

CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)

(A company limited by guarantee)

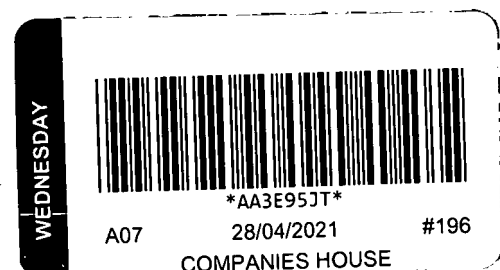
UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2020

ArmstrongWatson[®]

Accountants, Business & Financial Advisers



CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)
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CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2020**

Trustees

Mr C Allgrove, Chair
Mr E G Corrie, Treasurer
Mr P A Blacklock
Mr E A Martlew
Mr H Wilkinson
Mrs N G Wilkinson
Mr R K Bingham
Mr W T Turner (appointed 16 September 2019)
Mrs S E Barnes (resigned 16 August 2019)

Company registered number

03920466

Charity registered number

1088406

Registered office

5 Castle Street, Kendal, Cumbria, LA9 7AD

Accountants

Armstrong Watson Audit Limited, Fairview House, Victoria Place, Carlisle, Cumbria, CA1 1HP

Bankers

Barclays Bank Plc, 33 English Street, Carlisle, Cumbria, CA3 8JX

Solicitors

Burnetts Solicitors, Victoria House, Wavell Drive, Rosehill, Carlisle, Cumbria, CA1 2ST

CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)

(A company limited by guarantee)

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2020

The Trustees present their annual report together with the financial statements of the Company for the year 1 April 2019 to 31 March 2020. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

Cumbria Deaf Association is the major specialist deaf charity operating throughout Cumbria for all county residents experiencing any degree of hearing or dual sensory loss. This includes Deaf, deafened, hard of hearing and DeafBlind people.

The Charity's objectives include:

"The educational, physical, social and spiritual wellbeing of Deaf, deafened, hard of hearing and DeafBlind people of all ages and their families mainly but not exclusively in Cumbria"

To do this, we seek to involve people who are deaf, raising awareness of their rights and responsibilities and ensuring access to services by:

- Promoting the role of deaf people in the community
- Providing needs led services for individuals and groups
- Promoting positive use of all-inclusive sources of information and communication
- Identifying, developing and using the skills of staff and volunteers to support these objectives.

Key Activities

Cumbria Deaf Association's services and projects are provided to benefit Deaf, deafened, hard of hearing and DeafBlind people of all ages as well as their families and carers, work colleagues, service providers, friends, acquaintances and local communities through a number of ways as below:

- o Specialist Information Advice and Support service
- o Communication Support Unit (Interpreting service)
- o Children and Young People and Families support and respite service
- o Family sign skills courses
- o British Sign Language skills courses
- o Deaf awareness training

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Achievements and performance

a. Main achievements of the Company

The charity made substantial changes to its senior staffing with the decision by the board to make the position of CEO redundant in an effort to reduce costs, but the subsequent untimely passing of the Core Services Manager meant that there was no smooth transition of management that had been expected.

The immediate financial position was eased but put added pressure on the nominated fundraiser as the next longest serving member of staff whose Herculean efforts to turn the position around must be applauded. All this effort to reduce overheads was made possible without impacting service provision.

Although various options had been examined with regards to partnering with other organisations, the decision was made that actually keeping the main functions in-house, such as HR and payroll etc, the additional financial outlay made this counterproductive. The board continued to meet monthly throughout the year to ensure that they were appraised of the situation as it changed over the course of the year to ensure that the charity remains on a positive financial standing.

The outbreak of Covid-19 early in the year left the staff dealing with tricky situations with regards to the need to continue to provide services whilst adhering to Government restrictions with regards to social distancing and need to use additional PPE. The Trustees would like to acknowledge the efforts of staff in keeping services running throughout the first quarter of the calendar year.

Buildings

The accounting period was largely free of social distancing and lockdown caused by the Coronavirus pandemic, so both properties continued to be used by local groups for a number of activities. Although there had been a previous consideration by the board to lease space in the Kendal building to provide additional income, this was changed by a decision to close the Carlisle office and move the administrative centre to Kendal. This further reduced overheads by consolidating staff into one space.

