

Company Registration Number: 4297778

Charity Registration Numbers: 1089967/SC038866

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

**Financial statements**  
**31 December 2016**

# THE BRITISH STAMMERING ASSOCIATION

## Financial statements for the year ended 31 December 2016

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# THE BRITISH STAMMERING ASSOCIATION

## Reference and administrative information

### Trustees

**Chair:** Tim Fell

**Vice-Chair:** Patrick Campbell

**Minutes Secretary:** Robert Pinn

**Honorary Treasurer:** Jennifer Roche

Julia Ammon (from 15 October 2016)  
Paul Blythe (to 15 October 2016)  
James Lang (to 21 September 2016)  
Mhairi MacDonald (from 15 October 2016)  
Claire Norman (from 15 October 2016)  
Robert Pinn

**Chief Executive:** Norbert Lieckfeldt

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

**Website:** [www.stammering.org](http://www.stammering.org)

**Independent Examiner:** Moore Stephens 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 4297778  
Registered Charity Nos 1089967/SC038866

# THE BRITISH STAMMERING ASSOCIATION

## Trustees' Report for the year ended 31 December 2016

The trustees submit their annual report and the audited financial statements of the British Stammering Association ("the Association" or "the BSA") for the twelve months ended 31 December 2016. 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 and an Employers Stammering Network Sub-committee to support the ESN's work. Operational management of the Association has been delegated to BSA's Chief Executive.

### Achievements and Performance

#### Overview

**"I came away feeling amazing and strong and feel I can do anything"**

BSA has served our community and contributed towards public benefit to a degree which is a tribute and testimony to the professionalism and dedication of all our trustees and staff.

BSA agreed a new Vision statement in 2016 "A society where every person who stammers has as much chance of a full and rewarding life as anyone else".

We are delivering on this by keeping a focus on where we can achieve most with a very small staff team and volunteers. We

- offer direct information and support to over 3,500 adults who stammer and parents of stammering children via our telephone and email information service
- deliver web-based information to nearly half a million separate users through our website [stammering.org](http://stammering.org), and our education mini-sites such as [stammering.org/expertparent](http://stammering.org/expertparent), and [stammering.org/send](http://stammering.org/send)
- deliver information and peer support to the thousands who visit our Facebook page, who have joined our closed Facebook group or who follow us on our two Twitter accounts (@stammer and @stammering4work);
- make a real difference to adults who stammer in employment – changing lives where it really matters;
- bring people who stammer together in events such as our National Conference and our Open Days; and influence policy directly through our input in the Disability Expert Advisory Panel or the Bercow Ten Year On Review.

# THE BRITISH STAMMERING ASSOCIATION

## Trustees' Report for the year ended 31 December 2016

### Annual Report

Since 1978 the British Stammering Association is the UK's national charity working on behalf of both children and adults who stammer. We support those affected by stammering with practical help, advice and information. In addition, we work with policy makers to make sure the needs of those who stammer are taken into consideration when new laws are introduced, which could potentially impact those who stammer. British Stammering Association's impact is disproportionate to the very small staff team of less than four full time equivalents, combined with dedicated volunteers.. One of our supporters once said "BSA is like a tardis in reverse, much bigger on the outside than the inside". Here is how we have helped thousands of people during the last 12 months.

### Information and Support Service:

At the centre of everything we do at the British Stammering Association is our Information and Support Service. This includes an education helpline, general helpline and email answering service, other online support, as well as a comprehensive website being viewed around half a million times by the end of 2016 while Closed Facebook Group daily supported over 2,500 members.

Our Information and Support Service takes over 3,500 calls and emails each year. Increasingly we hear more complex stories: issues around professional qualifications, employment and recruitment as well as the difficulties many face accessing NHS help.

*"When I called you, I was at my wits end. Being able to talk about my little girl's speech helped me so much. You were the first ones to tell me I wasn't to blame! And the first ones to take it seriously, and we're now on the waiting list for speech therapy. It feels like a huge weight has been lifted..."*

Our education helpline especially has found that enquiries by parents (but also by SLTs and teaching staff) are often very complex and can lead to detailed case work.

