

BRADFORD DEAF COMMUNITY ASSOCIATION

England & Wales · Charity number 1140627

Details

Status Registered

Legal form Charitable company

Company number [07444653](#)

Registered 2011-03-01

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

Contact

Address Bradford Deaf Community Association
25 Hallfield Road
Bradford
BD1 3RP

Phone 01274726818

Website bradforddeafcentre.org

Activities

Objects: THE CHARITY’S OBJECTS (¶OBJECTS:~) ARE SPECIFICALLY RESTRICTED TO THE FOLLOWING:(A) THE RELIEF OF NEED BY THE PROVISION OF SERVICES, SUPPORT AND SUITABLE FACILITIES FOR THE DEAF AND HARD OF HEARING IN BRADFORD, WEST YORKSHIRE AND SURROUNDING AREAS.(B) THE ADVANCEMENT OF EDUCATION OF THE PUBLIC IN PARTICULAR BUT NOT EXCLUSIVELY BY PROVIDING INFORMATION AND TRAINING IN ADVANCED COMMUNICATION SKILLS AND DEAF CULTURE.(C) TO PROVIDE AND MAINTAIN PROPERTY FOR THE USE OF THE INHABITANTS OF BRADFORD, WEST YORKSHIRE AND SURROUNDING AREAS WITHOUT DISTINCTION OF POLITICAL, RELIGIOUS OR OTHER OPINIONS, INCLUDING USE FOR:(I) MEETINGS, LECTURES, CLASSES AND WORSHIP;(II) OTHER FORMS OF RECREATION AND LEISURE-TIME OCCUPATION, WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE INHABITANTS.(D) TO FURTHER THE CHRISTIAN RELIGION BY PROVIDING FACILITIES FOR WORSHIP IN WHICH SERVICES MAY BE SPECIALLY ADAPTED FOR ALL DEAF PEOPLE.(E) TO FURTHER SUCH OTHER PURPOSES AS ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES DETERMINE.

Activities: We provide opportunity for interaction between deaf and hearing people. We provide access to information, training and recreational activities for deaf and hard of hearing people.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** BRADFORD, WEST YORKSHIRE AND SURROUNDING AREAS
- Bradford City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£82,391	£91,154	-	-
2023-11-30	£65,334	£70,475	-	-
2022-11-30	£95,396	£75,675	-	-
2021-11-30	£72,925	£84,763	-	-
2020-11-30	£109,418	£79,065	-	-

Trustees

Name	Role	Appointed
Alan James Foster		2025-10-08
Christopher Gordon Johnson		2025-10-08
MARGARET HAMMOND		
Peter Stanworth		2021-01-11
SUSAN MCCORMACK		

BRADFORD DEAF COMMUNITY ASSOCIATION

England & Wales - Charity number 1140627

Accounts

Bradford Deaf Community Association

Charity number 1140627

A company limited by guarantee number 07444653

Annual Report and Financial Statements for the year ended 30 November 2024



Bradford Deaf Community Association

Annual Report and Financial Statements for the year ended 30 November 2024

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Prepared by West Yorkshire Community Accountancy Service CIO

Bradford Deaf Community Association

Trustees' report for the year ended 30 November 2024

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Susan McCormack	Chair	
Margaret Hammond		
Cherag Ali		
Peter Stanworth		
Charity number	1140627	Registered in England and Wales
Company number	07444653	Registered in England and Wales
Registered and principal address	Bankers	
25 Hallfield Road	Barclays Bank PLC	
Bradford	Leicester	
BD1 3RP	LE87 2BB	

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and was formed on 18 November 2010. It is governed by a memorandum and articles of association as amended by special resolution registered 16 February 2011. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10.

Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law and are appointed by an ordinary resolution at a duly convened meeting.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2024

Objectives and activities

The charity's objects

The relief of need by the provision of services, support and suitable facilities for the deaf and hard of hearing in Bradford, West Yorkshire and surrounding areas.

The advancement of education of the public in particular but not exclusively by providing information and training in advanced communication skills and deaf culture.

To provide and maintain property for the use of the inhabitants of Bradford, West Yorkshire and surrounding areas without distinction of political, religious and other opinions. To include use for meetings, lectures, classes, worship and other forms of recreation and leisure time occupation, with the object of improving the conditions of life for the inhabitants.

To further the Christian religion by providing facilities for worship in which services may be specially adapted for all deaf people.

To further such other purposes as are exclusively charitable according to the laws of England and Wales as the trustees determine.

Public benefit statement

In setting our objectives and planning our activities our trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular to:

Maintaining the facilities for the benefit of the community for recreational and social purposes.

Advancing education by the provision of facilities including a function room, day room, snooker room, commercial kitchen area, craft room and three meeting rooms for community use in order to facilitate training and opportunities to learn new skills/ hobbies.

Providing multi-use facilities to enable people from diverse backgrounds and different faiths to meet and encourage mutual understanding and respect by holding classes, meetings and worship.

Achievements and performance

Throughout the past year trustees have concentrated on, not only, ensuring the charity remains financially viable, but also addressing some of the long-term issues with the building itself.

Just over a year ago, the roof of the listed building was badly damaged by severe winter storms. Our insurers took the view, however, that it was wear and tear and not attributable to storm damage.

Trustees had already, over the years, dealt with ongoing issues with leaks from certain areas of the guttering and as they had already spent a large amount of money over the years to try to resolve this problem it was decided to use what we had in reserve and some funding we had secured to support community buildings to address the problem once and for all.

The beams, underfelt and slates were replaced on the main roof and all the guttering was removed, relined and restored to its original position with new supporting brackets. Whilst the scaffolding was in situ the higher levels of the rear wall was also repointed.

Another cause for concern has been the large cost of utilities. Even though trustees try to secure the best value contracts for gas and electricity the bills remained high.

The building is huge and takes a lot of heating in winter and the lighting often remained on as it was difficult to tell if it was on or off at times due to the low suspended ceilings.

BDCA managed to secure a grant from the government to address these issues and make the building more environmentally friendly.

This grant has enabled all external walls to be taken back to the original stone, insulated and replastered; all suspended ceilings to be removed and replaced with insulated ceilings; and the lighting system to be replaced so that lights in communal areas can switch off automatically if rooms are not in use. This work was ongoing at 30 November 2024.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2024

Achievements and performance (continued)

This kickstarted other work and trustees used their reserves to pay for additional electrical work to fit a new fire panel. This would then enable BDCA to have one contractor who services both intruder and fire alarm systems so this would be more cost effective.

The defunct bar area and soft seating was removed to give more space in both rooms and new radiators were fitted to ensure maximum heat for minimum financial outlay.

The kitchen benefitted from a new ceiling, new lighting and a new radiator as these came under the criteria of the funding but trustees will seek further funding to get the kitchen units replaced, In the meantime they have benefited from a repaint.

Work has also started on tanking out the cellar to give valuable dry storage space.

Plans for the future include levelling and remarking the car park area and planting up the garden area.

We continue to run the community pantry, fridge and freezer and are very grateful to Fareshare , Sovereign Healthcare, Lidl, Aldi, M and S and Tesco for all the support they give us.

We have also welcomed two new groups to our centre recently - FoodCycle and WYADHD support group.

We financially supported one of our workers in becoming a fully qualified British Sign Language interpreter and are supporting another person to do the qualification this year.

As services to D/deaf and hard of hearing people are getting cut even more we will endeavour to make sure that our community centre continues to thrive and provide a welcoming place to be.

Financial review

The net expenditure for the year was £8,763, including net expenditure of £10,348 on unrestricted funds and net income of £1,585 on restricted funds, after transfers.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £64,963.

The trustees have agreed that a reserves policy is necessary to ensure the survival of the charity in the event of adverse financial situations arising.

In arriving at the amount to be held in reserve the trustees have taken into account three months average running costs. In the short term this would ensure continuity of services to groups using the centre.

In addition to this, the trustees have also agreed to keep a further nine months base costs in reserve to take into account any potentially critical financial situation. As a listed building forms part of the property held by the charity, should the situation ever arise where the financial position necessitates disposal of the property held by the charity, the trustees believe it will take a considerable time to find a suitable buyer. With this in mind a further nine months base costs have been added to the reserve policy to allow for the necessary time and additional expense that would be incurred.

Based on 2023/2024 expenditure this equates to a reserve target of between £22,800 and £68,400.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2024

Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;

- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial accounts 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.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Approved by the board of trustees on 7/7/2025

Margaret Hammond (Trustee)

Bradford Deaf Community Association

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

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 30 November 2024, which are set out on pages 7 to 13.

Responsibilities and basis of report

As the charity's trustees of the charitable company (and also 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 charitable 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 your charity's accounts as carried out under section 145 of the Charities Act ('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 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 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 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.

Rhys North ACA

8/7/2025

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Deaf Community Association
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 30 November 2024

	Notes	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Income from:					
Grants and donations	(2)	3,110	57,116	60,226	36,259
Membership fees		70	-	70	600
Room hire		19,465	-	19,465	24,598
Sales and fees		96	-	96	-
Other income		2,131	-	2,131	2,976
Bank interest		403	-	403	371
Interpreter income		-	-	-	530
Total income		25,275	57,116	82,391	65,334
Expenditure on:					
Salaries	(3)	373	17,448	17,821	16,931
Payroll charges		526	-	526	581
Training		-	3,420	3,420	-
Equipment		157	776	933	279
Utilities		7,242	5,283	12,525	12,973
Repairs, maintenance and security		19,267	16,619	35,886	7,215
Cleaning and materials		1,271	-	1,271	1,336
Postage, printing and stationery		218	-	218	190
Telephone and internet		571	-	571	661
Insurance		2,987	305	3,292	2,417
Project costs		1,479	3,654	5,133	20,375
Independent examination		1,680	-	1,680	1,680
Licences and subscriptions		692	1,526	2,218	661
Other expenses		179	-	179	233
Depreciation		4,941	-	4,941	4,943
Legal and professional fees		540	-	540	-
Total expenditure		42,123	49,031	91,154	70,475
Net income / (expenditure)		(16,848)	8,085	(8,763)	(5,141)
Transfers between funds		6,500	(6,500)	-	-
Net movement in funds		(10,348)	1,585	(8,763)	(5,141)
Fund balances brought forward		335,844	17,154	352,998	358,139
Fund balances carried forward	(4)	325,496	18,739	344,235	352,998

All incoming resources and resources expended derive from continuing activities.