Specialist Information, Advice & Support

CDA was successful in winning the one-year contract (2019-20) extension to provide Specialist Information and Advice services.

This service has been running and continues to provide important support to the community.

Service performance reports have demonstrated the vital need and positive benefit of the service, particularly for the most vulnerable members of the community and immediate service user feedback and community consultation has evidenced how valued this service is by service users and how beneficial the programme has been in supporting beneficiaries to progress their individual support needs.

CDA has continued to build on this solid platform by investigating more strategic partnerships and cross sector events to further improve access to information and service support, providing more choice and accessibility to support independent living and improve the quality of life of service users.

Domiciliary Care and Care Packages

As the year progressed and various service contracts were examined, it became apparent there was one which was causing the charity to lose money. The decision was taken in February 2020 to step away from the contract which led to discussions with Cumbria County Council about the possibility of them taking it back in house.

CDA continues to provide a number of smaller individual programmes of support to maintain the independent living of deaf community residents.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Achievements and performance (continued)

Children, Young People and Families

CDA has continued to seek additional funding from the Council and other bodies to ensure that the deaf young people in the community can continue to benefit from the very important work we are able to continue to provide.

CDA has also supported a number of deaf young people with Education and Health Care plans and provided family sign language sessions to improve communication within the family environment.

Communication Support Unit (CSU)

CDA's Communication Support Unit continued to provide the vital and highly valued communication support service to Deaf people, delivering over 1,000 hours of support and almost 700 assignments throughout the year including in health and education sectors.

Sign Language tuition and Deaf Awareness training

CDA continued to provide Deaf Awareness training and commercial Introduction to Sign courses over the course of the year.

Strategic Engagement

Throughout the reporting period, CDA maintained a programme of consultation and strategic engagement with deaf community groups and cross sector partners. Given the challenging economic environment, and the later onset of the pandemic, the significant changes to the procurement of specialist services for deaf people and the continuing need to ensure that civic participation and service needs of Deaf people continues to be highlighted, promoted and progressed.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Looking forward, although the charity is now operating minimal services after Cumbria County Council chose to award the Specialist Information and Advice service to an out-of-county supplier, there is a visible path back to providing more services. Several funding bids have been submitted – and several more are in the process of submission – which will start to allow us to rebuild services. The d/Deaf and hard of hearing community in Cumbria is well aware of the service that are offered by CDA – and the CSU continues to provide translation services to support health, education and other requests which will only grow as the current restrictions start to ease as the vaccination program accelerates and lockdown measures are eased.

Post year end the charity has been notified that they are a beneficiary to a significant legacy which will have a very positive impact in the Charity's finances over the short term.

Impact of Covid-19

The global pandemic was very young at the end of the accounting period covered and the first lockdown was one just over a week old at the end of the period. As 2020 progressed, the emphasis turned much more from "face to face" to online provision of information and support services as lockdowns restricted activities. Our centres in Kendal and Barrow also lay largely dormant as mandated by the rules. There was a constant review of spending throughout 2020 leading to the decision to close the Carlisle office in favour of a base in Kendal. Additionally, 3 staff members chose to retire over the course of 2020 leading to the recruitment of 2 part time administrators and a general manager. Although apparently increasing the outgoings, the net change was minimal.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

b. Reserves policy

The trustees have adopted a Reserve Policy, which is that:

"Cumbria Deaf Association has a reserve fund that can, if desired, be used to make redundancy payments in circumstances where they are necessary and assist in enabling services to be carried out for three months when funding applications for these services have been unsuccessful.

This reserve fund should be the equivalent of 15% of the total budgeted expenditure of the current financial year. The Trustees and Finance Sub Committee will monitor and review the position at its meetings."

c. Defined Benefit Pension Scheme

The defined benefit pension scheme remains in deficit, but a recalculation in this period means that the risk is somewhat mitigated. There remains one staff member in the scheme to prevent it crystallising with other staff members remaining in the alternative stakeholder pension.

Structure, governance and management

a. Constitution

Cumbria Deaf Association (working as Cumbria-DeafVision) is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association dated 7 February 2000, as amended by special resolutions dated 21 May 2001, 13 October 2007 and 19 October 2013, with a company registration number of 03920466. The company was registered with the Charity Commission on 12 September 2001 with a registration number of 1088406.

b. Methods of appointment or election of Trustees

The Association is run by a committee of members. The committee of members consists of the officers of the charity (Chair, Vice Chair, Treasurer and Secretary) and at least six other persons up to a maximum of twelve persons. The committee can appoint anyone to fill a vacancy in the membership of the committee or can co-opt additional members of the committee; however, no more than four extra members can be co-opted.

