricted		
	funds	Total funds	Total funds
	2023	2023	2022
	£	£	£
Investment income	86	86	4
	86	86	4

6. Other income resources

	Unrestricted	
	funds	Total funds
	2023	2023
	£	£
Rental income	5779	5779
Other income	78	78
	5857	5857

	<i>Unrestricted</i>	
	<i>funds</i>	<i>Total funds</i>
	<i>2022</i>	<i>2022</i>
	<i>£</i>	<i>£</i>
Rental income	5065	5065
Other income	870	870
	5935	5935

7. Expenditure on raising funds

	Unrestricted	
	funds	Total funds
	2023	2023
	£	£
Costs of raising voluntary income	35348	35348
	35348	35348

	<i>Unrestricted</i>	
	<i>funds</i>	<i>Total funds</i>
	<i>2022</i>	<i>2022</i>
	<i>£</i>	<i>£</i>
Costs of raising voluntary income	11125	11125
	11125	11125

8. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted	
	funds	Total funds
	2023	2023
	£	£
Statutory services	150534	171894
Training services	5951	5951
	156485	177845

	<i>Unrestricted</i>	
	<i>funds</i>	<i>Total funds</i>
	<i>2022</i>	<i>2022</i>
	<i>£</i>	<i>£</i>
Statutory services	142987	142987
Training services	10113	10113
	153100	153100

9. Analysis of expenditure by activities

	Activities undertaken directly 2023	Support costs 2023	Total funds 2023
	£	£	£
Statutory services	69299	102594	171894
Training services	0	5951	5951
	69299	108545	177845

	<i>Activities undertaken directly 2022</i>	<i>Support costs 2022</i>	<i>Total funds 2022</i>
	£	£	£
Statutory services	60071	82916	142987
Training services	0	10113	10113
	60071	93029	153100

Analysis of direct costs

	Statutory services 2023	Total funds 2023
	£	£
Staff costs	68356	68356
Stationery, postage, phone & sundries	839	839
Consultancy fees	105	105
	69299	69299

	<i>Statutory services 2022</i>	<i>Total funds 2022</i>
	£	£
Staff costs	58791	58791
Stationery, postage, phone & sundries	600	600
Consultancy fees	680	680
	60071	60071

Analysis of support costs

	Statutory services 2023	Training services 2023	Total funds 2023
	£	£	£
Staff costs	52738	0	52738
Depreciation	14338	0	14338
Stationery, postage, phone & sundries	22	0	22
Light & Heat	3749	0	3749
Repairs & maintenance	1176	0	1176
Insurance	2343	0	2343
ICT support	17020	0	17020
Marketing	4787	0	4787
Training and recruitment	0	0	0
Other costs	2044	5951	7994
Governance costs	4377	0	4377
	102594	5951	108545

<i>Statutory services 2023</i>	<i>Training services 2023</i>	<i>Total funds 2023</i>
£	£	£

Staff costs	41197	0	41197
Depreciation	14271	0	14271
Stationery, postage, phone & sundries	588	0	588
Light & Heat	3135	0	3135
Repairs & maintenance	1584	0	1584
Insurance	2713	0	2713
ICT support	8274	0	8274
Marketing	3754	0	3754
Training and recruitment	413	0	413
Other costs	1955	10113	12068
Governance costs	5031	0	5031
	<u>82915</u>	<u>10113</u>	<u>93028</u>

10. Independent examiner's remuneration

	2023	2022
	£	£
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	900	4500
	<u>900</u>	<u>4500</u>

11. Staff Costs

	2023	2022
	£	£
Wages and salaries	110476	91502
Social security costs	1674	1383
Contribution to defined contribution pension schemes	5712	6103
Operating costs of defined benefit pension schemes	600	1000
	<u>117861</u>	<u>99988</u>

The average number of persons employed by the Charity during the year was as follows:

	2023	2022
	£	£
Administrative staff	9	7
	<u>9</u>	<u>7</u>

No employee received remuneration amounting to more than £60,000 in either year.

During the year remuneration amounting to £35,387 (2022 - £34,603) was payable to 1 member of staff (2022 - 1 member of staff) deemed to be key management.

12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2022 - NIL).

During the year ended 31 March 2023, no Trustee expenses have been incurred (2022 - NIL).

13. Tangible fixed assets

Cost or valuation	Freehold property £	Fixtures & Fittings £	Office Equipment £	Total £
At 1 April 2022	289,299	67384	24,994	381,677
Additions	0	3286	0	3,286
At 31 March 2023	<u>289,299</u>	<u>70,670</u>	<u>24,994</u>	<u>384,963</u>
Depreciation				
At 1 April 2022	144,896	35315	15,092	195,303
Charge for the year	5,786	7068	1485	14,339
At 31 March 2023	<u>150,682</u>	<u>42,383</u>	<u>16,577</u>	<u>209,642</u>
NBV at 31 March 2022	144,403	32,069	9,902	186,374

NBV at 31 March 2023

138,617	28,287	8,417	175,321
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14. Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2022	10000
At 31 March 2023	10000
Impairment	
At 1 April 2022	10000
At 31 March 2023	10000

At the previous year end date, the Trustees considered the valuation of the investment in Deaf UK Limited and believed that due to the dormant status of the company's operations the value of the investment was impaired and held a more realistic value of £Nil.

On 5th July 2022, the company was dissolved at Companies House.

15. Debtors

	2023 £	2022 £
Trade debtors	6110	13906
Other debtors	691	70691
	6801	84597

16. Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	1742	1081
Other taxation and social security	4026	4289
Other creditors	830	1033
Accruals and deferred income	900	4700
	7499	11103

17. Statement of funds

Statement of funds - current year

Unrestricted funds	Balance at	Income	Expenditure	Gains / (Losses)	Balance at
	1 April 2022				31 March 2023
	£	£	£	£	£
General Funds - all funds	277,776	128,958	-191,832	0	214,902
	277,776	128,958	-191,832	0	214,902
Restricted funds					
Smart Energy in Communities	4,995	0	0	0	4,995
Community Conversations Project	0	18,600	-18,600	0	0
Carlisle Cost of Living Grant	0	2,760	-2,760	0	0
	4,995	21,360	-21,360	0	4,995
Total Funds	282,771	150,318	-213,192	0	219,897

Smart Energy in Communities - this funding was provided to allow the Charity to support service users during the process of switching to smart energy meters.

Statement of funds - prior year

	Balance at 1 April 2021	Income	Expenditure	Gains / (Losses)	Balance at 31 March 2022
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Unrestricted funds	£	£	£	£	£
General Funds - all funds	344,710	96,291	-163,225	0	277,776
Pension Reserve	-39,000	0	-1,000	40,000	0
	<u>305,710</u>	<u>96,291</u>	<u>-164,225</u>	<u>40,000</u>	<u>277,776</u>
Restricted funds					
Smart Energy in Communities	4,995	0	0	0	4,995
	<u>4,995</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,995</u>
Total Funds	<u>310,705</u>	<u>96,291</u>	<u>-164,225</u>	<u>40,000</u>	<u>282,771</u>

18. Summary of funds

Summary of funds - current year

	Balance at 1 April 2022	Income	Expenditure	Gains / (Losses)	Balance at 31 March 2023
	£	£	£	£	£
General Funds - all funds	277,776	128,958	-191,832	0	214,902
Restricted Funds	4,995	21,360	-21,360	0	4,995
	<u>282,771</u>	<u>150,318</u>	<u>-213,192</u>	<u>0</u>	<u>219,897</u>

Summary of funds - prior year

	Balance at 1 April 2022	Income	Expenditure	Gains / (Losses)	Balance at 31 March 2023
	£	£	£	£	£
General Funds - all funds	305,710	96,291	-164,225	40,000	277,776
Restricted Funds	4,995	0	0	0	4,995
	<u>310,705</u>	<u>96,291</u>	<u>-164,225</u>	<u>40,000</u>	<u>282,771</u>

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted Funds 2023	Unrestricted Funds 2023	Total Funds 2023
	£	£	£
Tangible fixed assets	0	175,321	175,321
Current assets	4,995	47,080	52,075
Creditors due within one year	0	-7,499	-7,499
	<u>4,995</u>	<u>214,902</u>	<u>219,897</u>

Analysis of net assets between funds - prior year

	Restricted Funds 2022	Unrestricted Funds 2022	Total Funds 2022
	£	£	£
Tangible fixed assets	0	186,374	186,374
Current assets	4,995	102,505	107,500
Creditors due within one year	0	-11,103	-11,103
	<u>4,995</u>	<u>277,776</u>	<u>282,771</u>

20. Related party transactions

The charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2023.

