

SANDWELL DEAF COMMUNITY ASSOCIATION

TRUSTEES' REPORT AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

SANDWELL DEAF COMMUNITY ASSOCIATION

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

	Page
Reference and Administrative Details	1
Trustees' Report	2 to 9
Independent Examiner's Report	10
Statement of Financial Activities	11
Statement of Financial Position	12
Statement of Cash Flows	13
Notes to the Statement of Cash Flows	14
Notes to the Financial Statements	15 to 28

SANDWELL DEAF COMMUNITY ASSOCIATION

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

TRUSTEES

H Cooper
D Nutt (resigned 12.11.24)
G Rose (resigned 12.11.24)
E Straw (resigned 31.3.25)
J Virgilio (resigned 28.1.25)
H J R Smith (appointed 12.11.24)
L A Cross (appointed 12.11.24)
C Thomas (appointed 12.11.24)

**KEY MANAGEMENT
PERSONNEL**

L Hickenbottom-Marriot
A Richards
J Lowe

PRINCIPAL ADDRESS

The New Deaf Centre
Summer Street
West Bromwich
B71 4JA

REGISTERED CHARITY NUMBER 1124084

INDEPENDENT EXAMINER

TCA (Shrewsbury) LLP
Third Floor
21 St Mary's Street
Shrewsbury
Shropshire
SY1 1ED

SOLICITORS

Higgs LLP
Waterfront Business Park
3 Brierley Hill
DY5 1LX

BANKERS

HSBC
328 High Street, West Bromwich
B70 8DJ

United Trust Bank Limited
One Ropemaker Street, London
EC2Y 9AW

Redwood Bank
The Nexus Building, Broadway
Letchworth Garden City, Hertfordshire
SG6 3TA

SANDWELL DEAF COMMUNITY ASSOCIATION

TRUSTEES' REPORT **FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

Chair's Statement

As a board we are proud to be part of SDCA as we continue to play a vital role in supporting Deaf and hard-of-hearing individuals across Sandwell and the wider region. This year, our services have reached hundreds of people, helping to reduce isolation, improve communication access, and promote Deaf culture and inclusion.

Projects are continuing to be developed that have had a real, positive impact on the lives of Deaf people-empowering individuals, strengthening community connections, and creating a more inclusive local environment.

The Board of Trustees would like to thank all of our staff, who have gone above and beyond throughout the year. Their professionalism, care, and deep understanding of the needs of the Deaf community are key in providing positive services. We have continued to focus on recruiting new talent and skills into the organisation.

At the end of this year our CEO began a period of absence. Thank you to those who have worked with the board to ensure continuity and stability across the organisation during this time.

New members to the Board of Trustees joined us in November 2024 and the new chair was elected. The board are working together to strengthen governance, as we move forward we will focus on long-term sustainability and growth.

With a passionate team, committed Trustees, and a clear vision, SDCA will continue to be a leading voice for Deaf people in Sandwell. Together, we will keep working to break down barriers, promote equality, and build a community where all Deaf people feel seen, supported, and empowered.

Thank you once again to everyone who has supported SDCA this year.

Helen Cooper
Chair

SANDWELL DEAF COMMUNITY ASSOCIATION

TRUSTEES' REPORT **FOR THE YEAR ENDED 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

Objectives and aims

Sandwell Deaf Community Association (SDCA) is a charity that SDCA delivers specialist services for D/deaf People with additional and complex needs across Sandwell and the Black Country and also works in partnership with Sandwell Metropolitan Borough Council (SMBC) as a specialist service provider, delivering services to D/deaf, deafened, hard of hearing people and people with a dual sensory loss with additional and complex needs on behalf of SMBC.

SDCA emerged in 2003, following the initiative of a group of D/deaf people who approached the council about improving services for D/deaf people living in Sandwell.

SDCA has continued to grow and develop from small beginnings, and we have now established an excellent reputation of understanding how best to meet the needs of D/deaf people. Using our knowledge we aim to actively encourage, empower and enrich the lives of deaf and hard of hearing people.

We actively seek to employ D/deaf people and encourage and welcome representation across all areas of our organisation. Consultation and a needs-led approach with our community remains consistent in informing the strategic and operational decision making within our organisation.

