

CHARITY REGISTRATION NUMBER: 1162947

Year ended 31 March 2025

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Statement of financial activities

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**Access Bedford**

Notes to the financial statements

## **Unaudited Financial Statements**

The following pages do not form part of the financial statements

**31 March 2025**

Detailed statement of financial position

# Access Bedford

## Financial Statements

Year ended 31 March 2025

The trustees present their report and the associated financial statements of the charity for the year ended 31 March 2025.

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(Signed 21 June 2025)

Mrs C. Wright

Mrs C. Jones

(Approved 17 May 2024)

### Structure, governance and management

Access Bedford is a charitable incorporated company, managed by a board of trustees with the assistance of a part-time paid office manager, two part-time staff and a voluntary group of about 100 who help to the day and meet at various locations across Bedfordshire.

### Objectives and activities

The objectives of the charity are to: enhance the local and national reputation of Bedfordshire, reduce social isolation and support physical and mental health through an events, support, training and the provision of accessible information. A local and national network. We also aim to improve inclusivity within the community by training and education and service provision in the local community, to improve day-to-day lives and understanding through training, education and the creation of inclusive events and activities.



# Access Bedford

## Trustees' Annual Report

Year ended 31 March 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

### Reference and administrative details

**Registered charity name** Access Bedford

**Charity registration number** 1162947

**Principal office** The Place  
Bradgate Road  
Bedford  
MK40 3DE

### The trustees

Mrs R James

Mrs H Bolton

Mrs C Wright

Mrs C Jones

(Resigned 27 June 2025)

(Appointed 17 May 2024)

### Structure, governance and management

Access Bedford is a deaf-lead incorporated charity, managed by a board of trustees with the assistance of a part-time paid charity manager, two part time staff and a volunteer group, all of whom have ties to the deaf and hard of hearing community across Bedfordshire.

### Objectives and activities

The objectives of the charity are to empower the local deaf and hard of hearing community, reduce local isolation and improve physical and mental wellbeing through events, support, training and the provision of accessible Information, Advice and Guidance services. We also aim to improve inclusivity within Bedfordshire by working with individuals and service providers in the hearing community, to improve deaf awareness and understanding through training, education and the creation of inclusive events and activities.

# **Access Bedford**

## **Trustees' Annual Report *(continued)***

**Year ended 31 March 2025**

### **Achievements and performance**

Access Bedford has been a dedicated champion for change, inclusion, and equity for the deaf and hard of hearing community for over a decade. We address the marginalisation and discrimination faced by deaf individuals in all aspects of life within our region.

Through our Deaf Space Support provision we regularly work with families in the local area, providing support in all areas of life, from booking travel and job seeking to accessing health care and filing HMRC tax returns.

We continue to work with any relevant, appropriate, and engaged partners from all sectors to open doors, remove barriers, and empower our community to thrive. By leveraging these collaborations and referral processes, Access Bedford ensures that our community receives comprehensive and effective support, enhancing their quality of life and promoting inclusively.

Our deaf-led fitness club continues to thrive, and helps improve the physical and mental wellbeing of our deaf community and also promotes inclusion through welcoming hearing people to the activities.

The Deaf Space service, funded by the Frank Branston community Foundation, provides information, advice and guidance (IAG) through the provision of free IAG support workers and interpreters, and we have been able to broaden our service by partnering with Luton Citizens Advice Service.

We continue to deliver BSL Courses & Deaf Awareness training in schools, hospitals, fire services, hospices, local government and to all GP clinical and non-clinical staff across Bedfordshire.

### **Financial review**

The charity's activities continue to extend as a result of increases in funding obtained. Future plans include making a substantial funding application to the National Lottery which, if approved, will expand our staffed team to support the charity to grow and become sustainable into the next decade.

The funding application will include a move to permanent premises offering Access Bedford a home and allowing us to continue to provide services to support and empower our deaf service users.

### **Restricted funds**

BLMK ICG  
Bedford & Luton Community Foundation  
The Harpur Trust  
House of Industry – Bedford Borough Council  
Welcoming Spaces - Bedford Borough Council

Funding received allowed the charity to deliver information and wellbeing sessions for the deaf community, to provide BSL interpreted Information, advice and guidance services, as well as securing paid roles for two part time staff members.