Our specialist education mini-sites [www.stammering.org/expertparent](http://www.stammering.org/expertparent) and [www.stammering.org/send](http://www.stammering.org/send) are being used well. Around 6,000 separate users access each one every year. These are unique resources and parents are clearly finding them very helpful; but they are equally used by both education professionals and speech and language therapists.

### Annual Conference

Our bi-annual conference took place in Manchester. Over 200 people attended over 2 days. Members of the Manchester Support Group organised the conference, and Ed Balls (former Labour MP, Shadow Chancellor and 'Strictly' star) joined us as the keynote speaker.

*"I was buzzing all the way home. It was really good to spend time with others who truly understand stammering."*

The most exciting and inspirational part of any British Stammering Association Open Day is the 'Open Mic' session. This is where participants, in front of all others, are encouraged to take to the microphone and talk about their experiences of the day. For many this is a brave step outside of their comfort zone but the pay offs of this incredible feat are increased confidence and self-esteem.

### Membership

In 2016 Trustees took a very big and important decision. The BSA is and remains a membership organisation. However, membership numbers had started to drop, our annual subscription fee was low and administering renewals was expensive. In October 2016, members voted to change our Constitution at an EGM, making membership free for everyone.

# THE BRITISH STAMMERING ASSOCIATION

## Trustees' Report for the year ended 31 December 2016

This has been very successful and since the beginning of the year, we have gained nearly 600 extra members. This exciting step means we will add significant weight to our voice, when speaking on behalf of the stammering community.

Previously, c 80% of our membership fees were paid by standing orders or, in the case of more recent members, by direct debits. We have informed our members that they are entitled to withdraw the annual payment but are pleased to say that virtually all of them appear to have chosen to maintain their payment as a donation.

### Employers Stammering Network

Our Employers Stammering Network continues to work directly with employers, individual employees and with Government departments to ensure that stammering is no longer a barrier to career choice, recruitment or professional success. The support and input of Helen Carpenter, our ESN Manager, in her first full year in post, has acted as an invaluable catalyst for further development.

In 2016 we made significant progress in strengthening and deepening our network of individual champions, in ESN member organisations and beyond, partly through our series of *Redefining Stammering At Work* workshops, uniquely led by a combination of speech therapists (9sam Simpson, Rachel Everard, Carolyn Cheasman) and business leaders (Iain Wilkie).

*"I gained so much knowledge, confidence and inspiration from everyone involved...this workshop was definitely a defining moment in my journey and I am determined to attend future events."*

Increased confidence has also led to demonstrable achievements at work:

*"The new role is a career step-up for me and something that I have been looking for over the past couple of years. The decision to move has been a difficult one...however, the interaction I have had with yourselves and as part of the wider ESN group has given me the confidence to take the step I have probably been putting off for far too long"*

*"I was nominated for a People Oscar in my company due to my work developing a Stammering Network and I have been lucky to win. I want to share this with you at the ESN and also thank you, because this has all been possible due to all the support you have given me."*

In 2016 we also ran three half-day sessions together with (name City Lit here?) on *Stammering Awareness for Managers*, for public and private sector participants, including managers from HR and Diversity & Inclusion teams:

*"I learnt so much about stammering. I had no idea of the impact stammering has on people, and what we need to do as an organisation to encourage people to feel comfortable enough to disclose."*

Our posters, originally developed for us by Ogilvy & Mather (pro bono) in time for International Stammering Awareness day in 2015, are being used by our members to showcase the strengths that individual people who stammer bring to their workplace. We have made good progress in reaching out through these and through an increasing number of blogs and other web-based activity

Two networks have been especially active during the year: the Defence Stammering Network and the Civil Service Stammering Network which launched its own closed Facebook page for members and reached well over 50 members very quickly. Taking a strategic approach, an ESN champion successfully addressed a meeting of board level disability champions in the Civil Service in November, challenging them to make communication more inclusive for people who stammer and to campaign for more positive attitudes to stammering.

