

**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 Olly 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.

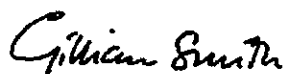
8 Abi Baker, Publicity Officer.

**Declarations**

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

Signed on behalf of the charity's trustees.

**Signature(s):**

A handwritten signature in black ink, appearing to read 'Gillian Smith', written in a cursive style.

**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
---------------------	-----------------------------	----	---------------------------

### 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>

### A3 Payments

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

**assets**

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

**B3 Investment assets**

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

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

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

**B5 Liabilities**

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

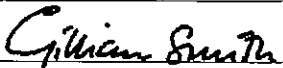


Signed by one or two trustees  
on behalf of all the trustees

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.....