Bradford Deaf Community Association
Balance sheet
as at 30 November 2024

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 260,533	-	260,533	265,474
Total fixed assets	<u>260,533</u>	<u>-</u>	<u>260,533</u>	<u>265,474</u>
Current assets				
Debtors and prepayments	(6) 5,377	18,714	24,091	11,924
Cash at bank and in hand	(7) 63,571	25	63,596	88,540
Total current assets	<u>68,948</u>	<u>18,739</u>	<u>87,687</u>	<u>100,464</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(8) 3,985	-	3,985	12,940
Total current liabilities	<u>3,985</u>	<u>-</u>	<u>3,985</u>	<u>12,940</u>
Net current assets / (liabilities)	<u>64,963</u>	<u>18,739</u>	<u>83,702</u>	<u>87,524</u>
Net assets	<u>325,496</u>	<u>18,739</u>	<u>344,235</u>	<u>352,998</u>
Funds				
Unrestricted funds	325,496	-	325,496	335,844
Restricted funds	-	18,739	18,739	17,154
Total funds	<u>325,496</u>	<u>18,739</u>	<u>344,235</u>	<u>352,998</u>

For the year ending 30 November 2024 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who are also the directors for the purposes of company law) acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

The financial statements were approved by the board of trustees on 7/7/2025

Margaret Hammond (Trustee)

Bradford Deaf Community Association

Notes to the accounts

for the year ended 30 November 2024

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Freehold land: nil

Freehold buildings: over 50 years

Project and office equipment: over 5 years

Computer equipment: over 3 years

Pensions

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

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

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2024

2 Grants and donations	2024	2024	2024	2023
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Bradford Metropolitan District Council (BMDC)	-	39,257	39,257	33,526
Groundwork UK	-	14,609	14,609	-
Sovereign Healthcare Ltd	-	2,250	2,250	-
The Neighbourly Foundation	730	-	730	750
Local Giving	-	-	-	500
Other donations	2,380	1,000	3,380	1,483
	<u>3,110</u>	<u>57,116</u>	<u>60,226</u>	<u>36,259</u>

3 Staff costs and numbers	2024	2023
	£	£
Gross salaries	17,580	16,689
Pensions	241	242
	<u>17,821</u>	<u>16,931</u>

The average number of employees during the year was 3.9, being an average of 0.8 full time equivalent (2023: 4.1, 0.8 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2024	2023
	£	£
Costs of the scheme to the charity for the year	241	242

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
BMDC - BASH Fund	3,531	9,057	8,221	(1,500)	2,867
BMDC - Community Building	495	9,900	5,588	-	4,807
Groundwork UK	-	14,609	14,609	-	-
BMDC - Pick 'n' Mix	3,175	10,230	7,929	(2,000)	3,476
BMDC - SLA Wednesday Group	9,953	10,070	10,184	(3,000)	6,839
Sovereign Healthcare	-	2,250	1,500	-	750
Interpreter training	-	1,000	1,000	-	-
	<u>17,154</u>	<u>57,116</u>	<u>49,031</u>	<u>(6,500)</u>	<u>18,739</u>

Fund name	Purpose of restriction
BMDC - BASH Fund	Towards the cost of a group aimed at older men volunteering their DIY skills to do small repairs around the centre. The transfer relates to a contribution towards overhead costs.
BMDC - Community Building	Towards building costs.
Groundwork UK	To replace suspended ceilings, change all the lighting in the centre and insulate all the external walls.
BMDC - Pick 'n' Mix	Towards a craft group which enables hearing, hard of hearing and D/deaf people to socialise together to break down language barriers and combat isolation. The transfer relates to a contribution towards overhead costs.
BMDC - SLA Wednesday Group	To provide day care services for the elderly. The transfer relates to a contribution towards overhead and room hire costs.
Sovereign Healthcare	To contribute towards the annual subscription to Fareshare for the weekly ambient and bi weekly frozen food deliveries.

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2024

5 Tangible assets	Computer equipment	Project and office equipment	Land	Buildings	Total
Cost	£	£	£	£	£
At 1 December 2023	3,707	2,048	100,000	200,000	305,755
Additions	-	-	-	-	-
At 30 November 2024	<u>3,707</u>	<u>2,048</u>	<u>100,000</u>	<u>200,000</u>	<u>305,755</u>
Depreciation					
At 1 December 2023	2,641	1,640	-	36,000	40,281
Charge for year	533	408	-	4,000	4,941
At 30 November 2024	<u>3,174</u>	<u>2,048</u>	<u>-</u>	<u>40,000</u>	<u>45,222</u>
Net book value					
At 30 November 2024	<u>533</u>	<u>-</u>	<u>100,000</u>	<u>160,000</u>	<u>260,533</u>
At 30 November 2023	<u>1,066</u>	<u>408</u>	<u>100,000</u>	<u>164,000</u>	<u>265,474</u>
6 Debtors and prepayments				2024	2023
				£	£
Debtors				4,253	6,540
Prepayments				4,486	3,337
Accrued income				14,961	153
Other debtors				391	1,894
				<u>24,091</u>	<u>11,924</u>
7 Cash at bank and in hand				2024	2023
				£	£
Cash at bank				63,466	88,073
Cash in hand				130	467
				<u>63,596</u>	<u>88,540</u>
8 Creditors and accruals				2024	2023
				£	£
Creditors				-	5,013
Accruals				3,672	6,404
Taxation and social security				313	236
Other creditors				-	1,287
				<u>3,985</u>	<u>12,940</u>

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2024

9 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties

			2024	2023
			£	£
Name of trustee or related party	Relationship to charity	Description of transaction		
Emma Sutcliffe	Daughter of trustee Margaret	Employed as an interpreter	2,101	3,430
			<u>2,101</u>	<u>3,430</u>

Bradford Deaf Community Association
Statement of Financial Activities including comparatives for all funds
(including summary income and expenditure account)
for the year ended 30 November 2024

	2024	2023	2024	2023	2024	2023
	Unrestricted	Unrestricted	Restricted	Restricted	Total	Total
	funds	funds	funds	funds	funds	funds
	£	£	£	£	£	£
Income						
Grants and donations	3,110	1,483	57,116	34,776	60,226	36,259
Membership fees	70	600	-	-	70	600
Room hire	19,465	24,598	-	-	19,465	24,598
Sales and fees	96	-	-	-	96	-
Other income	2,131	2,976	-	-	2,131	2,976
Bank interest	403	371	-	-	403	371
Interpreter income	-	530	-	-	-	530
Total income	25,275	30,558	57,116	34,776	82,391	65,334
Expenditure						
Salaries	373	22	17,448	16,909	17,821	16,931
Payroll charges	526	581	-	-	526	581
Training	-	-	3,420	-	3,420	-
Equipment	157	210	776	69	933	279
Utilities	7,242	12,473	5,283	500	12,525	12,973
Repairs, maintenance and security	19,267	1,635	16,619	5,580	35,886	7,215
Cleaning and materials	1,271	1,329	-	7	1,271	1,336
Postage, printing and stationery	218	124	-	66	218	190
Telephone and internet	571	661	-	-	571	661
Insurance	2,987	2,417	305	-	3,292	2,417
Project costs	1,479	1,075	3,654	19,300	5,133	20,375
Independent examination	1,680	1,680	-	-	1,680	1,680
Licences and subscriptions	692	510	1,526	151	2,218	661
Other expenses	179	233	-	-	179	233
Depreciation	4,941	4,943	-	-	4,941	4,943
Legal and professional fees	540	-	-	-	540	-
Total expenditure	42,123	27,893	49,031	42,582	91,154	70,475
Net income / (expenditure)	(16,848)	2,665	8,085	(7,806)	(8,763)	(5,141)
Transfers between funds	6,500	6,274	(6,500)	(6,274)	-	-
Net movement in funds	(10,348)	8,939	1,585	(14,080)	(8,763)	(5,141)
Fund balances brought forward	335,844	326,905	17,154	31,234	352,998	358,139
Fund balances carried forward	325,496	335,844	18,739	17,154	344,235	352,998

BRADFORD DEAF COMMUNITY ASSOCIATION

England & Wales - Charity number 1140627

Accounts

Bradford Deaf Community Association

Charity number 1140627

A company limited by guarantee number 07444653

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Annual Report and Financial Statements for the year ended 30 November 2023

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Prepared by West Yorkshire Community Accountancy Service CIO

Bradford Deaf Community Association

Trustees' report for the year ended 30 November 2023

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Susan McCormack	Chair	
Margaret Hammond		
Cherag Ali		
Peter Stanworth		
Charity number	1140627	Registered in England and Wales
Company number	07444653	Registered in England and Wales
Registered and principal address	Bankers	
25 Hallfield Road	Barclays Bank PLC	
Bradford	Leicester	
BD1 3RP	LE87 2BB	

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and is governed by a memorandum and articles of association as amended by special resolution registered 16 February 2011. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10.

Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law and are appointed by an ordinary resolution at a duly convened meeting.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2023

Objectives and activities

The charity's objects

The relief of need by the provision of services, support and suitable facilities for the deaf and hard of hearing in Bradford, West Yorkshire and surrounding areas.

The advancement of education of the public in particular but not exclusively by providing information and training in advanced communication skills and deaf culture.

To provide and maintain property for the use of the inhabitants of Bradford, West Yorkshire and surrounding areas without distinction of political, religious and other opinions. To include use for meetings, lectures, classes, worship and other forms of recreation and leisure time occupation, with the object of improving the conditions of life for the inhabitants.

To further the Christian religion by providing facilities for worship in which services may be specially adapted for all deaf people.

To further such other purposes as are exclusively charitable according to the laws of England and Wales as the trustees determine.

Public benefit statement

In setting our objectives and planning our activities our trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular to:

Maintaining the facilities for the benefit of the community for recreational and social purposes.

Advancing education by the provision of facilities including a function room, day room, snooker room, wood working workshop, commercial kitchen area, ICT suite, craft room and three meeting rooms for community use in order to facilitate training and opportunities to learn new skills/ hobbies.

Providing multi-use facilities to enable people from diverse backgrounds and different faiths to meet and encourage mutual understanding and respect by holding classes, meetings and worship.

Achievements and performance

Throughout this year the focus has been on not only securing funds to enable the established groups within the centre to continue operating but also to start to improve the fabric of the building to encourage more footfall and to provide an ambient space for centre users whilst at the same time ensuring the historic value of the building is maintained.

Whilst deciding on any of the projects relating to the fabric of the building, trustees have been mindful that once the work in a particular area is complete, it has to be done in a way that is not only fit for purpose and has longevity but is also retaining the heritage and enhancing the look of the building.

The upper bathroom area has been refurbished in a style that is in keeping with the age of the building but will be easy to maintain and keep clean.

