

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



West Yorkshire Community Accounting Service

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

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 Unrestricted funds £	2021 Unrestricted funds £	2022 Restricted funds £	2021 Restricted funds £	2022 Total funds £	2021 Total 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