CUMBRIA DEAF ASSOCIATION

England & Wales - Charity number 1088406

Accounts

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
UNAUDITED
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

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CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2022**

Trustees

Mr C Allgrove, Chair
Mr E G Corrie, Treasurer
Mr P A Blacklock
Mr E A Martlew
Mr H Wilkinson (resigned 31 October 2021)
Mrs N G Wilkinson (resigned 31 October 2021)
Mr R K Bingham
Mr W T Turner
Mrs K Goucher (appointed 31 October 2021)

Company registered number

03920466

Charity registered number

1088406

Registered office

5 Castle Street, Kendal, Cumbria, LA9 7AD

Accountants

Armstrong Watson Audit Limited, Fairview House, Victoria Place, Carlisle, Cumbria, CA1 1HP

Bankers

Barclays Bank Plc, 33 English Street, Carlisle, Cumbria, CA3 8JX

Solicitors

Burnetts Solicitors, Victoria House, Wavell Drive, Rosehill, Carlisle, Cumbria, CA1 2ST

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2021 to 31 March 2022. The Annual report serves the purposes of both a Trustees' report and a Directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

Cumbria Deaf Association is the major specialist deaf charity operating throughout Cumbria for all county residents experiencing any degree of hearing or dual sensory loss. This includes Deaf, deafened, hard of hearing and DeafBlind people.

The Charity's objectives include:

"The educational, physical, social and spiritual wellbeing of Deaf, deafened, hard of hearing and DeafBlind people of all ages and their families mainly but not exclusively in Cumbria"

To do this, we seek to involve people who are deaf, raising awareness of their rights and responsibilities and ensuring access to services by:

- Promoting the role of deaf people in the community
- Providing needs led services for individuals and groups
- Promoting positive use of all inclusive sources of information and communication
- Identifying, developing and using the skills of staff and volunteers to support these objectives.

Key Activities

Cumbria Deaf Association's services and projects are provided to benefit Deaf, deafened, hard of hearing and DeafBlind people of all ages as well as their families and carers, work colleagues, service providers, friends, acquaintances and local communities through a number of ways as below:

- o Specialist Information Advice and Support service
- o Communication Support Unit (Interpreting service)
- o Children and Young People and Families support and respite service
- o Family sign skills courses
- o British Sign Language skills courses
- o Deaf awareness training

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'. The Trustees confirm that they adhere to that guidance through the operations and activities of the charity.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance

a. Main achievements of the Charity

In a second difficult year for the world, CDA continued to support service users under the seemingly ever-changing restrictions imposed by the Government in mitigation for COVID-19. Staff members once again continued to provide a mix of face-to-face and online services, depending on restrictions and individual needs.

The Board continued to meet regularly throughout the year to ensure that they were appraised of the situation as it changed over the course of the year to ensure that the charity operated within its means. The General Manager continued to raise the profile of the charity within Cumbria and more widely by use of social media and other channels, supported by administrative assistants. Additionally, we provided a placement for a student from Heriott Watt University to assist with their studies and further raise the profile of CDA within the community through engagement events. A second student joined towards the end of the financial year and continues to keep in touch.

Once again, the Trustees would like to acknowledge the efforts of staff in keeping services running throughout ever-changing rules and regulations.

Buildings

We continue to own and operate centres in Kendal and Barrow. Barrow opened when regulations permitted, with Kendal continuing as the administrative hub, and additionally open for group activities.

The previous applications to re-classify both buildings as community centres is ongoing, with a backlog at the Valuations Office cited as the reason for delay. Efforts will continue in this respect to ensure that community funding could be available should the need arise.

In 2023 we will have both the Kendal and Barrow centre surveyed and valued to ensure appropriate figures are reflected in the financial statements, especially in light of the recent property market changes.

Domiciliary Care and Care Packages

Whilst not providing any personal care to service users, we continue to provide Community Support Workers for clients, most of whom are BSL users, who largely require assistance with day to day chores, meals, going out in the community, optician appointments etc.

Children, Young People and Families

CDA has continued to seek additional funding from the Council and other bodies to ensure that the deaf young people in the community can continue to benefit from the very important work we are able to continue to provide.

Communication Support Unit (CSU)

CDA's Communication Support Unit continued to provide the vital and highly valued communication support service to Deaf people, delivering over 1,000 hours of support and almost 700 assignments throughout the year including in health and education sectors.

Sign Language tuition and Deaf Awareness training

Having been paused for obvious reasons through the pandemic restrictions, we restarted face-to-face provision of deaf awareness training with a number of companies coming forward to request sessions. These were well received and continued to impress upon recipients the benefits of good communication.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

Strategic Engagement

The General Manager, as part of raising awareness of CDA, continued to engage with a number of other agencies, charities and local government departments to ensure the voice of the d/Deaf community is acknowledged, understood and acted on. CDA also endeavoured to assist, wherever possible, in ensuring that needs were met by health care providers, services, utilities and local government. Two weeks of community engagement through a "pop-up shop" allowed us to advertise our services and benefits to service users, local businesses, and the wider population of Carlisle. The events were covered by local media, giving further exposure.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

The financial bedrock of the charity is far more stable than a year ago, with reserves on the increase again. Work by the General Manager in promoting the charity and bringing in funds from a number of sources, and other staff delivering more services have meant increased income, which is projected to continue rising.

The d/Deaf and hard of hearing community of Cumbria is well aware of the service that are offered by CDA – and the CSU continues to provide translation services to support health, education and other requests which have grown over the course of the year restrictions have further eased.

Office space on the ground floor of the Kendal building continues to be rented to a local company on an ongoing basis which is further helping with costs.

Since the end of the financial year, the charity has received the balance of a bequest which has further stabilised the financial position.

Impact of COVID-19

As 2021 progressed, previous provision of online services gradually returned to "face to face", allowing additional work to be done and the improved relationships with the deaf community garnered over the pandemic is again allowing us to offer emotional and practical support.

b. Reserves policy

The Trustees have adopted a Reserve Policy, which is that:

"Cumbria Deaf Association has a reserve fund that can, if desired, be used to make redundancy payments in circumstances where they are necessary and assist in enabling services to be carried out for three months when funding applications for these services have been unsuccessful. This reserve fund should be the equivalent of 15% of the total budgeted expenditure of the current financial year. The Trustees and Finance Sub Committee will monitor and review the position at its meetings."

c. Results for the year

The results for the year show a deficit of (£67,934) before an actuarial gain of £40,000. This deficit is as a result of the timing of legacy monies of £60,000 recognised as a debtor in the previous year, but being received and expended in the current year. At the year end date the charity had funds totalling £282,771, with £4,995 being restricted funds and the remainder £277,776 being unrestricted in nature.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

d. Defined Benefit Pension Scheme

The defined benefit pension scheme showed a surplus at the year end but due to current economic conditions, the charity will see any tangible benefit, but a recalculation in this period means that the risk is somewhat mitigated. There remains one staff member in the scheme to prevent it crystallising with other staff members remaining in the alternative stakeholder pension.

Structure, governance and management

a. Constitution

Cumbria Deaf Association is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association dated 7 February 2000, as amended by special resolutions dated 21 May 2001, 13 October 2007 and 19 October 2013, with a company registration number of 03920466. The company was registered with the Charity Commission on 12 September 2001 with a registration number of 1088406.

b. Methods of appointment or election of Trustees

The Association is run by a Committee of Members. The Committee of Members consists of the officers of the charity (Chair, Vice Chair, Treasurer and Secretary) and at least six other persons up to a maximum of twelve persons. The Committee can appoint anyone to fill a vacancy in the membership of the Committee or can opt additional Members of the Committee; however, no more than four extra Members can be co opted.

In accordance with the Memorandum and Articles of Association all Members of the Committee must retire at the Annual General Meeting but are eligible for re election.

c. Organisational structure and decision-making policies

The Board of Trustees

The Board of Trustees meets at least quarterly and is responsible for how Cumbria Deaf Association is run. The staff and volunteers are accountable to the Board through the General Manager.

Information and training are provided to ensure that the Trustees are well briefed with the work being undertaken by the organisation and how it is developing.

The Board is advised by Finance and Personnel sub committees. They normally meet quarterly; the former considers in detail the financial health of the Association and advises members on budgetary matters, the Personnel subcommittee considers a wide range of policy and personnel issues and again advises the Board.

