

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

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
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

	Unrestricted funds	Total funds
	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

	Unrestricted funds	Total funds
	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
	<u>2</u>	<u>2</u>	<u>249</u>

6. Other income resources

	Unrestricted funds 2025	Total funds 2025
	£	£
Rental income	135	135
Other income	58	58
	<u>193</u>	<u>193</u>

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

7. Expenditure on raising funds

	Unrestricted funds 2025	Total funds 2025
	£	£
Costs of raising voluntary income	14706	16322
	<u>14706</u>	<u>16322</u>

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

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
	<u>363299</u>	<u>377928</u>

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

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

	Activities undertaken directly 2024	Support costs 2024	Total funds 2024
	£	£	£
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

	Statutory services 2024	Total funds 2024
	£	£
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

	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

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

	Balance at 1 April 2024	Income	Expenditure	Gains / (Losses)	Balance at 31 March 2025
	£	£	£	£	£
Unrestricted funds					
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>

Statement of funds - prior 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
	<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>

17. Summary of funds

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

	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
	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

	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
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.