

Company Registration Number: 04297778

Charity Registration Numbers: 1089967/SC038866

**THE BRITISH
STAMMERING ASSOCIATION**
A company limited by Guarantee

Financial statements
31 December 2018

THE BRITISH STAMMERING ASSOCIATION

Financial statements for the year ended 31 December 2018

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THE BRITISH STAMMERING ASSOCIATION

Reference and administrative information

Trustees

Chair: Tim Fell

Vice-Chair: Mandy Taylor

Treasurer: James Smith (from August 2018)

Honorary Treasurer: Jennifer Roche (until April 2018)

Julia Ammon
Rob Grieve
Neil Morjaria
Robert Pinn (until October 2018)
Gillian Rudd (from August 2018)
Mhairi MacDonald (until April 2018)
Abed Ahmed (from November 2018)
Naheem Bashir (from November 2018)

Chief Executive: Norbert Lieckfeldt (until May 2018)
Jane Powell (from June 2018)

Registered Office: 15 Old Ford Road
Bethnal Green
London E2 9PJ
Tel: 020 8983 1003

Website: www.stamma.org

Independent Examiner: BDO LLP
Chartered Accountants
150 Aldersgate Street
London EC1A 4AB

Bankers: HSBC plc
465 Bethnal Green Road
London
E2 9QW

CafBank Ltd
King's Hill
West Malling
Kent ME19 4TA

Constitution: Limited Company registered in England, Number 04297778
Registered Charity Nos 1089967/SC038866

THE BRITISH STAMMERING ASSOCIATION

Chair's Introduction

2018 will go down in the annals of the BSA as the year its fortunes were transformed by two events.

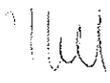
The first was a legacy left to us by long-time member of the BSA, Owen Simon. In the light of the current financial climate, sustainability is one of the biggest challenges facing many charities, ours included. Thanks to Owen's generosity the BSA, in its 40th year, has been able to put measures in place which will significantly increase our chances of supporting people who stammer for the next 40 years.

The second event was the arrival of our new CEO, Jane Powell. Jane describes herself as a "campaigner". Her pedigree includes protesting at the gates of Greenham Common and founding and running CALM, the charity that highlights the issue of male suicide. She brings with her not only a passion and determination to make a difference, but also the energy, creativity and drive to make things happen.

Jane's first task was to consult with trustees, staff and stakeholders to produce a new 5-year strategic plan (see report below). Owen's legacy has enabled us to invest in infrastructure, equipment, and staff training earlier than would have been possible without it. Educating the public about stammering is a central plank of the strategy and, to that end, plans for a radical public awareness campaign under the brand name Stamma were unveiled at the bi-annual conference.

My thanks go to my fellow trustees for their dedication; to the staff in the office for their enthusiasm and sheer hard work; to the countless volunteers and members throughout the country without whom the BSA could not function; to our patrons for their encouragement; and to the organisations who generously support us through grants, expertise and time.

As we move forward into 2019 there is a feeling that change is afoot. The general sense of excitement and expectation is palpable. Our vision, of creating a society where people who stammer can fulfil their potential and enjoy respect and consideration, looks achievable. In the meantime, we have work to do...

 19th September 2019

Tim Fell

Chair of the Board of Trustees

THE BRITISH STAMMERING ASSOCIATION

Trustees' Report for the year ended 31 December 2018

The trustees submit their annual report and the reviewed financial statements of the British Stammering Association ("the Association" or "the BSA") for the twelve months ended 31 December 2018. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2015 in preparing the annual report and financial statements of the charity.

STRUCTURE AND GOVERNANCE

The Association is a charitable company limited by guarantee. It is governed by the Memorandum and Articles of Association which were adopted in 2001 and amended in 2006, 2007, 2008 and 2016. Its objects are the relief and support of all whose lives are affected by stammering and to advance the education and training of the public in all matters relating to stammering.

The Board of Trustees, or General Committee, consists of nine elected and appointed trustees. Two places on the General Committee fall vacant each year and trustees are elected by self-nomination, and by a ballot of the membership if nominations exceed vacancies. In addition, trustees will annually appoint an additional trustee to fill any skills gap identified through an audit. Trustees may also appoint additional trustees. A simple majority of trustees have to be people who stammer.

The trustees meet in full session up to four times per year. In addition, the trustees use electronic means of discussion and decision making. The Trustees have instituted a Finance Committee to keep closer oversight over the Charity's finances. Operational management of the Association is delegated to BSA's Chief Executive.