Once again, we are very grateful for the generous support of ESN Co-Chair Iain Wilkie: we have been able to run our series of "Re-defining Stammering at Work" workshops to identify and support local champions with thanks to his financial support. We are grateful for his time, his counsel, and his leadership.

# THE BRITISH STAMMERING ASSOCIATION

## Trustees' Report for the year ended 31 December 2016

We are delighted that ESN co-founders Capt James Lang and Sgt Emmanuel Ottih were listed in the 2016 Honours Lists for their contributions.

ESN co-Chair Iain Wilkie is advising the DWP's *Expert Advisory Group Work and Health*, while co-Chair Norbert Lieckfeldt is a member of Civil Service's Disability Expert Advisory Panel, called by the Civil Service's Disability Champion Philip Rutnam (Permanent Secretary, Home Office).

### Open Day and Bi-Annual Conference

A dedicated team of British Stammering Association volunteers put together a programme of talks and presentations for an Open Day in London in April.

Radio Presenter Shelagh Fogarty opened the day with an informative talk about how someone with a stammer can work in broadcasting.

Over 100 people attended the day. Many people who have never attended one of our Open Days attended this one so it was good to see 'new faces'. The feedback was exceedingly positive, showing how important these occasions are. One new attendee said:

*"I came away feeling amazing and strong and feel I can do anything. So inspiring to hear from other people and it inspires me too."*

Open Days are a really important part of the work we do. They help to break the isolation of stammering and bring people who stammer together to share ideas, thoughts and feelings on their disability. Many find it reassuring to meet others who know from personal experience the emotional highs and lows associated with stammering.

### International Stammering Awareness Day

International Stammering Awareness Day happens on the 22<sup>nd</sup> October each year. Stammering associations, individuals and groups around the world organise events to mark the day and raise awareness. In 2015, for the first time, a group of UK organisations came together and collaborated from the stammering and speech and language community (in addition to the BSA, this included City Lit, Royal College of Speech and Language Therapists and Action for Stammering Children).

In this second year, we jointly held an event at the House of Commons raising awareness of the fact that stammering therapy changes lives - and it is becoming an endangered category in a cash-strapped NHS. Amazing speeches were given by John Bercow MP, BSA patron Ed Balls and George Freeman MP – a person who stammers himself and a father of a stammering child.

### Working with others

BSA is a firm believer in collaborating and sharing our knowledge and expertise. We are active members of the Communication Trust, the umbrella charity for about 50 charitable organisations working in children's speech, language and communication needs. The Trust is crucial in offering BSA a wider picture of the political landscape for our children, and offers us an important voice to make our concerns heard at the highest level.

BSA is a founding member of the Stammering Network, a collaboration between BSA, the Employers Stammering Network and other leading charities in the field of stammering. In 2016, for only the second time, we held a joint event raising the importance of NHS speech therapy for adults and children who stammer.

### Thank You

The trustees are indebted to all whose contributions are making the work of the Association possible. Our members have once again been very generous with their donations, and many have chosen to subscribe to the gift aid scheme which is becoming increasingly important.

# THE BRITISH STAMMERING ASSOCIATION

## Trustees' Report for the year ended 31 December 2016

A special thanks must go to our volunteers who are particularly important – they work in support of our Telephone Helpline, the Employers Stammering Network, Open Days, and fundraising, as well as the BSA Library and office support.

Stammering is very often a baffling condition. Treatment outcomes can be variable; prevention cannot be guaranteed; and while the neurological basis of stammering is being confirmed with every new research finding, there is still so much we do not know. As a condition, stammering is neglected in terms of recognition and treatment. And yet, we have the support of a group of regular charitable donors assisting the general work of the Association. Their enduring support is very much appreciated and we could not exist without them.

We are also grateful that our projects and plans find the support of charitable and statutory funders. It is through these projects that we can influence the work of organisations and professionals, whether in healthcare, education or in the employment field, thus aiding us in our mission to create a world that understands stammering.

And finally, the trustees would like to put on record their thanks to our members for their interest and support. BSA is a membership organisation and we rely on them to sustain us, to inspire us and to support us with their time freely given.