In the year to 31 March 2022 the structure was as follows:

Personnel Sub Committee:

Trustees: Charlie Allgrove Eric Martlew

Staff: Caroline Howsley

Finance Sub Committee:

Trustees: Roger Bingham Eric Corrie

Staff: Caroline Howsley

Management Structure

Caroline Howsley as General Manager oversees the day-to-day operations of CDA including; personnel, finance, health and safety, marketing, overseen by the Board of Trustees

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management (continued)

d. Indemnity insurance

The Association has taken out Professional Indemnity Insurance with Victor Insurance. The policy provides indemnity for claims, including claimants' costs and expenses, made against Cumbria Deaf Association in respect of any civil liability, negligent act, error or omission incurred in the course of our professional business. The limit of indemnity is £2,000,000.

e. Patrons

We are very grateful indeed to the following Patrons for taking an interest in the work of the Association and supporting us in many ways:

Hal Bagot DL
Susie Bagot MBE DL
Sir Chris Bonington CVO CBE DL
Gavin Borland
Lord Bragg of Wigton
Russell Brown
Lord Campbell Savours of Allerdale
Tom Campbell
Mrs Olive Clark OBE JP DL
The Rt Reverend Graham Dow
Rt. Hon. Lord Cunningham of Felling PC DL PhD
Sir Tony Cunningham
John Dunning CBE JP DL
Tim Farron MP
Patrick Gordon Duff Pennington OBE DL
Rt Hon Lord Hutton of Furness
Lord Inglewood, DL
Eric Martlew
Elaine Murray
Ken Pallister
Jamie R. Reed
John Wills OBE FCA DL

f. Risk Management

CDA has continued to engage with cross sector partners to optimise the potential for service development and related income generation. Dialogues were continued with the County Council, Health Trusts and Department for Works and Pensions, amongst others, to develop a more strategic, cohesive and financially attractive process to maintain and progress the development of community activities and services for Cumbrian residents with any degree of hearing or dual sensory loss.

The Board continued with a program of regular meetings to ensure that the financial position has been closely monitor financial performance.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Plans for future periods

Continued use of social media allows us to keep in touch with the deaf community, raise our profile and promote our services. Increasing networking activity and engagement from other organisations and professionals has resulted in positive partnership activity since this financial reporting period.

Additional community engagement staff will be recruited to allow the General Manager to concentrate on the running of the business. This will further engage the community, providing additional events and interaction and will be funded by grants from a number of sources.

The staff, volunteers and Trustees shared ideas for the future of CDA and an activity wish list, from which 10 objectives were defined for our post-covid emergence into face-to-face activity. Having clearly defined objectives enabled us to utilise existing resources, identify gaps and it meant that it was easier for people to offer help because they knew what we needed. This model will be used each year to ensure CDA as an organisation and the community we support, have shared input and clarity of vision. It also enables us to have defined outcome measurements in the future to provide to grant funders.

The charity continues to look to secure funding to enhance d/Deaf community support and address the apparent growing marginalisation and increased sense of social isolation and exclusion expressed by many deaf community members, exacerbated by the lack of access to mainstream services and support.

Acknowledgements

Cumbria Deaf Association is supported by a significant number of funders and individuals, without which we could not operate effectively. We are also indebted to the people who have generously remembered us in their wills. Our gratitude is extended to all the agencies, organisations and individuals from which we received funding during the year to 31 March 2022.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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

Approved by order of the members of the board of Trustees and signed on their behalf by:

.....
Mr C Allgrove
Chairman
Date:

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2022

Independent examiner's report to the Trustees of Cumbria Deaf Association ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2022.

Responsibilities and basis of report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters, other than those fully detailed below, have come to my attention in connection with the examination giving me reasonable cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Matter of concern - Going concern

As disclosed in note 2.2 to the accounts and in the Trustees' Report on page 4 of the accounts, the Trustees have assessed the going concern of the charity. The charity is developing its services once more after scaling back in recent years due to the loss of a significant contract. The charity is also undertaking a cost reduction exercise to gain a sound cost base moving forward in the future. However until the receipt of further revenue on a consistent basis is coming into the charity to match the planned cost base, a material uncertainty continues to exist that may cast doubt on the charity's ability to continue as a going concern.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:

Dated:

Karen Rae FCCA

ARMSTRONG WATSON AUDIT LIMITED
Chartered Accountants, Carlisle

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022**

	Note	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies	3	-	21,983	21,983	149,845
Charitable activities	4	-	68,369	68,369	190,856
Investments	5	-	4	4	-
Other income	6	-	5,935	5,935	10,202
Total income		-	96,291	96,291	350,903
Expenditure on:					
Raising funds	7	-	11,125	11,125	33,428
Charitable activities	8	-	153,100	153,100	211,353
Total expenditure		-	164,225	164,225	244,781
Net movement in funds before other recognised gains		-	(67,934)	(67,934)	106,122
Other recognised gains:					
Actuarial gains on defined benefit pension schemes	20	-	40,000	40,000	161,000
Net movement in funds		-	(27,934)	(27,934)	267,122
Reconciliation of funds:					
Total funds brought forward		4,995	305,710	310,705	43,583
Net movement in funds		-	(27,934)	(27,934)	267,122
Total funds carried forward		4,995	277,776	282,771	310,705

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 14 to 31 form part of these financial statements.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
REGISTERED NUMBER: 03920466

BALANCE SHEET
AS AT 31 MARCH 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	13	186,374	200,645
		<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
		186,374	200,645
Current assets			
Debtors	15	84,597	143,997
Cash at bank and in hand		22,903	22,681
		<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
		107,500	166,678
Creditors: amounts falling due within one year	16	(11,103)	(17,618)
		<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
Net current assets		96,397	149,060
		<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
Total assets less current liabilities		282,771	349,705
Net assets excluding pension asset / liability		<hr style="width: 100%;"/> 282,771 <hr style="width: 100%;"/>	<hr style="width: 100%;"/> 349,705 <hr style="width: 100%;"/>
Defined benefit pension scheme asset / liability	20	-	(39,000)
		<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
Total net assets		282,771	310,705
		<hr style="width: 100%;"/> <hr style="width: 100%;"/>	<hr style="width: 100%;"/> <hr style="width: 100%;"/>
Charity funds			
Restricted funds:			
Restricted funds	17	4,995	4,995
		<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
Total restricted funds	17	4,995	4,995
Unrestricted funds			
Unrestricted funds excluding pension asset	17	277,776	344,710
Pension reserve	17	-	(39,000)
		<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
Total unrestricted funds	17	277,776	305,710
		<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
Total funds		282,771	310,705
		<hr style="width: 100%;"/> <hr style="width: 100%;"/>	<hr style="width: 100%;"/> <hr style="width: 100%;"/>

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
REGISTERED NUMBER: 03920466

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2022

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

.....
Mr C Allgrove
Chairman
Date:

The notes on pages 14 to 31 form part of these financial statements.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1. General information

The charity is a company limited by guarantee incorporated in England and Wales and a registered charity with charity number 1088406. The registered office address is 5 Castle Street, Kendal, Cumbria, England, LA9 7AD.

The principal activity of the charity is being the major specialist deaf charity operating throughout Cumbria for all county residents experiencing any degree of hearing or dual sensory loss.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cumbria Deaf Association meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

On 11th March 2020 the World Health Organisation announced that COVID-19 was a global pandemic which led to enforced restrictions and business closures being introduced by the UK Government. Whilst the UK is now out of lockdown measures, the economic impact of the pandemic is still being felt. At the time of approving the financial statements, the Trustees have considered the ongoing influence on the operations and finances of the charity. New working methods have been successfully implemented which have allowed all services to continue to be delivered to service users.

The Trustees have also reviewed the circumstances that led to the significant reduction in incoming resources and subsequent reduction in funds, and the implications on the ongoing viability of the charity's operations. Significant legacy income has been received since the year end and requests for the charity's charitable activities have increased post year end. The charity continues to undertake a cost reduction exercise to minimise costs and for this reason, the Trustees consider the going concern basis to be appropriate, with a full assessment included in the Trustees' Report.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2. Accounting policies (continued)

2.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2. Accounting policies (continued)

2.5 Tangible fixed assets and depreciation (continued)

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold property	-	2% Straight line
Fixtures and fittings	-	15% Reducing balance
Office equipment	-	10% Straight line

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.9 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

The charity also operates a defined benefits pension scheme and the pension charge is based on a full actuarial valuation dated 2 December 2018.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

2. Accounting policies (continued)

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2022 £	Total funds 2022 £
Donations	6,780	6,780
Legacies	1,123	1,123
Grants	14,080	14,080
	<hr/> 21,983 <hr/> <hr/>	<hr/> 21,983 <hr/> <hr/>

	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Donations	12,375	12,375
Legacies	130,000	130,000
Grants	7,470	7,470
	<hr/> 149,845 <hr/> <hr/>	<hr/> 149,845 <hr/> <hr/>

4. Income from charitable activities

	Unrestricted funds 2022 £	Total funds 2022 £
Income from charitable activities	68,369	68,369
	<hr/> <hr/>	<hr/> <hr/>

