

# BRaille CHESS ASSOCIATION

England & Wales · Charity number 263049

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1971-11-22

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 58 Earl Russell Street  
Leicester  
LE2 8LH

**Phone** 01164 296554

**Email** [customerservices@braillechess.org.uk](mailto:customerservices@braillechess.org.uk)

**Website** <http://www.braillechess.org.uk>

## Activities

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**Objects:** THE FURTHERANCE OF EDUCATION AMONG THE BLIND IN RELATION TO THE GAME OF CHESS. (FOR DETAILS SEE CONSTITUTION ADOPTED 23RD OCTOBER 1970).

**Activities:** Vision Statement To spread and advance the playing of chess among blind and partially sighted people throughout the United Kingdom by organising tournaments and providing coaching and reference material. Also we provide, at subsidised cost, tactile chess sets and talking digital chess clocks.

## Classification

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- **How:** Other Charitable Activities
- **What:** Disability, Amateur Sport
- **Who:** Children/young People, People With Disabilities, Other Defined Groups

## Geography

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- Northern Ireland
- Scotland
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£116,722	£89,669	-	-
2023-09-30	£113,712	£93,003	-	-
2022-09-30	£65,759	£49,358	-	-
2021-09-30	£22,080	£21,616	-	-
2020-09-30	£34,931	£30,664	-	-

## Trustees

Name	Role	Appointed
<b>Voldi Gailans</b>	Chair	2025-03-15
Abi Emma Sian Baker		2022-03-26
Brandan Scott Read		2025-03-15
Clare Gailans		2026-03-21
GERARD FRANCIS WALSH		2024-03-16
Gary John Hogan		2025-03-15
Gillian Mary Smith		2026-03-24
Julie Ann Leonard		2014-03-08
MARK KIRKHAM		2004-03-20
MR GUY WHITEHOUSE		2007-03-03
Tristram Charles Cole		2024-03-16
WILLIAM GEORGE ARMSTRONG		2023-03-15

**BRILLE CHESS ASSOCIATION**

England & Wales - Charity number 263049

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# Accounts

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## Trustees' Annual Report for the period

**From** 1<sup>st</sup> Oct 2023  
**Period end date**

**Period start date To** 30 Sep 2024

**Charity name:** Braille Chess Association

**Charity registration number:** 263049

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objects of the Association are the furtherance of education amongst blind and partially sighted people in relation to the game of chess by:- The promotion of chess tournaments with over-the-board play, and by correspondence. The publication and distribution of chess literature including the provision of an audio service. The encouragement of the participation of blind chess players in mainstream tournaments. Any other activity connected with the promotion of chess among blind and partially sighted people
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.	Para 1.17 and 1.19	During the year 2023-2024 we were able to run a normal over-the-board programme, including two weekend congresses, the annual chess theme break, and a week-long tournament in the summer. At the same time, we did hold a remote tournament with members playing either by phone/Skype/Zoom or else using online chess platforms such as Lichess. We played our correspondence games and email tournaments as usual. We published our quarterly gazette which is distributed to members in various formats and also published on our website. Our new website was launched in August 2023. We provided audio selections of articles from Chess Magazine to our members. There is an allowance for members who wish to develop their skills through coaching and although coaching weekends weren't possible, online coaching was

		arranged. We supplied adapted chess sets and talking chess clocks to members.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The BCA complies with the principles set out in the latest edition of the Good Governance Code for Trustees. We are also mindful of the guidance on public benefit issued by the Charity Commission.

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

**Achievements and Performance**

	SORP reference	
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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.

Para 1.20

We were particularly pleased to be able to send Gary Hogan (Carterton, Oxfordshire) to two international events, the International Braille Chess Association's (IBCA) world individual championships in Rhodes, Greece from 8<sup>th</sup> to 18<sup>th</sup> October 2023, his first trip abroad for the BCA, and the IBCA individual European championships in Ploesti Romania from 15<sup>th</sup> to 25<sup>th</sup> June. Gary was accompanied by Owen Phillips (Carshalton) as coach. In Greece Gary scored a credible four from nine, holding his own against higher-rated layers. In Romania Gary also scored four from a possible nine points and finished 47<sup>th</sup> out of 63 players, one place above his seeding. We were proud of Gary's achievements and look forward to him representing us abroad in the future.

Our autumn international tournament was held at the Crowne Plaza Hotel, Solihull from 10<sup>th</sup> to 12<sup>th</sup> November 2023. Owen Phillips won the Open on tie-break and Mark Hague (London) won the Challengers' section.

Our 30<sup>th</sup> annual chess theme break was held at the Lauriston Hotel, Weston Super Mare starting 27<sup>th</sup> January 2024. This used to be run by Peter and Celia Gibbs (Hinckley), but this year, trustee Julie Leonard (Tewkesbury) took on the bulk of the organising. A lot of support was also provided by Gerry Walsh (Middlesbrough). The theme break is a relaxed event featuring social activities, some chess training and an all-play-all handicap competition. Bittor Ibanez (London) won the mini tournament.

Our AGM and spring congress took place at the Leicester Hilton Hotel from 15<sup>th</sup> to 17<sup>th</sup> March 2024. It was held in memory of Peter Gibbs (Hinckley) who had died the previous year. Steve Burnell (North Shields) won the Open and Bittor Ibanez and John Fullwood (Camberley) shared first prize in the Challengers' section. Colin Chambers (Cheltenham) was elected honorary life member in appreciation of his involvement with the association going back to 1972.

We ran our week-long, seven-round British Championship from 22<sup>nd</sup> to 29<sup>th</sup> June 2024 at the Old Swan Hotel in Harrogate. The tournament was held in memory of former champion Graham Lilley of St Helen's, and we were pleased to have his brother and sister-in-law,