One of the meeting rooms was completely gutted and the suspended ceiling removed. All electrics were made to run behind the skirting board to ensure that any future regulation changes did not involve making holes in walls etc. All the sockets were replaced with round sockets to be more in keeping with the age of the building. The interior walls were all made to look as though they are panelled whilst at the same time giving a large amount of hidden storage space

The garden area now has decking and seating areas and fragrant plants add to the ambiance of the area so it can be enjoyed in the summer months by the centre users to relax and enjoy nature.

Despite drastic budget cuts by Bradford Council and stiff competition for funding we managed to secure funding for three of our projects for a two-year period and also funding to support community centres which we will be spending on improving the infrastructure of the building.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2023

Achievements and performance (continued)

It is our aim for the coming year, starting with the most pressing, to work from the top of the building down to ensure that any areas needing our attention are dealt with. The gutters and roof will be the first to get attention and whilst the scaffolding is in situ the external windows will be painted and the walls re-pointed to ensure the exterior of the building is sound

Once this has been completed, we will turn our attention to the interior of the building. There are a lot of plans in the pipeline such as replacing the kitchen and tanking out the cellars but many are dependent on raising the funds so that will also be one of our priorities for the coming year. Ensuring everything is done in a methodical way it is also imperative to ensure that one job does not compromise another.

Throughout the year we have also continued to offer support to the wider community with a food pantry and freezer. Support from Marks and Spencer, Lidl, Neighbourly and Fareshare have all enabled this work to flourish and ensure less goes to land fill and more to the people who need it.

Financial review

The net expenditure for the year was £5,141, including net income of £8,939 on unrestricted funds and net expenditure of £14,080 on restricted funds, after transfers.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £70,370.

The trustees have agreed that a reserves policy is necessary to ensure the survival of the charity in the event of adverse financial situations arising.

In arriving at the amount to be held in reserve the trustees have taken into account three months average running costs. In the short term this would ensure continuity of services to groups using the centre.

In addition to this, the trustees have also agreed to keep a further nine months base costs in reserve to take into account any potentially critical financial situation. As a listed building forms part of the property held by the charity, should the situation ever arise where the financial position necessitates disposal of the property held by the charity, the trustees believe it will take a considerable time to find a suitable buyer. With this in mind a further nine months base costs have been added to the reserve policy to allow for the necessary time and additional expense that would be incurred.

Based on budgeted expenditure for the year ending 30 November 2024 the trustees reserves target is between £20,000 and £80,200.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2023

Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;

- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial accounts 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.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Approved by the board of trustees on 29/07/2024

Susan McCormack (Trustee)

Bradford Deaf Community Association

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

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 30 November 2023, which are set out on pages 7 to 13.

Responsibilities and basis of report

As the charity's trustees of the charitable company (and also 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 charitable 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 your charity's accounts as carried out under section 145 of the Charities Act ('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 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 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 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.

Rhys North ACA

29/07/2024

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Deaf Community Association
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 30 November 2023

	Notes	2023	2023	2023	2022
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
Income from:					
Grants and donations	(2)	1,483	34,776	36,259	68,440
Membership fees		600	-	600	1,144
Room hire		24,598	-	24,598	24,188
Sales and fees		-	-	-	87
Other income		2,976	-	2,976	455
Bank interest		371	-	371	19
Interpreter income		530	-	530	1,063
Total income		30,558	34,776	65,334	95,396
Expenditure on:					
Salaries	(3)	22	16,909	16,931	23,471
Payroll charges		581	-	581	564
Training		-	-	-	1,895
Equipment		210	69	279	994
Utilities		12,473	500	12,973	5,561
Repairs, maintenance and security		1,635	5,580	7,215	7,465
Cleaning and materials		1,329	7	1,336	935
Postage, printing and stationery		124	66	190	152
Telephone and internet		661	-	661	546
Insurance		2,417	-	2,417	3,458
Project costs		1,075	19,300	20,375	23,856
Independent examination		1,680	-	1,680	1,056
Licences and subscriptions		510	151	661	266
Other expenses		233	-	233	84
Depreciation		4,943	-	4,943	5,114
Bad debts		-	-	-	258
Total expenditure		27,893	42,582	70,475	75,675
Net income / (expenditure)		2,665	(7,806)	(5,141)	19,721
Transfers between funds		6,274	(6,274)	-	-
Net movement in funds		8,939	(14,080)	(5,141)	19,721
Fund balances brought forward		326,905	31,234	358,139	338,418
Fund balances carried forward	(4)	335,844	17,154	352,998	358,139

All incoming resources and resources expended derive from continuing activities.

Bradford Deaf Community Association
Balance sheet
as at 30 November 2023

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 265,474	-	265,474	268,818
Total fixed assets	<u>265,474</u>	<u>-</u>	<u>265,474</u>	<u>268,818</u>
Current assets				
Debtors and prepayments	(6) 11,924	-	11,924	7,635
Cash at bank and in hand	(7) 71,386	17,154	88,540	83,233
Total current assets	<u>83,310</u>	<u>17,154</u>	<u>100,464</u>	<u>90,868</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(8) 12,940	-	12,940	1,547
Total current liabilities	<u>12,940</u>	<u>-</u>	<u>12,940</u>	<u>1,547</u>
Net current assets	<u>70,370</u>	<u>17,154</u>	<u>87,524</u>	<u>89,321</u>
Net assets	<u>335,844</u>	<u>17,154</u>	<u>352,998</u>	<u>358,139</u>
Funds				
Unrestricted funds	335,844	-	335,844	326,905
Restricted funds	-	17,154	17,154	31,234
Total funds	<u>335,844</u>	<u>17,154</u>	<u>352,998</u>	<u>358,139</u>

For the year ending 30 November 2023 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who are also the directors for the purposes of company law) acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

The financial statements were approved by the board of trustees on 29/07/2024

Susan McCormack (Trustee)

Bradford Deaf Community Association

Notes to the accounts

for the year ended 30 November 2023

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Freehold land: nil

Freehold buildings: over 50 years

Project and office equipment: over 5 years

Computer equipment: over 3 years

Pensions

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

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

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2023

2 Grants and donations	2023	2023	2023	2022
	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Bradford Metropolitan District Council (BMDC)	-	33,526	33,526	35,891
Good Things Foundation	-	-	-	1,460
Leeds Community Foundation	-	-	-	17,858
Lidl UK	-	-	-	500
Local Giving	-	500	500	500
Marks and Spencer Group plc	-	-	-	1,000
The Neighbourly Foundation	-	750	750	-
Other donations	1,483	-	1,483	11,231
	<u>1,483</u>	<u>34,776</u>	<u>36,259</u>	<u>68,440</u>

3 Staff costs and numbers	2023 £	2022 £
Gross salaries	16,689	23,040
Social security costs	-	342
Employment allowance	-	(342)
Pensions	242	431
	<u>16,931</u>	<u>23,471</u>

The average number of employees during the year was 4.1, being an average of 0.8 full time equivalent (2022: 5, 0.9 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2023 £	2022 £
Costs of the scheme to the charity for the year	242	431

4 Restricted funds	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
BASH (Be Active Stay Healthy)	-	7,794	3,263	(1,000)	3,531
BSL Supported IT sessions	778	-	778	-	-
BMDC - Community Building	-	6,000	5,505	-	495
Community Gardening Project	503	-	503	-	-
Craft room refurbishment	15,082	-	15,082	-	-
Infection Control	63	-	63	-	-
Lidl hygiene poverty	-	250	250	-	-
Lidl Neighbourly	118	-	118	-	-
Local Giving "Chill Out"	-	500	500	-	-
Neighbourly	-	500	500	-	-
Pick 'n' Mix	-	9,990	4,815	(2,000)	3,175
BMDC - Wednesday Group	11,141	9,742	8,930	(2,000)	9,953
Sovereign Health	864	-	864	-	-
National Lottery Community Fund	2,058	-	784	(1,274)	-
Fuel and Food Poverty	627	-	627	-	-
	<u>31,234</u>	<u>34,776</u>	<u>42,582</u>	<u>(6,274)</u>	<u>17,154</u>

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2023

4 Restricted funds (continued)

Fund name	Purpose of restriction
BASH (Be Active Stay Healthy)	Towards the cost of a group aimed at older men volunteering their DIY skills to do small repairs around the centre. The transfer relates to a contribution towards overhead costs.
BSL Supported IT sessions	To provide BSL IT support for over 18's.
BMDC - Community Building	Towards building costs
Community Gardening Project	Towards garden project.
Craft room refurbishment	Towards craft room refurbishment.
Infection Control	Towards infection control.
Lidl hygiene poverty	To purchase sanitary items.
Lidl Neighbourly	To buy food vouchers and food for people in need.
Local Giving "Chill Out"	Support for our electricity bill to enable BDCA to continue with their food pantry project
Neighbourly	Towards food and vouchers to buy food.
Pick 'n' Mix	Towards the cost of a craft group which enables hearing, hard of hearing and D/deaf people to socialise together to break down language barriers and combat isolation. The transfer relates to a contribution towards overhead costs.
BMDC - Wednesday Group	To provide day care services for the elderly. The transfer relates to a contribution towards overhead costs.
Sovereign Health	Towards cost of creating a Covid safe outdoor environment.
National Lottery Community Fund	To engage with the wider D/deaf community by providing support to access BSL tuition, services and activities. The transfer relates to the capitalisation of computer equipment.
Fuel and Food Poverty	Towards buying food and hygiene products for people in need.

