

THE HARROGATE DEAF SOCIETY

England & Wales · Charity number 223555

Details

Other names	HARROGATE AND DISTRICT DEAF AND DUMB SOCIETY, HARROGATE AND DISTRICT DEAF SOCIETY
Status	Registered
Legal form	Trust
Registered	1963-10-03
Register	View on the Charity Commission register

Contact

Address Community House
46-50 East Parade
Harrogate
North Yorkshire
HG1 5RR

Phone 01423340775

Email ian.sue.ibbotson@gmail.com

Activities

Objects: GENERAL WELFARE OF THE DEAF AND HARD OF HEARING (FOR FURTHER DETAILS SEE OBJECTS AS SET OUT IN ANNUAL REPORT).

Activities: Supply of specialist equipment and repair of specialist equipment for the deaf community. Social club facilities. Support for the local deaf community.

Classification

- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space
- **What:** Disability
- **Who:** People With Disabilities

Geography

- **Area of benefit:** HARROGATE
- North Yorkshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£176,825	£182,868	-	-
2024-09-30	£95,500	£90,104	-	-
2023-09-30	£136,864	£145,428	-	-
2022-09-30	£13,925	£11,356	-	-
2021-09-30	£12,881	£8,615	-	-

Trustees

Name	Role	Appointed
BOB TUNNICLIFFE		
STEVE WRIGHT		
SUSAN IBBOTSON		2006-04-10
Samantha Mary Grey		2023-03-21

THE HARROGATE DEAF SOCIETY

England & Wales - Charity number 223555

Accounts

The Harrogate Deaf Society

(Charity number: 223555)

Trustees annual report & financial statements

for the year ended

30th September 2025

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The Harrogate Deaf Society

(Charity number: 223555)

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Trustees' Annual Report

From: 1st October 2024

To: 30th September 2025

Charity's full name The Harrogate Deaf Society

Registered Company number None

Registered Charity number 223555

Objectives and activities

Summary of the purposes of the charity set out in its governing document

For the deaf and hard of hearing within Harrogate and the area of North Yorkshire:- 1. to provide aid and services. 2. help continue education after leaving school. 3. Support re employment. 4. Provide interpreter services. 5. Protect and promote the interests of the deaf and hard of hearing. 6. Safeguarding the society's assets.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

Provide specialist equipment for deaf people. Provide a room to display all specialist equipment that could help deaf people. Fund a room for Lip Reading Classes for deaf adults. Support a meeting space for hard of hearing social group. Attendance at meetings to protect and promote the interests of deaf people. The charity has enabled a student to qualify as a lip-reading teacher by providing a full grant for the course and travel expenses. The charity has financed interpreters for meetings. The charity provides funding for signing courses. Provide funding for music education for deaf children to access.

The trustees consider that they have complied with their duties to have due regard to the public benefit guidance published by the Charity Commission.

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

Specialist equipment has been purchased for a number of individuals to enhance their hearing and improve their ability to participate in day to day communications. The charity has provided a full grant to enable an individual to qualify as a Lip reading teacher of the deaf and hard of hearing. The teacher now runs regular groups locally, for the benefit of all in the locality. The charity continues the support by paying the room rent for these sessions. The charity continues to provide interpreters when requested and give continued support to provide an individual through counselling. The charity has provided financial support to a local music project especially for deaf and hard of hearing children giving them the opportunity to learn a musical instrument. Harrogate Deaf Society continues to look at ways to update its communications with the wider community through an online presence. also producing an up to date leaflet to distribute through the community.

Additional information (optional)

The charity's Trust Deed has been reviewed by an independent advisor which enables the charity to cover a broader area now North Yorkshire and assist and help more deaf and hard of hearing individuals

Financial review

Review of the charity's financial position at the end of the period

Investments for the charity are managed by Rathbones

Statement explaining the policy for holding reserves stating why they are held

In accordance with the trust deed - the trustees must apply the income and at their discretion, all or part of the capital of the Society in furthering the objectives.