Trustee

The General Committee (Board of Trustees), continued to be ably led by Tim Fell in 2018. The battle to serve on the General Committee was hard fought, with an historic 21 nominees stepping forward to represent members. Voting was done electronically as it had been in the previous year. 16% of members actually voted (this stood at 15% in 2017), however, in terms of votes cast this rose dramatically with the increase in membership, with 796 people voting (compared with 273 in 2017).

Abed Ahmed and Naheem Bashir were elected to the Board. Following the two vacancies left by the resignations of Mhairi MacDonald and Claire Norman in early 2018, the two candidates who followed Abed and Naheem in the voting, Betony Kelly and Christine Simpson, were appointed to fill their places by the Board. Stepping down this year was Rob Pinn.

AGM

BSA's AGM took place at Wesley House in London. It was the first opportunity for many to hear about Owen Simon's legacy and question the Trustees and staff on the new 5-year strategic plan. This was a lively meeting, focused mainly upon the suggested 'Stamma' campaign. After much debate members agreed to put the campaign to the vote, which duly occurred in 2019.

Members had a chance to meet the new Treasurer appointed by the Board, James Smith. As a Chartered Accountant, James brings financial acumen to the BSA to ensure the charity is able to support change from a solid financial base.

ACHIEVEMENTS AND PERFORMANCES

Overview

The BSA's 40th year was a rollercoaster for the charity, a time of changing faces and fortunes. The year saw the departure of some well-loved faces at the BSA, a fantastic conference, a financial downturn and then upturn, some great strides around employment, and the launch of a new five-year plan.

THE BRITISH STAMMERING ASSOCIATION

Trustees' Report for the year ended 31 December 2018

Information and Support Service

We dealt with 1,064 enquiries to the helpline in 2018 from parents, people who stammer and speech and language therapists (SLTs), and sent out 1,090 information packs. There was some great feedback this year:

"I just wanted to write to thank you and the BSA in helping me improve access to SLT services for children in my area. I am certain that without your support and the 'noise' I created, my son would probably still be waiting to be seen. To update you, my son is now back on The Lidcombe Program. We have already seen an improvement in his speech, and even though we have a long way to go I am very pleased that he is at last assigned a therapist."

"...I had a long conversation with one of your helpline advisors which helped to restore my confidence and self-esteem a lot, and it also made me feel I never needed to feel alone with my stammer... I am now enjoying one of my better spells with my speech again. I am now making those phone calls, started socialising again and I have been feeling my usual happy self."

The BSA also moderates a closed Facebook group, and it would be churlish not to mention Michelle Paradies, a volunteer who led the team moderating this group. This is a space where people can reach out to others who stammer, look for help and share experiences, and it is a vital source of support. By the end of December 2018 there were 9,021 members of the group.

Annual Conference 'You are more than good enough'

BSA's sell-out conference in Cardiff between 31st August-2nd September was a fantastic event, notable for the number of new faces in attendance. Almost 200 people attended the conference, nearly half for their first time. It was organised by a team led by Christine Simpson and supported by the Big Lottery Fund Wales.

Workshops included a very successful separate Young Adult and Children's programme. Keynote speakers – all people who stammer - included the award-winning teacher Abed Ahmed; Grant Meredith, a leading figure and researcher in the stammering community in Australia; and Owen Sheers, BAFTA-nominated Welsh poet, author and playwright, who gave a searing closing keynote speech.

MEMBERSHIP

The year saw a 50.9% growth in membership, from 2,089 in January 2018 rising to 3,153 by December 2018. We invested in Salesforce in December 2018 and began the transfer of membership records over to this platform, a cloud-based system which will enable the BSA to provide better security of data and the easier transfer of information across donation sites, such as Charities Aid Foundation.

Employers Stammering Network

Defence Stammering Network (DSN)

Founded in 2014, the DSN was set up to support and champion civilian and military UK Defence personnel who stammer. It was established by Corporal Emmanuel Ottih, Captain Jimmy Lang MBE, and MOD civil servant Walter Scott. It is fully supported by the Defence Board as part of the MOD's Defence Diversity and Inclusion Programme. The DSN celebrated its third anniversary in July 2018 at the House of Lords, in an event which welcomed over 70 guests. This was followed in August with the television documentary 'Stammering – The Unspeakable Truth' on Forces TV, a follow-up to 'My War with Words' and produced by the journalist Amy Matthews.

THE BRITISH STAMMERING ASSOCIATION

Trustees' Report for the year ended 31 December 2018

Telehealth

The BSA was involved in a joint pilot with Airedale NHS to launch an online service providing therapy via video link. This was the brainchild of Stephanie Burgess, a speech and language therapist. The pilot won a Guardian Public Service award in December 2017 and it officially ended in April 2018. After much work, Stephanie put in place the structure whereby this service could be commissioned elsewhere in the UK and continue to be available to people who stammer across the nation. In the Autumn of 2018, Leeds Beckett University produced a highly complimentary external report on the service, finding that the benefits of the therapy continued beyond the initial 6-12 months.