Our Mission Statement

"We aim to support, encourage and enrich the lives and aspirations of deaf people in Sandwell and the Black Country through the re-development of the Deaf Resource centre and the Deaf community"

Public benefit

The trustees confirm that they are fully aware of, understand and have complied with the duty in section 17 of the Charities Act 2011 and have referred to and taken due regard to the Charity Commission guidance on public benefit and consider the charity's activities are for the public benefit.

Our activities are as follows:

The provision or assistance in the provision of opportunities for education, recreation, and other leisure time facilities to such persons in the interest of social welfare; and

establishing a community provision for such persons to promote social, welfare, social care, community and educational activity.

The relief of D/deaf and hard of hearing impaired persons in Sandwell, West Midlands and the surrounding area in particular but not exclusively by:

- The education and raising awareness and understanding of the public with regards to the needs of such persons;
- Deaf Awareness Training to public sector organisations keen to improve their communications and learning of the D/deaf community;
- The provision of services to help D/deaf and hard of hearing persons;

SANDWELL DEAF COMMUNITY ASSOCIATION

TRUSTEES' REPORT **FOR THE YEAR ENDED 31 MARCH 2025**

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Summary of main activities of the charity in relation to its objects:

Sandwell Deaf Community Association provides accessible community services for D/deaf and hard of hearing people and those with a dual sensory loss.

Community Support Services:

Our Support workers provide a specialist supported living service to D/deaf people with additional and complex needs, in their everyday life, to maximise, maintain or develop their independence, access services by removing barriers and to achieve their individual objectives. A wide range of community support is offered across community, medical and home settings. We have a significant role in safeguarding and providing support to people in crisis.

Training service:

We provide training to a wide variety of organisations, schools and individuals. Examples of our training programs include Deaf Awareness, Equality of Access, British Sign Language courses (Levels One to Six), taster Sign Language courses, business vocabulary training and bespoke training .

Advocacy service:

SDCA provides a quality, confidential, independent advocacy service to support people to express themselves and achieve access to their rights in all areas of life. The SDCA Advocacy vision is of a D/deaf community that faces no barriers in society and that statutory, public, private and voluntary services providers make a positive difference for D/deaf people.

Volunteer Service:

The volunteer service provides support to D/deaf people with additional needs in their everyday life to maximise their independence, access services by removing communication barriers and to achieve their individual objectives. A wide range of support is offered from assistance with shopping, to accessing courses, development opportunities and befriending etc.

Community Support:

SDCA offers a variety of community support groups. These groups provide information and support in an accessible format. They create space for shared experience, understanding and recreation and offer opportunities for wellbeing development and positive mental health.

Information Service:

This service works very closely with the Community Support groups and wider D/deaf community, underpinning SDCA services by ensuring information in the public domain is accessible.

Communication Service:

We provide British Sign Language Interpreters and other communication professionals across a variety of community settings and domains. In addition, the service offers a drop in facility offering letter translation/phone calls and other BSL support services.

Welfare rights service:

Providing D/deaf people support to revenue benefit services in an accessible format.

SANDWELL DEAF COMMUNITY ASSOCIATION

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Consultation:

SDCA provides a consultation role between the Deaf Community and a variety of stake holders including Sandwell Metropolitan Borough council and the local ICBs.

SANDWELL DEAF COMMUNITY ASSOCIATION

TRUSTEES' REPORT **FOR THE YEAR ENDED 31 MARCH 2025**

ACHIEVEMENTS AND PERFORMANCE

Achievements during the year

There is continued demand and growth of SDCA services with very positive feedback from Service users, families, NHS/ICB, local authority, local councillors and other statutory providers in relation to multidisciplinary working and the impact that SDCA services have on the lives of D/deaf people with additional and complex needs.

SDCA continues to deliver as an exemplar in Safeguarding D/deaf people with additional and complex needs. This is a complex and challenging area of work where we put individuals first demonstrating the values that remain at the heart of our organisation, always doing what is morally and ethically right above perceived challenges and barriers.