In accordance with the Memorandum and Articles of Association all members of the committee must retire at the Annual General Meeting, but are eligible for re-election.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Structure, governance and management (continued)

c. Organisational structure and decision-making policies

The Board of Trustees

The Board of Trustees meets at least quarterly and is responsible for how Cumbria Deaf Association is run. The staff and volunteers are accountable to the Board through the Chief Executive Officer.

Information and training are provided to ensure that the Trustees are well briefed with the work being undertaken by the organisation and how it is developing.

The Board is advised by Finance and Personnel sub committees. They normally meet quarterly; the former considers in detail the financial health of the association and advises members on budgetary matters, the Personnel sub committee considers a wide range of policy and personnel issues and again advises the Board.

In the year to 31 March 2020 the structure was as follows:

Personnel Sub Committee:

Trustees: Charlie Allgrove Eric Martlew

Staff: Ian Wilson

Finance Sub Committee:

Trustees: Roger Bingham Eric Corrie

Staff: Ian Wilson

Management Structure

The management team normally meets monthly to review progress against our targets and take any necessary action to make sure we are working effectively. In the year to 31 March 2020 the structure was as follows:

John Brennan, the Chief Executive, is responsible to the Board for the overall direction and day to day running of Cumbria Deaf Association.

Ian Douglas, Manager of Core Services, is responsible for the administration and financial management of Cumbria Deaf Association and for ensuring that Cumbria Deaf Association's offices are properly equipped and run.

Ian Wilson, Appeals Director, is responsible for co-ordinating all fundraising activities and grant applications that Cumbria Deaf Association is involved in.

After the redundancy of the CEO post and unfortunate passing of Ian Douglas, Ian Wilson was appointed Acting General Manager for the remainder of the financial year. The Chair of Trustees provided additional support where necessary.

d. Indemnity insurance

The Association has taken out Professional Indemnity Insurance with Victor Insurance. The policy provides indemnity for claims, including claimants' costs and expenses, made against Cumbria Deaf Association in respect of any civil liability, negligent act, error or omission incurred in the course of our professional business. The limit of indemnity is £2,000,000.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Structure, governance and management (continued)

e. Patrons

We are very grateful indeed to the following Patrons for taking an interest in the work of the Association and supporting us in many ways:

Hal Bagot DL
Susie Bagot MBE DL
Sir Chris Bonington CVO CBE DL
Gavin Borland
Lord Bragg of Wigton
Russell Brown
Robin Burgess OBE DL
Lord Campbell Savours of Allerdale
Tom Campbell
Mrs Olive Clark OBE JP DL
The Rt Reverend Graham Dow
Rt. Hon. Lord Cunningham of Felling PC DL PhD
Sir Tony Cunningham
John Dunning CBE JP DL
Tim Farron MP
Patrick Gordon Duff Pennington OBE DL
Rt Hon Lord Hutton of Furness
Lord Inglewood, DL
Eric Martlew
Elaine Murray
Ken Pallister
Jamie R. Reed
John Willis OBE FCA DL

f. Risk Management

As highlighted in the body of this report, Cumbria Deaf Association has experienced unprecedented changes and reductions to its traditional funding streams over the course of this and previous operational years. Cumbria County Council's procurement process, cost cutting exercises and decision to cease the procurement of a specialist Social Work service for Deaf people, has presented CDA with potentially its greatest financial challenge in the last thirty years.

The continuation of the Specialist Information Advice and Support Service has provided an essential service to meet deaf community needs, to compensate for the loss of the specialist Social Work service and CDA will continue to progress a range of project and partnership developments and related funding applications to improve service provision and improve/secure the organisation's future financial viability.

CDA has continued to engage with cross sector partners to optimise the potential for service development and related income generation. Dialogues were continued with the County Council, Health Trusts and Department for Works and Pensions, amongst others, to develop a more strategic, cohesive and financially attractive process to maintain and progress the development of community activities and services for Cumbrian residents with any degree of hearing or dual sensory loss.