Amount of reserves held

Market Value of Reserves held as at 30th September 2025 £732,089

Reasons for holding zero reserves

N/A

Funds materially in deficit

None

Explanation of any uncertainties about the charity continuing as a going concern

None

Structure, governance and management

Description of the charity's trusts To provide support and relief to deaf and hard of hearing in the North Yorkshire region according to the rules of the Trust Deed

Type of governing document Trust Deed

How the charity is constituted Charitable Trust - The constitution of the charity is governed by the rules and objectives as outlined in item 2 of the Trust Deed

Trustee selection methods including details of any constitutional provisions In accordance with the rules as outlined in the Trust Deed

Reference and administration details

Charity's full name Harrogate Deaf Society

Other names the charity is known by None

Charity's principal address Community House
46-50 East Parade
Harrogate
Postcode HG1 5RR

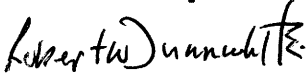
Names of the trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Mr Robert Tunnicliffe	Chair		
Mrs Susan Ibbotson	Treasurer		
Mr Robert Tunnicliffe	Secretary		
Mr Steve Wright	Convener		
Samantha Grey			

Declaration

The trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the charity's trustees

Signature 
 Full Name Mr Robert Tunnicliffe
 Position Secretary
 Date 19 March 2026

Independent examiner's report to the trustees of The Harrogate Deaf Society

I report on the accounts of: **The Harrogate Deaf Society**
for the year ended: **30th September 2025** which are set out on pages 5 to 7.

Responsibilities and basis of report

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

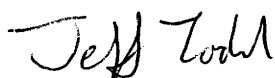
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 Trust as required by section 130 of the Act; or
- 2 the accounts do not accord with those records

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.



Jeff Todd (FCA)
Outsource Independent Examination
Services
24 First Avenue
York
YO31 7YQ



Date:

The Harrogate Deaf Society
(Charity number: 223555)

Receipts & payments accounts for the year ended:		30th September 2025		
	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Receipts				
Income from investments	12,972	-	12,972	18,652
Donations	213	-	213	-
	<u>13,185</u>	<u>-</u>	<u>13,185</u>	<u>18,652</u>
Sale of investments	163,640	-	163,640	76,848
Total receipts	<u>176,825</u>	<u>-</u>	<u>176,825</u>	<u>95,500</u>
Payments				
Rent	2,700	-	2,700	2,694
Stockbrokers fees	2,915	-	2,915	3,570
Equipment & repairs	1,217	-	1,217	5,585
Financial support given	9,918	-	9,918	3,734
Fees	1,561	-	1,561	1,138
Accountancy & professional fees	500	-	500	500
TV Licence	170	-	170	159
Courses	2,599	-	2,599	1,124
Library café	384	-	384	242
Event sponsorship	2,231	-	2,231	4,400
Web design and hosting	237	-	237	-
	<u>24,432</u>	<u>-</u>	<u>24,432</u>	<u>23,146</u>
Purchase of investments	158,436	-	158,436	66,958
Total payments	<u>182,868</u>	<u>-</u>	<u>182,868</u>	<u>90,104</u>
Net of receipts/(payments)	(6,043)	-	(6,043)	5,396
Transfers between funds	-	-	-	-
Balance brought forward	24,677	-	24,677	19,281
Balance carried forward	<u>18,634</u>	<u>-</u>	<u>18,634</u>	<u>24,677</u>

The Harrogate Deaf Society
(Charity number: 223555)

Statement of Assets and Liabilities at:	30th September 2025
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	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Assets				
Cash at bank and in hand				
Current bank account	4,654	-	4,654	11,958
Stockbroker account	13,980	-	13,980	12,719
	18,634	-	18,634	24,677
Investment assets				
Managed investment portfolio (at cost)	587,058	-	587,058	578,223
	587,058	-	587,058	578,223

The market value of investments at 30th September 2025 is £732,089 (2024: £693,317)

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Liabilities				
Independent examiner's fee	500	-	500	500
	500	-	500	500

The Harrogate Deaf Society
(Charity number: 223555)

Notes to the accounts for the year ended: 30th September 2025

1. Basis of accounts

The Trustees have taken advantage of section 144 (2) of the Charities Act 2011 and prepared the accounts on a receipts and payments basis.