5 Tangible assets

	Computer equipment	Project and office equipment	Land	Buildings	Total
Cost	£	£	£	£	£
At 1 December 2022	2,108	2,048	100,000	200,000	304,156
Additions	1,599	-	-	-	1,599
At 30 November 2023	<u>3,707</u>	<u>2,048</u>	<u>100,000</u>	<u>200,000</u>	<u>305,755</u>
Depreciation					
At 1 December 2022	2,108	1,230	-	32,000	35,338
Charge for year	533	410	-	4,000	4,943
At 30 November 2023	<u>2,641</u>	<u>1,640</u>	<u>-</u>	<u>36,000</u>	<u>40,281</u>
Net book value					
At 30 November 2023	<u>1,066</u>	<u>408</u>	<u>100,000</u>	<u>164,000</u>	<u>265,474</u>
At 30 November 2022	<u>-</u>	<u>818</u>	<u>100,000</u>	<u>168,000</u>	<u>268,818</u>

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2023

6 Debtors and prepayments	2023	2022
	£	£
Debtors	6,540	4,454
Prepayments	3,337	2,772
Other debtors	2,047	409
	<u>11,924</u>	<u>7,635</u>

7 Cash at bank and in hand	2023	2022
	£	£
Cash at bank	88,073	83,162
Cash in hand	467	71
	<u>88,540</u>	<u>83,233</u>

8 Creditors and accruals	2023	2022
	£	£
Creditors	5,013	-
Accruals	6,404	1,547
Taxation and social security	236	-
Other creditors	1,287	-
	<u>12,940</u>	<u>1,547</u>

9 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties

			2023	2022
			£	£
Name of trustee or related party	Relationship to charity	Description of transaction		
Emma Sutcliffe	Daughter of trustee Margaret Hammond	Employed as an interpreter	3,430	3,608
			<u>3,430</u>	<u>3,608</u>

Bradford Deaf Community Association
Statement of Financial Activities including comparatives for all funds
(including summary income and expenditure account)
for the year ended 30 November 2023

	2023	2022	2023	2022	2023	2022
	Unrestricted	Unrestricted	Restricted	Restricted	Total	Total
	funds	funds	funds	funds	funds	funds
	£	£	£	£	£	£
Income						
Grants and donations	1,483	11,091	34,776	57,349	36,259	68,440
Membership fees	600	1,144	-	-	600	1,144
Room hire	24,598	24,188	-	-	24,598	24,188
Sales and fees	-	87	-	-	-	87
Other income	2,976	455	-	-	2,976	455
Bank interest	371	19	-	-	371	19
Interpreter income	530	1,063	-	-	530	1,063
Total income	30,558	38,047	34,776	57,349	65,334	95,396
Expenditure						
Salaries	22	1,668	16,909	21,803	16,931	23,471
Payroll charges	581	310	-	254	581	564
Training	-	695	-	1,200	-	1,895
Equipment	210	5	69	989	279	994
Utilities	12,473	5,190	500	371	12,973	5,561
Repairs, maintenance and security	1,635	3,882	5,580	3,583	7,215	7,465
Cleaning and materials	1,329	627	7	308	1,336	935
Postage, printing and stationery	124	72	66	80	190	152
Telephone and internet	661	546	-	-	661	546
Insurance	2,417	3,055	-	403	2,417	3,458
Project costs	1,075	1,641	19,300	22,215	20,375	23,856
Independent examination	1,680	1,056	-	-	1,680	1,056
Licences and subscriptions	510	266	151	-	661	266
Other expenses	233	84	-	-	233	84
Depreciation	4,943	5,114	-	-	4,943	5,114
Bad debts	-	258	-	-	-	258
Total expenditure	27,893	24,469	42,582	51,206	70,475	75,675
Net income / (expenditure)	2,665	13,578	(7,806)	6,143	(5,141)	19,721
Transfers between funds	6,274	2,740	(6,274)	(2,740)	-	-
Net movement in funds	8,939	16,318	(14,080)	3,403	(5,141)	19,721
Fund balances brought forward	326,905	310,587	31,234	27,831	358,139	338,418
Fund balances carried forward	335,844	326,905	17,154	31,234	352,998	358,139

BRADFORD DEAF COMMUNITY ASSOCIATION

England & Wales - Charity number 1140627

Accounts

Bradford Deaf Community Association

Charity number 1140627

A company limited by guarantee number 07444653

Annual Report and Financial Statements for the year ended 30 November 2022



Bradford Deaf Community Association

Annual Report and Financial Statements for the year ended 30 November 2022

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Prepared by West Yorkshire Community Accountancy Service CIO

Bradford Deaf Community Association

Trustees' report for the year ended 30 November 2022

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Susan McCormack	Chair	
Margaret Hammond		
Cherag Ali		
Ridwaan Haris		Resigned 13 July 2022
Peter Stanworth		
Charity number	1140627	Registered in England and Wales
Company number	07444653	Registered in England and Wales

Registered and principal address	Bankers
25 Hallfield Road	Barclays Bank PLC
Bradford	Leicester
BD1 3RP	LE87 2BB

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and is governed by a memorandum and articles of association as amended by special resolution registered 16 February 2011. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10.

Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law and are appointed by an ordinary resolution at a duly convened meeting.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2022

Objectives and activities

The charity's objects

The relief of need by the provision of services, support and suitable facilities for the deaf and hard of hearing in Bradford, West Yorkshire and surrounding areas.

The advancement of education of the public in particular but not exclusively by providing information and training in advanced communication skills and deaf culture.

To provide and maintain property for the use of the inhabitants of Bradford, West Yorkshire and surrounding areas without distinction of political, religious and other opinions. To include use for meetings, lectures, classes, worship and other forms of recreation and leisure time occupation, with the object of improving the conditions of life for the inhabitants.

To further the Christian religion by providing facilities for worship in which services may be specially adapted for all deaf people.

To further such other purposes as are exclusively charitable according to the laws of England and Wales as the trustees determine.

Public benefit statement

In setting our objectives and planning our activities our trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular to:

Maintaining the facilities for the benefit of the community for recreational and social purposes.

Advancing education by the provision of facilities including a function room, day room, snooker room, wood working workshop, commercial kitchen area, ICT suite, craft room and three meeting rooms for community use in order to facilitate training and opportunities to learn new skills/ hobbies.

Providing multi-use facilities to enable people from diverse backgrounds and different faiths to meet and encourage mutual understanding and respect by holding classes, meetings and worship.

Achievements and performance

Whilst finances continue to be a challenge, this year has seen several significant improvements to the inside and outside of our listed building. The garden area is now providing opportunity for people to socialise outdoors more and will hopefully also provide an additional income stream. Wrought iron railings which had been removed as part of the war effort, have been reinstated and this has not only added to the charm of the exterior but, it is hoped, will result in less antisocial behaviour around the perimeter as people are no longer able to sit on the low walling around the building. Ornate planters will soon be in situ to add to the ambience.

One of our upper rooms has now been refurbished and brought back to how it would have looked in its former glory days and once refurbishment of the upper toilet area has been completed the trustees are turning their attention to improve the car park and to revamp the now defunct gents toilet area.

Demand for our food pantry provision to the wider community has continued to increase as the financial crisis has continued to hit families hard and we are grateful to the various organisations who support us by providing surplus food and also for our team of volunteers who ensure it is collected and distributed or delivered to those most in need.

In addition to our regular activities this year we have run several one off projects including BSL supported IT sessions for over 18's. In April two new projects will start, one aimed at encouraging older men to keep active and another for those interested in craft work.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2022

Financial review

The net income for the year was £19,721, including net income of £16,318 on unrestricted funds and net income of £3,403 on restricted funds after transfers.

We are confident our organisation is secure for the foreseeable future. The trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to continue as a going concern.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £58,087.

The trustees have agreed that a reserves policy is necessary to ensure the survival of the charity in the event of adverse financial situations arising.

In arriving at the amount to be held in reserve the trustees have taken into account three months average running costs. In the short term this would ensure continuity of services to groups using the centre.

In addition to this, the trustees have also agreed to keep a further nine months base costs in reserve to take into account any potentially critical financial situation.

As a listed building forms part of the property held by the charity, should the situation ever arise where the financial position necessitates disposal of the property held by the charity, the trustees believe it will take a considerable time to find a suitable buyer. With this in mind a further nine months base costs have been added to the reserve policy to allow for the necessary time and additional expense that would be incurred.

Based on 2022 expenditure levels the target level of reserves ranges from £18,900 to £56,600. The current level of reserves is just above this range. Looking forward BDCA has received confirmation of funding in the next financial year.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2022

Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;

- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial accounts 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.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Approved by the board of trustees on 17/7/2023

Susan McCormack (Trustee)

Bradford Deaf Community Association

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

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 30 November 2022, which are set out on pages 7 to 14.

Responsibilities and basis of report

As the charity's trustees of the charitable company (and also 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 charitable 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 your charity's accounts as carried out under section 145 of the Charities Act ('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 unqualified statement - matter of concern identified

I have completed my examination. I have identified a matter of concern in my report in relation to material expenditure which appears to not be in accordance with the charity's articles of association.

The accounts disclose information on related party transactions in Note 9. The Note details that a connected person (the daughter of one of the trustees) has been employed by the charity at a cost of £3,608 in the year ending 30 November 2022. The charity's articles of association states that no director (trustee) or connected person may sell goods or services to the charity or receive remuneration, or receive any other financial benefit from the charity. I am satisfied that this breach of the charity's articles of association is not deliberate and I draw attention to the fact that steps have always been taken in meetings to avoid any conflicts of interest during the employment and that the trustees are now contacting the Charity Commission to seek permission for this payment.

I confirm that no other 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 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 enable a proper understanding of the accounts to be reached.

Rhys North ACA

18/7/2023

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Deaf Community Association
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 30 November 2022

	Notes	2022	2022	2022	2021
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
Income from:					
Grants and donations	(2)	11,091	57,349	68,440	54,478
Membership fees		1,144	-	1,144	40
Room hire		24,188	-	24,188	7,778
Sales and fees		87	-	87	9,198
Other income		455	-	455	1,426
Bank interest		19	-	19	5
Interpreter income		1,063	-	1,063	-
Total income		38,047	57,349	95,396	72,925
Expenditure on:					
Salaries	(3)	1,668	21,803	23,471	27,933
Payroll charges		310	254	564	1,396
Training		695	1,200	1,895	192
Equipment		5	989	994	1,478
Utilities		5,190	371	5,561	2,935
Repairs, maintenance and security		3,882	3,583	7,465	5,322
Cleaning and materials		627	308	935	764
Postage, printing and stationery		72	80	152	324
Telephone and internet		546	-	546	548
Insurance		3,055	403	3,458	3,048
Project costs		1,563	21,931	23,494	31,937
Food and refreshments		78	284	362	329
Accountancy fees		1,056	-	1,056	720
Building costs and professional fees		-	-	-	2,145
Licences, CRBs and subscriptions		266	-	266	465
Other expenses		84	-	84	115
Depreciation		5,114	-	5,114	5,112
Bad debts		258	-	258	-
Total expenditure		24,469	51,206	75,675	84,763
Net income / (expenditure)		13,578	6,143	19,721	(11,838)
Transfers between funds		2,740	(2,740)	-	-
Net movement in funds		16,318	3,403	19,721	(11,838)
Fund balances brought forward		310,587	27,831	338,418	350,256
Fund balances carried forward	(4)	326,905	31,234	358,139	338,418

All incoming resources and resources expended derive from continuing activities.