Some examples of our work during this reporting period across themes such as Housing, Death and Dying, Communication, Deaf awareness, Advocacy and Legal include work such as;

- Empowering a service user who previously struggled to leave their home alone to attend specific medical appointments without staff support.
- Supporting a service user to challenge the DWP culminating a two year process with an apology, back pay and compensation being awarded.
- Supporting service users to set up LPA, Advance Notice/Directions and write wills to ensure their future wishes are safeguarded.
- Working in collaboration with the NHS to ensure the D/deaf community are aware of the NHS app.
- Supporting local businesses and VCS organisations with their accessibility for D/deaf people.
- Successfully challenged one of the large social media platforms under their community guidelines
- Supporting service users to move to more suitable properties that better meet their needs
- Delivering Deaf Awareness training to hundreds of NHS staff
- Supporting D/deaf people who are in employment to apply for 'Access to Work' government funding
- Supporting D/deaf people in their workplace
- Working with the Patient Experience team within the NHS to inform of the barriers D/deaf people face when trying to access services.
- Apply for and be awarded funding for our service users to be able to learn British Sign Language and improve their communication skills.
- Continue to lead on safeguarding to ensure our service users are protected
- Supporting D/deaf people facing discrimination in the workplace.
- Supporting service users through their bereavement period

The current climate within the voluntary sector is unprecedented and has, and will continue to, bring challenges that SDCA will endeavour to rise to. Alongside this we are navigating economic uncertainty, evolving political priorities and an increasingly difficult funding landscape.

Securing new grant funding is becoming more difficult due to an increase in the number of applications to a reducing amount of available funds. This means that achieving a successful outcome to an application is now more challenging than ever. Further, we are facing increased costs of delivering services and navigating Government decisions regarding Employer National Insurance Contributions which have an impact on us as a charity.

A further challenge we foresee is the Access to Work review which has a potential impact for our staff team, services, and income.

Despite these challenges, SDCA has continued to grow organically during the last twelve months and has seen an increase in service user numbers and subsequently, staffing and we remain optimistic. We have been able to identify opportunities that we would like to explore and develop further.

SANDWELL DEAF COMMUNITY ASSOCIATION

TRUSTEES' REPORT **FOR THE YEAR ENDED 31 MARCH 2025**

ACHIEVEMENTS AND PERFORMANCE

We have new members on our Board of Trustees who are committed to moving SDCA forward in a new phase of development and we are currently looking to expand the Board to more robustly support our work.

Our services have achieved excellent outcomes over the past year, strengthening engagement and mechanisms of our support. The use of technology and remote working is now embedded in our services which ensures that we are able to continue to deliver the excellent services that we are renowned for and expand our offer to our clients and service users.

FINANCIAL REVIEW

Financial position

Demand for our services are increasing but the static or reducing rates from Local Authority coupled with increased staffing costs are proving a challenge, as Local Authority contracts form the bulk of income.

Reserves are required to restructure the Senior management team who will streamline services for efficiencies and improved delivery and bring in funding for areas of delivery that the trustees felt were a large part of our objects. The management team is working towards a balanced budget in the next 2 years.

Reserves policy

The trustees believe that the charity should hold a sufficient amount of reserves in order to ensure that it can continue to operate and meet the needs of vulnerable service users in the event of unforeseen circumstances arising. This policy is monitored quarterly and reviewed annually.

The trustees have in addition decided to designate the following funds:

- IT Replacement - It Infrastructure needs to be fit for purpose with up-to-date equipment
- Development - In a changing climate the development of our service to continue to meet the clients' needs. Included is the cost of a new CRM for improved data management.
- Planned Deficits - to cover planned and monitored deficits for 2 years
- Office Relocation - costs associated with forced relocation
- Staffing Reserves - to meet cost of redundancy in case of full or partial loss of funding.

The trustees believe the level of free reserves should be calculated using a detailed analysis of income and expenditure, therefore the methodology used this year and going forward has been amended using a more robust and transparent method, detailed below:

- a) Value of income at risk;
- b) Reduction of expenditure against the lost income; taking into account whether the activities should be continued (and for what period of time) even with reduced funding;
- c) Subtract b from a;
- d) Add 1 months working capital

The calculation of the free reserves requirement is within the range of between £149,000 and £231,000. Free reserves at year end were just above the lower range £168,866 (2024:£126,232). Part of the new 3 Year strategy will address this.

As and when such costs are incurred, they will be charged against the fund. In this way the charity will be able to meet any foreseeable costs for which the reserve policy has been formulated.