The Board continued with a program of monthly meetings to ensure that the financial position has been closely monitor financial performance.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Plans for future periods

The Board has taken the decision that the time is now right to start to rebuild the staffing structure by recruiting two part time admin assistants and a new General Manager. This process will be started early in the next financial year and will allow CDA to start to take on more services and build more strategic relationships with other third sector organisations.

CDA has sought to maintain its services and operations by consolidating and developing essential specialist services, whilst identifying and progressing a number of project opportunities, service developments, joint working and partnership developments.

The organisation is in the process of conducting a thorough operational and financial assessment to ensure the most cost-efficient models of service delivery and continually provide best value options to potential funders.

The charity continues to look to secure funding to enhance Deaf community support and address the apparent growing marginalisation and increased sense of social isolation and exclusion expressed by many deaf community members, exacerbated by the lack of access to mainstream services and support.

CDA continues to seek to consolidate local authority support for the statutory provision of short break/respite for deaf children and young people, whilst working with Children's Services and Teachers of the Deaf (ToD) to enhance the support offered to beneficiaries and their families and the delivery of Education and Health Care plans.

The Charity will also progress individual funding applications to support, maintain and develop the various range of activities identified to ensure that deaf children young people and their families enjoy a full, active and inclusive equality of life experience and feel confident and capable of contributing positively to community life.

Acknowledgements

Cumbria Deaf Association is supported by a significant number of funders and individuals, without which we could not operate effectively. We are also indebted to the people who have generously remembered us in their wills.

Our gratitude is extended to all the agencies, organisations and individuals from which we received funding during the year to 31 March 2020.

CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Statement of Trustees' responsibilities

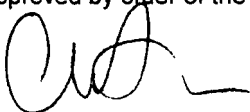
The Trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:



.....
Mr C Allgrove
Chairman

Date: 23/4/2021

CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)
(A company limited by guarantee)

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2020**

Independent examiner's report to the Trustees of Cumbria Deaf Association (working as Cumbria-DeafVision) ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2020.

Responsibilities and basis of report

As the Trustees of the Company (and 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').

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 the Company's accounts 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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters, other than those fully detailed below, have come to my attention in connection with the examination giving me reasonable cause to believe that in any material respect:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; 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)].

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Matter of concern - Going concern

As disclosed in note 2.2 to the accounts and in the Trustees' Report on page 4 of the accounts, the Trustees have assessed the going concern of the Charity. The Charity is now operating on minimal services following the loss of the Specialist Information and Advice service contract and has received significant legacy income in April 2021. These factors indicate that a material uncertainty exists that may cast doubt on the Charity's ability to continue as a going concern.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company'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 Company and the Company's Trustees as a body, for my work or for this report.

CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)
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INDEPENDENT EXAMINER'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2020

Signed:



Dated: 26/04/2021

Andrew Kennon

FCA

ARMSTRONG WATSON AUDIT LIMITED
Chartered Accountants, Carlisle

CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)
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STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2020

	Note	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income from:					
Donations and legacies	3	-	18,145	18,145	15,077
Charitable activities	4	-	293,546	293,546	451,273
Investments	5	-	36	36	203
Total income		-	311,727	311,727	466,553
Expenditure on:					
Raising funds	6	-	10,717	10,717	11,756
Charitable activities	7	1,635	421,437	423,072	455,845
Total expenditure		1,635	432,154	433,789	467,601
Net movement in funds before other recognised gains		(1,635)	(120,427)	(122,062)	(1,048)
Other recognised gains:					
Actuarial gains on defined benefit pension schemes	20	-	36,000	36,000	89,000
Net movement in funds		(1,635)	(84,427)	(86,062)	87,952
Reconciliation of funds:					
Total funds brought forward		6,630	123,015	129,645	41,693
Net movement in funds		(1,635)	(84,427)	(86,062)	87,952
Total funds carried forward		4,995	38,588	43,583	129,645

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 15 to 31 form part of these financial statements.

CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)

(A company limited by guarantee)

REGISTERED NUMBER: 03920466

**BALANCE SHEET
AS AT 31 MARCH 2020**

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	12	214,588	229,268
		<u>214,588</u>	<u>229,268</u>
Current assets			
Debtors	14	24,235	57,394
Cash at bank and in hand		28,566	90,589
		<u>52,801</u>	<u>147,983</u>
Creditors: amounts falling due within one year	15	(28,806)	(11,606)
Net current assets		<u>23,995</u>	<u>136,377</u>
Total assets less current liabilities		<u>238,583</u>	<u>365,645</u>
Net assets excluding pension liability		<u>238,583</u>	<u>365,645</u>
Defined benefit pension scheme liability	20	(195,000)	(236,000)
Total net assets		<u><u>43,583</u></u>	<u><u>129,645</u></u>
Charity funds			
Restricted funds	17	4,995	6,630
Unrestricted funds			
Unrestricted funds excluding pension asset	17	233,588	359,015
Pension reserve	17	(195,000)	(236,000)
Total unrestricted funds	17	<u>38,588</u>	<u>123,015</u>
Total funds		<u><u>43,583</u></u>	<u><u>129,645</u></u>

CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)

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REGISTERED NUMBER: 03920466

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2020

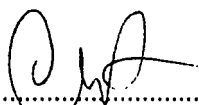
The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

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



.....
Mr G Allgrove

Chairman

Date: 23/4/2021

The notes on pages 15 to 31 form part of these financial statements.

CUMBRIA DEAF ASSOCIATION (WORKING AS CUMBRIA-DEAFVISION)
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

1. General information

The charity is a company limited by guarantee incorporated in the England and Wales. The registered office address is 5 Castle Street, Kendal, Cumbria, England, LA9 7AD.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cumbria Deaf Association (working as Cumbria-DeafVision) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

On 11th March 2020 the World Health Organisation announced that COVID-19 was a global pandemic which led to enforced restrictions and business closures being introduced by the UK Government. At the time of approving the financial statements, the Trustees have considered the ongoing impact on the operations and finances of the charity. New working methods have been successfully implemented which have allowed all services continue to be delivered to service users.

The Trustees have also reviewed the circumstances that led to the significant reduction in incoming resources and subsequent reduction in funds from £123,015 to £43,583, and the implications on the ongoing viability of the charities operations. Significant legacy income has been received since the year end with further income still due to the Charity. The Trustees consider the Going Concern Basis to be appropriate, with a full assessment included in the Trustees Report.

2.3 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Company has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Company, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Company to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold property	-	2% Straight line
Fixtures and fittings	-	15% Reducing balance
Office equipment	-	10% Straight line

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

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2. Accounting policies (continued)

2.8 Liabilities

Liabilities and provisions are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.9 Financial Instruments

The Company only has financial assets and financial 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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Company to the fund in respect of the year.

The Company also operates a defined benefits pension scheme and the pension charge is based on a full actuarial valuation dated 2 December 2018.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company 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 Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

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3. Income from donations and legacies

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Donations	-	6,145	6,145
Legacies	-	2,000	2,000
Grants	-	10,000	10,000
	-	18,145	18,145

	Restricted funds 2019 £	Unrestricted funds 2019 £	Total funds 2019 £
Donations	-	4,510	4,510
Legacies	-	2,111	2,111
Grants	8,456	-	8,456
	8,456	6,621	15,077

4. Income from charitable activities

	Unrestricted funds 2020 £	Total funds 2020 £
Income from charitable activities	293,546	293,546

	Restricted funds 2019 £	Unrestricted funds 2019 £	Total funds 2019 £
Income from charitable activities	211,592	239,681	451,273

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5. Investment Income

	Unrestricted funds 2020 £	Total funds 2020 £
Investment income - other local investments	36	36

	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Investment income	203	203

6. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2020 £	Total funds 2020 £
Costs of raising voluntary income	1,226	1,226
Costs of raising voluntary income - wages and salaries	9,491	9,491
	<u>10,717</u>	<u>10,717</u>

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**NOTES TO THE FINANCIAL STATEMENTS
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6. Expenditure on raising funds (continued)

Costs of raising voluntary income (continued)

	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Costs of raising voluntary income	1,394	1,394
Costs of raising voluntary income - wages and salaries	10,362	10,362
	<u>11,756</u>	<u>11,756</u>

7. Analysis of expenditure on charitable activities

Summary by fund type

	<i>Restricted funds 2020 £</i>	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Statutory Services	1,635	421,437	423,072

	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Statutory Services	451,996	451,996
Community Services	3,115	3,115
Training Services	734	734
	<u>455,845</u>	<u>455,845</u>