Mentoring Pilot

On 8th March 2018 the ESN Mentoring Pilot was launched at Southwark Cathedral. It was the brainchild of Iain Wilkie and Sam Simpson, who worked tirelessly on this important project. It was funded in part by the Schroeder Trust and by funds raised by Helen Carpenter and Iain Wilkie. The programme matched 8 mentors and 10 mentees at Southwark Cathedral. It ran for 6 months and ended in December 2018. The subsequent report, produced externally by Change Perspectives, and funded by the Dominic Barker Trust, found:

"The pilot has proved that there is a need for, and a capacity to deliver, quality mentoring support for young adults with a stammer, in higher education or beyond. Mentoring is clearly a worthwhile proposition to help them overcome the personal impact of their stammer and ultimately reach their full career potential."

Employers Stammering Network

Helen Carpenter brought together the expertise and insights of the EY Stammering Network, the EY Recruitment Teams and the Employers Stammering Network (ESN), for a hands-on working session at EY on 24th January 2018 to improve recruitment and employment practices in relation to stammering. Later, on 29th January, Helen organised a sell-out panel discussion titled "Modern Communication Skills for the Modern Workplace," held at EY. This was an ESN collaboration involving stammering networks and five speakers across the Civil Service, EY, the Ministry of Defence, the CEO of think tank doteveryone, and recruitment and HR policy experts.

Under the auspices of the ESN, and with support from Iain Wilkie, Helen led or took part in events about stammering and work, and kept in contact with over 100 employers in connection with her "Understanding Stammering: a guide for employers" and follow-up from that.

IN THE MEDIA

ITV

The "School for Stammerers", which aired on ITV on 9th January, followed 25-year-old wedding photographer Jessica Davies, 53-year-old lorry driver Tony Robinson, a 29-year-old pharmacist Mueid Kaleem, two 13-year-olds, Riley Partridge and James Critchlow, and 21-year-old newly qualified teacher Emily Booth on their journeys through the McGuire Programme. This brought great news coverage of stammering, although it would have been great had it explored why people stammer a little more.

ISAD 2018

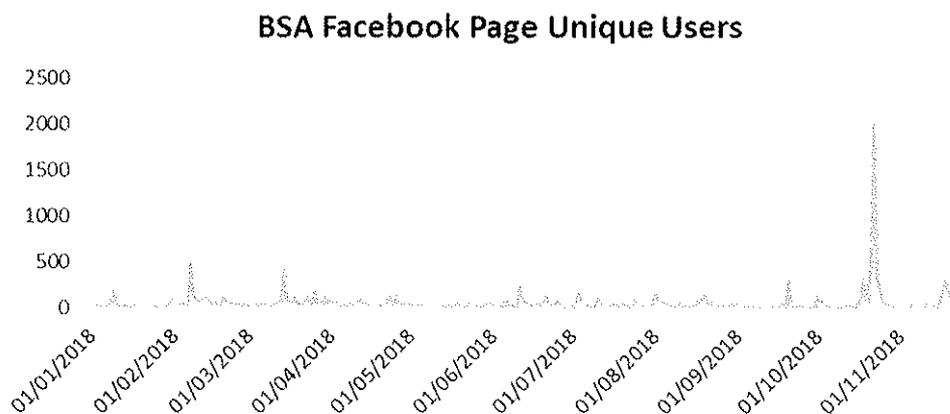
International Stammering Awareness Day, on 22nd October 2018, saw a great spike in coverage on social media, no doubt helped by persuading Neville Southall to allow us (in the form of Gill Rudd and Abed Ahmed) to take over his Twitter feed. There were some fantastic awareness-raising events hosted by local groups in Birmingham and London, and City Lit had a screening of the award-winning documentary film "When I Stutter". ISAD truly is international, so on that day the partners, parents, children, teachers, colleagues and others took part in the 21st ISAD online conference with the theme "Speak your mind", hosted by the International Stuttering Association.

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Trustees' Report for the year ended 31 December 2018

BBC Appeal

On 18th November on BBC One, actor and rapper Scroobius Pip headed up the BSA's Lifeline Appeal. Featuring trustees Mandy Taylor and Naheem Bashir and our supporter Jordan Halkier, the 9-minute appeal teased out the stories of each, highlighting their very different journeys. Pip's huge appeal on social media (27 million Twitter followers) ensured a strong reach across the UK, and was bolstered by our own supporters and on Facebook. The appeal raised £5,854, increased our membership and put a sharp spike in our reach across social channels, as the graph below indicates.