		<p>John and Maria Lilley with us. Two new members, Brandan Read (Weston-Super-Mare) and Ben Fletcher-Harris (Sheffield) were playing in their first event. Bill Armstrong (Leek) won the Open while Gill Smith (Bristol), Voldi Gailans (Romford) and Ben Fletcher-Harris shared first place in the Challengers' section.</p> <p>The multi-format event of the year was our remote Summer Cup which started on 13<sup>th</sup> July. Competitors played a game every two weeks over a ten-week period. The event was put on to offer members the chance to play competitive chess at a time when there is not so much over-the-board chess going on. Brandan Read won the Open and Paul Inglis (Isle of Man) won the Challengers' section. Neda Koohnavard (Erith) won the ladies trophy. A huge effort went into organising and running this event and we must extend particular thanks to Julie Leonard and Gerry Walsh. Voldi Gailans helped with Zoom sessions and Bittor Ibanez compiled a database of games.</p> <p>Regarding correspondence chess, we continued to run our usual league and championship. In the league scheduled to finish on 31<sup>st</sup> October 2023, Alec Crombie (Uppingham) won division 1 and Malcolm Jones (Birmingham) won division 2. A new league began in January 2024 and is due to run till 31<sup>st</sup> October 2025. Our 47<sup>th</sup> correspondence championship began in January 2023. George Phillips (Kingston-upon-Thames) won the Premier group and Voldi Gailans (Romford) won the challengers' section. Our thanks go to Paul Benson (Runcorn) for running these events.</p> <p>We held 2 BCA email competitions. The 19<sup>th</sup> featured four divisions. Bill Armstrong took first place in division 1. Phil Gordon (Isle of Wight) won division 2, Anton Emery (Stafford) finished first in division 3 and Michael Flood (London) won division 4. The 20<sup>th</sup> email competition also featured four divisions. Once again the overall winner was Bill Armstrong. Brandan Read, playing in his first email tournament, finished first in division 2. Voldi Gailans won division 3, and first place in division 4 was shared between Tony Elbourn (Gosport), Tony Lawton (Reading) and Gill Smith. A new email tournament is underway.</p>
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		<p>These email tournaments are amongst our most popular events, and we would like to put on record our appreciation of the work Eamonn Casey (County Westmeath) and Philip Doyle (Dublin) put into making them such a great success.</p> <p>We have implemented further improvements to our website. Membership application forms and entry forms for tournaments have proved popular with members and those wishing to join the association. Our thanks go to Olly Leonard for the work he does as Website Co-ordinator.</p> <p>The amount of coaching activity has increased significantly. Several members now take advantage of regular online how good is your chess sessions. Participants must try to work out moves made in a high-level game and are awarded points based on the accuracy of their suggestions. Our thanks go to Voldi Gailans and Gerry Walsh who have put a lot of effort in to getting these sessions up and running.</p> <p>Finally, our Publicity Officer, Abi Baker (London) has been busy. She was interviewed by RNIB Connect and was involved in putting together a video illustrating how visually impaired people play chess which was posted on the ECF's website. We were also involved in a summer Chess Fest in Trafalgar Square in London.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of September we held £121,849 in bank accounts and the value of our investments was £47,815.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The BCA aims to hold funds sufficient to support at least 2 years' worth of activities. This enables us to obtain preferential rates when booking venues and accommodation, and when ordering adapted chess sets and clocks. It also means we can plan participation in international events.
Amount of reserves held	Para 1.22	We currently have £114,329 which can be spent on general purposes.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The majority of our income was raised by a professional fundraiser from grant-giving trusts and foundations.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Several years ago, the charity benefitted from an unexpected and significantly large legacy. We took advice from a financial adviser and chose to put some funds into an investment to increase their value in the medium to long term and meanwhile provide some income. Our investments are held in a Charities Official Investment Fund.
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution.
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Association.
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	Para 1.25	Trustees are elected by Annual General Meeting.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	We are affiliated to the English Chess Federation, Chess Scotland, the English Federation for Correspondence Chess and the International Braille Chess Association.
Other		

### Reference and Administrative details

Charity name	Braille Chess Association
Other name the charity uses	
Registered charity number	263049
Charity's principal address	58 Earl Russell Street, Leicester, Postcode: LE2 8LH

**Names of the charity trustees who manage the charity**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	William Armstrong	Chairman		
2	Dr B Guy Whitehouse	Secretary		
3	Gill Smith	Treasurer	Until 16/03/2024	
4	Julie Leonard	Gazette Editor		
5	Mark Hague	Membership Secretary	Until 16/03/2024	
6	Mark Kirkham	Audio Librarian		
7	Voldi Gailans	Junior Development and Coaching Officer	Until 16/03/2024	
8	Abi Baker	Publicity Director		
9	Tristram Cole	Treasurer	From 16/03/2024	
10	Gary Wickett	Membership Secretary	From 16/03/2024	
11	John Fullwood	Chair of Tournament Sub-committee	From 16/03/2024	
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

<b>Director name</b>		

**Name of trustees holding title to property belonging to the charity**

<b>Trustee name</b>	<b>Dates acted if not for whole year</b>	

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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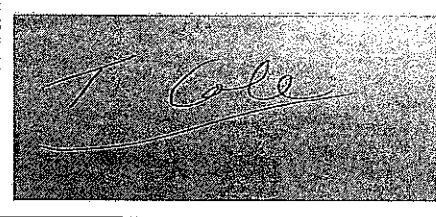


## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

A rectangular box containing a handwritten signature in cursive script that reads "Tristram Cole". The signature is written in dark ink on a light background.

Full name(s)

Tristram Cole

Position (e.g. Secretary,  
Chair, etc)

Treasurer

Date

19/05/2025





CHARITY COMMISSION  
FOR ENGLAND AND WALES

Braille Chess Association

263049

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
01/10/2023

To

Period end date  
30/09/2024

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations, legacies, grants	66,297	7,510	-	73,807	66,212
Chess tournaments	34,125	-	-	34,125	42,088
Fundraising by members	3,502	-	-	3,502	1,003
Interest	1,725	-	-	1,725	774
Dividends	526	-	-	526	522
Membership subscriptions	990	-	-	990	760
Compensation from bank	-	-	-	-	50
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>107,164</b>	<b>7,510</b>	<b>-</b>	<b>114,674</b>	<b>111,409</b>
<b>A2 Asset and investment sales, (see table).</b>					
Adapted sets and clocks	1,685	-	-	1,685	2,062
BCA Merchandise	363	-	-	363	241
<b>Sub total</b>	<b>2,048</b>	<b>-</b>	<b>-</b>	<b>2,048</b>	<b>2,303</b>
<b>Total receipts</b>	<b>109,212</b>	<b>7,510</b>	<b>-</b>	<b>116,722</b>	<b>113,712</b>
<b>A3 Payments</b>					
Chess tournaments	64,546	4,010	-	68,556	70,269
Professional Fees	11,696	1,050	-	12,746	13,060
Braille production (including Gazette)	2,200	-	-	2,200	2,282
Committee expenses	283	177	-	460	143
Post, print, stationary	748	-	-	748	517
Subscriptions and publications	390	106	-	495	676
Insurance	661	-	-	661	605
Lottery prizes	385	-	-	385	420
Bank charges	90	-	-	90	113
	-	-	-	-	-
<b>Sub total</b>	<b>80,998</b>	<b>5,342</b>	<b>-</b>	<b>86,341</b>	<b>88,085</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Adapted sets and clocks	-	2,814	-	2,814	4,527
BCA Merchandise	514	-	-	514	391
<b>Sub total</b>	<b>514</b>	<b>2,814</b>	<b>-</b>	<b>3,328</b>	<b>4,918</b>
<b>Total payments</b>	<b>81,513</b>	<b>8,157</b>	<b>-</b>	<b>89,669</b>	<b>93,003</b>
<b>Net of receipts/(payments)</b>	<b>27,700</b>	<b>- 647</b>	<b>-</b>	<b>27,053</b>	<b>20,709</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>86,629</b>	<b>8,167</b>	<b>-</b>	<b>94,796</b>	<b>74,087</b>
<b>Cash funds this year end</b>	<b>114,329</b>	<b>7,520</b>	<b>-</b>	<b>121,849</b>	<b>94,796</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank	80,998	7,520	-
	Lloyds Bank	33,331	-	-
		-	-	-
	<b>Total cash funds</b>	<b>114,329</b>	<b>7,520</b>	<b>-</b>

(agree balances with receipts and payments account(s))


		OK Unrestricted funds to nearest £	OK Restricted funds to nearest £	OK Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>	CCLA COIF Income units	unrestricted	19,405
	CCLA COIF Accumulation units	unrestricted	28,411
		-	-
		-	-
		-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Tactile chess sets	unrestricted	2,320
	Talking chess clocks	unrestricted	311
	BCA merchandise	unrestricted	251
		-	-
		-	-
		-	-
		-	-

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Tristram Cole	19/05/25

**Independent Examiner's Report to the Trustees of  
Braille Chess Association**

**Independent examiner's report to the trustees of Braille Chess Association**

I report to the charity trustees on my examination of the accounts of Braille Chess Association (the Trust) for the year ended 30 September 2024.

**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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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; or
3. the accounts 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.

*Lisa White*

Lisa White FCCA

Dunkley's  
Woodlands Grange  
Woodlands Lane  
Bradley Stoke  
Bristol  
BS32 4JY

Date: .....21/05/2025.....