Approval of accounts for the year ended: 30th September 2025

The report and accounts were approved at a meeting of the trustees held on:

19.3.2026

Date



Signed for and on behalf of the trustees

19.3.2026

Date

ROBERT TUNNICLIFFE

Print name

CHAIR

Position (e.g. Chair etc)

THE HARROGATE DEAF SOCIETY

England & Wales - Charity number 223555

Accounts

The Harrogate Deaf Society

(Charity number: 223555)

Trustees annual report & financial statements

for the year ended

30th September 2024

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The Harrogate Deaf Society

(Charity number: 223555)

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Trustees' Annual Report

From: 1st October 2023

To: 30th September 2024

Charity's full name The Harrogate Deaf Society

Registered Company number None

Registered Charity number 223555

Objectives and activities

Summary of the purposes of the charity set out in its governing document

For the deaf and hard of hearing within Harrogate and the area of North Yorkshire:- 1. to provide aid and services. 2. help continue education after leaving school. 3. Help find employment. 4. Provide interpreter services. 5. Protect and promote the interests of the deaf and hard of hearing. 6. Safeguarding the society's assets.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

Provide equipment for deaf people. Provide a room to display all specialist equipment that could help deaf people. Fund a room for Lip Reading Classes for deaf adults. Fund a meeting room for hard of hearing social group. Attendance at meetings to protect and promote the interests of deaf people.

The trustees consider that they have complied with their duties to have due regard to the public benefit guidance published by the Charity Commission.

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

The charity continues to provide interpreters when requested and give continued support to provide an individual through counselling. The charity has purchased a range of technical equipment for individual use to enhance individual lives. The charity has provided financial support to a local music project event especially for deaf and hard of hearing children giving them the opportunity to learn a musical instrument. Harrogate Deaf Society continues to look at ways to update its communications with the wider community through an online presence, also producing an up to date leaflet to distribute through the community. The charity is supporting an individual in training to become a lip reading professional who will work in the Harrogate area. The charity has provided assistance with moving expenses and related new furnishings. 2 Harrogate Deaf Society continues to look at ways to update its communications with the wider community through an online presence. also producing an up to date leaflet to distribute through the community. The charity is supporting an individual in training to become a lip reading professional who will work in the Harrogate area. The charity has provided assistance with moving expenses and related new furnishings

Additional information

The charity's Trust Deed has been reviewed by an independent advisor which enables the charity to cover a broader area now North Yorkshire and assist and help more deaf and hard of hearing individuals

Financial review

Review of the charity's financial position at the end of the period

Investments for the charity are managed by Investec - Investment Management Services

Statement explaining the policy for holding reserves stating why they are held

In accordance with the trust deed - the trustees must apply the income and at their discretion, all or part of the capital of the Society in furthering the objectives.

Amount of reserves held

Market Value of Reserves held as at 30th September 2024
£693,317

Reasons for holding zero reserves

N/A

Funds materially in deficit

N/A

Explanation of any uncertainties about the charity continuing as a going concern

No uncertainties

Structure, governance and management

Description of the charity's trusts

To provide support and relief to deaf and hard of hearing in the North Yorkshire region according to the rules of the Trust Deed

Type of governing document Trust Deed

How the charity is constituted The constitution of the charity is governed by the rules and objectives as outlined in item 2 of the Trust Deed

Charitable Trust

Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees In accordance with the rules as outlined in the Trust Deed

Reference and administration details

Charity's full name Harrogate Deaf Society

Other names the charity is known by

Charity's principal address Community House
46-50 East Parade
Harrogate
Postcode HG1 5RR

Names of the trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee
Mr Robert Tunnicliffe	Chair & Secretary		
Mrs Susan Ibbotson	Treasurer		
Mr Steve Wright	Convener		
Samantha Grey			

Declaration

The trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the charity's trustees

Signature *Robert W Tunnicliffe*
Full Name Mr Robert Tunnicliffe
Position Secretary
Date 07 April 2025

Independent examiner's report to the trustees of The Harrogate Deaf Society

I report on the accounts of: **The Harrogate Deaf Society**
for the year ended: **30th September 2024** which are set out on pages 5 to 7.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts 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 Trust as required by section 130 of the Act; or
- 2 the accounts do not accord with those records

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.

Jeff Todd

Jeff Todd (FCA)
Outsource Independent Examination
Services
24 First Avenue
York
YO31 7YQ

09/14/25

Date:

The Harrogate Deaf Society
(Charity number: 223555)