STRATEGIC DIRECTION

A New Plan

2018 marked the end of the BSA's previous 5-year plan and the unveiling of a new 5-year strategic plan, first at conference and then at the AGM, with the aim of changing public attitudes and understanding around stammering. BSA's new mission is:

"To support anyone who stammers in the UK and create a society where people who stammer can fulfil their potential and enjoy respect and consideration."

The 5 key goals outlined in the plan included:

1. To support more people in the UK who stammer
To ensure that our information is relevant, accessible, up-to-date and meets the different life, work and emotional needs of those who stammer. To build our services and establish a helpline and webchat service providing professional emotional support, signposting and information.
2. To strengthen and build community support for those who stammer
To promote and provide opportunities for people who stammer to share stories and connect with others.
3. To educate the public about stammering
Working with pro bono creative agencies to deliver easily understood messaging around the causes and responses to stammering. To seize opportunities to showcase campaigns and the creative work of people who stammer. To use our channels to tell people's stories and share their experiences.
4. To manage the BSA effectively and efficiently
To establish clear protocols and policies to protect our staff and data. To invest in our infrastructure and training so that staff have the resources and skills to do their jobs. To create a supportive, professional working environment. To invest in expertise and equipment so that we communicate effectively with everyone involved with the charity. To work with volunteers and pro bono agencies and make the most of their support, goodwill and creativity.

THE BRITISH STAMMERING ASSOCIATION

Trustees' Report for the year ended 31 December 2018

Baseline Work

With the support of the Dominic Barker Trust and the David Brooke charity, and working with Action for Stammering Children, the BSA commissioned a YouGov poll in November 2018 to baseline public understanding and attitudes around stammering and awareness of the BSA. What was surprising was that 27% of those polled felt comfortable hearing jokes about stammering, and worse, just 2% had heard of the BSA. We'll repeat this polling year on year to monitor our progress on improving public attitudes and understanding of stammering, and to test how successfully we raise the profile of the BSA (and the help available to those who stammer).

STAMMA

At conference the new CEO unveiled 'Stamma' as a brand and a campaign. Designed by the branding agency Zag with the creative agency BBH, this work was developed in consultation with the BSA Board and a small focus group, and was proposed as the new name for the organisation. Following the discussion at the AGM, the Board of Trustees agreed to use 'Stamma' as the campaign name and trading name for the BSA for the duration of the campaign.

PEOPLE

Cherry Hughes

For over 20 years Cherry Hughes was BSA's education officer – quick-witted, creative, determined, empathetic and with a wonderful sense of humour, Cherry worked tirelessly to support children who stammer in education. Cherry began her work at the BSA in 1997 with the formal establishment of the BSA Education Service. Over the course of 3 years, Cherry trained around 2,800 young people going into education at sites across England and the Isle of Man. She oversaw the development of online training resources for primary and secondary schools and provided a resource for pupils preparing for GCSE Oral English. Cherry also oversaw the creation of three websites for parents and teachers. She advised on the Bercow Report and other educational reports for teachers, pioneering this work through until May 2018, when she retired.

Norbert Lieckfeldt

Norbert began at the BSA as a volunteer in 1993. By the summer of 1999 he became Acting Director, a post which was formalised in 2000. As CEO he saw the BSA through some tough times and some good times and ensured that BSA's reputation stood proud. Norbert steered the organisation through dropping its mandatory membership fees, the creation of a new website, stammering.org and, together with Iain Wilkie, set up the Employment Stammering Network. Norbert moved on to pastures new in May 2018. His whimsical wit, sharp insight and dedicated focus kept the organisation going through some very rough patches whilst all the time providing support to thousands.

Allan Tyrer

Known for his patience, attention to detail and dry sense of humour, Allan worked as a volunteer at BSA on and off for several years prior to becoming the volunteer webmaster in 2000. With his legal background, in those early years he provided critical support in the drafting of the Articles and Memorandum supporting the name change from the Association of Stammerers to the BSA. He finally went onto the payroll in 2007, working as editor of Speaking Out until 2011. In 2009 he became webmaster of the BSA site and in 2012 produced the Equality Talk website www.equalitytalk.org.uk, funded by the Communications Forum. In 2014 he oversaw the redesign and relaunch of the BSA's website. Allan is a retired solicitor and manages the website <https://www.stammeringlaw.org.uk/>

THE BRITISH STAMMERING ASSOCIATION

Trustees' Report for the year ended 31 December 2018

Helen Carpenter

Helen had been the lynch-pin of all Employers Stammering Network (ESN) work for three years, providing the hard graft for the Mentoring Pilot and driving the expansion of the Network, and putting together the seminal pamphlet "Understanding Stammering: A Guide for Employers". Patient, careful, dogged, Helen will be missed by many, but hasn't left the field and now works with Iain Wilkie on the 50 Million Voices project.