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**NOTES TO THE FINANCIAL STATEMENTS
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8. Analysis of expenditure by activities

	Activities undertaken directly 2020 £	Support costs 2020 £	Total funds 2020 £
Statutory Services	355,092	67,980	423,072

	Activities undertaken directly 2019 £	Support costs 2019 £	Total funds 2019 £
Statutory Services	339,071	112,925	451,996
Community Services	2,413	702	3,115
Training Services	543	191	734
	<u>342,027</u>	<u>113,818</u>	<u>455,845</u>

Analysis of direct costs

	Statutory Services 2020 £	Community Services 2020 £	Training Services 2020 £	Total funds 2020 £
Pension finance costs	6,000	-	-	6,000
Staff costs	272,849	-	-	272,849
Depreciation	14,680	-	-	14,680
Light & Heat	2,545	-	-	2,545
Insurance	3,982	-	-	3,982
Travel costs	17,538	-	-	17,538
Stationery, postage, phone & sundries	4,956	-	-	4,956
Training and recruitment	638	-	-	638
ICT support	9,336	-	-	9,336
Marketing	3,586	-	-	3,586
Project specific direct costs	7,785	-	-	7,785
Consultancy fees	11,197	-	-	11,197
	<u>355,092</u>	<u>-</u>	<u>-</u>	<u>355,092</u>

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NOTES TO THE FINANCIAL STATEMENTS
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8. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	Statutory Services 2019 £	Community Services 2019 £	Training Services 2019 £	Total funds 2019 £
Pension finance costs	8,000	-	-	8,000
Staff costs	271,842	1,995	543	274,380
Depreciation	15,093	-	-	15,093
Light & heat	599	-	-	599
Insurance	4,700	-	-	4,700
Travel costs	20,726	-	-	20,726
Stationery, postage, phone & sundries	6,100	418	-	6,518
Training and recruitment	908	-	-	908
ICT support	6,548	-	-	6,548
Marketing	2,841	-	-	2,841
Project specific direct costs	1,714	-	-	1,714
	339,071	2,413	543	342,027

Analysis of support costs

	Statutory Services 2020 £	Community Services 2020 £	Training Services 2020 £	Total funds 2020 £
Staff costs	46,756	-	-	46,756
Repairs and maintenance	594	-	-	594
Consultancy	2,400	-	-	2,400
Support costs	8,790	-	-	8,790
Governance costs	9,440	-	-	9,440
	67,980	-	-	67,980

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8. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

	Statutory Services 2019 £	Community Services 2019 £	Training Services 2019 £	Total funds 2019 £
Staff costs	94,597	702	191	95,490
Repairs and maintenance	5,501	-	-	5,501
Support costs	8,016	-	-	8,016
Governance costs	4,811	-	-	4,811
	112,925	702	191	113,818

9. Independent examiner's remuneration

	2020 £	2019 £
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	4,700	4,700

10. Staff costs

	2020 £	2019 £
Wages and salaries	293,921	339,585
Social security costs	16,700	23,621
Contribution to defined contribution pension schemes	14,475	16,026
Operating costs of defined benefit pension schemes	4,000	1,000
	329,096	380,232

During the year a redundancy payment was made to a member of key management personnel totalling £3,150. This is included within wages and salaries and was paid from unrestricted funds.

The average number of persons employed by the Company during the year was as follows:

	2020 No.	2019 No.
Administrative staff	16	18

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10. Staff costs (continued)

No employee received remuneration amounting to more than £60,000 in either year.

During the year remuneration amounting to £37,164 (2019 - £87,846) and was payable to 2 members of staff deemed to be key management.

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2019 - £NIL).

During the year ended 31 March 2020, no Trustee expenses have been incurred (2019 - £NIL).

12. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 April 2019	289,299	67,384	24,608	381,291
At 31 March 2020	289,299	67,384	24,608	381,291
Depreciation				
At 1 April 2019	127,904	15,101	9,018	152,023
Charge for the year	5,603	6,738	2,339	14,680
At 31 March 2020	133,507	21,839	11,357	166,703
Net book value				
At 31 March 2020	155,792	45,545	13,251	214,588
At 31 March 2019	161,395	52,283	15,590	229,268

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NOTES TO THE FINANCIAL STATEMENTS
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13. Fixed asset investments

	Unlisted Investments £
Cost or valuation	
At 1 April 2019	10,000
	<hr/>
At 31 March 2020	10,000
	<hr/>
Impairment	
At 1 April 2019	10,000
	<hr/>
At 31 March 2020	10,000
	<hr/>

The Trustees have considered the valuation of the investment in Deaf UK Limited and believe at the present time that due to the dormant status of the company's operations the value of the investment is impaired and a more realistic value is £Nil. The Trustees will continue to hold the shares in the company with the objective of reassessing the valuation of the investment once the operations of Deaf UK Limited become active.