**BRILLE CHESS ASSOCIATION**

England & Wales - Charity number 263049

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# Accounts

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**Trustees' Annual Report for the period from 1st Oct 2022 to 30 Sep 2023.**

**Based on template from Charity Commission for England and Wales.**

**Charity name:** Braille Chess Association.

**Charity registration number:** 263049.

**Objectives and Activities.**

**Summary of the purposes of the charity as set out in its governing document.**

The Objects of the Association are the furtherance of education amongst blind and partially sighted people in relation to the game of chess by:-

The promotion of chess tournaments with over-the-board play, and by correspondence. The publication and distribution of chess literature including the provision of an audio service. The encouragement of the participation of blind chess players in mainstream tournaments. Any other activity connected with the promotion of chess among blind and partially sighted people.

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.

During the year 2022-2023 we were able to run a normal over-the-board programme, including two weekend congresses, the annual chess theme break, and a week-long tournament in the summer. We also held a remote tournament with members playing either by phone/Skype/Zoom or using online chess platforms such as Lichess. We played our correspondence games and email tournaments as usual.

We published our quarterly gazette which is distributed to members in various formats and also published on our website. Our new website was launched in August 2023.

We provided audio selections of articles from Chess Magazine to our members.

There is an allowance for members who wish to develop their skills through coaching and although coaching weekends weren't possible, online coaching was arranged.

We supplied adapted chess sets and talking chess clocks to visually impaired chess players.

We also supplied merchandise with the BCA logo on to increase a feeling of belonging and to raise awareness of our association.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit.

The BCA complies with the principles set out in the latest edition of the Good Governance Code for Trustees. We are also mindful of the guidance on public benefit issued 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.

Our autumn international tournament, held at the Crowne Plaza Hotel, Solihull was a noteworthy occasion as we decided to use it to commemorate our 90th anniversary. We enjoyed a drinks reception and members were given BCA-branded mugs and offered the chance to buy BCA-branded merchandise. Steve Burnell (North Shields) won the open, while Simon Highsmith (London) won the challengers' section.

Our 29th annual chess theme break was held at the Lauriston Hotel, Weston Super Mare starting 28th January 2023. This used to be run by Peter and Celia Gibbs (Hinckley), but this year trustees, in particular Julie Leonard (Tewkesbury), and Gill Smith (Bristol) had to take on a much more hands-on role. A lot of support was also provided by Gerry Walsh (Middlesbrough). The theme break is a relaxed event featuring social activities, some chess training and an all-play-all handicap competition. Gill Smith won the mini tournament, and it was pleasing that Peter and Celia were able to attend the prize giving online.

We held our AGM and spring congress at the Old Swan Hotel in Harrogate from 14th to 16th April 2023. After holding the AGM separately for a while, we felt able to combine it with the congress as we used to do before the pandemic. Associate member Owen Phillips (Carshalton) and Bittor Ibanez (London) won the open and challengers' section respectively. New player Gary Hogan (Carterton, Oxfordshire) turned in an excellent performance finishing joint second and based on this we felt able to offer him the chance to represent us at the International Braille Chess Association's individual world championships in Rhodes scheduled for October 2023.

We ran our week-long, seven-round Chairman's Cup from 15th to 22nd July 2023 at the Marsham Court Hotel in Bournemouth. We were particularly pleased to be joined by players from Vienna, Barcelona, and Sweden. Associate member Ian Blencowe (Gloucester) finished first and Stan Lovell (Scarborough) was the highest finishing visually impaired player. Neda Koohnavard (London) won the trophy for those graded below 1300 and also the ladies trophy.

The multi-format event of the year was our remote Summer Cup which started on 29th July. Competitors played a game every two weeks over a ten-week period. The event was put on to offer members the chance to play competitive chess at a time when there is not so much over-the-board chess going on. Stan Lovell and Colin Fisher (Dumfries) finished equal first with Stan taking the trophy on tie-break. Nene Clayton (Belper) achieved the same score as Stan and Colin and was awarded the trophy for those graded under 1300 and the ladies trophy.

A huge effort went into organising and running this event and we must extend particular thanks to Julie Leonard and Gerry Walsh. Mark Hague, Lea Ryan (both of London) and Nene Clayton acted as timekeeper for more games than they played! We are also very grateful to Bittor Ibanez (London) for collating the games of the tournament, meaning that we have scores of almost all the games available in multiple chess formats.

Regarding correspondence chess, we continued to run our usual league and championship. A new league began in January 2022 and was due to run till 31st October 2023, but it finished early. A new league will begin in January 2024. Our 47th correspondence championship began in January 2023 and Voldi Gailans (Romford) has already won the challengers' section. Our thanks go to Paul Benson (Runcorn) for running these events.

We held 2 BCA email competitions. The 17th featured four divisions. Bill Armstrong (Leek) and Steve Burnell shared first place in division 1. Eamonn Casey (County Westmeath), Malola Prasath (Durham) and John Fullwood (Camberley) finished on equal points in division 2. Voldi Gailans won division 3 and Marilyn Bland (USA) won division 4.

The 18th email competition also featured four divisions. The overall winner was Malola Prasath. Eamonn Casey won division 2. Nene Clayton and John Ramm (Derby) won divisions 3 and 4 respectively. A new email tournament is underway.

These email tournaments are amongst our most popular events, and we would like to put on record our appreciation of the work Eamonn Casey and Philip Doyle (Dublin) put into making them such a great success.

We have undertaken a significant overhaul of our website to improve its accessibility and ensure that it shows the full scope of our activities. A completely revamped site was launched at the beginning of August 2023. Our thanks go to Ollie Leonard (Tewkesbury) for the huge amount of work he put in to tidying up files from the old site and launching the new one.

The amount of coaching activity has increased significantly. Several members now take advantage of regular online "How Good is Your Chess" sessions. Participants have to try to work out moves made in a high-level game and are awarded points based on the accuracy of their suggestions. Our thanks go to Voldi Gailans and Gerry Walsh who have put a lot of effort in to getting these sessions up and running.

Our Publicity Officer, Abi Baker (London) has been busy. She was interviewed by Radio Leicester in the spring and by the Macular Society in September 2023. The interview will feature in their magazine Sideview, and we will be allowed to use the article for publicity purposes. We have also decided to delete our X/Twitter account and try promoting the association by means of videos on YouTube instead. Two videos showing how visually impaired people play chess have been uploaded to our Facebook page.

The impact of our work can be profound to visually impaired chess players and has wider benefits to their communities. We often receive messages from our members thanking us for our support. Here is one example:  
"I just wanted to thank you all for the chess set... Having been very depressed when you sent it, about my sight, this helped me keep playing, and I've now set up a chess club for kids and have taught a few adults to play... ..It might have seemed a little thing, but it genuinely made a difference to my mental health, and I am able to give back to my local community.... Locally I'm not the 'blind lady,' I'm the 'chess lady.'"

#### **Financial review**

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

We are in a good position financially partly due to the work of our professional fundraiser and also because our activities were greatly reduced by the pandemic.

At the end of September we held £94,794 in bank accounts and the value of our investments was £42,956. For a few years we have arranged more remote events than previously, such as email and Skype tournaments. The events we organised in 2022-2023 included only one player competing internationally while a pre-Covid year would have had events such as the Six Nations and/or an IBCA team event with a considerably greater demand on our resources. Now our expenditure is rising in cash terms and likely to continue to do so as inflation continues to erode the purchasing value of our reserves.