The start of the year also saw the departure to pastures new of Jose Gama (Finance) and Bernadette Crowley (Finance) in December 2018; and the very welcome return in November of Steven Halliday (Web Editor) and a new face, Ahmad al Hasani (Salesforce Administrator).

2018 was a period of transformation, of goodbyes and new beginnings. Outgoing staff have left a legacy of great work and experiences which we will learn and build upon, and with the benefit of a magnificent legacy, we move into 2019 with our sights set on expansion and change.

A huge thank you to everyone who helped us through 2018 with their donations and fundraising. We are nothing if not a membership organisation, and with your continued support we will change minds, support more people who stammer and help the public understand that stammering is something to take seriously.

FINANCIAL REVIEW

This was a dramatic year in terms of income, thanks to a legacy from one of our members, Owen Simon, which came at the very end of the year. That aside, donations increased marginally and we increased our grant income. Every effort is made to put on a great conference, but one that is sustainable and that doesn't strain the finances of the BSA. Our plan for it to be breakeven was successful and we were able to complete it with a small profit.

We received £10K from the Garfield Weston Foundation to help the BSA's investment in infrastructure, and funds from the Dominic Barker Trust, together with those raised by Helen Carpenter and Iain Wilkie in 2017, were carried over to cover the Mentoring Pilot.

Cashflow hit a low in the Autumn, which led to a cost rationalisation process being put in place. Shortly after this, we received £290K from Owen Simon's legacy. The remainder of the legacy resides in a property, which is currently unsold. It is hard to predict when this will sell, and for what value, so our financial forecasts and cash requirements do not include this potential cash inflow.

Donations and Legacies	Unrestricted	Restricted	Total	Total
	2018	2018	2018	2017
Grants	72,850	38,800	111,650	73,110
Donations	61,299	4,000	65,299	62,049
Legacies	300,851	-	300,851	34,640
	435,000	42,800	477,800	169,799

THE BRITISH STAMMERING ASSOCIATION

Trustees' Report for the year ended 31 December 2018

OWEN SIMON LEGACY

We will use Owen Simon's legacy to build our core functions and invest in:

- 1) Expertise around stammering, so that we can provide a great service and information around stammering and remain 'experts' in our field.
- 2) Providing robust support via phone, our website, our materials and trialing a webchat service.
- 3) Outreach and communications, to help the public understand stammering and respond better to those who stammer.
- 4) Reaching a wider audience, so that anyone who has a stammer in the UK knows where to find information and support, whether at school, at work or as a parent, family member or friend.

We planned to invest £45K into staffing and infrastructure in 2018, and spend in the region of £100K in 2019, and again in 2020, on staffing, support and infrastructure. The intention is that with or without the remainder of Owen's legacy, we are sustainable and able to deliver a higher level of support and information to those who stammer by the end of 2023.

RESERVES POLICY

In the current five-year plan, the trustees have set the goal of unrestricted funds at a level of six months' expenditure as a desirable (though elusive) goal. We feel this goal for unrestricted reserves, while ambitious, is prudent and achievable.

The Trustees have constituted a Finance Sub Committee to keep oversight of the finances and to enable the Trustees to fulfil their responsibilities. During this year the trustees also appointed James Smith as Treasurer, replacing the honorary position held by Mandy Taylor.

Statement of Trustees' Responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the period and of its financial position at the end of the period.

The trustees regularly assess the major risks to which the Association is exposed, in particular those related to its operations and finances, and are satisfied that systems are in place to mitigate its exposure to the major risks.

In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

THE BRITISH STAMMERING ASSOCIATION

Trustees' Report for the year ended 31 December 2018

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the trustees on

 19th September 2019

Tim Fell
Chair

THE BRITISH STAMMERING ASSOCIATION

Independent Examiner's Report to the Trustees of The British Stammering Association

I report to the charity trustees on my examination of the accounts of the Company for the year end 31 December 2018.

This report is made solely to the Charity's Trustees, as a body, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. My examination has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act"). The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales ("ICAEW").