Bradford Deaf Community Association
Balance sheet
as at 30 November 2022

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 268,818	-	268,818	273,932
Total fixed assets	<u>268,818</u>	<u>-</u>	<u>268,818</u>	<u>273,932</u>
Current assets				
Debtors and prepayments	(6) 7,008	627	7,635	1,888
Cash at bank and in hand	(7) 52,626	30,607	83,233	73,534
Total current assets	<u>59,634</u>	<u>31,234</u>	<u>90,868</u>	<u>75,422</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(8) 1,547	-	1,547	10,936
Total current liabilities	<u>1,547</u>	<u>-</u>	<u>1,547</u>	<u>10,936</u>
Net current assets	<u>58,087</u>	<u>31,234</u>	<u>89,321</u>	<u>64,486</u>
Net assets	<u>326,905</u>	<u>31,234</u>	<u>358,139</u>	<u>338,418</u>
Funds				
Unrestricted funds	326,905	-	326,905	310,587
Restricted funds	-	31,234	31,234	27,831
Total funds	<u>326,905</u>	<u>31,234</u>	<u>358,139</u>	<u>338,418</u>

For the year ending 30 November 2022 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who also the directors for the purposes of company law) acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

The financial statements were approved by the board of trustees on 17/7/2023

Susan McCormack (Trustee)

Bradford Deaf Community Association

Notes to the accounts

for the year ended 30 November 2022

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Freehold land: nil

Freehold buildings: over 50 years

Project and office equipment: over 5 years

Computer equipment: over 3 years

Pensions

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2022

1 Accounting policies continued

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

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

2 Grants and donations

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Bradford Metropolitan District Council (BMDC)	-	35,891	35,891	17,404
Good Things Foundation	60	1,400	1,460	1,150
Leeds Community Foundation	-	17,858	17,858	-
Lidl UK	-	500	500	-
Local Giving	-	500	500	500
Marks and Spencer Group plc	1,000	-	1,000	-
Arnold Clarke	-	-	-	1,000
Bradford VCS Alliance	-	-	-	900
HMRC Job Retention Scheme	-	-	-	10,099
Morrisons Foundation	-	-	-	13,932
Sovereign Healthcare Ltd	-	-	-	4,361
Donations:				
Fareshare	-	-	-	2,500
BIASAN	-	-	-	2,000
Other donations	10,031	1,200	11,231	632
	<u>11,091</u>	<u>57,349</u>	<u>68,440</u>	<u>54,478</u>

3 Staff costs and numbers

	2022	2021
	£	£
Gross salaries	23,040	27,518
Social security costs	342	-
Employment allowance	(342)	-
Pensions	431	415
	<u>23,471</u>	<u>27,933</u>

The average number of employees during the year was 5, being an average of 0.9 full time equivalent (2021: 7, 1.1 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme

	2022	2021
	£	£
Costs of the scheme to the charity for the year	431	415

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2022

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
BAME Employability	1,150	1,400	2,550	-	-
BSL Supported IT sessions	2,000	5,000	5,082	(1,140)	778
Community Chest	162	-	162	-	-
Community Gardening Project	-	1,358	855	-	503
Craft room refurbishment	-	15,500	418	-	15,082
Dear Elizabeth Project	-	10,000	8,400	(1,600)	-
DevicesDotNow	200	-	200	-	-
Fuel and Food Poverty	-	7,858	7,231	-	627
Infection Control	572	2,632	3,141	-	63
Lidl Neighbourly	-	500	382	-	118
Magic Little	500	500	1,000	-	-
Morrisons Foundation	6,006	-	6,006	-	-
BMDC Wednesday Group	13,104	10,401	12,364	-	11,141
Sovereign Health	2,079	-	1,215	-	864
Test and Trace	-	1,000	1,000	-	-
National Lottery Community Fund	2,058	-	-	-	2,058
Training Fund	-	1,200	1,200	-	-
	<u>27,831</u>	<u>57,349</u>	<u>51,206</u>	<u>(2,740)</u>	<u>31,234</u>

Fund name	Purpose of restriction
BAME Employability	Towards minority ethnicity employability.
BSL Supported IT sessions	To provide BSL IT support for over 18's. Transfer relates to a contribution towards management and overhead costs.
Community Chest	Towards garden project.
Community Gardening Project	Towards garden project.
Craft room refurbishment	Towards craft room refurbishment.
Dear Elizabeth Project	To produce a film to celebrate Queen Elizabeth's Jubilee. Transfer relates to a contribution towards management and overhead costs.
DevicesDotNow	To provide 10 x £40 top up vouchers for isolated people.
Fuel and Food Poverty	Towards buying food and hygiene products for people in need.
Infection Control	Towards infection control.
Lidl Neighbourly	To buy food vouchers and food for people in need.
Magic Little	Towards cost of providing food for vulnerable people.
Morrisons Foundation	Towards a new fence, shelving and new doors.
BMDC Wednesday Group	To provide day care services for the elderly.
Sovereign Health	Towards cost of creating a Covid safe outdoor environment.
Test and Trace	To have measures in place to keep people safe as they returned from lockdown and social distancing.
National Lottery Community Fund	To engage with the wider D/deaf community by providing support to access BSL tuition, services and activities.
Training Fund	To contribute towards the cost of Level 6 BSL training.

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2022

5 Tangible assets	Computer equipment	Project and office equipment	Land	Buildings	Total
Cost	£	£	£	£	£
At 1 December 2021	2,108	2,048	100,000	200,000	304,156
Additions	-	-	-	-	-
At 30 November 2022	<u>2,108</u>	<u>2,048</u>	<u>100,000</u>	<u>200,000</u>	<u>304,156</u>
Depreciation					
At 1 December 2021	1,404	820	-	28,000	30,224
Charge for year	704	410	-	4,000	5,114
At 30 November 2022	<u>2,108</u>	<u>1,230</u>	<u>-</u>	<u>32,000</u>	<u>35,338</u>
Net book value					
At 30 November 2022	<u>-</u>	<u>818</u>	<u>100,000</u>	<u>168,000</u>	<u>268,818</u>
At 30 November 2021	<u>704</u>	<u>1,228</u>	<u>100,000</u>	<u>172,000</u>	<u>273,932</u>
6 Debtors and prepayments				2022	2021
				£	£
Debtors				4,454	820
Prepayments				2,772	490
Other debtors				409	578
				<u>7,635</u>	<u>1,888</u>
7 Cash at bank and in hand				2022	2021
				£	£
Cash at bank				83,162	73,354
Cash in hand				71	180
				<u>83,233</u>	<u>73,534</u>
8 Creditors and accruals				2022	2021
				£	£
Bank loans and overdrafts				-	10,000
Accruals				1,547	819
Taxation and social security				-	117
				<u>1,547</u>	<u>10,936</u>

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2022

9 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other related party transactions

Other transactions with trustees or related parties

			2022	2021
			£	£
Name of trustee or related party	Relationship to charity	Description of transaction		
Emma Winter	Daughter of trustee Margaret Hammond	Employee (interpreter)	3,608	4,885
			<u>3,608</u>	<u>4,885</u>

Bradford Deaf Community Association
Statement of Financial Activities including comparatives for all funds
(including summary income and expenditure account)
for the year ended 30 November 2022

	2022	2021	2022	2021	2022	2021
	Unrestricted	Unrestricted	Restricted	Restricted	Total	Total
	funds	funds	funds	funds	funds	funds
	£	£	£	£	£	£
Income						
Grants and donations	11,091	5,847	57,349	48,631	68,440	54,478
Membership fees	1,144	40	-	-	1,144	40
Room hire	24,188	7,778	-	-	24,188	7,778
Sales and fees	87	9,198	-	-	87	9,198
Other income	455	1,426	-	-	455	1,426
Bank interest	19	5	-	-	19	5
Interpreter income	1,063	-	-	-	1,063	-
Total income	38,047	24,294	57,349	48,631	95,396	72,925
Expenditure						
Salaries	1,668	5,749	21,803	22,184	23,471	27,933
Payroll charges	310	1,020	254	376	564	1,396
Training	695	-	1,200	192	1,895	192
Equipment	5	154	989	1,324	994	1,478
Utilities	5,190	2,935	371	-	5,561	2,935
Repairs, maintenance and security	3,882	2,977	3,583	2,345	7,465	5,322
Cleaning and materials	627	122	308	642	935	764
Postage, printing and stationery	72	213	80	111	152	324
Telephone and internet	546	517	-	31	546	548
Insurance	3,055	3,048	403	-	3,458	3,048
Project costs	1,563	1,336	21,931	30,601	23,494	31,937
Food and refreshments	78	23	284	306	362	329
Accountancy fees	1,056	720	-	-	1,056	720
Building costs and professional fees	-	2,145	-	-	-	2,145
Licences, CRBs and subscriptions	266	465	-	-	266	465
Other expenses	84	115	-	-	84	115
Depreciation	5,114	5,112	-	-	5,114	5,112
Bad debts	258	-	-	-	258	-
Total expenditure	24,469	26,651	51,206	58,112	75,675	84,763
Net income / (expenditure)	13,578	(2,357)	6,143	(9,481)	19,721	(11,838)
Transfers between funds	2,740	-	(2,740)	-	-	-
Net movement in funds	16,318	(2,357)	3,403	(9,481)	19,721	(11,838)
Fund balances brought forward	310,587	312,944	27,831	37,312	338,418	350,256
Fund balances carried forward	326,905	310,587	31,234	27,831	358,139	338,418

BRADFORD DEAF COMMUNITY ASSOCIATION

England & Wales - Charity number 1140627

Accounts

Bradford Deaf Community Association

Charity number 1140627

A company limited by guarantee number 07444653

Annual Report and Financial Statements for the year ended 30 November 2021



West Yorkshire Community Accounting Service

Bradford Deaf Community Association

Annual Report and Financial Statements for the year ended 30 November 2021

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Prepared by West Yorkshire Community Accountancy Service CIO

Bradford Deaf Community Association

Trustees' report for the year ended 30 November 2021

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Susan McCormack	Chair	
Margaret Hammond		
Cherag Ali		
Nazmeen Akhtar		Resigned 31 January 2021
Ridwaan Haris		
Peter Stanworth		Appointed 11 January 2021
Company secretary	Christine Harvey	
Charity number	1140627	Registered in England and Wales
Company number	07444653	Registered in England and Wales
Registered and principal address	Bankers	
25 Hallfield Road	Barclays Bank PLC	
Bradford	Leicester	
BD1 3RP	LE87 2BB	

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and is governed by a memorandum and articles of association as amended by special resolution registered 16 February 2011. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10.

Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law and are appointed by an ordinary resolution at a duly convened meeting.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2021

Objectives and activities

The charity's objects

The relief of need by the provision of services, support and suitable facilities for the deaf and hard of hearing in Bradford, West Yorkshire and surrounding areas.

The advancement of education of the public in particular but not exclusively by providing information and training in advanced communication skills and deaf culture.