14. Debtors

	2020 £	2019 £
Due within one year		
Trade debtors	9,664	1,540
Other debtors	-	18,830
Prepayments and accrued income	14,571	37,024
	<hr/>	<hr/>
	24,235	57,394
	<hr/>	<hr/>

15. Creditors: Amounts falling due within one year

	2020 £	2019 £
Trade creditors	15,890	6,747
Other taxation and social security	8,216	-
Accruals and deferred income	4,700	4,859
	<hr/>	<hr/>
	28,806	11,606
	<hr/>	<hr/>

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**NOTES TO THE FINANCIAL STATEMENTS
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16. Financial Instruments

	2020 £	2019 £
Financial assets		
Financial assets measured at fair value through income and expenditure	<u>28,566</u>	<u>90,589</u>

17. Statement of funds

Statement of funds - current year

	Balance at 1 April 2019 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2020 £
Unrestricted funds					
General Funds	359,015	311,727	(437,154)	-	233,588
Pension reserve	(236,000)	-	5,000	36,000	(195,000)
	<u>123,015</u>	<u>311,727</u>	<u>(432,154)</u>	<u>36,000</u>	<u>38,588</u>
Restricted funds					
Mental Health	967	-	(967)	-	-
Healthy Eating Group	368	-	(368)	-	-
Deaf Awareness	300	-	(300)	-	-
Smart Energy in Communities	4,995	-	-	-	4,995
	<u>6,630</u>	<u>-</u>	<u>(1,635)</u>	<u>-</u>	<u>4,995</u>
Total of funds	<u>129,645</u>	<u>311,727</u>	<u>(433,789)</u>	<u>36,000</u>	<u>43,583</u>

Mental Health - this fund supported the work of our Deaf Awareness service and helped to fund a Deafness/Mental Health conference and some research.

Healthy Eating Group - this fund was in respect of money received to provide 1:1 support to a service user regarding healthy lifestyle choices.

Deaf Awareness – funding from the NCI programme enabled us to deliver a number of basic Deaf Awareness training sessions across all of Cumbria. This stopped in March 2016 when the NCI programme changed its emphasis. We do continue to provide Deaf Awareness training on an ad hoc basis for businesses and other organisations.

Smart Energy in Communities - this funding was provided to allow the Charity to support service users during the process of switching to smart energy meters.

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**NOTES TO THE FINANCIAL STATEMENTS
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17. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2018</i> £	<i>Income</i> £	<i>Expenditure</i> £	<i>Transfers in/out</i> £	<i>Gains/ (Losses)</i> £	<i>Balance at 31 March 2019</i> £
Unrestricted funds						
General Funds	318,305	231,505	(190,605)	(190)	-	359,015
Pension reserve	(331,000)	15,000	(9,000)	-	89,000	(236,000)
	<u>(12,695)</u>	<u>246,505</u>	<u>(199,605)</u>	<u>(190)</u>	<u>89,000</u>	<u>123,015</u>
Restricted funds						
Care Packages	-	178,467	(178,467)	-	-	-
Barrow Development	2,748	15,129	(17,877)	-	-	-
Mental Health	967	-	-	-	-	967
Laidlaw Nursery	5,000	-	(5,000)	-	-	-
Healthy Eating Group	-	3,461	(3,093)	-	-	368
Tablets for Health	-	-	(79)	79	-	-
Floods 2015	-	-	(111)	111	-	-
Deaf Awareness	-	1,067	(767)	-	-	300
Neighbourhood Care	96	-	(96)	-	-	-
Children & Young Peoples Services	45,577	16,929	(62,506)	-	-	-
Smart Energy in Communities	-	4,995	-	-	-	4,995
	<u>54,388</u>	<u>220,048</u>	<u>(267,996)</u>	<u>190</u>	<u>-</u>	<u>6,630</u>
Total of funds	<u>41,693</u>	<u>466,553</u>	<u>(467,601)</u>	<u>-</u>	<u>89,000</u>	<u>129,645</u>