See Note 13 on pages 19 - 25 for further information and a breakdown of unrestricted fund values.

SANDWELL DEAF COMMUNITY ASSOCIATION

TRUSTEES' REPORT **FOR THE YEAR ENDED 31 MARCH 2025**

FUTURE PLANS

The development of a new 3- 5 year strategic plan is already in progress which will focus on making the greatest impact to the changing and evolving D/deaf community which is being shaped by developments within technology and reform of Government policies over which we have little influence but our plan will mitigate negative impact as much as possible.

Our immediate short-term our priorities are:

- We are actively seeking a new building which can meet the needs of the community we serve, ensuring continued opportunities for development and growth.
- Expand all services beyond Sandwell and the Black County to meet the demand for quality support services developing, maximising and maintaining independence of Deaf people with additional and complex needs.
- Deliver training services to public sector and the biggest local employers
- After successfully registering SDCA as a CIO in July 2025, conversion process is in progress.
- To nurture and further strengthen relationships with external stakeholders.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Sandwell Deaf Community Association (SDCA) was set up on 3rd February 2003 and became registered as a charity with the Charity Commission on 15 May 2008. It is governed by a Constitution adopted on 14 April 2008.

Recruitment and appointment of new trustees

The Board of Trustees actively seeks to recruit from within the local Deaf community and people who have personal or close experience of the impact of deafness. The Board values a variety of language, life experience, skills, employment backgrounds, age, gender, sexuality and cultural mix amongst its members. Recruitment opportunities are advertised within the voluntary sector, Deaf community specialist Deaf recruitment Job resources, as well as word of mouth/sign of hand. Interested parties are encouraged to complete a written or signed application which is reviewed and considered by the board as a whole along with Senior SDCA staff. Potential candidates are invited to meet staff users and volunteers of our organisation and attend a formal interview.

Organisational structure

The charity is managed by a Board of Trustees. A Chief Executive Officer is appointed by the trustees to administer day-to-day activities.

The charity Trustees sit as a Board on a quarterly basis as a minimum but usually convene on a bi monthly basis.

Induction and training of new trustees

The Board seeks to use the knowledge and skills of those involved in the local area as well as specialists in the field of deafness and Deaf community. On their appointment each trustee will undergo induction and initial training on SDCA's work, policies and procedures as well as trustee's rights and responsibilities.

Further training and mentoring is undertaken by trustees on a needs basis.

Risk management

The Trustees actively review the major risks which the charity faces on a regular basis. These risks are recorded on a Risk Register which, combined with risk assessments, enable the charity to effectively manage and mitigate risk.

SANDWELL DEAF COMMUNITY ASSOCIATION

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees 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) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards 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 proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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 board of trustees on 21st October 2025 and signed on its behalf by:



.....
H Cooper - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
SANDWELL DEAF COMMUNITY ASSOCIATION

Independent examiner's report to the trustees of Sandwell Deaf Community Association

I report to the charity trustees on my examination of the accounts of Sandwell Deaf Community Association (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

C Moelwyn-Williams

C Moelwyn-Williams BSc FCA

TCA (Shrewsbury) LLP
Third Floor
21 St Mary's Street
Shrewsbury
Shropshire
SY1 1ED

Date: *10th November 2025*

SANDWELL DEAF COMMUNITY ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Voluntary income	2	1,410	175,446	176,856	135,709
Charitable activities	4				
General		677,288	-	677,288	548,009
Investment income	3	6,557	-	6,557	1,811
Other income		1,054	-	1,054	1,140
Total		<u>686,309</u>	<u>175,446</u>	<u>861,755</u>	<u>686,669</u>
EXPENDITURE ON					
Charitable activities	5				
General		<u>587,483</u>	<u>161,031</u>	<u>748,514</u>	<u>677,648</u>
NET INCOME		98,826	14,415	113,241	9,021
RECONCILIATION OF FUNDS					
Total funds brought forward		340,414	47,399	387,813	378,792
TOTAL FUNDS CARRIED FORWARD		<u><u>439,240</u></u>	<u><u>61,814</u></u>	<u><u>501,054</u></u>	<u><u>387,813</u></u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