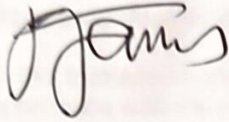


# Access Bedford

## Trustees' Annual Report (continued)

Year ended 31 March 2025

The trustees' annual report was approved on 4<sup>th</sup> March 2026 and signed on behalf of the board of trustees by:



Mrs R James  
Trustee

### Independent auditor's statement

I have conducted my examination. I confirm that no matters have come to my attention in connection with the examination giving rise to a qualified opinion or a disclaimer of opinion.

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements governing the form and content of accounts set out in the Charities (Accounts and Reporting) Regulations 2008 other than any requirements that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Andrew Upton FCA  
Independent Director

4<sup>th</sup> March 2026

# **Access Bedford**

## **Independent Examiner's Report to the Trustees of Access Bedford**

**Year ended 31 March 2025**

I report to the trustees on my examination of the financial statements of Access Bedford ('the charity') for the year ended 31 March 2025.

### **Responsibilities and basis of report**

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

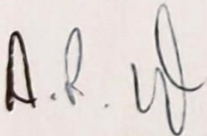
I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Andrew Upton FCCA  
Independent Examiner

4th March 2026



**Access Bedford**  
**Statement of Financial Activities**  
**Year ended 31 March 2025**

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	4	49,849	35,888	85,738	26,535
<b>Total income</b>		<u>49,849</u>	<u>35,888</u>	<u>85,738</u>	<u>26,535</u>
<b>Expenditure</b>					
Expenditure on charitable activities	5,6	24,511	28,230	52,742	29,203
<b>Total expenditure</b>		<u>24,511</u>	<u>28,230</u>	<u>52,742</u>	<u>29,203</u>
<b>Net income/(expenditure) and net movement in funds</b>		<u>25,338</u>	<u>7,658</u>	<u>32,996</u>	<u>(2,668)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		13,020	5,826	18,846	21,514
<b>Total funds carried forward</b>		<u>38,358</u>	<u>13,484</u>	<u>51,842</u>	<u>18,846</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 7 to 13 form part of these financial statements.

# Access Bedford

## Statement of Financial Position

Year ended 31 March 2025

	Note	2025 £	2024 £
<b>Current assets</b>			
Cash at bank and in hand		51,842	18,846
<b>Net current assets</b>		<u>51,842</u>	<u>18,846</u>
<b>Total assets less current liabilities</b>		<u>51,842</u>	<u>18,846</u>
<b>Funds of the charity</b>			
Restricted funds		13,484	5,826
Unrestricted funds		<u>38,358</u>	<u>13,020</u>
<b>Total charity funds</b>	10	<u>51,842</u>	<u>18,846</u>

These financial statements were approved by the board of trustees and authorised for issue on 4<sup>th</sup> March 2026 and are signed on behalf of the board by:

Mrs R James  
Trustee

Mrs C Jones  
Trustee

The notes on pages 7 to 13 form part of these financial statements.



# **Access Bedford**

## **Notes to the Financial Statements**

**Year ended 31 March 2025**

### **1. General information**

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is The Place, Bradgate Road, Bedford, MK40 3DE.

### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### **3. Accounting policies**

#### **Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### **Going concern**

There are no material uncertainties about the charity's ability to continue.

#### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

#### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.



# **Access Bedford**

## **Notes to the Financial Statements** *(continued)*

**Year ended 31 March 2025**

### **3. Accounting policies** *(continued)*

#### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

#### **Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### **Financial instruments**

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.



# Access Bedford

## Notes to the Financial Statements (continued)

Year ended 31 March 2025

### 3. Accounting policies (continued)

#### Financial instruments (continued)

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

### 4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
<b>Grants</b>			
Grants and donations receivable	<u>49,849</u>	<u>35,888</u>	<u>85,738</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Grants</b>			
Grants and donations receivable	<u>20,516</u>	<u>6,019</u>	<u>26,535</u>

# Access Bedford

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

### 5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Support costs	<u>24,511</u>	<u>28,230</u>	<u>52,742</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Support costs	<u>25,145</u>	<u>4,058</u>	<u>29,203</u>

### 6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2025 £	Total fund 2024 £
Support costs	<u>52,742</u>	<u>52,742</u>	<u>29,203</u>

### 7. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>120</u>	<u>120</u>

### 8. Staff costs

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

### 9. Trustee remuneration and expenses

No salaries were paid to any of the trustees although interpreter and translation fees totalling £2,159 (2024 - £2,095) were reimbursed to Mrs H Bolton.