#### **Reserves:**

The BCA aims to hold funds sufficient to support at least 2 years' worth of activities. This enables us to obtain preferential rates when booking venues and accommodation, and when ordering batches of adapted chess sets and talking clocks. It also means we can plan participation in international events.

24 months of net expenditure equates to approximately £93,000 in general funds, we aim to hold at least £100,000 in reserves.

we have £137,751 in cash and investments, we currently have more in reserve than our target of at least 24 months of net expenditure. We will need to meet the obligation to host the Six Nations at a future date and we would expect this to use up the apparent surplus in our funds.

#### **Principal sources of funds (Including any fundraising)**

Most of our income is raised by a professional fundraiser from grant-giving trusts and foundations. Members run raffles at us over the board events.

### **Investment policy and objectives**

Several years ago, the charity benefitted from an unexpected and significantly large legacy. We took advice from a financial adviser and chose to put some funds into an investment to increase their value in the medium to long term and meanwhile provide some income. Our investments are held in a Charities Official Investment Fund.

### **Structure, governance, and management.**

#### **Description of charity's trusts:**

#### ***Type of governing document:***

Constitution.

#### ***How the charity is constituted:***

By association.

#### **Trustee selection**

Trustees are elected by Annual General Meeting.

#### **Constitutional provisions:**

Under section 7 – Officers shall be elected by the Annual General Meeting, and shall hold office until the following Annual General Meeting.

A retiring Officer shall be entitled to seek re-election, and any two offices, other than those of Chairman, Secretary or Treasurer, may be held by one person.

#### **Relationship with any related parties.**

We are affiliated to the English Chess Federation, Chess Scotland, the English Federation for Correspondence Chess and the International Braille Chess Association.

**Reference and administrative details.**

**Charity name:** Braille Chess Association

**Registered charity number:** 263049

**Charity's principal address:** 58 Earl Russell Street, Leicester, Postcode: LE2 8LH

**Names of the charity trustees who manage the charity.**

1 Bill Armstrong, Chairman.

2 Dr B Guy Whitehouse, Secretary.

3 Gill Smith, Treasurer.

4 Julie Leonard, Gazette Editor.

5 Mark Hague, Membership Secretary.

6 Mark Kirkham, Audio Librarian.

7 Voldi Gailans, Junior Development and Coaching Officer.

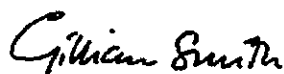
8 Abi Baker, Publicity Officer.

**Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees.

**Signature(s):**



**Full name:** Gill Smith

**Position:** Treasurer

**Date:** 15/01/2024



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

Charity Name

No (if any)

Braille Chess Association

263049

## Receipts and payments accounts

CC16a

For the period from	Period start date Oct-22	To	Period end date Sep-23
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations, legacies, grants	56,212	10,000	-	66,212	36,540
Chess tournaments	42,088	-	-	42,088	25,906
Fundraising by members	1,003	-	-	1,003	842
Interest	774	-	-	774	144
Dividends	522	-	-	522	518
Membership subscriptions	760	-	-	760	460
Compensation from bank	50	-	-	50	-
<b>Sub total (Gross income for Annual Report)</b>	<b>101,409</b>	<b>10,000</b>	<b>-</b>	<b>111,409</b>	<b>64,410</b>
<b>A2 Asset and investment sales, (see table).</b>					
Adapted sets and clocks	2,062	-	-	2,062	1,130
BCA merchandise	241	-	-	241	219
<b>Sub total</b>	<b>2,303</b>	<b>-</b>	<b>-</b>	<b>2,303</b>	<b>1,349</b>
<b>Total receipts</b>	<b>103,712</b>	<b>10,000</b>	<b>-</b>	<b>113,712</b>	<b>65,759</b>
<b>A3 Payments</b>					
Chess tournaments	67,265	3,004	-	70,269	35,934
Professional fees	12,360	700	-	13,060	7,134
Braille production (including Gazette)	1,694	588	-	2,282	2,315
Committee expenses	143	-	-	143	340

Print, post, stationery	517	-	-	517	478
Subscriptions and publications	161	515	-	676	548
Insurance	605	-	-	605	563
Lottery prizes	420	-	-	420	420
Bank charges	113	-	-	113	96
<b>Sub total</b>	<b>83,278</b>	<b>4,807</b>	<b>-</b>	<b>88,085</b>	<b>47,828</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Adapted sets and clocks		4,527	-	4,527	976
BCA merchandise	391	-	-	391	554
<b>Sub total</b>	<b>391</b>	<b>4,527</b>	<b>-</b>	<b>4,918</b>	<b>1,530</b>
<b>Total payments</b>	<b>83,669</b>	<b>9,334</b>	<b>-</b>	<b>93,003</b>	<b>49,358</b>
<b>Net of receipts/(payments)</b>	<b>20,043</b>	<b>666</b>	<b>-</b>	<b>20,709</b>	<b>16,401</b>
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	<b>66,586</b>	<b>7,501</b>	<b>-</b>	<b>74,087</b>	<b>57,686</b>
<b>Cash funds this year end</b>	<b>86,629</b>	<b>8,167</b>	<b>-</b>	<b>94,796</b>	<b>74,087</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank	78,395	8,167	-
	Lloyds Bank	8,232	-	-
		-	-	-
	<b>Total cash funds</b>	<b>86,627</b>	<b>8,167</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement	OK	OK
	Error	Restricted funds	Endowment funds	
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
<b>B2 Other monetary</b>		-	-	-

**assets**

	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

**B3 Investment assets**

<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
CCLA COIF Income units	unrestricted	-	17,717
CCLA COIF Accumulation units	unrestricted	-	25,240
		-	-
		-	-
		-	-

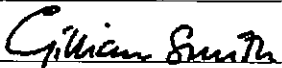
**B4 Assets retained for the charity's own use**

<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
Tactile chess sets	unrestricted	-	898
Talking chess clocks	unrestricted	-	2,260
BCA merchandise	unrestricted	-	319
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

**B5 Liabilities**

<b>Details</b>	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees  
on behalf of all the trustees

Signature	Print Name	Date of approval
	Mrs Gill Smith	15/01/2024

**Notes to accompany BCA accounts for the financial year Oct 2022 to Sep 2023**

We ran our full programme of activities which included our usual over-the-board events: two week-long events and two weekend tournaments. At our autumn 2022 event we celebrated the 90<sup>th</sup> Anniversary of the charity. Our AGM weekend congress had to be rescheduled twice after our bookings were cancelled because the government requisitioned hotels for asylum seekers.

We continue to hold two email tournaments a year and we held one remote event where players played in real time over Skype/Zoom/phone or on Lichess, an internet chess platform. Correspondence chess is ongoing with members playing by post.

We arranged for one of our members to take part in an event in Rhodes, Greece, hosted by the International Braille Chess Association. The event happened in October 2023 but all our expenses were paid before the end of September. Our player travelled with a coach who provided tuition before and during the tournament.

Our fundraiser, Carl Concannon of Concannon Consultants Ltd, started working for us in April 2022 and since then has helped us to raise over £90,000. He worked for us for all of the 2022/23 financial year, which is why our professional fees increased, and we carry out the printing and posting of the letters that Carl prepares so those costs have gone up.

Amazon Smile closed during the year. We are still promoting Give as You Live which raises funds when shopping online.

We closed our Virgin Money passbook accounts as their interest rates were poor and it was inconvenient managing the accounts by post.

We held our 2023 AGM in April. It was face to face for the first time since 2019 and we also had a few members participating over Skype. Our Chairman stepped down after many years of service on the committee as Secretary and then Chairman. Our new Chairman has previously served on the committee.