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

4. Income from charitable activities (continued)

	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Income from charitable activities	190,856	190,856

5. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	<i>Total funds 2021 £</i>
Investment income	4	4	-

6. Other incoming resources

	Unrestricted funds 2022 £	Total funds 2022 £
Rental income	5,065	5,065
Other income	870	870
	5,935	5,935

	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
COVID 19 business support grant	9,700	9,700
Job Retention Scheme income	502	502
	10,202	10,202

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

7. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2022 £	Total funds 2022 £
Costs of raising voluntary income	11,125	11,125

Costs of raising voluntary income (continued)

	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Costs of raising voluntary income	30,962	30,962
Costs of raising voluntary income - wages and salaries	2,466	2,466
	<u>33,428</u>	<u>33,428</u>

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

8. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2022 £	Total 2022 £
Statutory Services	142,987	142,987
Training Services	10,113	10,113
	<u>153,100</u>	<u>153,100</u>

	<i>Unrestricted funds 2021 £</i>	<i>Total 2021 £</i>
Statutory Services	191,364	191,364
Training Services	19,989	19,989
	<u>211,353</u>	<u>211,353</u>

9. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £
Statutory Services	60,071	82,916	142,987
Training Services	-	10,113	10,113
	<u>60,071</u>	<u>93,029</u>	<u>153,100</u>

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

9. Analysis of expenditure by activities (continued)

	<i>Activities undertaken directly 2021 £</i>	<i>Support costs 2021 £</i>	<i>Total funds 2021 £</i>
Statutory Services	128,083	63,281	191,364
Training Services	-	19,989	19,989
	<u>128,083</u>	<u>83,270</u>	<u>211,353</u>

Analysis of direct costs

	Statutory Services 2022 £	Total funds 2022 £
Staff costs	58,791	58,791
Stationery, postage, phone & sundries	600	600
Consultancy fees	680	680
	<u>60,071</u>	<u>60,071</u>

	<i>Statutory Services 2021 £</i>	<i>Total funds 2021 £</i>
Pension finance costs	4,000	4,000
Staff costs	120,947	120,947
Travel costs	2,280	2,280
Consultancy fees	856	856
	<u>128,083</u>	<u>128,083</u>

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

9. Analysis of expenditure by activities (continued)

Analysis of support costs

	Statutory Services 2022 £	Training Services 2022 £	Total funds 2022 £
Staff costs	41,197	-	41,197
Depreciation	14,271	-	14,271
Stationery, postage, phone & sundries	588	-	588
Light & heat	3,135	-	3,135
Repairs and maintenance	1,584	-	1,584
Insurance	2,713	-	2,713
ICT Support	8,274	-	8,274
Marketing	3,754	-	3,754
Training and recruitment	413	-	413
Other costs	1,955	10,113	12,068
Governance costs	5,031	-	5,031
	<u>82,915</u>	<u>10,113</u>	<u>93,028</u>
	<i>Statutory Services 2021 £</i>	<i>Training Services 2021 £</i>	<i>Total funds 2021 £</i>
Staff costs	559	-	559
Depreciation	14,329	-	14,329
Light & heat	836	-	836
Insurance	698	-	698
ICT support	4,326	-	4,326
Marketing	7,050	-	7,050
Other costs	20,161	19,989	40,150
Governance costs	15,322	-	15,322
	<u>63,281</u>	<u>19,989</u>	<u>83,270</u>

CUMBRIA DEAF ASSOCIATION
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

10. Independent examiner's remuneration

	2022	<i>2021</i>
	£	£
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	4,500	<i>4,700</i>
	<u><u>4,500</u></u>	<u><u>4,700</u></u>

11. Staff costs

	2022	<i>2021</i>
	£	£
Wages and salaries	91,502	<i>109,360</i>
Social security costs	1,383	<i>6,604</i>
Contribution to defined contribution pension schemes	6,103	<i>7,008</i>
Operating costs of defined benefit pension schemes	1,000	<i>1,000</i>
	<u><u>99,988</u></u>	<u><u>123,972</u></u>

The average number of persons employed by the Charity during the year was as follows:

	2022	<i>2021</i>
	No.	No.
Administrative staff	7	<i>6</i>
	<u><u>7</u></u>	<u><u>6</u></u>

No employee received remuneration amounting to more than £60,000 in either year.

During the year remuneration amounting to £34,603 (2021 - £9,580) and was payable to 1 member of staff (2021 - 1 member of staff) deemed to be key management.

12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 31 March 2022, no Trustee expenses have been incurred (2021 - £NIL).

CUMBRIA DEAF ASSOCIATION
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

13. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 April 2021	289,299	67,384	24,994	381,677
At 31 March 2022	<u>289,299</u>	<u>67,384</u>	<u>24,994</u>	<u>381,677</u>
Depreciation				
At 1 April 2021	139,110	28,577	13,345	181,032
Charge for the year	5,786	6,738	1,747	14,271
At 31 March 2022	<u>144,896</u>	<u>35,315</u>	<u>15,092</u>	<u>195,303</u>
Net book value				
At 31 March 2022	<u>144,403</u>	<u>32,069</u>	<u>9,902</u>	<u>186,374</u>
At 31 March 2021	<u>150,189</u>	<u>38,807</u>	<u>11,649</u>	<u>200,645</u>

14. Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2021	10,000
At 31 March 2022	<u>10,000</u>
Impairment	
At 1 April 2021	10,000
At 31 March 2022	<u>10,000</u>

At the previous year end date, the Trustees considered the valuation of the investment in Deaf UK Limited and believed that due to the dormant status of the company's operations the value of the investment was impaired and held a more realistic value of £Nil.

On 5 July 2022, the company was dissolved at Companies House.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

15. Debtors

	2022 £	2021 £
Due within one year		
Trade debtors	13,906	13,997
Other debtors	70,691	130,000
	84,597	143,997
	84,597	143,997

16. Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	1,081	8,960
Other taxation and social security	4,289	2,085
Other creditors	1,033	1,873
Accruals and deferred income	4,700	4,700
	11,103	17,618
	11,103	17,618

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

17. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2022 £
Unrestricted funds					
General Funds - all funds	344,710	96,291	(163,225)	-	277,776
Pension reserve	(39,000)	-	(1,000)	40,000	-
	<u>305,710</u>	<u>96,291</u>	<u>(164,225)</u>	<u>40,000</u>	<u>277,776</u>
Restricted funds					
Smart Energy in Communities	<u>4,995</u>	-	-	-	<u>4,995</u>
Total of funds	<u><u>310,705</u></u>	<u><u>96,291</u></u>	<u><u>(164,225)</u></u>	<u><u>40,000</u></u>	<u><u>282,771</u></u>

Smart Energy in Communities - this funding was provided to allow the Charity to support service users during the process of switching to smart energy meters.

CUMBRIA DEAF ASSOCIATION
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

17. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 March 2021 £</i>
Unrestricted funds					
General Funds	233,588	350,903	(239,781)	-	344,710
Pension reserve	(195,000)	-	(5,000)	161,000	(39,000)
	<u>38,588</u>	<u>350,903</u>	<u>(244,781)</u>	<u>161,000</u>	<u>305,710</u>
Restricted funds					
Smart Energy in Communities	<u>4,995</u>	-	-	-	<u>4,995</u>
Total of funds	<u><u>43,583</u></u>	<u><u>350,903</u></u>	<u><u>(244,781)</u></u>	<u><u>161,000</u></u>	<u><u>310,705</u></u>

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

18. Summary of funds

Summary of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2022 £
General funds	305,710	96,291	(164,225)	40,000	277,776
Restricted funds	4,995	-	-	-	4,995
	<u>310,705</u>	<u>96,291</u>	<u>(164,225)</u>	<u>40,000</u>	<u>282,771</u>

Summary of funds - prior year

	<i>Balance at 1 April 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 March 2021 £</i>
General funds	38,588	350,903	(244,781)	161,000	305,710
Restricted funds	4,995	-	-	-	4,995
	<u>43,583</u>	<u>350,903</u>	<u>(244,781)</u>	<u>161,000</u>	<u>310,705</u>

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	-	186,374	186,374
Current assets	4,995	102,505	107,500
Creditors due within one year	-	(11,103)	(11,103)
Total	<u>4,995</u>	<u>277,776</u>	<u>282,771</u>

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

19. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Restricted funds 2021 £</i>	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Tangible fixed assets	-	200,645	200,645
Current assets	4,995	161,683	166,678
Creditors due within one year	-	(17,618)	(17,618)
Provisions for liabilities and charges	-	(39,000)	(39,000)
Total	<u>4,995</u>	<u>305,710</u>	<u>310,705</u>

20. Pension commitments

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

The Charity operates a defined benefit pension scheme.