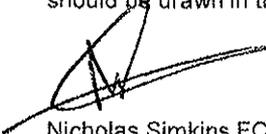
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with my examination giving me cause to believe:

- 1) accounting records were not kept in respect of the Company as required by section 386 of the Act 2006; or
- 2) the accounts do not accord with those records; or
- 3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination; or
- 4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) Section 1 A.

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.



Nicholas Simkins FCA
BDO LLP
150 Aldersgate Street
London
EC1A 4AB

19/9/2019

THE BRITISH STAMMERING ASSOCIATION

Statement of financial activities (incorporating an income and expenditure account) For the year ended 31 December 2018

	Notes	Unrestricted funds £	Restricted funds £	Total 2018 £	Total 2017 £
Income from:					
Donations and legacies	2	435,000	42,800	477,800	169,799
Charitable activities	3	2,087	38,680	40,767	24,609
Investments – bank interest receivable		111	-	111	4
Total income		437,198	81,480	518,678	194,412
Expenditure on:					
Fundraising		23,754	-	23,754	33,421
Charitable activities:					
<i>Advice and Support</i>		55,661	-	55,661	35,771
<i>Education</i>		4,871	6,000	10,871	22,659
<i>Information & Support Service</i>		59,916	52,806	112,722	41,558
<i>Employers Stammering Network</i>		-	14,859	14,859	32,353
<i>The Mentoring Pilot</i>		-	11,338	11,338	-
<i>Careers Guidance</i>		-	-	-	7,053
<i>BSA (Scotland)</i>		-	-	-	2,372
Total expenditure	4	144,202	85,003	229,205	175,187
Net movement income/(expenditure)		292,996	(3,523)	289,473	19,225
Transfer of Funds		(3,523)	3,523	-	-
Reconciliation of funds					
Total funds brought forward		50,940		50,940	31,715
Total funds carried forward		340,413	-	340,413	50,940

All amounts relate to the continuing activities of the Association.

The notes on pages 14 to 19 form part of these financial statements.

THE BRITISH STAMMERING ASSOCIATION

Balance sheet as at 31 December 2018

	Notes	2018 £	2017 £
Current assets			
Debtors	7	7,075	1,873
Cash at bank and in hand		352,849	69,492
		<u>359,924</u>	<u>71,365</u>
Creditors: amounts falling due within one year	8	<u>(19,511)</u>	<u>(20,425)</u>
Net assets		<u>340,413</u>	<u>50,940</u>
Represented by:			
Unrestricted funds	9	340,413	50,940
Restricted funds	9	-	-
	9	<u>340,413</u>	<u>50,940</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2018.

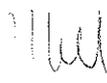
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2018 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus and deficit for each financial year in accordance with the requirements of Sections 394 and 395 and otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements were prepared in accordance with special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved by the trustees and authorised for issue on and signed on their behalf by:

 19th September 2019

Tim Fell
Chair
Company Number: 04297778

The notes on pages 14 to 19 form part of these financial statements.

THE BRITISH STAMMERING ASSOCIATION

Notes to the financial statements For the year ended 31 December 2018

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) Basis of preparation and assessment of going concern

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard.

The British Stammering Association meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at their historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The cash flow forecasts prepared by senior management show that the charity will have positive cash flows for at least 12 months from the date these financial statements are approved. The Trustees therefore consider that the company has sufficient funds to meet its obligations as it falls due and deems it appropriate that the financial statements are produced on a going concern basis.

(b) Status

The Association is an incorporated charity and during the year of these accounts the trustees have limited liability. There were 3,153 members at 31 December 2018 (2017: 1,720). The liability of each member liability is £1 on winding up.

(c) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objects of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Bank interest is allocated to the appropriate funds in proportion to the balances of those funds.

(d) Income recognition

All income is included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Subscriptions are included in full in the year they relate. Grants are included in the year they are receivable or, if specified by the donor, in the year to which they are intended to apply. Income from legacies is taken into the statement of financial activities when received or when receipt is probable and the value can be measured with sufficient reliability.

(e) Expenditure recognition

All expenditure is accounted for on an accruals basis and includes VAT as the Association is not registered for VAT. Expenditure has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of resources.

Fundraising costs include 5% of the remuneration of the director and administrative secretary.

Support costs and overhead expenses are allocated to expenditure headings on the basis of staff time.

Governance costs comprise costs of statutory compliance and include the independent examiner's fee and costs of trustees meetings. Also included is an allocation of staff time and overheads where attributable to strategic matters.

Due to the low level of expenditure on assets, all such expenditure is written off as it is incurred.