It was a frustrating process amending the bank mandates with CAF Bank and Lloyds Bank. Lloyds were especially difficult and after I complained they made a compensation payment. We wanted to leave Lloyds Bank but we could not find a suitable alternative. Their phone app is very useful for paying in cheques and they do not charge for cheques we write but Lloyds' online facilities are not very accessible for Visually Impaired users.

The BCA still has no facility to accept card payments. At the 2023 AGM I proposed amending our constitution to allow the BCA to hold an account where only one signatory was necessary, rather than two signatories for all payments. Although it would have allowed us to use inexpensive services to accept card payments, such as those offered by Stripe or PayPal, the idea was rejected.

We continue to search for a provider of good quality tactile chess sets. In the summer we bought 10 magnetic sets from Italy. We arranged their import through a company recommended to us by one of our professional arbiters. Members were delighted with these sets but sadly the producer is now seriously ill so there are no more available. One of our members has found a supplier of tactile magnetic sets in Spain and will be buying one to assess.

For many years we have been unable to buy tactile analogue chess clocks. Digital talking chess clocks are very accurate and reliable, and their use is encouraged in tournaments, both BCA and mainstream events. However, talking clocks are

expensive and are not accessible to deaf-blind players. We have a few tactile chess clocks which are brought to tournaments.

In the year end accounts, under Assets retained for the charity's own use, we have listed the items that are as new and available for members to purchase. The BCA also has some old tactile sets and adapted clocks which are lent out at events but have no monetary value now.

We have a new website which we are gradually building up. We decided it would be best to have a new site as our previous one was difficult to update and needed specialist knowledge to manage. The new site is based on WordPress and the plan is that various committee members will be able to contribute to the site's maintenance. Fortunately, one of our members has substantial experience with WordPress and has created the site for us free of charge.

Committee meetings continue to be held remotely. This is down to the uncertainty of train timetables with the train strikes and the costs (travel, meeting room, lunches). In between meetings we share information by email. Because remote committee meetings are shorter than round the table ones, we now hold three of them per year, rather than 2 in person meetings.

I will be resigning from my work at our next AGM in March 2024. I will have been Treasurer for 14 years and have provided Braille transcription and administrative services since 1996. We held an extra committee meeting in September to discuss how to distribute some of my tasks that are outside the typical role of a Treasurer. I have offered to help out behind the scenes as a volunteer and will be available to help the new Treasurer for as long as is needed.

Gill Smith, October 2023

**Independent Examiner's Report to the Trustees of Braille Chess Association**

**Independent examiner's report to the trustees of Braille Chess Association**

I report to the charity trustees on my examination of the accounts of Braille Chess Association (the Trust) for the year ended 30 September 2023.

**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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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; or
3. the accounts 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.

*Lisa White*

Lisa White FCCA

Dunkley's  
Woodlands Grange  
Woodlands Lane  
Bradley Stoke  
Bristol  
BS32 4JY

Date: .....15/01/2024.....

**BRILLE CHESS ASSOCIATION**

England & Wales - Charity number 263049

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# Accounts

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name Braille Chess Association	No (if any) 263049
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CC16a

**Receipts and payments accounts**

For the period from	Period start date Oct-21	To	Period end date Sep-22
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations, legacies, grants	31,952	4,588	-	36,540	14,738
Chess tournaments	26,906	-	-	25,906	5,004
Fundraising by members	642	-	-	842	768
Interest	144	-	-	144	195
Dividends	518	-	-	518	501
Membership subscriptions	460	-	-	460	341
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>59,822</b>	<b>4,588</b>	<b>-</b>	<b>64,410</b>	<b>21,545</b>
<b>A2 Asset and investment sales, (see table).</b>					
Adapted sets and clocks	1,130	-	-	1,130	501
BCA merchandise	219	-	-	219	34
<b>Sub total</b>	<b>1,349</b>	<b>-</b>	<b>-</b>	<b>1,349</b>	<b>535</b>
<b>Total receipts</b>	<b>61,171</b>	<b>4,588</b>	<b>-</b>	<b>65,759</b>	<b>22,080</b>
<b>A3 Payments</b>					
Chess tournaments	34,077	1,857	-	35,934	9,269
Professional fees	7,134	-	-	7,134	6,200
Braille production (including Gazette)	815	1,500	-	2,315	2,210
Committee expenses	340	-	-	340	111
Print, post, stationery	478	-	-	478	318
Subscriptions and publications	244	304	-	548	797
Insurance	563	-	-	563	567
Lottery prizes	420	-	-	420	420
Bank charges	96	-	-	96	87
<b>Sub total</b>	<b>44,167</b>	<b>3,861</b>	<b>-</b>	<b>47,828</b>	<b>19,879</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Adapted sets and clocks	-	976	-	976	1,637
BCA merchandise	564	-	-	564	-
<b>Sub total</b>	<b>564</b>	<b>976</b>	<b>-</b>	<b>1,530</b>	<b>1,637</b>
<b>Total payments</b>	<b>44,721</b>	<b>4,637</b>	<b>-</b>	<b>49,388</b>	<b>21,616</b>
<b>Net of receipts/(payments)</b>	<b>16,450</b>	<b>-</b>	<b>49</b>	<b>16,401</b>	<b>464</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	50,136	7,550	-	57,686	57,222
<b>Cash funds this year end</b>	<b>66,586</b>	<b>7,501</b>	<b>-</b>	<b>74,087</b>	<b>67,686</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAP Bank	20,532	7,501	-
	Lloyds Bank	12,176	-	-
	Virgin Money	33,877	-	-
	<b>Total cash funds</b>	<b>66,585</b>	<b>7,501</b>	<b>-</b>

(agree balances with receipts and payments account(s))


Categories	Details	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CCLA COIF Income units	unrestricted	-	17,487
	CCLA COIF Accumulation units	unrestricted	-	24,182
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Tactile chess sets	unrestricted	-	1,227
	Talking chess clocks	unrestricted	-	720
	BCA merchandise	unrestricted	-	353
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Mrs Gill Smith	13/04/23

Trustees' Annual Report for the period From 1st Oct 2021 To 30 Sep 2022

Section A Reference and administration details

Charity name: Braille Chess Association

Other names charity is known by:

Registered charity number (if any): 263049

Charity's principal address: 58 Earl Russell Street, Leicester, Postcode: LE2 8LH

Names of the charity trustees who manage the charity

Table headings: Trustee name, Office (if any), Dates acted if not for whole year, Name of person (or body) entitled to appoint trustee (if any)

1 Norman Wragg OBE, Chairman

2 Dr B Guy Whitehouse, Secretary,

3 Gill Smith, Treasurer

4 Dan Rugman, Webmaster and Publicity Officer

5 Julie Leonard, Gazette Editor

6 Mark Hague, Membership Secretary

7 Mark Kirkham, Audio Librarian

8 Voldi Gailans, Junior Development and Coaching Officer

9 Abi Baker, Publicity Officer

Note: Abi Baker was elected Publicity Officer at the AGM in March 2022

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name, Dates acted if not for whole year

N/A

Names and addresses of advisers (Optional information)

Type of adviser, Name, Address

N/A

Name of chief executive or names of senior staff members (Optional information)

N/A

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution): Constitution

How the charity is constituted (eg. trust, association, company): Association

Trustee selection methods (eg. appointed by, elected by): Elected by Annual General Meeting

Additional governance issues (Optional information) You may choose to include additional information, where relevant, about:

- \* policies and procedures adopted for the induction and training of trustees;
- \* the charity's organisational structure and any wider network with which the charity works;
- \* relationship with any related parties;
- \* trustees' consideration of major risks and the system and procedures to manage them.