To provide and maintain property for the use of the inhabitants of Bradford, West Yorkshire and surrounding areas without distinction of political, religious and other opinions. To include use for meetings, lectures, classes, worship and other forms of recreation and leisure time occupation, with the object of improving the conditions of life for the inhabitants.

To further the Christian religion by providing facilities for worship in which services may be specially adapted for all deaf people.

To further such other purposes as are exclusively charitable according to the laws of England and Wales as the trustees determine.

Public benefit statement

In setting our objectives and planning our activities our trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular to:

Maintaining the facilities for the benefit of the community for recreational and social purposes.

Advancing education by the provision of facilities including a function room, day room, snooker room, wood working workshop, commercial kitchen area, ICT suite, craft room and three meeting rooms for community use in order to facilitate training and opportunities to learn new skills/ hobbies.

Providing multi-use facilities to enable people from diverse backgrounds and different faiths to meet and encourage mutual understanding and respect by holding classes, meetings and worship.

Achievements and performance

Under normal circumstances the work that goes on in our building each week supports over 500 people.

Due to the Covid pandemic and subsequent lockdown, people who would normally have come to us for help had to be supported in other ways. A team of volunteers sourced food and this was packed on our premises and delivered to needy families several times a week. Hot food was still supplied for homeless people but this was done on a socially distanced take away basis to ensure everyone kept safe and well.

For those who were frightened and isolated, especially our older D/deaf members, we set up WhatsApp groups so they could keep in touch with other people and encouraged them, when appropriate, to go for a walk to ensure they kept their mobility and to help their mental health. For those not au fait with technology we arranged for a buddy system so they knew someone was keeping an eye on them and they felt safe. We also arranged for small video clips to be made to ensure that any information about Covid was fully understood by our D/deaf members and to reduce the panic and confusion that some of them were feeling.

Once lockdown eased and it was permitted for people to start meeting in small numbers we arranged one to one tuition for our older members so they knew how to make the most of their mobile phones and how to order medication and/or food online.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2021

Financial review

The net expenditure for the year was £11,838, including net expenditure of £2,357 on unrestricted funds and net expenditure of £9,481 on restricted funds.

At the time of signing these accounts whilst Bradford Deaf Community Association has, like all other organisations, been impacted by the global Covid-19 virus, the trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to continue as a going concern.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £36,655.

The trustees have agreed that a reserves policy is necessary to ensure the survival of the charity in the event of adverse financial situations arising.

In arriving at the amount to be held in reserve the trustees have taken into account three months average running costs. In the short term this would ensure continuity of services to groups using the centre.

In addition to this, the trustees have also agreed to keep a further nine months base costs in reserve to take into account any potentially critical financial situation.

As a listed building forms part of the property held by the charity, should the situation ever arise where the financial position necessitates disposal of the property held by the charity, the trustees believe it will take a considerable time to find a suitable buyer. With this in mind a further nine months base costs have been added to the reserve policy to allow for the necessary time and additional expense that would be incurred.

Based on 2021 expenditure levels the target level of reserves ranges from £21,190 to £63,570. The current level of reserves is within this range. Looking forward BDCA has received confirmation of funding in the next financial year and is actively applying for funding even in the current crisis.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2021

Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial accounts 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.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of trustees on 22/6/2022

Susan McCormack (Trustee)

Bradford Deaf Community Association

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

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 30 November 2021, which are set out on pages 7 to 14.

Responsibilities and basis of report

As the charity's trustees of the charitable company (and also 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 charitable 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 your charity's accounts as carried out under section 145 of the Charities Act ('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 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 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 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.

Rhys North ACA

28/6/2022

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Deaf Community Association
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 30 November 2021

	Notes	2021	2021	2021	2020
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
Income from:					
Grants and donations	(2)	5,847	48,631	54,478	96,812
Membership fees		40	-	40	337
Room hire		7,778	-	7,778	9,880
Sales and fees		9,198	-	9,198	1,510
Other income		1,426	-	1,426	862
Bank interest		5	-	5	17
Total income		24,294	48,631	72,925	109,418
Expenditure on:					
Salaries	(3)	5,749	22,184	27,933	22,654
Payroll charges		1,020	376	1,396	713
Training		-	192	192	-
Equipment		154	1,324	1,478	940
Utilities		2,935	-	2,935	5,908
Repairs, maintenance and security		2,977	2,345	5,322	2,424
Cleaning and materials		122	642	764	933
Postage, printing and stationery		213	111	324	88
Telephone and internet		517	31	548	435
Insurance		3,048	-	3,048	2,414
Project costs		1,336	30,601	31,937	8,678
Food and refreshments		23	306	329	1,215
Accountancy fees		720	-	720	600
Building costs and professional fees		2,145	-	2,145	26,837
Licences, CRBs and subscriptions		465	-	465	328
Other expenses		115	-	115	141
Depreciation		5,112	-	5,112	5,112
Tutors & interpreter costs		-	-	-	645
Total expenditure		26,651	58,112	84,763	80,065
Net movement in funds		(2,357)	(9,481)	(11,838)	29,353
Fund balances brought forward		312,944	37,312	350,256	320,903
Fund balances carried forward	(4)	310,587	27,831	338,418	350,256

All incoming resources and resources expended derive from continuing activities.

Bradford Deaf Community Association

Balance sheet

as at 30 November 2021

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 273,932	-	273,932	279,044
Total fixed assets	<u>273,932</u>	<u>-</u>	<u>273,932</u>	<u>279,044</u>
Current assets				
Debtors and prepayments	(6) 1,888	-	1,888	3,112
Cash at bank and in hand	(7) 45,703	27,831	73,534	79,270
Total current assets	<u>47,591</u>	<u>27,831</u>	<u>75,422</u>	<u>82,382</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(8) 10,936	-	10,936	11,170
Total current liabilities	<u>10,936</u>	<u>-</u>	<u>10,936</u>	<u>11,170</u>
Net current assets	<u>36,655</u>	<u>27,831</u>	<u>64,486</u>	<u>71,212</u>
Net assets	<u>310,587</u>	<u>27,831</u>	<u>338,418</u>	<u>350,256</u>
Funds				
Unrestricted funds	310,587	-	310,587	312,944
Restricted funds	-	27,831	27,831	37,312
Total funds	<u>310,587</u>	<u>27,831</u>	<u>338,418</u>	<u>350,256</u>

For the year ending 30 November 2021 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who also the directors for the purposes of company law) acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

The financial statements were approved by the board of trustees on 22/6/2022

Susan McCormack (Trustee)

Bradford Deaf Community Association

Notes to the accounts

for the year ended 30 November 2021

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

No change to the accounting policies since last year.

Last years accounts have been adjusted due to sales and fees totalling £1,363 being restated as unrestricted income and additional restricted expenditure of £1,000 being recognised. This has resulted in restricted balances as at 30 November 2020 being reduced by £363, unrestricted balances being increased by £1,363 and bank balances being reduced by £1,000.

No other changes have been made to previous years accounts.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight

Freehold land: nil

Freehold buildings: over 50 years

Project and office equipment: over 5 years

Computer equipment: over 3 years

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2021

Pensions

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

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

2 Grants and donations

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Bradford Metropolitan District Council (BMDC)	-	17,404	17,404	20,957
Morrisons Foundation	-	13,932	13,932	-
HMRC Job Retention Scheme	-	10,099	10,099	6,837
Good Things Foundation	-	1,150	1,150	3,600
Sovereign Healthcare Ltd	-	4,361	4,361	-
Arnold Clarke	1,000	-	1,000	-
Bradford VCS Alliance	-	900	900	-
Local Giving	-	500	500	-
Community Foundation	-	-	-	4,890
Greenmoor Big Local Grant	-	-	-	500
Ken and Lady Morrison Fund	-	-	-	7,372
People's Postcode Lottery	-	-	-	18,300
The National Lottery Community Fund	-	-	-	33,250
Donations:				
Fareshare	2,500	-	2,500	-
BIASAN	2,000	-	2,000	-
Other donations	347	285	632	1,106
	<u>5,847</u>	<u>48,631</u>	<u>54,478</u>	<u>96,812</u>

3 Staff costs and numbers

	2021	2020
	£	£
Gross salaries	27,518	22,358
Pensions	415	296
	<u>27,933</u>	<u>22,654</u>

The average number employees during the year was 7, being an average of 1.1 full time equivalent (2020: 4.8, 0.9 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme

	2021	2020
	£	£
Costs of the scheme to the charity for the year	415	296
Amount of any contributions outstanding at the year end	-	55

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2021

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
BMDC Wednesday Group	8,593	9,957	5,446	-	13,104
Community Partners	14	-	14	-	-
DevicesDotNow	200	-	-	-	200
HMRC Job Retention Scheme	-	10,099	10,099	-	-
Ken and Lady Morrison	7,072	-	7,072	-	-
National Lottery Community Fund	21,433	-	19,375	-	2,058
Morrison's Fund	-	13,932	7,926	-	6,006
BAME Employability	-	1,150	-	-	1,150
Infection Control	-	5,001	4,429	-	572
Community Chest	-	446	284	-	162
BSL Supported IT sessions	-	2,000	-	-	2,000
Ageing Well	-	900	900	-	-
Sovereign Health	-	4,361	2,282	-	2,079
Food donations	-	285	285	-	-
Magic Little	-	500	-	-	500
	<u>37,312</u>	<u>48,631</u>	<u>58,112</u>	<u>-</u>	<u>27,831</u>

Fund name	Purpose of restriction
BMDC Wednesday Group	To provide day care services for the elderly.
Community Partners	To provide a community washing and drying facility for vulnerable people.
DevicesDotNow	To provide 10 x £40 top up vouchers for isolated people.
HMRC Job Retention Scheme	For staff who have been furloughed due to Covid-19.
Ken and Lady Morrison	Towards the literacy programme for D/deaf students.
National Lottery Community Fund	To engage with the wider D/deaf community by providing support to access BSL tuition, services and activities.
Morrison's Fund	Towards a new fence, shelving and new doors.
BAME Employability	Towards minority ethnicity employability.
Infection Control	Towards infection control.
Community Chest	Towards garden project.
BSL Supported IT sessions	To provide BSL IT support for over 18's.
Ageing Well	Supporting work with elderly people.
Sovereign Health	Towards cost of creating a Covid safe outdoor environment.
Food donations	To provide food for refugees and other vulnerable groups.
Magic Little	Towards cost of providing food for vulnerable people.