The charity contributes to the Cumbria Local Government pension scheme on behalf of some of its employees to provide benefits based on final pensionable pay. Contributions are charged to the income and expenditure account so as to spread the cost of pensions over employees' working lives with the company. The contributions are determined by a qualified actuary on the basis of triennial valuations using the projected unit method.

At the year end date £1,033 was outstanding in respect of contributions payable to the pension schemes by the charity (2021 - £1,873).

Principal actuarial assumptions at the Balance sheet date (expressed as weighted averages):

	At 31 March 2022 %	<i>At 31 March 2021 %</i>
Discount rate	2.8	2.1
Inflation assumption	3.4	2.7
Future salary increases	4.9	4.2
Future pension increases	3.5	2.8

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

20. Pension commitments (continued)

	At 31 March 2022 Years	<i>At 31 March 2021 Years</i>
Mortality rates (in years)		
- for a male aged 65 now	22.6	22.7
- at 65 for a male aged 45 now	24.1	24.3
- for a female aged 65 now	25.3	25.3
- at 65 for a female aged 45 now	27.1	27.2

The Charity's share of the assets in the scheme was:

	At 31 March 2022 £	<i>At 31 March 2021 £</i>
Equities	1,357,000	1,390,000
Corporate bonds	653,000	637,000
Property	352,000	290,000
Cash and other liquid assets	108,000	148,000
Other	1,396,000	1,154,000
Total fair value of assets	3,866,000	3,619,000

The actual return on scheme assets was £348,000 (2021 - £582,000).

The amounts recognised in the Statement of financial activities are as follows:

	2022 £	<i>2021 £</i>
Current service cost	1,000	1,000
Interest income	(75,000)	(74,000)
Interest cost	75,000	78,000
Total amount recognised in the Statement of financial activities	1,000	5,000

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

20. Pension commitments (continued)

Movements in the present value of the defined benefit obligation were as follows:

	2022 £
Opening defined benefit obligation	3,658,000
Current service cost	1,000
Interest cost	75,000
Actuarial (gains)/losses	(16,000)
Benefits paid	(101,000)
Closing defined benefit obligation	3,617,000

Movements in the fair value of the Charity's share of scheme assets were as follows:

	2022 £
Opening fair value of scheme assets	3,619,000
Expected return on assets	75,000
Actuarial gains	273,000
Benefits paid	(101,000)
Closing fair value of scheme assets	3,866,000

The actuarial valuation at the year end date resulted in an asset position for the Scheme of £249,000. This is not reflective of the true position given the current economic conditions in place as the charity will not receive any economic benefit or repayment of scheme monies therefore an asset ceiling has been applied to reflect a £nil position on the balance sheet. This asset ceiling has been offset against actuarial gains and losses within the Statement of Financial Activities within the financial statements.

21. Related party transactions

The charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2022.

CUMBRIA DEAF ASSOCIATION

England & Wales - Charity number 1088406

Accounts

Registered number: 03920466
Charity number: 1088406

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
UNAUDITED
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

ArmstrongWatson[®]
Accountants, Business & Financial Advisers

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

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CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2021

Trustees

Mr C Allgrove, Chair
Mr E G Corrie, Treasurer
Mr P A Blacklock
Mr E A Martlew
Mr H Wilkinson
Mrs N G Wilkinson
Mr R K Bingham
Mr W T Turner

Company registered number

03920466

Charity registered number

1088406

Registered office

5 Castle Street, Kendal, Cumbria, LA9 7AD

Accountants

Armstrong Watson Audit Limited, Fairview House, Victoria Place, Carlisle, Cumbria, CA1 1HP

Bankers

Barclays Bank Plc, 33 English Street, Carlisle, Cumbria, CA3 8JX

Solicitors

Burnetts Solicitors, Victoria House, Wavell Drive, Rosehill, Carlisle, Cumbria, CA1 2ST

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2020 to 31 March 2021. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

Cumbria Deaf Association is the major specialist deaf charity operating throughout Cumbria for all county residents experiencing any degree of hearing or dual sensory loss. This includes Deaf, deafened, hard of hearing and DeafBlind people.

The Charity's objectives include:

"The educational, physical, social and spiritual wellbeing of Deaf, deafened, hard of hearing and DeafBlind people of all ages and their families mainly but not exclusively in Cumbria"

To do this, we seek to involve people who are deaf, raising awareness of their rights and responsibilities and ensuring access to services by:

- Promoting the role of deaf people in the community
- Providing needs led services for individuals and groups
- Promoting positive use of all-inclusive sources of information and communication
- Identifying, developing and using the skills of staff and volunteers to support these objectives.

Key Activities

Cumbria Deaf Association's services and projects are provided to benefit Deaf, deafened, hard of hearing and DeafBlind people of all ages as well as their families and carers, work colleagues, service providers, friends, acquaintances and local communities through a number of ways as below:

- o Specialist Information Advice and Support service
- o Communication Support Unit (Interpreting service)
- o Children and Young People and Families support and respite service
- o Family sign skills courses
- o British Sign Language skills courses
- o Deaf awareness training

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance

a. Main achievements of the Company

In what was a difficult year for the world, CDA continued to support service users under the restrictions imposed by the government in mitigation for COVID-19. Despite attracting additional costs for PPE as was necessary, staff members continued to provide a mix of face-to-face and online services, depending on individual needs.

The Board continued to meet monthly throughout the year to ensure that they were appraised of the situation as it changed over the course of the year to ensure that the charity operated within its means. Over the course of the year, and with the acting General Manager looking to retire, the decision was made to employ two part-time administrative positions and a permanent General Manager. The two part-time positions were filled but circumstances meant one became vacant again. It remains so at this time. The General Manager position was appointed in August 2020 with a start date of December, due to notice periods etc. After a short time in post, the General Manager took a short secondment to reduce costs, while still managing social media interaction for CDA.

Once again, the Trustees would like to acknowledge the efforts of staff in keeping services running throughout the first quarter of the calendar year.

Buildings

We continue to own and operate centres in Kendal and Barrow. The Barrow building was closed for the majority of the financial year, with Kendal remaining open as the administrative hub, but closed for group activities. As restrictions were lifted, so the centres started to offer meeting spaces again.

An application was made to Barrow Council and South Lakeland District Council for the Community Building COVID grant however, due to both centres being registered with Valuations Office as offices, we were ineligible for the funding. Steps have been taken by the new General Manager to get both centres re classified as community centres.

Specialist Information, Advice & Support

CDA continued to provide the service, with a further short extension to February 2021. The contract became available for tender again in November 2020, at which time we submitted an application. The contract was awarded to another provider.

This service we delivered provided important support to the community and, on a frequent basis, we went above and beyond the terms of the contract. This commitment to a very personal level of support ensured that we produced great results for the individuals concerned and, this reflected in our feedback reports to the Council.

Domiciliary Care and Care Packages

In August 2020 CDA ceased to hold a Care Quality Commission registration, this resulted in support packages that required personal care being transferred to another provider. We continue to provide Community Support Workers for clients, most are BSL users, who largely require assistance with day to day chores, meals, going out in the community, optician appointments etc.

Through the COVID pandemic rules around provision of care and support underwent many changes however, we continued to assist our clients in whatever way we could to ensure they received the help they required. Some support packages were put on hold, due to not being able to enter sheltered housing or care homes.

Children, Young People and Families

Activity with young people was suspended throughout the financial year, due to COVID restrictions. Wherever possible, contact was maintained with young people and families via social media and video calls.

CDA has continued to seek additional funding from the Council and other bodies to ensure that the deaf young people in the community can continue to benefit from the very important work we are able to continue to provide.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

Communication Support Unit (CSU)

CDA's Communication Support Unit continued to provide the vital and highly valued communication support service to Deaf people, delivering over 1,000 hours of support and almost 700 assignments throughout the year including in health and education sectors.

Sign Language tuition and Deaf Awareness training

This business activity was suspended throughout 2020-21 due to social distancing and companies largely working from home or having staff on furlough.

Strategic Engagement

During the year, with people wearing face coverings, the communication challenges faced by the deaf community were increased. CDA endeavoured to assist, wherever possible, in ensuring that needs were met by health care providers, services, utilities and local government.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Looking forward, although the charity is now operating minimal services after Cumbria County Council chose to award the Specialist Information and Advice service to an out of county supplier, there is a visible path back to providing more services. Several funding bids have been submitted – and several more are in the process of submission – which will start to allow us to rebuild services. The d/Deaf and hard of hearing community in Cumbria are well aware of the services that are offered by CDA – and the CSU continues to provide translation services to support health, education and other requests which will only grow as the current restrictions start to ease as the vaccination program accelerates and lockdown measures are eased.