# Access Bedford

## Notes to the Financial Statements (continued)

Year ended 31 March 2025

### 10. Analysis of charitable funds

#### Unrestricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
General funds	13,020	49,849	(24,511)	38,358

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	17,649	20,516	(25,145)	13,020

#### Restricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
NHS Bedfordshire CCG	2,153	—	(636)	1,517
Deaf Coffee Club	1,016	980	(1,203)	793
Family signing	2,657	348	(3,005)	—
Deaf space	—	9,876	(7,088)	2,788
Community Wellbeing	—	9,000	(6,328)	2,672
House of Industry	—	15,184	(9,630)	5,554
Welcoming Spaces	—	500	(340)	160
	5,826	35,888	(28,230)	13,484

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
NHS Bedfordshire CCG	3,185	—	(1,032)	2,153
Together Fund	—	1,758	(1,758)	—
Deaf Coffee Club	680	1,128	(792)	1,016
Family signing	—	3,133	(476)	2,657
	3,865	6,019	(4,058)	5,826

# **Access Bedford**

## **Notes to the Financial Statements** *(continued)*

**Year ended 31 March 2025**

### **10. Analysis of charitable funds** *(continued)*

#### **NHS Bedfordshire CCG**

Grant monies were received from the NHS to provide translation of English to British sign language on videos to be used on their social media channels to provide access for the deaf community.

#### **Deaf Coffee Club**

Funding was provided from various sources to provide space for the deaf community to meet and socialise and to provide social activities for the group.

#### **Family Signing**

Grant monies received will enable the 12 month project to deliver monthly face to face classes to families of deaf children aged 0-6. The sessions will be open to parents and up to 2 other primary carers for each child, with a maximum of 5 children per class.

#### **Deaf Space**

The funding provided by the Bedford & Luton Community Foundation is to be used to provide Deaf Space information, advice and guidance service, to enable a paid staff member with BSL Level 6 and IAG qualifications to deliver the service, as well as providing a laptop and mobile phone dedicated to that service to ensure GDPR compliance and client privacy.

#### **Community Wellbeing**

The funding provided by The Harpur Trust is to be used to provide intensive 'catch up' workshops designed to mitigate risks, enhance life skills and boost confidence when interacting with non-BSL service providers. The funding is to cover venue costs, as well as ensuring a suitably qualified BSL interpreter is available to each session to enable clear communication. Each visiting service provider will be given Deaf Awareness training before they present, in order to further improve understanding of the needs of the deaf community.

#### **House of Industry**

The funding provided by Bedford Borough Council is to be used to enable the charity to continue to function by covering the wage costs of the Charity Manager and Admin Assistant for 6 months, whilst waiting for a confirmed grant from The National Lottery Community Fund to be finalised and processed.

#### **Welcoming Spaces**

The funding by Bedford Borough Council is to enable the Deaf Coffee morning to provide a warm place for BSL community members to socialise and access a free hot drink over the winter months.



# Access Bedford

## Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

### 11. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Current assets	<u>38,358</u>	<u>13,484</u>	<u>51,842</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Current assets	<u>13,020</u>	<u>5,826</u>	<u>18,846</u>

The following pages do not form part of the financial statements.

**Access Bedford**  
**Management Information**  
**Year ended 31 March 2025**

At risk and contingencies  
 at risk and contingencies  
 at risk and contingencies

Total Assets

Capital  
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 Capital  
 Capital  
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The following pages do not form part of the financial statements.



# Access Bedford

## Detailed Statement of Financial Activities

Year ended 31 March 2025

	2025 £	2024 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Grants and donations receivable	85,738	26,535
	<u>85,738</u>	<u>26,535</u>
<b>Total income</b>	<u>85,738</u>	<u>26,535</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
<b>Support costs</b>		
<i>Activities undertaken directly</i>		
Interpreter & translation fees	12,810	4,312
Purchases	4,706	3,100
Instructor fees	3,225	4,005
Room hire	4,233	2,915
Training costs	1,176	2,019
Administration support	22,778	10,494
Insurance	112	227
Printing, postage & stationery	357	103
Travelling costs	117	57
Accountancy	680	386
Subscription	364	396
Computer costs	1,075	240
Telephone	130	170
Website costs	924	779
Sundries	55	-
	<u>52,742</u>	<u>29,203</u>
<b>Total expenditure</b>	<u>52,742</u>	<u>29,203</u>
<b>Net income/(expenditure)</b>	<u>32,996</u>	<u>(2,668)</u>