### **Financial Review**

After a difficult few years, we have managed to close the gap, and are (even discounting the income and expenditure of the Conference) at an income that is more than 10% higher than in 2015. The cashflow for 2017 is currently predicting a surplus.

Trustees are aware that our financial systems need updating and refining, and took the decision to recruit an experienced part-time finance manager who joined the charity in March 2016.

As in previous years, the bulk of our income comes from Trust fundraising, with contributions from members (through subscriptions and donations) as well as a more recent income stream, subscriptions from members of the Employers Stammering Network. Recruiting a fundraiser whose role is to provide a steady income stream has borne fruit.

### **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 Working party to support the Association in its journey to a more modern way of managing accounting and financial reporting, to keep close oversight over the finances and to enable the Trustees to fulfil their responsibilities.

### **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 Society 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.



# THE BRITISH STAMMERING ASSOCIATION

## Trustees' Report for the year ended 31 December 2016

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 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 9 September 2017.



Tim Fell  
Chair

# **THE BRITISH STAMMERING ASSOCIATION**

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

I report on the accounts of The British Stammering Association for the year ended 31 December 2016 which comprise of the Statement of Financial Activities, the Balance Sheet and the related notes.

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.

### **Respective responsibilities of Trustees and Examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act and under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### **Basis of Independent Examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes a consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

# THE BRITISH STAMMERING ASSOCIATION

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

### Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Richard Willis FCA  
Moore Stephens LLP  
150 Aldersgate Street  
London  
EC1A 4AB

11/9/2017

# THE BRITISH STAMMERING ASSOCIATION

## Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 December 2016

	Notes	Unrestricted funds £	Restricted funds £	Total 2016 £	Total 2015 £
<b>Income from:</b>					
Donations and legacies	2	133,697	18,718	152,415	135,877
Charitable activities	3	2,677	41,978	44,655	20,518
Investments – bank interest receivable		24	-	24	15
<b>Total income</b>		<b>136,398</b>	<b>60,696</b>	<b>197,094</b>	<b>156,410</b>
<b>Expenditure on:</b>					
Fundraising		27,834	-	27,834	20,214
Charitable activities:					
<i>Advice and Support</i>		49,651	-	49,651	50,254
<i>Education</i>		12,364	9,198	21,562	16,370
<i>Information &amp; Support Service</i>		41,696	20,174	61,870	46,691
<i>Employers Stammering Network</i>		3,440	21,804	25,244	21,243
<i>Careers Guidance</i>		-	5,105	5,105	620
<i>BSA (Scotland)</i>		1,057	-	1,057	1,500
<b>Total expenditure</b>	4	<b>136,042</b>	<b>56,281</b>	<b>192,323</b>	<b>156,892</b>
<b>Net movement income/(expenditure)</b>		<b>355</b>	<b>4,415</b>	<b>4,770</b>	<b>(482)</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		25,013	1,932	26,945	27,427
<b>Total funds carried forward</b>		<b>25,368</b>	<b>6,347</b>	<b>31,715</b>	<b>26,945</b>

All amounts relate to the continuing activities of the Association.

The notes on pages 10 to 15 form part of these financial statements.

# THE BRITISH STAMMERING ASSOCIATION

## Balance sheet as at 31 December 2016

	Notes	2016 £	2015 £
<b>Current assets</b>			
Stock	7	676	1,353
Debtors	8	1,472	9,611
Cash at bank and in hand		35,677	29,861
		<u>37,825</u>	<u>40,825</u>
<b>Creditors: amounts falling due within one year</b>	9	<u>(6,110)</u>	<u>(13,880)</u>
<b>Net assets</b>		<u><u>31,715</u></u>	<u><u>26,945</u></u>
<b>Represented by:</b>			
Unrestricted funds	14	25,368	25,013
Restricted funds	14	6,347	1,932
	10	<u><u>31,715</u></u>	<u><u>26,945</u></u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2016.

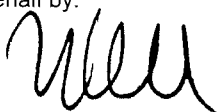
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2016 in accordance with Section 476 of the Companies Act 2006.

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 09 September 2017 and signed on their behalf by:



Tim Fell  
Chair  
Company Number: 4297778

The notes on pages 10 to 15 form part of these financial statements.