The decision to grant the secondment of the General Manager for a short time was testament to the continued determination of the Board to the charity – and the reduced costs gave additional time for funds to accrue. Office space on the ground floor of the Kendal building has been rented to a local company on an ongoing basis which is further helping with costs.

Post year end the charity has been notified that they are a beneficiary to a significant legacy which will have a very positive impact in the Charity's finances over the short term.

Impact of COVID-19

As 2020 progressed, the emphasis turned much more from "face to face" to online provision of information and support services as lockdowns restricted activities. Additionally, 3 staff members chose to retire over the course of 2020 leading to the recruitment of 2 part time administrators and a General Manager. Although apparently increasing the outgoings, the net change was minimal.

Whilst not the best of years in terms of business activity, it has certainly has strengthened our relationship with the deaf community because we continued to offer emotional and practical support at a time when many other services simply closed their doors.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

b. Reserves policy

The Trustees have adopted a Reserve Policy, which is that:

"Cumbria Deaf Association has a reserve fund that can, if desired, be used to make redundancy payments in circumstances where they are necessary and assist in enabling services to be carried out for three months when funding applications for these services have been unsuccessful. This reserve fund should be the equivalent of 15% of the total budgeted expenditure of the current financial year. The Trustees and Finance Sub Committee will monitor and review the position at its meetings."

c. Results for the year

The results for the year show a surplus of £106,122 before an actuarial gain of £161,000. This is as a result of the savings and a reduction in costs. At the year end date the charity had funds totalling £310,705, with £4,995 being restricted funds and the remainder £305,710 being unrestricted in nature.

d. Defined Benefit Pension Scheme

The defined benefit pension scheme remains in deficit, but a recalculation in this period means that the risk is somewhat mitigated. There remains one staff member in the scheme to prevent it crystallising with other staff members remaining in the alternative stakeholder pension.

Structure, governance and management

a. Constitution

Cumbria Deaf Association is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association dated 7 February 2000, as amended by special resolutions dated 21 May 2001, 13 October 2007 and 19 October 2013, with a company registration number of 03920466. The company was registered with the Charity Commission on 12 September 2001 with a registration number of 1088406.

b. Methods of appointment or election of Trustees

The Association is run by a committee of members. The committee of members consists of the officers of the charity (Chair, Vice Chair, Treasurer and Secretary) and at least six other persons up to a maximum of twelve persons. The committee can appoint anyone to fill a vacancy in the membership of the committee or can co-opt additional members of the committee; however, no more than four extra members can be co-opted.

In accordance with the Memorandum and Articles of Association all members of the committee must retire at the Annual General Meeting, but are eligible for re-election.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

c. Organisational structure and decision-making policies

The Board of Trustees

The Board of Trustees meets at least quarterly and is responsible for how Cumbria Deaf Association is run. The staff and volunteers are accountable to the Board through the Chief Executive Officer.

Information and training are provided to ensure that the Trustees are well briefed with the work being undertaken by the organisation and how it is developing.

The Board is advised by Finance and Personnel sub committees. They normally meet quarterly; the former considers in detail the financial health of the association and advises members on budgetary matters, the Personnel sub committee considers a wide range of policy and personnel issues and again advises the Board.

In the year to 31 March 2021 the structure was as follows:

Personnel Sub Committee:

Trustees:	Charlie Allgrove	Eric Martlew
Staff:	Ian Wilson	Caroline Howsley

Finance Sub Committee:

Trustees:	Roger Bingham	Eric Corrie
Staff:	Ian Wilson	Caroline Howsley

Management Structure

The Acting General Manager was in post until September 2020, after which the Chair of Trustees provided additional support where necessary.

In December 2020 Caroline Howsley joined CDA as General Manager. She oversees the day to day operations of CDA including; personnel, finance, health and safety and marketing.

d. Indemnity insurance

The Association has taken out Professional Indemnity Insurance with Victor Insurance. The policy provides indemnity for claims, including claimants' costs and expenses, made against Cumbria Deaf Association in respect of any civil liability, negligent act, error or omission incurred in the course of our professional business. The limit of indemnity is £2,000,000.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Structure, governance and management (continued)

e. Patrons

We are very grateful indeed to the following Patrons for taking an interest in the work of the Association and supporting us in many ways:

Hal Bagot DL
Susie Bagot MBE DL
Sir Chris Bonington CVO CBE DL
Gavin Borland
Lord Bragg of Wigton
Russell Brown
Lord Campbell Savours of Allerdale
Tom Campbell
Mrs Olive Clark OBE JP DL
The Rt Reverend Graham Dow
Rt. Hon. Lord Cunningham of Felling PC DL PhD
Sir Tony Cunningham
John Dunning CBE JP DL
Tim Farron MP
Patrick Gordon Duff Pennington OBE DL
Rt Hon Lord Hutton of Furness
Lord Inglewood, DL
Eric Martlew
Elaine Murray
Ken Pallister
Jamie R. Reed
John Wills OBE FCA DL

f. Risk Management

As highlighted in the body of this report, Cumbria Deaf Association has experienced unprecedented changes and reductions to its traditional funding streams over the course of this and previous operational years. Cumbria County Council's procurement process, cost cutting exercises and decision to cease the procurement of a specialist Social Work service for Deaf people, coupled with the restrictions due to the COVID pandemic, has presented CDA with its greatest financial challenge in the last thirty years.

CDA has continued to engage with cross sector partners to optimise the potential for service development and related income generation. Dialogues were continued with the County Council, Health Trusts and Department for Works and Pensions, amongst others, to develop a more strategic, cohesive and financially attractive process to maintain and progress the development of community activities and services for Cumbrian residents with any degree of hearing or dual sensory loss.

The Board continued with a program of monthly meetings to ensure that the financial position has been closely monitor financial performance.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Plans for future periods

The Board has taken the decision that the time was right to start to rebuild the staffing structure by recruiting two part time admin assistants and a new General Manager. This process started early in the financial year and will allow CDA to start to take on more services and build more strategic relationships with other third sector organisations.

With the arrival of the new General Manager we started to utilise social media more to keep in touch with the deaf community, raise our profile and promote our services. We also saw an increase in networking activity and engagement from other organisations or professionals, this has resulted in some positive partnership activity since this financial reporting period.

The staff, volunteers and Trustees shared ideas for the future of CDA and an activity wish list, from which 10 objectives were defined for our post-covid emergence into face to face activity. Having clearly defined objectives enabled us to utilise existing resources, identify gaps and it meant that it was easier for people to offer help because they knew what we needed. This model will be used each year to ensure CDA as an organisation and the community we support, have shared input and clarity of vision. It also enables us to have defined outcome measurements in the future to provide to grant funders.

The charity continues to look to secure funding to enhance Deaf community support and address the apparent growing marginalisation and increased sense of social isolation and exclusion expressed by many deaf community members, exacerbated by the lack of access to mainstream services and support.

Acknowledgements

Cumbria Deaf Association is supported by a significant number of funders and individuals, without which we could not operate effectively. We are also indebted to the people who have generously remembered us in their wills.

Our gratitude is extended to all the agencies, organisations and individuals from which we received funding during the year to 31 March 2021.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Statement of Trustees' responsibilities

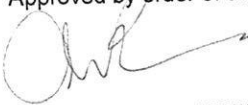
The Trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

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

Approved by order of the members of the board of Trustees and signed on their behalf by:



.....
Mr C Allgrove

Chairman

Date: 9 December 2021

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2021**

Independent examiner's report to the Trustees of Cumbria Deaf Association ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the Trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters, other than those fully detailed below, have come to my attention in connection with the examination giving me reasonable cause to believe that in any material respect:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Matter of concern - Going concern

As disclosed in note 2.2 to the accounts and in the Trustees' Report on page 4 of the accounts, the Trustees have assessed the going concern of the Charity. The Charity is now operating on minimal services following the loss of the Specialist Information and Advice service contract but has received more positive news of a significant legacy to be received during 2021/22. Until the receipt of further revenue coming into the charity, a material uncertainty exists that may cast doubt on the Charity's ability to continue as a going concern.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed: *Karen Rae*