We are affiliated to the English Chess Federation, Chess Scotland, the English Federation for Correspondence Chess and the International Braille Chess Association.

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

The Objects of the Association are the furtherance of education amongst blind and partially sighted people in relation to the game of chess by:-

The promotion of chess tournaments with over-the-board play, and by correspondence. The publication and distribution of chess literature including the provision of an audio service. The encouragement of the participation of blind chess players in mainstream tournaments. Any other activity connected with the promotion of chess among blind and partially sighted people.

Summary of the main activities undertaken for the public benefit in relation to these objects (Include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The BCA complies with the principles set out in the latest edition of the Good Governance Code for Trustees. We are also mindful of the guidance on public benefit issued by the Charity Commission. During the year 2021-2022 we were able to run a normal over-the-board programme, including two weekend congresses, the annual chess theme break, and a week-long tournament in the summer. At the same time we did hold two remote tournaments with members playing either by phone/Skype/Zoom or else using online chess platforms such as Lichess. Non-members were included in these events. We played our correspondence games and email tournaments as usual. We published our quarterly gazette which is distributed to members in various formats and also published on our website. Our Website Coordinator continued to work on our website. We provided audio selections of articles from Chess Magazine to our members. There is an allowance for members who wish to develop their skills through coaching and although coaching weekends weren't possible, online coaching was arranged. We supplied adapted chess sets and talking chess clocks to members.

### Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- \* policy on grant making;
- \* policy programme related investment;
- \* contribution made by volunteers.

Nothing entered

## Section D Achievements and performance

### Summary of the main achievements of the charity during the year

We are proud of the fact that 2022 was our 90th Anniversary year. We grew from a Braille correspondence chess organisation founded in 1932 to a community of chess players taking part in correspondence chess and over the board tournaments, at home and abroad. This milestone provided us with various publicity opportunities during the year.

We were finally able to get back to over-the-board chess with our 2021 autumn International tournament held at the Old Swan Hotel in Harrogate. Colin Chambers (Cheltenham) won the open on tie-break, while George Phillips (London) won the challengers' section.

Our 28<sup>th</sup> annual chess theme break was held in Bournemouth starting 30<sup>th</sup> January 2022. This used to be run by Peter and Celia Gibbs (Hinckley), but this year trustees, in particular Julie Leonard (Tewkesbury), had to take on a much more hands-on role. She did receive some online support from Gerry Walsh (Middlesbrough) and some help from Peter.

The theme break is a relaxed event featuring social activities, some chess training and an all-play-all handicap competition. George Phillips won the mini tournament.

In March 2022 we held our spring congress at the Mickleover Hotel in Derby. Normally this would be combined with the AGM, but this time we decided to keep the congress and the AGM separate. Stan Lovell (Scarborough) and Steve Bailey (Bournemouth) won the open and challengers' section respectively.

We ran a week-long event in the summer of 2022 at the Marsham Court Hotel in Bournemouth. This combined our British Championship and Chairman's Cup and was designated a memorial event for a much-valued deceased member and an associate member, David and Sheila Millsom. Stan Lovell won the championship while Richard Murphy (Macclesfield) won the Chairman's Cup.

The multi-format event of the year was our remote Summer Cup which started on 9<sup>th</sup> July. Competitors played a game every two weeks over a ten-week period. The event was put on to offer members the chance to play competitive chess at a time when there is not so much over-the-board chess going on. Stan Lovell won the open section, while Steve Bailey won the challengers'.

A huge effort went into organising and running this event and we must extend particular thanks to Julie Leonard and Gerry Walsh. We are also very grateful to Bittor Ibanez (London) for collating the games of the tournament, meaning that we have scores of almost all the games available in multiple chess formats.

Regarding correspondence chess, we continued to run our usual league and championship. A new league began in January 2022 and has already finished with Alec Crombie (Uppingham) winning division 1 and Malcolm Jones (Birmingham) winning division 2. The championship which started in January 2021 was won by George Phillips (London), with Philip Gordon (Isle of Wight) winning the challengers' section. Our thanks go to Paul Benson (Runcorn) for running these events.

We held 2 BCA email competitions. The 15<sup>th</sup> featured five divisions. Peter Gibbs (Hinckley) won division 1 and Malcolm Jones took first place in division 2. Division 3 went to Voldi Gallans (Romford). Divisions 4 and 5 were won by Nene Clayton (Belper) and Simon Highsmith (London) respectively.

The 16<sup>th</sup> email competition featured four divisions. There was a new overall winner, with Philip Doyle (Dublin) taking first place in division 1. Colin Chambers won division 2, and Eamonn Casey (County Westmeath) won division 3. Simon Highsmith won division 4 to which he had been promoted after winning division 5 in the previous event. A new email tournament is underway. These email tournaments are amongst our most popular events, and we would like to put on record our appreciation of the work Eamonn Casey and Philip Doyle put into making them such a great success.

We have undertaken a significant overhaul of our website to improve its accessibility and ensure that it shows the full scope of our activities.

Work has been done on improving access to digital chess materials and software. This has included the development of a web application to read books from publishers such as Everyman Chess and the development of scripts to improve access to Chess Base for those using the JAWS screen reader.

## Section E Financial review

### Brief statement of the charity's policy on reserves

The BCA aims to hold funds sufficient to support 2 years' worth of activities. This enables us to obtain preferential rates when booking venues and accommodation, and when ordering adapted chess sets and clocks. It also means we can plan participation in international events. We currently have about £8,000 more than our target amount.

Details of any funds materially in deficit: N/A

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- \* the charity's principal sources of funds (including any fundraising);
- \* how expenditure has supported the key objectives of the charity;
- \* Investment policy and objectives including any ethical investment policy adopted.

The majority of our income was raised by a professional fundraiser from grant-giving trusts and foundations.

We bought more batches of adapted chess sets which were sold to members at subsidised prices. Some of our members took advantage of coaching paid for by the BCA.

We maintained our subscription to Chess magazine from which a volunteer reader created an audio version of a selection of articles.

Several years ago, the charity benefitted from an unexpected and significantly large legacy. We took advice from a financial adviser and chose to put some funds into an investment to increase their value in the medium to long term and meanwhile provide some income. Our investments are held in a Charities Official Investment Fund.

Section F Other optional information

Nothing entered.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s):



Mrs Gill Smith

Full name(s):

Treasurer

Position (eg Secretary, Chair, etc):

Date :

13 April 2023

(Form ref. TAR, March 2012)

## Notes to accompany BCA accounts for the financial year 2021 2022

We resumed our over-the-board events in October 2021 and attendance is increasing each time. Our outgoings were still lower than pre-pandemic times as we have not participated in any overseas tournaments. They were either cancelled or we did not have anyone suitable who was prepared to travel abroad. We will not be participating in any events that include Russian or Belarusian players.

Our remote events (post, phone, email, Skype, Zoom etc) have continued to be popular. We are holding more remote events than in pre-pandemic times.

In September 2021 our fundraiser resigned due to personal circumstances. In April 2022 we appointed fundraiser Carl Concannon of Concannon Consultants Limited. He had raised £17,800 by the end of this financial year.

I started the process of setting up Stripe on our website to receive card payments. This is a Pay as you go account with no ongoing costs, we would have paid a fee for each transaction. However, it became clear that I could not arrange for the account to need dual signatories and so it did not meet the needs of our constitution. We will discuss the possibility of amending our constitution at our next AGM and we are investigating how we would manage financial security if we were to use Stripe or PayPal or a similar service.