# THE BRITISH STAMMERING ASSOCIATION

## Notes to the financial statements For the year ended 31 December 2016

### 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 962 members at 31 December 2016 (2015: 879). 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 2016

### 1. Accounting policies (continued)

(f) **Stock**

Stock of books and CDs / DVDs is valued at the lower of cost and net realisable value. Stocks of leaflets are not valued.

(g) **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.

(h) **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.

(i) **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.

(j) **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 2016 £	Total 2015 £
Grants	73,377	18,718	92,095	60,199
Membership subscriptions	12,917	-	12,917	13,245
Donations	46,402	-	46,402	61,933
Legacy	1,000	-	1,000	500
	<u>133,696</u>	<u>18,718</u>	<u>152,414</u>	<u>135,877</u>

In the previous year, £19,629 of donation and legacy income related to restricted funds and £116,248 related to unrestricted funds.

### 3. Charitable activities

	Unrestricted funds £	Restricted funds £	Total 2016 £	Total 2015 £
Employers Stammering Network	-	21,804	21,804	18,000
Conference and open days	-	20,174	20,174	1,768
Sales of books and videos	2,677	-	2,677	750
	<u>2,677</u>	<u>41,978</u>	<u>44,655</u>	<u>20,518</u>

In the previous year, £18,000 of income from charitable activities related to restricted funds and £2,518 related to unrestricted funds.

# THE BRITISH STAMMERING ASSOCIATION

## Notes to the financial statements For the year ended 31 December 2016

4.	Total expenditure	Staff costs (note 5) £	Conference costs £	Other direct costs £	Support costs £	Governance costs £	Total 2016 £	Total 2015 £
	Fundraising	23,450		663	3,721	-	27,834	20,214
	Charitable activities:							
	Advice & Support	23,428	-	12,748	10,098	3,378	49,651	50,254
	Education	15,628	-	277	5,657	-	21,562	16,370
	Information & Support Service	28,434	21,199	2,191	10,046	-	61,871	46,691
	Employers Stammering Network	19,885	-	3,734	1,625	-	25,244	21,243
	Careers Guidance	3,465	-	-	1,640	-	5,105	620
	BSA (Scotland)	951	-	106	-	-	1,057	1,500
		<u>115,241</u>	<u>21,199</u>	<u>19,719</u>	<u>32,786</u>	<u>3,903</u>	<u>192,323</u>	<u>156,892</u>

In the previous year, £37,613 was incurred in connection with restricted funds and £119,279 in connection with unrestricted funds.

5.	Staff costs	2016 £	2015 £
	Salaries	100,848	83,232
	Social security costs	7,069	5,928
	Pension costs	5,710	6,783
	Agency	1,614	2,367
		<u>115,241</u>	<u>98,310</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 (2015: none) earned total employee benefits (excluding pension contributions) in excess of £60,000 during the year ended 31 December 2016. There are 7 members of staff (full-time equivalent 3), (2015: 6 members of staff, full-time equivalent 4).

The key management personnel of the Association comprise the Trustees. The trustees neither received nor waived any emoluments during the year (2015: nil). Travelling expenses, including payments made directly to third parties, were £378 for 8 trustees (2015: £903 for 8 trustees).

6.	Net (expenditure)/income for the year	2016	2015
	This is stated after charging/(crediting):		
	Independent examiner's fees	3,000	3,000
	Rentals payable under operating leases:		
	- land and buildings	7,296	7,296
	- office equipment	8,509	6,827
		<u>18,805</u>	<u>17,123</u>
7.	Stock	2016 £	2015 £
	Books and general videos	467	933
	CD and DVDROMS	209	420
		<u>676</u>	<u>1,353</u>



# THE BRITISH STAMMERING ASSOCIATION

## Notes to the financial statements For the year ended 31 December 2016

8.	<b>Debtors</b>	<b>2016</b>	<b>2015</b>
		£	£
	Trade debtors	-	5,405
	Other debtors	1,152	3,886
	Prepayments and accrued income	320	320
		<u>1,472</u>	<u>9,611</u>

9.	<b>Creditors: amounts falling due within one year</b>	<b>2016</b>	<b>2015</b>
		£	£
	Other taxation and social security	1,893	1,658
	Amounts owed in respect of employee's pension	857	857
	Accruals	3,360	3,365
	Other creditors	-	8,000
		<u>6,110</u>	<u>13,880</u>

### 10. Analysis of net assets between funds

	<b>Stock</b>	<b>Debtors</b>	<b>Cash at bank and in hand</b>	<b>Creditors</b>	<b>Net assets 2016</b>
	£	£	£	£	£
Restricted funds total	-	-	6,347	-	6,347
Unrestricted funds total	676	1,472	29,330	(6,110)	25,368
Total	<u>676</u>	<u>1,472</u>	<u>35,677</u>	<u>(6,110)</u>	<u>31,715</u>

### 11. Operating lease commitments

At 31 December 2016, the charity had total commitments under non-cancellable operating leases as follows:

	<b>2016</b>	<b>2015</b>
	£	£
<i>Amounts due:</i>		
Within one year	10,787	10,215
Between one and five years	<u>12,634</u>	<u>-</u>

### 12. 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 £5,710 (2015: £6,783). Contributions totalling £857 (2015: 857) were payable to the fund at the balance sheet date and are included within creditors.

### 13. Related party transactions

The Chief Executive of the charity, Norbert Lieckfeldt is also a Trustee of St. Margaret's House from whom the charity rents its premises. During the year the charity paid £7,296 (2015: £7,296) 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 (2015: £nil).

# THE BRITISH STAMMERING ASSOCIATION

## Notes to the financial statements for the year ended 31 December 2016

### 14 Statement of funds

	Advice and Support		Education		Information & Support Service		Employers Stammering Network		BSA Scotland		Employment Project		Restricted Funds Total		Unrestricted Funds Total	
	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Balances brought forward at 1 January 2016	-	-	-	-	-	-	-	-	-	-	1,932	-	1,932	-	25,013	-
<b>Income:</b>																
The Underwood Trust	-	-	-	20,174	-	-	-	-	-	-	-	-	20,174	-	20,000	-
Sydney and Phyllis Goldberg Memorial Charitable Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,000	-
Coward Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000	-
Sherburne House Charity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,190	-
ESN Subscriptions	-	-	-	-	-	21,804	-	-	-	-	-	-	21,804	-	-	-
Communications Trust	-	2,198	-	-	-	-	-	-	-	-	-	-	2,198	-	-	-
Ten-Percent Foundation	-	2,000	-	-	-	-	-	-	-	-	-	-	2,000	-	-	-
Santander Foundation	-	-	-	-	-	-	-	-	-	-	2,520	-	2,520	-	-	-
Other Grants (less than £2,000)	-	-	-	-	-	-	-	-	-	-	1,000	-	1,000	-	23,665	-
Legacy	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	-
29 May 1961 Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,522	-
Anson Charitable Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,000	-
Frogmal Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,000	-
Barbara Ward Foundation	-	5,000	-	-	-	-	-	-	-	-	-	-	5,000	-	-	-
Deferred income	-	-	-	-	-	-	-	-	-	-	6,000	-	6,000	-	-	-
Subscriptions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,917	-
Sundry income and donations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49	-
Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,677	-
Bank interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	-
<b>Expenditure</b>																
	-	9,198	-	20,174	-	21,804	-	21,804	-	-	9,520	-	60,696	-	136,398	-
	-	9,198	-	20,174	-	21,804	-	21,804	-	-	5,105	-	58,958	-	136,042	-
Transfer from unrestricted funds	-	-	-	-	-	-	-	-	-	4,415	-	-	4,415	-	355	-
Balances carried forward at 31 December 2016	-	-	-	-	-	-	-	-	-	-	6,347	-	6,347	-	25,368	-

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 2015

### 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.

#### BSA Scotland Fund

The BSA Scotland Fund is a restricted fund for specific activities aimed at supporting people in Scotland who stammer.

#### 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 cause of prejudice or discrimination, or a bar to recruitment, promotion and success at work.