

# **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:

<b>Name</b>	<b>Position</b>	<b>Dates</b>
Susan McCormack	Chair	
Margaret Hammond		
Cherag Ali		
Peter Stanworth		
<b>Charity number</b>	1140627	Registered in England and Wales
<b>Company number</b>	07444653	Registered in England and Wales
<b>Registered and principal address</b>	<b>Bankers</b>	
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 £
<b>Income from:</b>					
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
<b>Total income</b>		<b>25,275</b>	<b>57,116</b>	<b>82,391</b>	<b>65,334</b>
<b>Expenditure on:</b>					
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	-
<b>Total expenditure</b>		<b>42,123</b>	<b>49,031</b>	<b>91,154</b>	<b>70,475</b>
<b>Net income / (expenditure)</b>		<b>(16,848)</b>	<b>8,085</b>	<b>(8,763)</b>	<b>(5,141)</b>
<b>Transfers between funds</b>		<b>6,500</b>	<b>(6,500)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(10,348)</b>	<b>1,585</b>	<b>(8,763)</b>	<b>(5,141)</b>
<b>Fund balances brought forward</b>		<b>335,844</b>	<b>17,154</b>	<b>352,998</b>	<b>358,139</b>
<b>Fund balances carried forward</b>	(4)	<b>325,496</b>	<b>18,739</b>	<b>344,235</b>	<b>352,998</b>

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
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	(5)	260,533	-	260,533	265,474
<b>Total fixed assets</b>		<u>260,533</u>	<u>-</u>	<u>260,533</u>	<u>265,474</u>
<b>Current assets</b>					
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
<b>Total current assets</b>		<u>68,948</u>	<u>18,739</u>	<u>87,687</u>	<u>100,464</u>
<b>Current liabilities:</b>					
<b>amounts falling due within one year</b>					
Creditors and accruals	(8)	3,985	-	3,985	12,940
<b>Total current liabilities</b>		<u>3,985</u>	<u>-</u>	<u>3,985</u>	<u>12,940</u>
<b>Net current assets / (liabilities)</b>		<u>64,963</u>	<u>18,739</u>	<u>83,702</u>	<u>87,524</u>
<b>Net assets</b>		<u>325,496</u>	<u>18,739</u>	<u>344,235</u>	<u>352,998</u>
<b>Funds</b>					
Unrestricted funds		325,496	-	325,496	335,844
Restricted funds		-	18,739	18,739	17,154
<b>Total funds</b>		<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 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 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**

<b>5 Tangible assets</b>	Computer equipment	Project and office equipment	Land	Buildings	Total
<b>Cost</b>	£	£	£	£	£
At 1 December 2023	3,707	2,048	100,000	200,000	305,755
Additions	-	-	-	-	-
At 30 November 2024	3,707	2,048	100,000	200,000	305,755
<b>Depreciation</b>					
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	3,174	2,048	-	40,000	45,222
<b>Net book value</b>					
At 30 November 2024	533	-	100,000	160,000	260,533
At 30 November 2023	1,066	408	100,000	164,000	265,474

<b>6 Debtors and prepayments</b>	2024	2023
	£	£
Debtors	4,253	6,540
Prepayments	4,486	3,337
Accrued income	14,961	153
Other debtors	391	1,894
	24,091	11,924

<b>7 Cash at bank and in hand</b>	2024	2023
	£	£
Cash at bank	63,466	88,073
Cash in hand	130	467
	63,596	88,540

<b>8 Creditors and accruals</b>	2024	2023
	£	£
Creditors	-	5,013
Accruals	3,672	6,404
Taxation and social security	313	236
Other creditors	-	1,287
	3,985	12,940

**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
	£	£	£	£	£	£
<b>Income</b>						
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
<b>Total income</b>	<b>25,275</b>	<b>30,558</b>	<b>57,116</b>	<b>34,776</b>	<b>82,391</b>	<b>65,334</b>
<b>Expenditure</b>						
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	-
<b>Total expenditure</b>	<b>42,123</b>	<b>27,893</b>	<b>49,031</b>	<b>42,582</b>	<b>91,154</b>	<b>70,475</b>
<b>Net income / (expenditure)</b>	<b>(16,848)</b>	<b>2,665</b>	<b>8,085</b>	<b>(7,806)</b>	<b>(8,763)</b>	<b>(5,141)</b>
<b>Transfers between funds</b>	<b>6,500</b>	<b>6,274</b>	<b>(6,500)</b>	<b>(6,274)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>(10,348)</b>	<b>8,939</b>	<b>1,585</b>	<b>(14,080)</b>	<b>(8,763)</b>	<b>(5,141)</b>
<b>Fund balances brought forward</b>	<b>335,844</b>	<b>326,905</b>	<b>17,154</b>	<b>31,234</b>	<b>352,998</b>	<b>358,139</b>
<b>Fund balances carried forward</b>	<b>325,496</b>	<b>335,844</b>	<b>18,739</b>	<b>17,154</b>	<b>344,235</b>	<b>352,998</b>