SANDWELL DEAF COMMUNITY ASSOCIATION

STATEMENT OF FINANCIAL POSITION

31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	10	-	-	-	1,182
CURRENT ASSETS					
Debtors	11	71,133	-	71,133	51,507
Cash at bank		459,370	61,814	521,184	401,591
		<u>530,503</u>	<u>61,814</u>	<u>592,317</u>	<u>453,098</u>
CREDITORS					
Amounts falling due within one year	12	(91,263)	-	(91,263)	(66,467)
NET CURRENT ASSETS		<u>439,240</u>	<u>61,814</u>	<u>501,054</u>	<u>386,631</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>439,240</u>	<u>61,814</u>	<u>501,054</u>	<u>387,813</u>
NET ASSETS		<u>439,240</u>	<u>61,814</u>	<u>501,054</u>	<u>387,813</u>
FUNDS	13				
Unrestricted funds				439,240	340,414
Restricted funds				61,814	47,399
TOTAL FUNDS				<u>501,054</u>	<u>387,813</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 21st October 2025 and were signed on its behalf by:



.....
H Cooper - Trustee

SANDWELL DEAF COMMUNITY ASSOCIATION

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	119,593	88,796
Net cash provided by operating activities		119,593	88,796
Change in cash and cash equivalents in the reporting period		119,593	88,796
Cash and cash equivalents at the beginning of the reporting period		401,591	312,795
Cash and cash equivalents at the end of the reporting period		521,184	401,591

The notes form part of these financial statements

SANDWELL DEAF COMMUNITY ASSOCIATION

NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income for the reporting period (as per the Statement of Financial Activities)	113,241	9,021
Adjustments for:		
Depreciation charges	1,182	2,685
(Increase)/decrease in debtors	(19,626)	61,876
Increase in creditors	24,796	15,214
Net cash provided by operations	<u>119,593</u>	<u>88,796</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	401,591	119,593	521,184
	<u>401,591</u>	<u>119,593</u>	<u>521,184</u>
Total	<u>401,591</u>	<u>119,593</u>	<u>521,184</u>

The notes form part of these financial statements

SANDWELL DEAF COMMUNITY ASSOCIATION

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements have been prepared on a going concern basis. The charity is dependent on the continuing support of Sandwell MBC and the grants it provides. The going concern basis is therefore dependent on the continuation of that support.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirement of paragraph 3.17(d);
- the requirements of paragraphs 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of paragraph 33.7.

Income

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

Grants from the government and other agencies have been included as 'Grants' in furtherance of the charity's objects.

Investment income is recognised on a receivable basis.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 25% straight line

Equipment - 3 years straight line

Taxation

The charity is exempt from tax on its charitable activities.

SANDWELL DEAF COMMUNITY ASSOCIATION

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

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Redundancy and termination payments

Redundancy and termination costs are recognised as an expense in the Statement of Financial Activities and a liability in the Statement of Financial Position immediately at the point the charity is committed to either: terminate the employment of an employee or group of employees before normal retirement date; or provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

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.

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.

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. VOLUNTARY INCOME

	2025 £	2024 £
Donations & Legacies	1,450	8,051
Grants	175,406	127,658
	<u>176,856</u>	<u>135,709</u>

Voluntary income in the prior year included £8,041 of unrestricted income and £127,668 of restricted income.

SANDWELL DEAF COMMUNITY ASSOCIATION

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

2. VOLUNTARY INCOME - continued

Grants received, included in the above, are as follows:

	2025 £	2024 £
Local Council Grant Income	120,024	110,395
Other Grant Income	55,382	17,263
	<u>175,406</u>	<u>127,658</u>

Included within Grant Income shown above is funding received from Sandwell MBC. Apart from the annual Employment Allowance credit against Employers National Insurance and support with funding from the 'DWP Access to Work' scheme, the charity has received no other financial assistance from the Government in this financial period.

3. INVESTMENT INCOME

	2025 £	2024 £
Interest received	<u>6,557</u>	<u>1,811</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2025 £	2024 £
Charitable activity income	General	<u>677,288</u>	<u>548,009</u>

Income from Charitable Activities in the prior year included £547,875 of unrestricted income and £134 restricted income.

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
General	<u>746,092</u>	<u>2,422</u>	<u>748,514</u>

Charitable activities costs in the prior year were £677,648, made up of £582,667 of unrestricted costs and £94,981 of restricted costs.