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2021

5 Tangible assets	Computer equipment	Project and office	Land	Buildings	Total
Cost	£	£	£	£	£
At 1 December 2020	2,108	2,048	100,000	200,000	304,156
Additions	-	-	-	-	-
At 30 November 2021	<u>2,108</u>	<u>2,048</u>	<u>100,000</u>	<u>200,000</u>	<u>304,156</u>
Depreciation					
At 1 December 2020	702	410	-	24,000	25,112
Charge for year	702	410	-	4,000	5,112
At 30 November 2021	<u>1,404</u>	<u>820</u>	<u>-</u>	<u>28,000</u>	<u>30,224</u>
Net book value					
At 30 November 2021	<u>704</u>	<u>1,228</u>	<u>100,000</u>	<u>172,000</u>	<u>273,932</u>
At 30 November 2020	<u>1,406</u>	<u>1,638</u>	<u>100,000</u>	<u>176,000</u>	<u>279,044</u>
6 Debtors and prepayments				2021	2020
				£	£
Trade debtors				1,398	2,596
Prepayments				490	516
				<u>1,888</u>	<u>3,112</u>
7 Cash at bank and in hand				2021	2020
				£	£
Cash at bank				73,354	79,268
Cash in hand				180	2
				<u>73,534</u>	<u>79,270</u>
8 Creditors and accruals				2021	2020
				£	£
Loans and overdrafts				10,000	10,000
Trade creditors				-	452
Taxation and socila security				117	-
Accruals				819	718
				<u>10,936</u>	<u>11,170</u>

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2021

9 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Other transactions with trustees or related parties

			2021	2020
			£	£
Name of trustee or related party	Relationship to charity	Description of transaction		
Emma Winter	Daughter of Margaret Hammond	Employee (interpreter)	4,885	3,986
			<u>4,885</u>	<u>3,986</u>

Bradford Deaf Community Association
Statement of Financial Activities including comparatives for all funds
(including summary income and expenditure account)
for the year ended 30 November 2021

	2021 Unrestricted funds £	2020 Unrestricted funds £	2021 Restricted funds £	2020 Restricted funds £	2021 Total funds £	2020 Total funds £
Income						
Grants and donations	5,847	32,406	48,631	64,406	54,478	96,812
Membership fees	40	337	-	-	40	337
Room hire	7,778	9,880	-	-	7,778	9,880
Sales and fees	9,198	1,510	-	-	9,198	1,510
Other income	1,426	812	-	50	1,426	862
Bank interest	5	17	-	-	5	17
Total income	24,294	44,962	48,631	64,456	72,925	109,418
Expenditure						
Salaries	5,749	5,712	22,184	16,942	27,933	22,654
Payroll charges	1,020	573	376	140	1,396	713
Training	-	-	192	-	192	-
Equipment	154	914	1,324	26	1,478	940
Utilities	2,935	5,908	-	-	2,935	5,908
Repairs, maintenance and security	2,977	2,407	2,345	17	5,322	2,424
Cleaning and materials	122	933	642	-	764	933
Postage, printing and stationery	213	88	111	-	324	88
Telephone and internet	517	435	31	-	548	435
Insurance	3,048	2,414	-	-	3,048	2,414
Project costs	1,336	2,893	30,601	5,785	31,937	8,678
Food and refreshments	23	239	306	976	329	1,215
Accountancy fees	720	600	-	-	720	600
Building costs and professional fees	2,145	12,437	-	14,400	2,145	26,837
Licences, CRBs and subscriptions	465	328	-	-	465	328
Other expenses	115	141	-	-	115	141
Depreciation	5,112	5,112	-	-	5,112	5,112
Tutors & interpreter costs	-	345	-	300	-	645
Total expenditure	26,651	41,479	58,112	38,586	84,763	80,065
Net income / (expenditure)	(2,357)	3,483	(9,481)	25,870	(11,838)	29,353
Transfers between funds	-	4,122	-	(4,122)	-	-
Net movement in funds	(2,357)	7,605	(9,481)	21,748	(11,838)	29,353
Fund balances brought forward	312,944	305,339	37,312	15,564	350,256	320,903
Fund balances carried forward	310,587	312,944	27,831	37,312	338,418	350,256

BRADFORD DEAF COMMUNITY ASSOCIATION

England & Wales - Charity number 1140627

Accounts

Bradford Deaf Community Association

Charity number 1140627

A company limited by guarantee number 07444653

Annual Report and Financial Statements for the year ended 30 November 2020



West Yorkshire Community Accounting Service

Bradford Deaf Community Association

Annual Report and Financial Statements for the year ended 30 November 2020

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Prepared by West Yorkshire Community Accounting Service

Bradford Deaf Community Association

Trustees' report for the year ended 30 November 2020

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Susan McCormack	Chair	
Margaret Hammond		
Cherag Ali		
Nazmeen Akhtar		Resigned January 2021
Ridwaan Haris		
Peter Stanworth		Appointed January 2021
Company secretary	Christine Harvey	
Charity number	1140627	Registered in England and Wales
Company number	07444653	Registered in England and Wales

Registered and principal address	Bankers
25 Hallfield Road	Barclays Bank PLC
Bradford	Leicester
BD1 3RP	LE87 2BB

Independent examiner

Rhys North ACA

West Yorkshire Community Accounting Service

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and is governed by a memorandum and articles of association as amended by special resolution registered 16 February 2011. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £10.

Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law and are appointed by an ordinary resolution at a general meeting or by the other directors.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2020

Objectives and activities

The charity's objects

The relief of need by the provision of services, support and suitable facilities for the deaf and hard of hearing in Bradford, West Yorkshire and surrounding areas.

The advancement of education of the public in particular but not exclusively by providing information and training in advanced communication skills and deaf culture.

To provide and maintain property for the use of the inhabitants of Bradford, West Yorkshire and surrounding areas without distinction of political, religious and other opinions. To include use for meetings, lectures, classes, worship and other forms of recreation and leisure time occupation, with the object of improving the conditions of life for the inhabitants.

To further the Christian religion by providing facilities for worship in which services may be specially adapted for all deaf people.

To further such other purposes as are exclusively charitable according to the laws of England and Wales as the trustees determine.

Public benefit statement and main activities

In setting our objectives and planning our activities our trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular to:

Maintaining the facilities for the benefit of the community for recreational and social purposes.

Advancing education by the provision of facilities including a function room, day room, snooker room, wood working workshop, commercial kitchen area, ICT suite, craft room and three meeting rooms for community use in order to facilitate training and opportunities to learn new skills/ hobbies.

Providing multi-use facilities to enable people from diverse backgrounds and different faiths to meet and encourage mutual understanding and respect by holding classes, meetings and worship.

Achievements and performance

Up until the lockdown due to COVID 19 our activities included provision for access to social, recreational and educational activities for D/deaf and hard of hearing people. Many new activities including Tai Chi for D/deaf elderly men had just started and plans were well on the way for a weight management and controlling diabetes group for D/deaf people. We also provided space for various other community activities and community groups enabling provision of food for homeless and vulnerable people and support for refugees.

Since lockdown our established groups have not been back in the building but we have continued to support them in whatever way possible. Ensuring people's safety through COVID was paramount so we were flexible and adapted what we were doing according to the government's latest guidelines.

We joined Fare share and linked up with local supermarkets to collect surplus food ensuring that those in need had enough food and saving waste going to land fill.

We facilitated packing and delivering of food, clothing and household items for people struggling to cope. The provision of food to homeless people was continued on a take away basis.

We have provided, online and telephone/text support to people who were lonely and once lockdown eased a little we provided one to one tuition on devices to enable D/deaf people to keep in touch with each other, have a support network and be able to order food and medication with confidence.

We sourced and provided activity packs for children and adults to keep their minds active and we provided clear BSL information about what our D/deaf members needed to do to keep safe as many had found the official bulletins too difficult to clearly understand and had been very confused.

We provided devices for those who did not have any way of keeping in touch with family and friends and provided top up vouchers for those who could not afford connection costs.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2020

Financial review

The net income for the year was £30,353, including net income of £6,242 on unrestricted funds and net income of £24,111 on restricted funds.

We are at present working with a SEEAhead consultant to produce a cash flow forecast and a business plan for the next 5 years which will incorporate short term plans for the use of the land next door to our main building.

Impact of Corona virus

The impact of COVID 19 meant that although our income from room bookings ceased our fuel bills also reduced significantly. Just prior to lockdown we had secured a Post Code Lottery grant. The planned project was going really well until lockdown and at that point the funder said the money should be regarded as unrestricted which helped our financial situation greatly. We were also able to tap in to some of the funding set aside for COVID 19 projects and were able to run pilot projects which were successful and we will now apply for continuation funding for them and Bradford Council confirmed they were renewing our Day Care Opportunities funding for a further year until March 2021.

In light of this, the trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to continue as a going concern.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £32,537.

The trustees have agreed that a reserves policy is necessary to ensure the survival of the charity in the event of adverse financial situations arising.

In arriving at the amount to be held in reserve the trustees have taken into account three months average running costs. In the short term this would ensure continuity of services to groups using the centre.

In addition to this, the trustees have also agreed to keep a further nine months base costs in reserve to take into account any potentially critical financial situation.

As a listed building forms part of the property held by the charity, should the situation ever arise where the financial position necessitates disposal of the property held by the charity, the trustees believe it will take a considerable time to find a suitable buyer. With this in mind a further nine months base costs have been added to the reserve policy to allow for the necessary time and additional expense that would be incurred.

Based on 2020 expenditure levels (excluding the impact of the Covid pandemic) the target level of reserves ranges from £19,200 to £57,600. The current level of reserves is within this range. Looking forward BDCA has received confirmation of funding in the next financial year and is actively applying for funding even in the current crisis.

Bradford Deaf Community Association

Trustees' report (continued) for the year ended 30 November 2020

Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial accounts 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.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Signed on behalf of the board of trustees on 12/07/2021

Margaret Hammond (Trustee)

Bradford Deaf Community Association

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

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 30 November 2020, which are set out on pages 7 to 14.

Responsibilities and basis of report

As the charity's trustees of the charitable company (and also 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 charitable 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 your charity's accounts as carried out under section 145 of the Charities Act ('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 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 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 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.