After events were cancelled in 2020 due to Covid, several members asked for their payments to be held in the BCA accounts until our next event. Nearly all of these credits have either been used for our over the board tournaments or have been refunded.

We are still looking for a reliable provider of tactile chess sets. A few sets have been bought for assessment and we will continue our search.

Committee meetings continue to be held remotely. The uncertainty of train timetables with the train strikes and the costs (travel, meeting room, lunches) are two reasons why meetings over Skype are held.

We had another successful remote AGM in March. Our next AGM in April 2023 will be held in person at our Spring Congress. We are hoping we can stream the event online to enable as many members to participate as possible.

**Independent Examiner's Report to the Trustees of  
BRAILLE CHESS ASSOCIATION**

**Independent examiner's report to the trustees of BRAILLE CHESS ASSOCIATION**

I report to the charity trustees on my examination of the accounts of Braille Chess Association (the Trust) for the year ended 30 September 2022.

**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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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; or
3. the accounts 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.

*Lisa White*

Lisa White FCCA  
Dunkley's  
Woodlands Grange  
Woodlands Lane  
Bradley Stoke  
Bristol  
BS32 4JY

Date: .....

**BRILLE CHESS ASSOCIATION**

England & Wales - Charity number 263049

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# Accounts

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## **THE BRAILLE CHESS ASSOCIATION (Founded 1932)**

**Registered Charity no. 263049**

**"Bringing Chess to Visually Impaired People."**

### **TRUSTEES REPORT 1st October 2019 - 30th September 2020**

#### Vision Statement

To spread and advance the playing of chess among blind and partially sighted people throughout the United Kingdom by organising tournaments and providing coaching and reference material.

#### Structure of the Braille Chess Association (BCA)

The BCA is the sole provider of chess services to blind and partially sighted people in the United Kingdom and caters for people of all ages. It is affiliated to the English Chess Federation, Chess Scotland, the English Federation for Correspondence Chess and the International Braille Chess Association.

The BCA is a registered charity, governed by its constitution adopted in 1982 and last amended in March 2018. The BCA complies with the principles set out in the latest edition of the Good Governance Code for Trustees. We are also mindful of the guidance on public benefit issued by the Charity Commission. The BCA is unincorporated being administered by a board of trustees all but one of whom work on a voluntary unpaid basis. The trustees are all elected by the membership on an annual basis. The names of the individuals who have served on the board during the past twelve months are listed in Appendix 1 to this report. The committee are also supported by sub-committees and other members of the association acting as volunteers.

The majority of our income is raised from grant-giving trusts and foundations. We have appointed a new Fundraising Officer, Linda Innes; our

previous fundraiser, Julia Scott, retired on health grounds at the end of November 2019.

The registered address of the association is that of its secretary, Dr Guy Whitehouse: 58 Earl Russell Street, Leicester, LE2 8LH

The Association's annual accounts for 2018/19 were examined by our new accountants Dunkley's, Bradley Stoke, Bristol, and signed off at a committee meeting held via Skype in May 2020.

### Mission Statement

To enable blind and partially sighted people to enjoy the game of chess, to improve their chess playing techniques, and to have their voice heard in the world of chess.

### Services provided by the BCA

Members can take advantage of a wide range of services including:

- 1 correspondence chess in which moves are sent in Braille, on cassette or by email;
- 2 "over the board" chess tournaments held in this country and overseas, including events not limited to blind players;
- 3 free access to a library of chess books, periodicals and other instructional material in accessible formats;
- 4 chess coaching;
- 5 advice on all chess matters including adapted chess sets and clocks, computers and software suitable for visually impaired players.
- 6 a new multi-format tournament in which games can be played online or by phone.

The BCA runs a lively web site containing news, information, games, etc. (Go to [www.braillechess.org.uk](http://www.braillechess.org.uk)). We also run an email discussion list.

### Financial Position at 30 September 2020

Currently we are in a strong position financially, thanks to the work of our Fundraiser Julia Scott, who has now retired, and our new Fundraising Officer, Linda Innes.

Several years ago, we invested some funds in a Charities Investment Fund with CCLA in accordance with our investment policy. Our funds held by CCLA continue to do well. This year we received £491 in dividends from our Income Units and they increased in value by 3.6%. Our Accumulation Units increased in value by 6.9%. For comparison, the FTSE 100 index decreased by over 20% over the same time.

Our reserves policy is to aim to hold 24 months expenditure in reserve. This allows us to place bulk orders of adapted chess sets and clocks, and to plan tournament venues in advance to secure advantageous deals.

On September 30 2020, we held funds, including the value of our investments, of £95,246, of which £7,713 is in restricted funds (allocated to specific projects). This means we are on track to be able to commit to maintaining stock of sets and clocks, producing our quarterly Gazette, supporting our membership with coaching and preparing for over the board tournaments as soon as they are possible.

### What's been happening?

Sadly our programme of over-the-board tournaments was severely curtailed by the coronavirus. We were forced to cancel our AGM weekend congress scheduled for April 2020 and the Chairman's Cup, usually held every two years and scheduled for June 2020, had to be postponed. We hope to run this event in the summer of 2021 combining it with our British Championships.

The virus also put paid to our plans regarding participation in overseas events. We had intended to enter a team into the Six Nations tournament in Germany and to send representatives to compete in the annual friendly event in Haaksbergen and also the European Individual Championships. Sadly all of these events were cancelled or postponed till 2021.

The one domestic over-the-board tournament we did manage to hold was our autumn international tournament. This took place in Solihull in November 2019 and was dedicated to the memory of two giants of the visually impaired chess world, Hans and Stefi Cohn. Paul Benson (Runcorn) won the open section and Voldi Gailans (Romford) won the challengers event on tie-break. Our thanks go to Voldi for organising the event.

The virus did force us to be inventive and accordingly we did organise a socially distanced tournament in which people could play via Skype or over the phone with the services of a timekeeper or else by email. This event ran throughout the summer and finished just before the end of September 2020.

There were two competitions running simultaneously, one where people played for points and the other where people challenged other players for positions on a ladder. These competitions were then sub-divided by placing players with a grade

of 100 or above into an open section and the rest being placed in a challengers group. In the points competition the winner of the open was Malcolm Jones (Birmingham) with 110 points while Mark Hague (London) won the challengers with 56. Alec Crombie (Uppingham) won the ladder competition with Jermaine Raymond (London) winning the under-100 section.

This event was a great success and well-supported by members. A lot of effort went into organising and running this event and we must extend particular thanks to Julie Leonard (Tewkesbury) and Gerry Walsh (Middlesbrough) in this regard. We have every expectation of running a similar event soon.

Turning to correspondence chess, we continue to run our usual league and championship. A new league competition began in January 2020 and the 2019-2020 championship premier group was won by Guy Whitehouse (Leicester); Voldi Gailans won the challengers group. Our thanks go to Paul Benson for running these events.

Our email competitions run by Eamonn Casey (County Westmeath) and Philip Doyle (Dublin) go from strength to strength.

This year we held our 11<sup>th</sup> and 12<sup>th</sup> email tournaments. Peter Gibbs (Hinckley) was overall winner of the 11<sup>th</sup> with Colin Chambers (Cheltenham), Mark Kirkham (Sheffield) and Michael Flood (London) winning divisions 2, 3 and 4 respectively. Donna Jodhan (Toronto) and Glen Graham (Cullompton) shared first place in division 5.