THE BRITISH STAMMERING ASSOCIATION

Notes to the financial statements For the year ended 31 December 2018

1. Accounting policies (continued)

(f) Pensions

The Association has agreed to match employees' pension contributions to personal pension schemes up to 8% of the gross salary. In addition, the Association has nominated Marks and Spencer Life Assurance Ltd. as its nominated stakeholder pension provider and has notified all staff of this appointment. Pension contributions are charged to the Statement of Financial Activities in the period in which they are due.

(g) Operating leases

Rental charges in respect of operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

(h) Financial instruments

The Association only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(i) Statement of cash flows

The charity has taken the available exemption under the Charities SORP (FRS 102) Update Bulletin 1, as a smaller charity, to not prepare a Statement of Cash Flows.

2. Donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2018 £	Total 2017 £
Grants	72,850	38,800	111,650	73,110
Donations	61,299	4,000	65,299	62,049
Legacies	300,851	-	300,851	34,640
	<u>435,000</u>	<u>42,800</u>	<u>477,800</u>	<u>169,799</u>

In the previous year, £29,666 of donation and legacy income related to restricted funds and £140,133 related to unrestricted funds.

3. Charitable activities

	Unrestricted funds £	Restricted funds £	Total 2018 £	Total 2017 £
Employers Stammering Network	-	9,337	9,337	17,031
The Mentoring Pilot	-	5,338	5,338	-
Conference and open days	-	24,005	24,005	-
Sales of books and videos	2,087	-	2,087	7,578
	<u>2,087</u>	<u>38,680</u>	<u>40,767</u>	<u>24,609</u>

In the previous year, £17,031 of income from charitable activities related to restricted funds and £7,578 related to unrestricted funds.

THE BRITISH STAMMERING ASSOCIATION

Notes to the financial statements For the year ended 31 December 2018

4.	Total expenditure	Staff costs (note 5) £	Conference costs £	Other direct costs £	Support costs £	Governance costs £	Total 2018 £	Total 2017 £
	Fundraising	15,828	-	4,487	3,055	384	23,754	33,421
	Charitable activities:							
	Advice & Support	35,731	-	11,578	6,788	1,564	55,661	35,771
	Education	6,378	-	1,026	2,818	649	10,871	22,659
	Information & Support Service	47,855	27,810	18,936	14,728	3,393	112,722	41,558
	Employers Stammering Network	12,748	-	325	1,452	334	14,859	32,353
	The Mentoring Pilot	3,656	-	6,789	726	167	11,338	-
	Careers Guidance	-	-	-	-	-	-	7,053
	BSA (Scotland)	-	-	-	-	-	-	2,372
		<u>122,196</u>	<u>27,810</u>	<u>43,141</u>	<u>29,567</u>	<u>6,491</u>	<u>229,205</u>	<u>175,187</u>

In the previous year, £64,247 was incurred in connection with restricted funds and £110,940 in connection with unrestricted funds.

5.	Staff costs	2018 £	2017 £
	Salaries	111,034	102,937
	Social security costs	5,230	6,766
	Pension costs	5,932	7,210
		<u>122,196</u>	<u>116,913</u>

Charities SORP (FRS102) regulation 9.30 requires all charities to disclose those staff who earn total employee benefits (excluding pension contributions) in excess of £60,000. This disclosure is not representative of the actual salary levels employed by the Association.

No member of staff (2017: none) earned total employee benefits (excluding pension contributions) in excess of £60,000 during the year ended 31 December 2018. There are 6 members of staff (full-time equivalent 3), (2017: 7 members of staff, full-time equivalent 3).

The key management personnel of the Association comprise the Trustees. The trustees neither received nor waived any emoluments during the year (2017: nil). Travelling expenses, including payments made directly to third parties, were £698 for 3 trustees (2017: £331 for 4 trustees).

6.	Net (expenditure)/income for the year	2018	2017
	This is stated after charging/(crediting):		
	Independent examiner's fees	3,303	3,120
	Rentals payable under operating leases:		
	- land and buildings	8,329	8,564
	- office equipment	<u>4,166</u>	<u>7,803</u>

THE BRITISH STAMMERING ASSOCIATION

Notes to the financial statements For the year ended 31 December 2018

7.	Debtors	2018	2017
		£	£
	Trade debtors	-	800
	Other debtors	5,228	1,073
	Prepayments and accrued income	1,847	-
		<u>7,075</u>	<u>1,873</u>

8.	Creditors: amounts falling due within one year	2018	2017
		£	£
	Trade creditors	2,287	-
	Other taxation and social security	7,550	3,939
	Amounts owed in respect of employee's pension	1,743	1,082
	Accruals	7,931	3,329
	Deferred income	-	12,075
		<u>19,511</u>	<u>20,425</u>