Dated: *10 December 2021*

Karen Rae FCCA

ARMSTRONG WATSON AUDIT LIMITED
Chartered Accountants, Carlisle

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	3	-	149,845	149,845	18,145
Charitable activities	4	-	190,856	190,856	293,546
Investments	5	-	-	-	36
Other income	6	-	10,202	10,202	-
		-	<u>350,903</u>	<u>350,903</u>	<u>311,727</u>
Total income					
Expenditure on:					
Raising funds	7	-	33,428	33,428	10,717
Charitable activities	8	-	211,353	211,353	423,072
		-	<u>244,781</u>	<u>244,781</u>	<u>433,789</u>
Total expenditure					
Net movement in funds before other recognised gains					
		-	106,122	106,122	(122,062)
Other recognised gains:					
Actuarial gains on defined benefit pension schemes	21	-	161,000	161,000	36,000
		-	<u>267,122</u>	<u>267,122</u>	<u>(86,062)</u>
Net movement in funds					
Reconciliation of funds:					
Total funds brought forward		4,995	38,588	43,583	129,645
Net movement in funds		-	267,122	267,122	(86,062)
		<u>4,995</u>	<u>305,710</u>	<u>310,705</u>	<u>43,583</u>
Total funds carried forward					

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 15 to 32 form part of these financial statements.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
REGISTERED NUMBER: 03920466

BALANCE SHEET
AS AT 31 MARCH 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	13	200,645	214,588
		200,645	214,588
Current assets			
Debtors	15	143,997	24,235
Cash at bank and in hand		22,681	28,566
		166,678	52,801
Creditors: amounts falling due within one year	16	(17,618)	(28,806)
Net current assets		149,060	23,995
Total assets less current liabilities		349,705	238,583
Net assets excluding pension liability		349,705	238,583
Defined benefit pension scheme liability	21	(39,000)	(195,000)
Total net assets		310,705	43,583
Charity funds			
Restricted funds:			
Restricted funds	18	4,995	4,995
Total restricted funds	18	4,995	4,995
Unrestricted funds			
Unrestricted funds excluding pension asset	18	344,710	233,588
Pension reserve	18	(39,000)	(195,000)
Total unrestricted funds	18	305,710	38,588
Total funds		310,705	43,583

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)
REGISTERED NUMBER: 03920466

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2021

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



.....
Mr C Allgrove

Chairman

Date: 9 December 2021

The notes on pages 15 to 32 form part of these financial statements.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. General information

The charity is a company limited by guarantee incorporated in England and Wales and a registered charity with charity number 1088406. The registered office address is 5 Castle Street, Kendal, Cumbria, England, LA9 7AD.

The principal activity of the charity is being the major specialist deaf charity operating throughout Cumbria for all county residents experiencing any degree of hearing or dual sensory loss.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cumbria Deaf Association meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

On 11th March 2020 the World Health Organisation announced that COVID-19 was a global pandemic which led to enforced restrictions and business closures being introduced by the UK Government. Whilst the UK is now out of lockdown measures, the economic impact of the pandemic is still being felt. At the time of approving the financial statements, the Trustees have considered the ongoing influence on the operations and finances of the charity. New working methods have been successfully implemented which have allowed all services to continue to be delivered to service users.

The Trustees have also reviewed the circumstances that led to the significant reduction in incoming resources and subsequent reduction in funds, and the implications on the ongoing viability of the charity's operations. Significant legacy income has been received since the year end with further income still due to the Charity. The Trustees consider the Going Concern Basis to be appropriate, with a full assessment included in the Trustees' Report.

2.3 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Company has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Company, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

2. Accounting policies (continued)

2.3 Income (continued)

before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Company to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold property	-	2% Straight line
Fixtures and fittings	-	15% Reducing balance
Office equipment	-	10% Straight line

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

2. Accounting policies (continued)

2.8 Liabilities

Liabilities and provisions are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.9 Financial instruments

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Company to the fund in respect of the year.

The Company also operates a defined benefits pension scheme and the pension charge is based on a full actuarial valuation dated 2 December 2018.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

3. Income from donations and legacies

	Unrestricted funds 2021 £	Total funds 2021 £
Donations	12,375	12,375
Legacies	130,000	130,000
Grants	7,470	7,470
	149,845	149,845
	149,845	149,845
	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Donations	6,145	6,145
Legacies	2,000	2,000
Grants	10,000	10,000
	18,145	18,145
	18,145	18,145

At the year end date the Charity had been advised of a substantial legacy, amounting to approximately £130,000. An interim distribution of this legacy has been received after the year end date.

4. Income from charitable activities

	Unrestricted funds 2021 £	Total funds 2021 £
Income from charitable activities	190,856	190,856
	190,856	190,856
	190,856	190,856
	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Income from charitable activities	293,546	293,546
	293,546	293,546
	293,546	293,546

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

5. Investment income

	<i>Unrestricted funds 2020</i>	<i>Total funds 2020</i>
	£	£
Investment income	36	36

6. Other incoming resources

	<i>Unrestricted funds 2021</i>	<i>Total funds 2021</i>	<i>Total funds 2020</i>
	£	£	£
COVID 19 Business Support grants	9,700	9,700	-
Job Retention Scheme Income	502	502	-
	10,202	10,202	-

7. Expenditure on raising funds

Costs of raising voluntary income

	<i>Unrestricted funds 2021</i>	<i>Total funds 2021</i>
	£	£
Costs of raising voluntary income - wages and salaries	2,466	2,466

CUMBRIA DEAF ASSOCIATION
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

7. Expenditure on raising funds (continued)

Costs of raising voluntary income (continued)

	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Costs of raising voluntary income	1,226	1,226
Costs of raising voluntary income - wages and salaries	9,491	9,491
	<u>10,717</u>	<u>10,717</u>

Other trading expenses

	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Charity trading CoS	30,962	30,962	-
	<u>30,962</u>	<u>30,962</u>	<u>-</u>

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

8. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds	Total funds
	2021	2021
	£	£
Statutory Services	191,364	191,364
Training Services	19,989	19,989
	211,353	211,353
	211,353	211,353

	<i>Restricted funds</i>	<i>Unrestricted funds</i>	<i>Total funds</i>
	<i>2020</i>	<i>2020</i>	<i>2020</i>
	<i>£</i>	<i>£</i>	<i>£</i>
Statutory Services	1,635	421,437	423,072
	1,635	421,437	423,072
	1,635	421,437	423,072

9. Analysis of expenditure by activities

	Activities undertaken directly	Support costs	Total funds
	2021	2021	2021
	£	£	£
Statutory Services	155,322	36,042	191,364
Training Services	-	19,989	19,989
	155,322	56,031	211,353
	155,322	56,031	211,353

	<i>Activities undertaken directly</i>	<i>Support costs</i>	<i>Total funds</i>
	<i>2020</i>	<i>2020</i>	<i>2020</i>
	<i>£</i>	<i>£</i>	<i>£</i>
Statutory Services	355,092	67,980	423,072
	355,092	67,980	423,072
	355,092	67,980	423,072

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

9. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Statutory Services 2021 £	Total funds 2021 £
Pension finance costs	4,000	4,000
Staff costs	120,947	120,947
Depreciation	14,329	14,329
Light & Heat	836	836
Insurance	698	698
Travel costs	2,280	2,280
ICT support	4,326	4,326
Marketing	7,050	7,050
Consultancy fees	856	856
	155,322	155,322
	<i>Statutory Services 2020 £</i>	<i>Total funds 2020 £</i>
Pension finance costs	6,000	6,000
Staff costs	272,849	272,849
Depreciation	14,680	14,680
Light & heat	2,545	2,545
Insurance	3,982	3,982
Travel costs	17,538	17,538
Stationery, postage, phone & sundries	4,956	4,956
Training and recruitment	638	638
ICT support	9,336	9,336
Marketing	3,586	3,586
Project specific direct costs	7,785	7,785
Consultancy fees	11,197	11,197
	355,092	355,092

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

9. Analysis of expenditure by activities (continued)

Analysis of support costs

	Statutory Services 2021 £	Community Services 2021 £	Total funds 2021 £
Staff costs	559	-	559
Support costs	20,161	19,989	40,150
Governance costs	15,322	-	15,322
	<u>36,042</u>	<u>19,989</u>	<u>56,031</u>
	<u><u>36,042</u></u>	<u><u>19,989</u></u>	<u><u>56,031</u></u>
	Statutory Services 2020 £	Community Services 2020 £	Total funds 2020 £
Staff costs	46,756	-	46,756
Repairs and maintenance	594	-	594
Consultancy	2,400	-	2,400
Support costs	8,790	-	8,790
Governance costs	9,440	-	9,440
	<u>67,980</u>	<u>-</u>	<u>67,980</u>
	<u><u>67,980</u></u>	<u><u>-</u></u>	<u><u>67,980</u></u>

10. Independent examiner's remuneration

	2021 £	2020 £
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	<u>4,700</u>	<u>4,700</u>
	<u><u>4,700</u></u>	<u><u>4,700</u></u>

CUMBRIA DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

11. Staff costs

	2021 £	2020 £
Wages and salaries	109,360	293,921
Social security costs	6,604	16,700
Contribution to defined contribution pension schemes	7,008	14,475
Operating costs of defined benefit pension schemes	1,000	4,000
	123,972	329,096

During the prior year a redundancy payment was made to a member of key management personnel totalling £3,150. This is included within wages and salaries and was paid from unrestricted funds.