Receipts & payments accounts for the year ended:	30th September 2024
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	Unrestricted funds	Restricted funds	2024 Total funds	2023 Total funds
	£	£	£	£
Receipts				
Income from investments	18,652	-	18,652	14,808
Donations	-	-	-	941
	18,652	-	18,652	15,749
Sale of investments	76,848	-	76,848	121,115
Total receipts	95,500	-	95,500	136,864
Payments				
Rent	2,694	-	2,694	2,484
Stockbrokers fees	3,570	-	3,570	4,630
Equipment & repairs	5,585	-	5,585	42
Financial support given	3,734	-	3,734	9,682
Accountancy & professional fees	500	-	500	500
TV Licence	159	-	159	159
Courses	1,124	-	1,124	-
Library café	242	-	242	194
Event sponsorship	4,400	-	4,400	-
Lip reading fees	-	-	-	137
Interpreters fees	1,138	-	1,138	745
Web design and hosting	-	-	-	883
	23,146	-	23,146	19,456
Purchase of investments	66,958	-	66,958	125,972
Total payments	90,104	-	90,104	145,428
Net of receipts/(payments)	5,396	-	5,396	(8,564)
Transfers between funds	-	-	-	-
Balance brought forward	19,281	-	19,281	27,845
Balance carried forward	24,677	-	24,677	19,281

The Harrogate Deaf Society
(Charity number: 223555)

Statement of Assets and Liabilities at:	30th September 2024
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	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Assets				
Cash at bank and in hand				
Current bank account	11,958	-	11,958	2,533
Stockbroker account	12,719	-	12,719	16,748
	<u>24,677</u>	<u>-</u>	<u>24,677</u>	<u>19,281</u>
Investment assets				
Managed investment portfolio (at cost)	578,223	-	578,223	585,932
	<u>578,223</u>	<u>-</u>	<u>578,223</u>	<u>585,932</u>

The market value of investments at 30th September 2024 is £693,317 (2023: £637,947)

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Liabilities				
Independent examiner's fee	500	-	500	500
	<u>500</u>	<u>-</u>	<u>500</u>	<u>500</u>

The Harrogate Deaf Society
(Charity number: 223555)

Notes to the accounts for the year ended:

30th September 2024

1. Basis of accounts

The Trustees have taken advantage of section 144 (2) of the Charities Act 2011 and prepared the accounts on a receipts and payments basis.

Approval of accounts for the year ended:

30th September 2024

The report and accounts were approved at a meeting of the trustees held on:

Date

Robert W Tunncliffe

Signed for and on behalf of the trustees

07 April 2025

Date

Robert W Tunncliffe

Print name

Chair

Position (e.g. Chair etc)

THE HARROGATE DEAF SOCIETY

England & Wales - Charity number 223555

Accounts

Trustees' Annual Report

From: 1st October 2022

To: 30th September 2023

Charity's full name The Harrogate Deaf Society

Registered Company number None

Registered Charity number 223555

Objectives and activities

Summary of the purposes of the charity set out in its governing document

For the deaf and hard of hearing within Harrogate and the area of North Yorkshire:- 1. to provide aid and services. 2. help continue education after leaving school. 3. Help find employment. 4. Provide interpreter services. 5. Protect and promote the interests of the deaf and hard of hearing. 6. Safeguarding the society's assets.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

Provide equipment for deaf people. Provide a room to display all specialist equipment that could help deaf people. Fund a room for Lip Reading Classes for deaf adults. Fund a meeting room for hard of hearing social group. Attendance at meetings to protect and promote the interests of deaf people.

The trustees consider that they have complied with their duties to have due regard to the public benefit guidance published by the Charity Commission.

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

The Charity has purchased specialist equipment to be installed at a Counselling training institute, providing accessibility for the deaf or hard of hearing. The charity continues to provide interpreters when requested and give continued support to provide an individual through counselling. The charity has financed the cost of carpets to enable a person to move independently into their own flat, improving their self esteem and enabling them to take pride in their home surroundings. The charity has purchased a computer with extended warranty and a microsoft package to support them through their college course. The charity has provided financial support to a local music project especially for deaf and hard of hearing children giving them the opportunity to learn a musical instrument. Harrogate Deaf Society continues to look at ways to update its communications with the wider community through an online presence, also producing an updated leaflet to distribute through the community.

Additional information

The charity's Trust Deed has been reviewed by an independent advisor which enables the charity to cover a broader area now North Yorkshire and assist and help more deaf and hard of hearing individuals

Financial review

Review of the charity's financial position at the end of the period

Investments for the charity are managed by Investec - Investment Management Services

Statement explaining the policy for holding reserves stating why they are held

In accordance with the trust deed - the trustees must apply the income and at their discretion, all or part of the capital of the Society in furthering the objectives.