Rod MacDonald (Honolulu) was overall winner of the 12<sup>th</sup> competition, with Philip Doyle winning division 2. Gill Smith (Bristol) and Mark Hague shared first place in division 3 while Malcolm Jones and Tony Lawton (Reading) finished equal first in division 4. The next email tournament is already underway and has attracted a large number of entries.

Finally we have continued to provide our usual services to members as far as the coronavirus allows. We publish our quarterly gazette, provide audio selections of articles from Chess Magazine and our new Website Coordinator, Daniel Rugman (London), has begun work on enhancing our website. There is an allowance for members who wish to develop their skills through coaching (although coaching weekends aren't possible at the moment, online coaching is offered) and we continue to plan activities hoping that we would be able to resume something like our normal programme in the spring or summer of next year. We particularly hope to revisit plans for junior development (we have made Junior Development Officer a committee post). Voldi Gailans, who took on this role did manage to visit Royal National College, Hereford before the lockdown was introduced. We also aim to start outreach to other online communities of other visually impaired people.

The effects on our 2019-2020 over-the-board programme have been noted above. Because many of our members are in the coronavirus high risk group and would be unlikely to be prepared to take the risk of travelling via public transport, we have not felt it right to proceed with over-the-board activities. We have also taken the decision to hold committee meetings via Skype rather than face-to-face as we used to do.

This has reduced the association's financial outgoings, but it has been an extremely difficult financial climate in which to raise funds. It has also meant that our members have missed out on the chance to meet and socialize at our events, vital for maintaining the friendly nature of the association. It was to try to offset the effects of this isolation that we ran our new socially-distanced multi-format tournament. Prior to the end of the 2019-2020 year we took the decision to move our 2020 autumn international tournament online and we will use insights gathered from this event to prepare for an online 2021 weekend congress and AGM. Once the virus situation improves sufficiently, we anticipate being able to resume a normal over-the-board programme. As well as the combined Chairman's Cup and British Championships planned for June 2021, this will include the weeklong chess theme break previously run by Peter and Celia Gibbs currently scheduled for end of January 2022.

#### What we aim for

Chess is an excellent game for visually impaired people as it can be played against sighted opponents on an equal basis. This means that VI players can become members of sighted clubs and teams which breaks down barriers and increases social integration. Many of our visually impaired members play a full and active part in the sighted chess world.

We in the BCA aim to bring our members competitive and friendly chess experience together with the comradeship of a close-knit Association. Catering for players of all strengths is fundamental.

Essential to this aim is the BCA's quarterly Gazette. It is edited by Julie Leonard with Braille copies produced by the RNIB. We offer the Gazette in Braille, on CD, by email and in print and large print. It is also published on the BCA website. And talking of support, we would like to pay tribute to all friends of the BCA, be you sponsors, guides, associate members, arbiters, stewards, readers - or just plain good friends! We are truly grateful to you all!

#### Appendix 1: Those who have served on the Committee in 2019 - 2020

Norman Wragg OBE, Chairman – Sheffield  
Dr Guy Whitehouse, Secretary - Leicester  
Gill Smith, Treasurer – Bristol

Julie Leonard, Gazette Editor – Tewkesbury  
Mark Hague, Membership Secretary – London  
Chris Ross, Webmaster till January 2020 - Northampton  
Mark Kirkham, Audio Librarian - Sheffield  
Voldi Gailans, Junior Development Officer – Romford  
Daniel Rugman, Publicity Officer and Webmaster from January 2020 - London  
Paul Benson, Correspondence Chess Director – Runcorn

Signed on behalf of the trustees

*Gillian Smith*

Name Mrs Gill Smith

Date 27 April 2021



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name <b>Braille Chess Association</b>	No (if any) <b>263049</b>
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**CC16a**

## Receipts and payments accounts

For the period from	Period start date Oct-19	To	Period end date Sep-20
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations, legacies, grants	19,153	5,920	-	25,073	34,001
Chess tournaments	4,261	2,639	-	6,900	26,806
Fundraising by members	778	-	-	778	1,293
Interest on deposit accounts	492	-	-	492	579
Dividends from investments	491	-	-	491	482
Membership subscriptions	430	-	-	430	234
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>25,605</b>	<b>8,559</b>	<b>-</b>	<b>34,164</b>	<b>63,395</b>
<b>A2 Asset and investment sales, (see table).</b>					
Adapted sets & clocks	582	-	-	582	607
BCA merchandise	185	-	-	185	46
<b>Sub total</b>	<b>767</b>	<b>-</b>	<b>-</b>	<b>767</b>	<b>653</b>
<b>Total receipts</b>	<b>26,372</b>	<b>8,559</b>	<b>-</b>	<b>34,931</b>	<b>64,048</b>
<b>A3 Payments</b>					
Chess tournaments	16,685	-	-	16,685	53,011
Professional fees	8,867	179	-	9,046	11,233
Braille production (including Gazette)	27	2,310	-	2,337	2,231
Committee expenses	887	-	-	887	1,555
Print, post, stationery	166	-	-	166	931
Subscriptions and publications	527	-	-	527	865
Insurance	493	-	-	493	476
Lottery prizes	420	-	-	420	420
Bank charges	103	-	-	103	139
<b>Sub total</b>	<b>28,175</b>	<b>2,489</b>	<b>-</b>	<b>30,664</b>	<b>70,861</b>
<b>A4 Asset and investment purchases. (see table)</b>					
Adapted sets & clocks		2,519	-	2,519	
BCA merchandise	390	-	-	390	
<b>Sub total</b>	<b>390</b>	<b>2,519</b>	<b>-</b>	<b>2,909</b>	<b>-</b>
<b>Total payments</b>	<b>28,565</b>	<b>5,008</b>	<b>-</b>	<b>33,573</b>	<b>70,861</b>
<b>Net of receipts/(payments)</b>	<b>- 2,193</b>	<b>3,551</b>	<b>-</b>	<b>1,358</b>	<b>- 6,813</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>51,701</b>	<b>4,162</b>	<b>-</b>	<b>55,863</b>	<b>62,676</b>
<b>Cash funds this year end</b>	<b>49,508</b>	<b>7,713</b>	<b>-</b>	<b>57,221</b>	<b>55,863</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank	11,562	7,714	-
	Virgin Money	33,572	-	-
	Lloyds Bank	4,374	-	-
	<b>Total cash funds</b>	<b>49,508</b>	<b>7,714</b>	<b>-</b>

(agree balances with receipts and payments account(s))

OK

Agreement Error

OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	WorldPay merchant account	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CCLA COIF Income units	unrestricted	-	16,480
	CCLA COIF Accumulation units	unrestricted	-	21,544
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Tactile chess sets	unrestricted	-	1,445
	Talking chess clocks	unrestricted	-	600
	BCA merchandise	unrestricted	-	458
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Refund for cancelled events	restricted	2,289	
	Support grants	restricted	300	
	Uncleared cheques	restricted	50	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Gillian Smith</i>	Mrs Gill Smith	27-Apr-21

**Independent Examiner's Report to the Trustees of  
Braille Chess Association**

**Independent examiner's report to the trustees of Braille Chess Association**

I report to the charity trustees on my examination of the accounts of Braille Chess Association ('the Charity') for the year ended 30<sup>th</sup> September 2020

**Responsibilities and basis of report**

As the charity trustees of the Charity 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 Act and in carrying out my examination I have followed all 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 accounts do not accord with those records; or
3. the accounts 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.

*Lisa White*

Lisa White  
ACCA  
Dunkley's  
Woodlands Grange  
Woodlands Lane  
Bradley Stoke  
Bristol  
BS32 4JY

Date: 27/4/2021