The average number of persons employed by the Company during the year was as follows:

	2021 No.	2020 No.
Administrative staff	6	16

No employee received remuneration amounting to more than £60,000 in either year.

During the year remuneration amounting to £9,580 (2020 - £37,164) and was payable to 1 member of staff (2020 - 2 staff members) deemed to be key management.

12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £NIL).

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

13. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 April 2020	289,299	67,384	24,608	381,291
Additions	-	-	386	386
At 31 March 2021	<u>289,299</u>	<u>67,384</u>	<u>24,994</u>	<u>381,677</u>
Depreciation				
At 1 April 2020	133,507	21,839	11,357	166,703
Charge for the year	5,603	6,738	1,988	14,329
At 31 March 2021	<u>139,110</u>	<u>28,577</u>	<u>13,345</u>	<u>181,032</u>
Net book value				
At 31 March 2021	<u>150,189</u>	<u>38,807</u>	<u>11,649</u>	<u>200,645</u>
At 31 March 2020	<u>155,792</u>	<u>45,545</u>	<u>13,251</u>	<u>214,588</u>

14. Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2020	10,000
At 31 March 2021	<u>10,000</u>
Impairment	
At 1 April 2020	10,000
At 31 March 2021	<u>10,000</u>

The Trustees have considered the valuation of the investment in Deaf UK Limited and believe at the present time that due to the dormant status of the company's operations the value of the investment is impaired and a more realistic value is £Nil. The Trustees will continue to hold the shares in the company with the objective of reassessing the valuation of the investment once the operations of Deaf UK Limited become active.

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15. Debtors

	2021 £	2020 £
Due within one year		
Trade debtors	13,997	9,664
Other debtors	130,000	-
Prepayments and accrued income	-	14,571
	143,997	24,235
	143,997	24,235

16. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	8,960	15,890
Other taxation and social security	2,085	8,216
Other creditors	1,873	-
Accruals and deferred income	4,700	4,700
	17,618	28,806
	17,618	28,806

17. Financial instruments

	2021 £	2020 £
Financial assets		
Financial assets measured at fair value through income and expenditure	22,681	28,566
	22,681	28,566

Financial assets measured at fair value through income and expenditure comprise cash at bank and in hand.

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**NOTES TO THE FINANCIAL STATEMENTS
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18. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2021 £
Unrestricted funds					
General Funds - all funds	233,588	350,903	(239,781)	-	344,710
Pension reserve	(195,000)	-	(5,000)	161,000	(39,000)
	<u>38,588</u>	<u>350,903</u>	<u>(244,781)</u>	<u>161,000</u>	<u>305,710</u>
Restricted funds					
Smart Energy in Communities	4,995	-	-	-	4,995
	<u>43,583</u>	<u>350,903</u>	<u>(244,781)</u>	<u>161,000</u>	<u>310,705</u>

Mental Health - this fund supported the work of our Deaf Awareness service and helped to fund a Deafness/Mental Health conference and some research.

Healthy Eating Group - this fund was in respect of money received to provide 1:1 support to a service user regarding healthy lifestyle choices.

Deaf Awareness – funding from the NCI programme enabled us to deliver a number of basic Deaf Awareness training sessions across all of Cumbria. This stopped in March 2016 when the NCI programme changed its emphasis. We do continue to provide Deaf Awareness training on an ad hoc basis for businesses and other organisations.

Smart Energy in Communities - this funding was provided to allow the Charity to support service users during the process of switching to smart energy meters.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

18. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2019 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 March 2020 £</i>
Unrestricted funds					
General Funds	359,015	311,727	(437,154)	-	233,588
Pension reserve	(236,000)	-	5,000	36,000	(195,000)
	<u>123,015</u>	<u>311,727</u>	<u>(432,154)</u>	<u>36,000</u>	<u>38,588</u>
Restricted funds					
Mental Health	967	-	(967)	-	-
Healthy Eating Group	368	-	(368)	-	-
Deaf Awareness	300	-	(300)	-	-
Smart Energy in Communities	4,995	-	-	-	4,995
	<u>6,630</u>	<u>-</u>	<u>(1,635)</u>	<u>-</u>	<u>4,995</u>
Total of funds	<u><u>129,645</u></u>	<u><u>-</u></u>	<u><u>(433,789)</u></u>	<u><u>36,000</u></u>	<u><u>43,583</u></u>

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**NOTES TO THE FINANCIAL STATEMENTS
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19. Summary of funds

Summary of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2021 £
General funds	38,588	350,903	(244,781)	161,000	305,710
Restricted funds	4,995	-	-	-	4,995
	<u>43,583</u>	<u>350,903</u>	<u>(244,781)</u>	<u>161,000</u>	<u>310,705</u>

Summary of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2020 £
General funds	123,015	311,727	(432,154)	36,000	38,588
Restricted funds	6,630	-	(1,635)	-	4,995
	<u>129,645</u>	<u>311,727</u>	<u>(433,789)</u>	<u>36,000</u>	<u>43,583</u>

20. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	200,645	200,645
Current assets	4,995	161,683	166,678
Creditors due within one year	-	(17,618)	(17,618)
Provisions for liabilities and charges	-	(39,000)	(39,000)
Total	<u>4,995</u>	<u>305,710</u>	<u>310,705</u>

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20. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Restricted funds 2020 £</i>	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Tangible fixed assets	-	214,588	214,588
Current assets	4,995	47,806	52,801
Creditors due within one year	-	(28,806)	(28,806)
Provisions for liabilities and charges	-	(195,000)	(195,000)
Total	<u>4,995</u>	<u>38,588</u>	<u>43,583</u>

21. Pension commitments

The Company operates a defined benefit pension scheme.

The charity contributes to the Cumbria Local Government pension scheme on behalf of some of its employees to provide benefits based on final pensionable pay. Contributions are charged to the income and expenditure account so as to spread the cost of pensions over employees' working lives with the company. The contributions are determined by a qualified actuary on the basis of triennial valuations using the projected unit method.

The scheme is currently in deficit and in the year ended 31 March 2018 the Trustees agreed to pay Deficit Recovery Contributions totalling £44,400 over the following 3 years.

Principal actuarial assumptions at the Balance sheet date (expressed as weighted averages):

	At 31 March 2021 %	At 31 March 2020 %
Discount rate	2.1	2.4
Inflation assumption	2.7	2.1
Future salary increases	4.2	3.6
Future pension increases	2.8	2.2
	<u> </u>	<u> </u>
	At 31 March 2021 Years	At 31 March 2020 Years
Mortality rates (in years)		
- for a male aged 65 now	22.7	22.6
- at 65 for a male aged 45 now	24.3	24.2
- for a female aged 65 now	25.3	25.2
- at 65 for a female aged 45 now	27.2	27.1
	<u> </u>	<u> </u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

21. Pension commitments (continued)

The Company's share of the assets in the scheme was:

	At 31 March 2021 £	At 31 March 2020 £
Equities	1,390,000	1,462,000
Corporate bonds	637,000	785,000
Property	290,000	186,000
Cash and other liquid assets	148,000	151,000
Other	1,154,000	571,000
Total fair value of assets	<u>3,619,000</u>	<u>3,155,000</u>

The actual return on scheme assets was £582,000 (2020 - £121,000).

The amounts recognised in the Statement of financial activities are as follows:

	2021 £	2020 £
Current service cost	1,000	1,000
Past service cost	-	3,000
Interest income	(74,000)	(82,000)
Interest cost	78,000	88,000
Total amount recognised in the Statement of financial activities	<u>5,000</u>	<u>10,000</u>

Movements in the present value of the defined benefit obligation were as follows:

	2021 £
Opening defined benefit obligation	3,350,000
Current service cost	1,000
Interest cost	78,000
Actuarial losses/(gains)	347,000
Benefits paid	(118,000)
Past service costs	-
Closing defined benefit obligation	<u>3,658,000</u>

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NOTES TO THE FINANCIAL STATEMENTS
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21. Pension commitments (continued)

Movements in the fair value of the Company's share of scheme assets were as follows:

	2021 £
Opening fair value of scheme assets	3,155,000
Expected return on assets	74,000
Actuarial gains/(losses)	508,000
Contributions by employer	-
Benefits paid	(118,000)
Closing fair value of scheme assets	<u>3,619,000</u>

22. Related party transactions

The charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2021.