Amount of reserves held

Market Value of Reserves held as at 30th September 2023

£637,947

Reasons for holding zero reserves

N/A

Funds materially in deficit

N/A

Explanation of any uncertainties about the charity continuing as a going concern

No uncertainties

Structure, governance and management

Description of the charity's trusts

To provide support and relief to deaf and hard of hearing in the North Yorkshire region according to the rules of the Trust Deed

Type of governing document Trust Deed

How the charity is constituted Charitable Trust The constitution of the charity is governed by the rules and objectives as outlined in item 2 of the Trust Deed

Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees In accordance with the rules as outlined in the Trust Deed

Reference and administration details

Charity's full name Harrogate Deaf Society

Other names the charity is known by

Charity's principal address Community House
46-50 East Parade
Harrogate

Postcode HG1 5RR

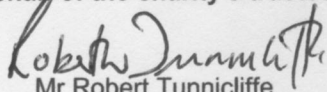
Names of the trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee
Mr Robert Tunnicliffe	Chair		
Mrs Susan Ibbotson	Treasurer		
Mr Robert Tunnicliffe	Secretary		
Mr Steve Wright	Convener		
Samantha Grey			

Declaration

The trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the charity's trustees

Signature 
Full Name Mr Robert Tunnicliffe
Position Secretary
Date 22.11.23

The Harrogate Deaf Society
(Charity number: 223555)

Receipts & payments accounts for the year ended:		30th September 2023		
	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Receipts				
Income from investments	14,808	-	14,808	13,925
Donations	941	-	941	-
	15,749	-	15,749	13,925
Sale of investments	121,115	-	121,115	60,670
Total receipts	136,864	-	136,864	74,595
Payments				
Rent	2,484	-	2,484	2,102
Stockbrokers fees	4,630	-	4,630	4,837
Equipment & repairs	42	-	42	681
Financial support given	9,682	-	9,682	1,293
Accountancy & professional fees	500	-	500	500
TV Licence	159	-	159	159
Sign language courses	-	-	-	780
Library café	194	-	194	322
Lip reading fees	137	-	137	412
Interpreters fees	745	-	745	188
Web design and hosting	883	-	883	82
	19,456	-	19,456	11,356
Purchase of investments	125,972	-	125,972	57,259
Total payments	145,428	-	145,428	68,615
Net of receipts/(payments)	(8,564)	-	(8,564)	5,980
Transfers between funds	-	-	-	-
Balance brought forward	27,845	-	27,845	21,865
Balance carried forward	19,281	-	19,281	27,845

The Harrogate Deaf Society

(Charity number: 223555)

Statement of Assets and Liabilities at:

30th September 2023

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Assets				
Cash at bank and in hand				
Current bank account	2,533	-	2,533	9,418
Stockbroker account	16,748	-	16,748	18,427
	<u>19,281</u>	<u>-</u>	<u>19,281</u>	<u>27,845</u>
Investment assets				
Managed investment portfolio (at cost)	585,932	-	585,932	571,626
	<u>585,932</u>	<u>-</u>	<u>585,932</u>	<u>571,626</u>

The market value of investments at 30th September 2023 is £637,947 (2022: £612,943)

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Liabilities				
Independent examiner's fee	500	-	500	500
	<u>500</u>	<u>-</u>	<u>500</u>	<u>500</u>

The Harrogate Deaf Society
(Charity number: 223555)

Notes to the accounts for the year ended: 30th September 2023

1. Basis of accounts

The Trustees have taken advantage of section 144 (2) of the Charities Act 2011 and prepared the accounts on a receipts and payments basis.

Approval of accounts for the year ended: 30th September 2023

The report and accounts were approved at a meeting of the trustees held on:

22.11.23.

Date

Robert W Tunnicliffe

Signed for and on behalf of the trustees

14/4/24

Date

ROBERT W TUNNICLIFFE

Print name

CHAIR

Position (e.g. Chair etc)

Independent examiner's report to the trustees of The Harrogate Deaf Society

I report on the accounts of: **The Harrogate Deaf Society**
for the year ended: **30th September 2023** which are set out on pages 5 to 7.

Responsibilities and basis of report

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

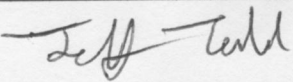
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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:

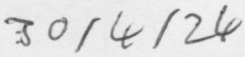
- 1 accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2 the accounts do not accord with those records

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.



Jeff Todd (FCA)

Outsource Independent Examination
Services
The Hiscox Building
Peasholme Green
York YO1 7PR



Date: