

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

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