Rhys North ACA

13/07/2021

West Yorkshire Community Accounting Service

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Bradford Deaf Community Association
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 30 November 2020

	Notes	2020 Unrestricted funds £	2020 Restricted funds £	2020 Total funds £	2019 Total funds £
Income from:					
Grants and donations	(2)	32,386	64,406	96,792	36,430
Gift aid claimed		20	-	20	525
Membership fees		337	-	337	1,275
Room hire		9,880	-	9,880	25,089
Sales and fees		147	1,363	1,510	8,174
Other income		812	50	862	196
Bank interest		17	-	17	99
Total income		43,599	65,819	109,418	71,788
Expenditure on:					
Salaries	(3)	5,712	16,942	22,654	15,010
Payroll charges		573	140	713	443
Training		-	-	-	350
Volunteer travel and expenses		-	-	-	22
Equipment		914	26	940	1,256
Utilities		5,908	-	5,908	7,021
Repairs, maintenance and security		2,407	17	2,424	6,791
Cleaning and materials		933	-	933	1,201
Postage, printing and stationery		88	-	88	291
Telephone and internet		435	-	435	699
Insurance		2,414	-	2,414	2,568
Project costs		2,893	5,785	8,678	2,195
Food and refreshments		239	976	1,215	3,690
Accountancy fees		600	-	600	630
Building costs and professional fees		12,437	13,400	25,837	91,104
Licences, CRBs and subscriptions		328	-	328	313
Other expenses		141	-	141	226
Depreciation		5,112	-	5,112	4,000
Tutors & interpreter costs		345	300	645	-
Total expenditure		41,479	37,586	79,065	137,810
Net income / (expenditure)		2,120	28,233	30,353	(66,022)
Transfers between funds		4,122	(4,122)	-	-
Net movement in funds		6,242	24,111	30,353	(66,022)
Fund balances brought forward		305,339	15,564	320,903	386,925
Fund balances carried forward	(4)	311,581	39,675	351,256	320,903

All incoming resources and resources expended derive from continuing activities.

Bradford Deaf Community Association

Balance sheet

as at 30 November 2020

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 279,044	-	279,044	280,000
Total fixed assets	<u>279,044</u>	<u>-</u>	<u>279,044</u>	<u>280,000</u>
Current assets				
Debtors and prepayments	(6) 3,112	-	3,112	4,591
Cash at bank and in hand	(7) 40,595	39,675	80,270	48,456
Total current assets	<u>43,707</u>	<u>39,675</u>	<u>83,382</u>	<u>53,047</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(8) 11,170	-	11,170	12,144
Total current liabilities	<u>11,170</u>	<u>-</u>	<u>11,170</u>	<u>12,144</u>
Net current assets / (liabilities)	<u>32,537</u>	<u>39,675</u>	<u>72,212</u>	<u>40,903</u>
Net assets	<u>311,581</u>	<u>39,675</u>	<u>351,256</u>	<u>320,903</u>
Funds				
Unrestricted funds	311,581	-	311,581	305,339
Restricted funds	-	39,675	39,675	15,564
Total funds	<u>311,581</u>	<u>39,675</u>	<u>351,256</u>	<u>320,903</u>

For the year ending 30 November 2020 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who also the directors for the purposes of company law) acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

The financial statements were approved by the board of trustees on 12/07/2021

Margaret Hammond (Trustee)

Bradford Deaf Community Association

Notes to the accounts

for the year ended 30 November 2020

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Freehold land: nil

Freehold buildings: over 50 years

Project and office equipment: over 5 years

Computer equipment: over 3 years

Bradford Deaf Community Association

Notes to the accounts

for the year ended 30 November 2020

1 Accounting policies (continued)

Pensions

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

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

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2020

2 Grants and donations	2020	2020	2020	2019
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
BMDC Wednesday Group	-	9,957	9,957	9,957
Bradford Metropolitan District Council (BMDC)	10,000	1,000	11,000	675
Community Foundation	-	4,890	4,890	-
Good Things Foundation	3,000	600	3,600	-
Greenmoor Big Local Grant	-	500	500	-
HMRC Job Retention Scheme	-	6,837	6,837	-
Ken and Lady Morrison Fund	-	7,372	7,372	-
People's Postcode Lottery	18,300	-	18,300	-
The National Lottery Community Fund	-	33,250	33,250	-
ABDC Funding	-	-	-	1,000
Bradford VCS Alliance	-	-	-	750
CNet Healthy Lifestyles	-	-	-	2,225
Genie Networks	-	-	-	450
Reach Fund	-	-	-	15,000
Sovereign Healthcare	-	-	-	3,000
Other donations	1,086	-	1,086	3,373
	<u>32,386</u>	<u>64,406</u>	<u>96,792</u>	<u>36,430</u>

3 Staff costs and numbers	2020	2019
	£	£
Gross salaries	22,358	14,902
Pensions	296	108
	<u>22,654</u>	<u>15,010</u>

The average number employees during the year was 4.8, being an average of 0.9 full time equivalent (2019: 3, 0.7 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2020	2019
	£	£
Costs of the scheme to the charity for the year	296	108
Amount of any contributions outstanding at the year end	55	-

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
BMDC Wednesday Group	6,564	11,370	7,978	-	9,956
Reach Fund	9,000	-	8,000	-	1,000
Community partners project	-	5,890	3,828	(2,048)	14
DevicesDotNow	-	600	400	-	200
HMRC - Job Retention Scheme	-	6,837	6,837	-	-
Greenmoor COVID-19	-	500	534	34	-
Ken and Lady Morrison	-	7,372	300	-	7,072
The National Lottery	-	33,250	9,709	(2,108)	21,433
	<u>15,564</u>	<u>65,819</u>	<u>37,586</u>	<u>(4,122)</u>	<u>39,675</u>

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2020

4 Restricted funds (continued)

Fund name	Purpose of restriction
BMDC Wednesday Group	To provide day care services for the elderly.
Reach Fund	Towards costs of consultancy support (working with SEEAhead).
Community partners project	To provide a community washing and drying facility for vulnerable people. Transfer relates to moving fixed asset costs to unrestricted funds.
DevicesDotNow	To provide 10 x £40 top up vouchers for isolated people.
HMRC Job Retention Scheme	For staff who have been furloughed due to Covid-19.
Greenmoor COVID-19	Towards providing food, cleaning items and activities to people living on Scholemoor Estate.
Ken and Lady Morrison	Towards the literacy programme for D/deaf students.
The National Lottery	To engage with the wider D/deaf community by providing support to access BSL tuition, services and activities. Transfer relates to moving fixed asset costs to unrestricted funds.

5 Tangible assets

	Computer equipment	Project and office equipment	Land	Buildings	Total
Cost			£	£	£
At 1 December 2019	-	-	100,000	200,000	300,000
Additions	2,108	2,048	-	-	4,156
At 30 November 2020	<u>2,108</u>	<u>2,048</u>	<u>100,000</u>	<u>200,000</u>	<u>304,156</u>
Depreciation					
At 1 December 2019	-	-	-	20,000	20,000
Charge for year	702	410	-	4,000	5,112
At 30 November 2020	<u>702</u>	<u>410</u>	<u>-</u>	<u>24,000</u>	<u>25,112</u>
Net book value					
At 30 November 2020	<u>1,406</u>	<u>1,638</u>	<u>100,000</u>	<u>176,000</u>	<u>279,044</u>
At 30 November 2019	<u>-</u>	<u>-</u>	<u>100,000</u>	<u>180,000</u>	<u>280,000</u>

6 Debtors and prepayments

		2020	2019
		£	£
Debtors	Room hire	2,030	3,886
	Gift aid	545	525
	Other debtors	21	-
Prepayments	Other building costs and professional fees	-	180
	Project costs- providing food	417	-
	Annual alarm monitoring fees	99	-
		<u>3,112</u>	<u>4,591</u>

Bradford Deaf Community Association
Notes to the accounts continued
for the year ended 30 November 2020

7 Cash at bank and in hand	2020	2019
	£	£
Barclays Reserve account	-	3,812
Barclays Maintenance account	27,549	29,225
Barclays Premium Account	52,719	15,208
Cash in hand	2	211
	<u>80,270</u>	<u>48,456</u>

8 Creditors and accruals	2020	2019
	£	£
Creditors		
HMRC	324	117
NEST pension	128	-
Short term loans	10,000	10,000
Accruals		
Independent examination	600	630
Payroll charges	118	108
Utilities	-	839
Consultancy	-	450
	<u>11,170</u>	<u>12,144</u>

9 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

10 Other related party transactions

Other transactions with trustees or related parties			2020	2019
			£	£
Name of trustee or related party	Relationship to charity	Description of transaction		
Emma Winter	Daughter of Margaret Hammond (trustee)	Employee (interpreter)	3,986	2,748
			<u>3,986</u>	<u>2,748</u>

Bradford Deaf Community Association

Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for the year ended 30 November 2020

	2020 Unrestricted funds £	2019 Unrestricted funds £	2020 Restricted funds £	2019 Restricted funds £	2020 Total funds £	2019 Total funds £
Income						
Grants and donations	32,386	1,823	64,406	34,607	96,792	36,430
Gift aid claimed	20	525	-	-	20	525
Membership fees	337	1,275	-	-	337	1,275
Room hire	9,880	25,089	-	-	9,880	25,089
Sales and fees	147	2,941	1,363	5,233	1,510	8,174
Fundraising	#REF!	36	#REF!	-	#REF!	36
Other income	812	160	50	-	862	160
Bank interest	17	99	-	-	17	99
Total income	#REF!	31,948	#REF!	39,840	#REF!	71,788
Expenditure						
Salaries	5,712	3,486	16,942	11,524	22,654	15,010
Payroll charges	573	306	140	137	713	443
Training	-	350	-	-	-	350
Volunteer travel and expenses	-	18	-	4	-	22
Equipment	914	912	26	344	940	1,256
Utilities	5,908	7,021	-	-	5,908	7,021
Repairs, maintenance and security	2,407	3,788	17	3,003	2,424	6,791
Cleaning and materials	933	1,052	-	149	933	1,201
Postage, printing and stationery	88	291	-	-	88	291
Telephone and internet	435	549	-	150	435	699
Insurance	2,414	2,568	-	-	2,414	2,568
Project costs	2,893	-	5,785	2,195	8,678	2,195
Food and refreshments	239	406	976	3,284	1,215	3,690
Accountancy fees	600	630	-	-	600	630
Building costs and professional fees	12,437	83,104	13,400	8,000	25,837	91,104
Licences, CRBs and subscriptions	328	313	-	-	328	313
Other expenses	141	226	-	-	141	226
Depreciation	5,112	4,000	-	-	5,112	4,000
Tutors & interpreter costs	345	-	300	-	645	-
Total expenditure	41,479	109,020	37,586	28,790	79,065	137,810
Net income / (expenditure)	#REF!	(77,072)	#REF!	11,050	#REF!	(66,022)
Transfers between funds	4,122	-	(4,122)	-	-	-
Net movement in funds	#REF!	(77,072)	#REF!	11,050	#REF!	(66,022)
Fund balances brought forward	305,339	382,411	15,564	4,514	320,903	386,925
Fund balances carried forward	#REF!	305,339	#REF!	15,564	#REF!	320,903