SANDWELL DEAF COMMUNITY ASSOCIATION

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

6. SUPPORT COSTS

	Finance
	£
General	2,422
	<u> </u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

8. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	583,805	513,626
Social security costs	45,982	37,993
Other pension costs	11,055	11,961
	<u>640,842</u>	<u>563,580</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Engaged on charitable activities	<u>27</u>	<u>28</u>

The average number of full time equivalent employees during the year was 21. (2024: 18).

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025	2024
£60,001 - £70,000	<u>1</u>	<u>1</u>

During the year, the key management personnel as listed on page 1 received total benefits (including employers pension contributions) of £164,095 (2024: £175,588).

SANDWELL DEAF COMMUNITY ASSOCIATION

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

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Voluntary income	8,041	127,668	135,709
Charitable activities			
General	547,875	134	548,009
Investment income	1,811	-	1,811
Other income	1,140	-	1,140
Total	<u>558,867</u>	<u>127,802</u>	<u>686,669</u>
EXPENDITURE ON			
Charitable activities			
General	<u>582,667</u>	<u>94,981</u>	<u>677,648</u>
NET INCOME/(EXPENDITURE)	(23,800)	32,821	9,021
RECONCILIATION OF FUNDS			
Total funds brought forward	364,214	14,578	378,792
TOTAL FUNDS CARRIED FORWARD	<u><u>340,414</u></u>	<u><u>47,399</u></u>	<u><u>387,813</u></u>

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2024 and 31 March 2025	<u>30,346</u>
DEPRECIATION	
At 1 April 2024	29,164
Charge for year	<u>1,182</u>
At 31 March 2025	<u>30,346</u>
NET BOOK VALUE	
At 31 March 2025	<u><u>-</u></u>
At 31 March 2024	<u><u>1,182</u></u>

SANDWELL DEAF COMMUNITY ASSOCIATION

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

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	69,191	50,089
Prepayments and accrued income	1,942	1,418
	<u>71,133</u>	<u>51,507</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	2,903	5,129
Other creditors	13,070	11,267
Accruals and deferred income	26,388	1,739
Accrued expenses	48,902	48,332
	<u>91,263</u>	<u>66,467</u>

Included within accruals and deferred income is deferred income of £26,388 in respect of funding received during this financial year for support income, courses and examinations to be held during the financial year ended 31 March 2026. This income will be released in full in the financial year ended 31 March 2026.

In the year ended 31 March 2024, accruals and deferred income included deferred income of £1,739 which has been released in full in the year ended 31 March 2025.

SANDWELL DEAF COMMUNITY ASSOCIATION

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

13. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	127,414	98,826	(57,374)	168,866
Designated fund - Premises move	25,000	-	20,000	45,000
Designated fund - IT upgrade & replacement	10,000	-	-	10,000
Designated fund - Staffing Reserve	58,000	-	(2,626)	55,374
Designated fund - Development	30,000	-	-	30,000
Designated fund - Planned Deficit	90,000	-	40,000	130,000
	<u>340,414</u>	<u>98,826</u>	<u>-</u>	<u>439,240</u>
Restricted funds				
Deaf Explorer	5,000	-	-	5,000
Knights of Wednesbury	1,226	-	-	1,226
Deafblind Group	3,047	(150)	-	2,897
Deaf 71	2,539	(1,614)	-	925
Telford Citizens Advice Bureaux	1,450	-	-	1,450
Hard of Hearing	66	35	-	101
Deaf Alertor	19,907	-	-	19,907
Stay & Play	876	-	-	876
Better Mental Health	9,629	(3,758)	-	5,871
The Grimmitt Trust	871	(85)	-	786
COVID Support	2,788	(457)	-	2,331
Eveson Trust	-	17,000	-	17,000
Heart of England - Inclusive Community Fund	-	444	-	444
Turner Trust	-	3,000	-	3,000
	<u>47,399</u>	<u>14,415</u>	<u>-</u>	<u>61,814</u>
TOTAL FUNDS	<u>387,813</u>	<u>113,241</u>	<u>-</u>	<u>501,054</u>