9. Analysis of net assets between funds

	Stock	Debtors	Cash at bank and in hand	Creditors	Net assets 2018
	£	£	£	£	£
Restricted funds total	-	-	-	-	-
Unrestricted funds total	-	7,075	352,849	(19,511)	340,413
Total	<u>-</u>	<u>7,075</u>	<u>352,849</u>	<u>(19,511)</u>	<u>340,413</u>

10. Operating lease commitments

At 31 December 2018, the charity had total commitments under non-cancellable operating leases as follows:

	2018	2017
	£	£
<i>Amounts due:</i>		
Within one year	11,419	4,798
Between one and five years	<u>7,709</u>	<u>7,736</u>

11. Pensions

The charity operates a defined contribution pension scheme whose assets are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity and amounted to £5,932 (2017: £7,210). Contributions totalling £1,743 (2017: £1,082) were payable to the fund at the balance sheet date and are included within creditors.

12. Related party transactions

The prior Chief Executive of the charity, Norbert Lieckfeldt was a Trustee of St. Margaret's House from whom the charity rents its premises until 16th November 2017. During the year the charity paid £8,329 (2017: £8,564) to St. Margaret's House in respect of rent payable, the Licence Agreement for which is on normal commercial terms. There were no amounts outstanding at the year-end (2017: £nil).

THE BRITISH STAMMERING ASSOCIATION

Notes to the financial statements for the year ended 31 December 2018

13. Statement of funds

	Advice and Support £	Education £	Information & Support Service £	Employers Stammering Network £	BSA Scolland £	The Mentoring Pilot £	Restricted Funds Total £	Unrestricted Funds Total £
Balances brought forward at 1 January 2018	-	-	-	-	-	-	-	50,940
Income:								
The Underwood Trust	-	-	20,000	-	-	-	20,000	-
Sydney and Phyllis Goldberg Memorial Charitable Trust	-	-	-	-	-	-	-	30,000
Coward Trust	-	-	-	-	-	-	-	5,000
Charles & Elsie Sykes	-	-	-	-	-	-	-	2,000
10% Foundation EDU	-	2,000	-	-	-	-	2,000	-
Albert Hunt Trust	-	-	-	-	-	-	-	2,000
Chapman Charitable Trust	-	-	2,000	-	-	-	2,000	-
Martin Connell	-	-	-	-	-	-	-	2,000
The Hospital Saturday Trust	-	-	-	-	-	-	-	2,000
Garfield Weston Foundation	-	-	-	-	-	-	-	10,000
D'Oyly Carte Charitable Trust	-	-	-	-	-	-	-	4,000
29 May 1961 Trust	-	-	-	-	-	-	-	3,000
Anson Charitable Trust	-	-	-	-	-	-	-	2,000
Big Lottery Fund Wales	-	-	6,400	-	-	-	6,400	-
Dominic Barker Trust	-	-	1,000	-	-	3,500	4,500	-
EY	-	-	-	-	-	2,500	2,500	-
The David Brooke Charity	-	-	1,400	-	-	-	1,400	-
Other Grants	-	-	-	-	-	-	-	10,850
Legacies	-	-	-	-	-	-	-	300,851
Sundry income and donations	-	4,000	-	-	-	-	4,000	61,299
Fees	-	-	-	4,000	-	-	4,000	2,085
Other ESN income	-	-	-	5,337	-	5,338	10,675	-
Conference income	-	-	24,006	-	-	-	24,006	-
Bank interest	-	-	-	-	-	-	-	111
Total	-	6,000	54,806	9,337	-	11,338	81,481	437,198
Expenditure	-	(6,000)	(52,806)	(14,859)	-	(11,338)	(85,003)	(144,202)
Transfer from unrestricted funds	-	-	2,000	(5,523)	-	-	3,523	(3,523)
Balances carried forward at 31 December 2018	-	-	-	-	-	-	-	340,413

The restricted funds relate to specific funding received for the purposes described by the title of each fund.

THE BRITISH STAMMERING ASSOCIATION

Notes to the financial statements for the year ended 31 December 2018

14. Statement of funds (continued)

Education Fund

Monies received for the Education fund are for work undertaken to improve the educational chances and attainment of children who stammer.

Information and Support Service Fund

This fund was established to support the Helpline and Website delivering advice and support.

Employment Project Fund

Monies received in respect of this fund are to be expended on a project aimed at improving access to employment for people who stammer.

Employer's Stammering Network (ESN)

The ESN is a project hosted by the BSA where employers join the Network and receive support to create a work environment where having a stammer will no longer be the cause of prejudice or discrimination, or a bar to recruitment, promotion and success at work.