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18. Summary of funds

Summary of funds - current year

	Balance at 1 April 2019 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2020 £
General funds	123,015	311,727	(432,154)	36,000	38,588
Restricted funds	6,630	-	(1,635)	-	4,995
	<u>129,645</u>	<u>311,727</u>	<u>(433,789)</u>	<u>36,000</u>	<u>43,583</u>

Summary of funds - prior year

	Balance at 1 April 2018 £	Income £	Expenditure £	Transfers In/out £	Gains/ (Losses) £	Balance at 31 March 2019 £
General funds	(12,695)	246,505	(199,605)	(190)	89,000	123,015
Restricted funds	54,388	220,048	(267,996)	190	-	6,630
	<u>41,693</u>	<u>466,553</u>	<u>(467,601)</u>	<u>-</u>	<u>89,000</u>	<u>129,645</u>

19. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	-	214,588	214,588
Current assets	4,995	47,806	52,801
Creditors due within one year	-	(28,806)	(28,806)
Provisions for liabilities and charges	-	(195,000)	(195,000)
Total	<u>4,995</u>	<u>38,588</u>	<u>43,583</u>

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19. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior period

	<i>Restricted funds 2019 £</i>	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Tangible fixed assets	-	229,268	229,268
Current assets	6,630	141,353	147,983
Creditors due within one year	-	(11,606)	(11,606)
Provisions for liabilities and charges	-	(236,000)	(236,000)
Total	6,630	123,015	129,645

20. Pension commitments

The Company operates a defined benefit pension scheme.

The charity contributes to the Cumbria Local Government pension scheme on behalf of some of its employees to provide benefits based on final pensionable pay. Contributions are charged to the income and expenditure account so as to spread the cost of pensions over employees' working lives with the company. The contributions are determined by a qualified actuary on the basis of triennial valuations using the projected unit method.

The scheme is currently in deficit and in the year ended 31 March 2018 the Trustees agreed to pay Deficit Recovery Contributions totalling £44,400 over the following 3 years.

Principal actuarial assumptions at the Balance sheet date (expressed as weighted averages):

	At 31 March 2020 %	At 31 March 2019 %
Discount rate	2.4	2.4
Expected return on scheme assets	-3.57	6.54
Future salary increases	3.6	3.7
Future pension increases	2.2	2.3
Inflation assumption	2.1	2.2

	At 31 March 2020 Years	At 31 March 2019 Years
Mortality rates (in years)		
- for a male aged 65 now	24.1	24.1
- at 65 for a male aged 45 now	22.5	22.5
- for a female aged 65 now	27.5	27.5
- at 65 for a female aged 45 now	26.5	26.5

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20. Pension commitments (continued)

The Company's share of the assets in the scheme was:

	At 31 March 2020 £	At 31 March 2019 £
Equities	1,462,000	1,648,000
Corporate bonds	785,000	839,000
Property	186,000	323,000
Cash and other liquid assets	151,000	166,000
Other	571,000	492,000
Total fair value of assets	3,155,000	3,468,000

The actual return on scheme assets was £121,000 (2019 - £215,000).

The amounts recognised in the Statement of financial activities are as follows:

	2020 £	2019 £
Current service cost	1,000	1,000
Past service cost	3,000	-
Interest income	(82,000)	(89,000)
Interest cost	88,000	97,000
Total amount recognised in the Statement of financial activities	10,000	9,000

Movements in the present value of the defined benefit obligation were as follows:

	2020 £
Opening defined benefit obligation	3,704,000
Current service cost	1,000
Interest cost	88,000
Actuarial (gains)/losses	(290,000)
Benefits paid	(156,000)
Past service costs	3,000
Closing defined benefit obligation	3,350,000

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20. Pension commitments (continued)

Movements in the fair value of the Company's share of scheme assets were as follows:

	2020
	£
Opening fair value of scheme assets	3,468,000
Expected return on assets	82,000
Actuarial (losses)/gains	(254,000)
Contributions by employer	15,000
Benefits paid	(156,000)
Closing fair value of scheme assets	<u>3,155,000</u>

21. Related party transactions

The Company has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Company at 31 March 2020.