SANDWELL DEAF COMMUNITY ASSOCIATION

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

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	686,309	(587,483)	98,826
Restricted funds			
Advocacy	24,250	(24,250)	-
Deafblind Group	-	(150)	(150)
Preventative Grant	41,556	(41,556)	-
Deaf 71	-	(1,614)	(1,614)
Infrastructure Grant	24,250	(24,250)	-
Hard of Hearing	40	(5)	35
Better Mental Health	29,968	(33,726)	(3,758)
The Grimmitt Trust	-	(85)	(85)
COVID Support	-	(457)	(457)
Black Country ICB Small Grants	375	(375)	-
Eveson Trust	17,000	-	17,000
Heart of England - Inclusive Community Fund	35,007	(34,563)	444
Turner Trust	3,000	-	3,000
	<hr/>	<hr/>	<hr/>
	175,446	(161,031)	14,415
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	861,755	(748,514)	113,241
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

SANDWELL DEAF COMMUNITY ASSOCIATION

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

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	149,214	(23,800)	2,000	127,414
Designated fund - Premises move	15,000	-	10,000	25,000
Designated fund - IT upgrade & replacement	10,000	-	-	10,000
Designated fund - Staffing Reserve	60,000	-	(2,000)	58,000
Designated fund - Development	20,000	-	10,000	30,000
Designated fund - Planned Deficit	110,000	-	(20,000)	90,000
	<u>364,214</u>	<u>(23,800)</u>	<u>-</u>	<u>340,414</u>
Restricted funds				
Deaf Explorer	5,000	-	-	5,000
Knights of Wednesbury	1,766	(540)	-	1,226
Deafblind Group	3,047	-	-	3,047
Deaf 71	3,315	(776)	-	2,539
Telford Citizens Advice Bureaux	1,450	-	-	1,450
Hard of Hearing	-	66	-	66
Deaf Alertor	-	19,907	-	19,907
Stay & Play	-	876	-	876
Better Mental Health	-	9,629	-	9,629
The Grimmitt Trust	-	871	-	871
COVID Support	-	2,788	-	2,788
	<u>14,578</u>	<u>32,821</u>	<u>-</u>	<u>47,399</u>
TOTAL FUNDS	<u>378,792</u>	<u>9,021</u>	<u>-</u>	<u>387,813</u>

SANDWELL DEAF COMMUNITY ASSOCIATION

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

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	558,867	(582,667)	(23,800)
Restricted funds			
Advocacy	24,250	(24,250)	-
Knights of Wednesbury	-	(540)	(540)
Preventative Grant	41,576	(41,576)	-
Deaf 71	10	(786)	(776)
Infrastructure Grant	24,250	(24,250)	-
Hard of Hearing	134	(68)	66
Deaf Alertor	19,907	-	19,907
SCVO - Digital	650	(650)	-
Kings Coronation	500	(500)	-
Stay & Play	2,048	(1,172)	876
Better Mental Health	9,989	(360)	9,629
Better Mental Health Forum	500	(500)	-
The Grimmitt Trust	1,200	(329)	871
COVID Support	2,788	-	2,788
	<hr/>	<hr/>	<hr/>
	127,802	(94,981)	32,821
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	686,669	(677,648)	9,021
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

SANDWELL DEAF COMMUNITY ASSOCIATION

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

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	149,214	75,026	(55,374)	168,866
Designated fund - Premises move	15,000	-	30,000	45,000
Designated fund - IT upgrade & replacement	10,000	-	-	10,000
Designated fund - Staffing Reserve	60,000	-	(4,626)	55,374
Designated fund - Development	20,000	-	10,000	30,000
Designated fund - Planned Deficit	110,000	-	20,000	130,000
	<u>364,214</u>	<u>75,026</u>	-	<u>439,240</u>
Restricted funds				
Deaf Explorer	5,000	-	-	5,000
Knights of Wednesbury	1,766	(540)	-	1,226
Deafblind Group	3,047	(150)	-	2,897
Deaf 71	3,315	(2,390)	-	925
Telford Citizens Advice Bureaux	1,450	-	-	1,450
Hard of Hearing	-	101	-	101
Deaf Alertor	-	19,907	-	19,907
Stay & Play	-	876	-	876
Better Mental Health	-	5,871	-	5,871
The Grimmitt Trust	-	786	-	786
COVID Support	-	2,331	-	2,331
Eveson Trust	-	17,000	-	17,000
Heart of England - Inclusive Community Fund	-	444	-	444
Turner Trust	-	3,000	-	3,000
	<u>14,578</u>	<u>47,236</u>	-	<u>61,814</u>
TOTAL FUNDS	<u>378,792</u>	<u>122,262</u>	-	<u>501,054</u>

SANDWELL DEAF COMMUNITY ASSOCIATION

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

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,245,176	(1,170,150)	75,026
Restricted funds			
Advocacy	48,500	(48,500)	-
Knights of Wednesbury	-	(540)	(540)
Deafblind Group	-	(150)	(150)
Preventative Grant	83,132	(83,132)	-
Deaf 71	10	(2,400)	(2,390)
Infrastructure Grant	48,500	(48,500)	-
Hard of Hearing	174	(73)	101
Deaf Alertor	19,907	-	19,907
SCVO - Digital	650	(650)	-
Kings Coronation	500	(500)	-
Stay & Play	2,048	(1,172)	876
Better Mental Health	39,957	(34,086)	5,871
Better Mental Health Forum	500	(500)	-
The Grimmitt Trust	1,200	(414)	786
COVID Support	2,788	(457)	2,331
Black Country ICB Small Grants	375	(375)	-
Eveson Trust	17,000	-	17,000
Heart of England - Inclusive Community Fund	35,007	(34,563)	444
Turner Trust	3,000	-	3,000
	<u>303,248</u>	<u>(256,012)</u>	<u>47,236</u>
TOTAL FUNDS	<u>1,548,424</u>	<u>(1,426,162)</u>	<u>122,262</u>

Designated funds

Office Relocation - Costs associated with forced relocation of premises.

IT Replacement - This is planned essential expenditure needed to maintain the operating capacity, to spend on our IT infrastructure to ensure it is fit for purpose with up-to-date equipment.

Staffing Reserves - This is the cost of redundancy payments in case of full or partial income loss, the value is the total cost of the redundancy liability re-calculated annually as at 31st March.

Development - Costs incurred through the process of developing and improving our service to meet the clients' needs. Included is the cost of a new CRM for improved data management.

Planned Deficit - Based budget plan with expected managed deficit in 2025-26 to help the organisation reach a balanced budget for 2026-27 onwards.

SANDWELL DEAF COMMUNITY ASSOCIATION

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

13. MOVEMENT IN FUNDS - continued

Restricted funds

Deaf explorer fund - for dance and performing arts programme for deaf young people

Deaf 71 - to support young Deaf adults with additional disabilities and learning needs to engage in social activities to gain a wider peer support network and other activities to support their learning and independent living skills.

Knights of Wednesbury - to support local people and service providers in the Wednesbury area to learn British Sign Language so Wednesbury is a more accessible town to Deaf residents and visitors.

Telford CAB - to support CAB Telford is accessible to the Deaf community.

Hard of Hearing - Donations from group members for refreshments and outings.

Deaf Alertor - this is SMBC one off payment for visual fire alarm and doorbell for deaf staff and service users.

Stay & Play - purchase toys and educational equipment to assist in delivering a free deaf parent/baby group.

Better Mental Health - to support the deaf community to access preventative mental health support.

The Grimmitt Trust - funding room hire costs for deaf community groups to reduce isolation.

COVID Support - to re-establish community groups that supported the deaf before COVID-19 and lockdown.

Black Country ICB Small Grants - To host community consultations and capture the views of seldom asked people about their experiences of primary care and GP services in the Black Country. The insights will be used to inform and shape the further of Primary Care.

Eveson Trust - grant towards a second advocate position to support Deaf people.

Heart of England - Inclusive Community Fund - To develop our services further whilst coordinating our current provision of Community Support Groups, Advocacy Services and Support Service to ensure we continue to provide the efficient, timely and often bespoke services that we are well known for.

Turner Trust - support towards the costs of the Wellbeing Coach position.

SANDWELL DEAF COMMUNITY ASSOCIATION

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

14. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £11,055 (2024: £11,961). Contributions totalling £2,486 (2024: £1,963) were payable to the fund at the balance sheet date and are included in creditors.

15. RELATED PARTY DISCLOSURES

During the year there were no related party transactions. (2024: none)