

THE BRITISH STAMMERING ASSOCIATION

Company Registration Number: 04297778

Charity Registration Numbers: 1089967/SC038866

**THE BRITISH
STAMMERING ASSOCIATION
Trading as Stamma
A company limited by Guarantee**

**Financial statements
31 December 2019**

THE BRITISH STAMMERING ASSOCIATION

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THE BRITISH STAMMERING ASSOCIATION

Reference & Administrative Information

Trustees

Chair:	Tim Fell	
Vice-Chair:	Mandy Taylor	
Treasurers:	James Smith Gary Barth	Resigned January 2020 Appointed January 2020
	Natalie Mortimer Lynne Mackie Naheem Bashir Christine Simpson Betony Kelly Neil Morjaria Abed Ahmad Rob Grieve Gillian Rudd Julia Ammon	Elected Nov 2019 Elected Nov 2019 Resigned July 2020 Term ended Nov 2019

Chief Executive: Jane Powell

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

Website: www.stamma.org

Independent Examiner: Royce Peeling Green Limited

Bankers:	HSBC plc	CafBank Ltd
	465 Bethnal Green Road London E2 9QW	King's Hill West Malling Kent ME19 4TA

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

THE BRITISH STAMMERING ASSOCIATION

Chair's Introduction

In 2019, under the new Stamma banner, we strengthened the foundations of our charity and put in the building blocks to implement a bold new strategic direction. The BSA has long been an expert in the field of stammering, with a website and helpline to support its position. But it was time to progress to a more outward facing organisation, one able to change the world around those who stammer as well as supporting them.

This meant taking on the lessons from the wider charity sector on branding and marketing. Stamma is an audacious brand, a statement of intent to change how stammering is seen by the world. Stamma pushes back against trying to hide our stammer. And it says, for everyone to hear, that there is no shame in stammering.

Our core focus remains the same – to support people who stammer. The new website and extended helpline hours provide an unequalled resource to people who stammer and their family and colleagues. We want to reach more people who stammer so that they can benefit from these services. A significant increase in membership and engagement over the year shows that we are heading in the right direction.

Those few, short paragraphs belie the vast amount of work behind the advances we've made. The team at Stamma HQ have made truly remarkable progress in a very short time. That doesn't come without a plan, focus, experience, and sheer hard graft. I know I speak for my fellow Trustees and for Stamma BSA members when I say how grateful we are to Jane and her team.

On behalf of the Board of Trustees I would also like to thank the countless volunteers throughout the country without whom Stamma could not function, our patrons for their encouragement, and the organisations who generously support us through grants, expertise, and time.

2019 was the beginning of change. How exciting is that?



24 September 2020

Tim Fell

Chair of the Board of Trustees

THE BRITISH STAMMERING ASSOCIATION

Trustees Report For The Year Ended 31 December 2019

The trustees submit their annual report and the reviewed financial statements of the British Stammering Association (“the Association” or “the BSA”) for the twelve months ended 31 December 2019. 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 twelve elected and appointed trustees. Two places on the General Committee fall vacant each year and trustees are elected by self-nomination, and by a ballot of the membership if nominations exceed vacancies. In addition, trustees will annually appoint an additional trustee to fill any skills gap identified through an audit. Trustees may also appoint additional trustees. A simple majority of trustees have to be people who stammer.

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

Trustees

The Board of Trustees continued to be ably led by Tim Fell in 2019. Voting was done electronically as it had been in the previous year. We had 9 nominees this year, and 21% of members voted (this stood at 17% in 2018). Lynne Mackie and Natalie Mortimer were duly voted in. Julia Ammon stepped down after her three years, and Neil Morjaria accepted the invite to remain giving his expertise in finance. In July 2020, Abed Ahmad resigned. His place will be filled following the 2020 AGM.

AGM

The AGM took place at St. Anne’s Church, Soho, in London. Members were given a presentation on the impact and the outcomes of the Stamma campaign, which effectively launched in July 2019 and the floor was opened for discussion. James Smith took members through our finances for a year and Mandy Taylor was pleased to announce details of this year’s conference – a StammaFest, to be held in Sheffield in 2020 (moved to 2021 following the Covid pandemic.)

ACHIEVEMENTS AND PERFORMANCES

Overview

After spending almost 6 months of 2018 talking about the new brand and campaign on our website, at the Conference, at our AGM and on Facebook, 2019 opened with members voting on whether to proceed with the Stamma brand and campaign. 77% voted in favour. We then ran a number of surveys with members, younger members, parents and Speech & Language Therapists, asking what members wanted, how they wanted it and when.

We then set to work redesigning and rethinking our helpline and new website, reviewing and rewriting our literature, preparing the resources for a new campaign, cascading the branding across all our channels and materials.

We spent the first five or six months with our heads down, trying to ignore the outside world whilst we rebuilt, redesigned, endlessly consulted and discussed everything, putting the building blocks in place for the years ahead.

Finally, from May on, we began a series of launches of all that we’d been working on - the new helpline, the new website, leaflets and posters, the shop and finally, the ‘I Stammer’ campaign. At which point the election process

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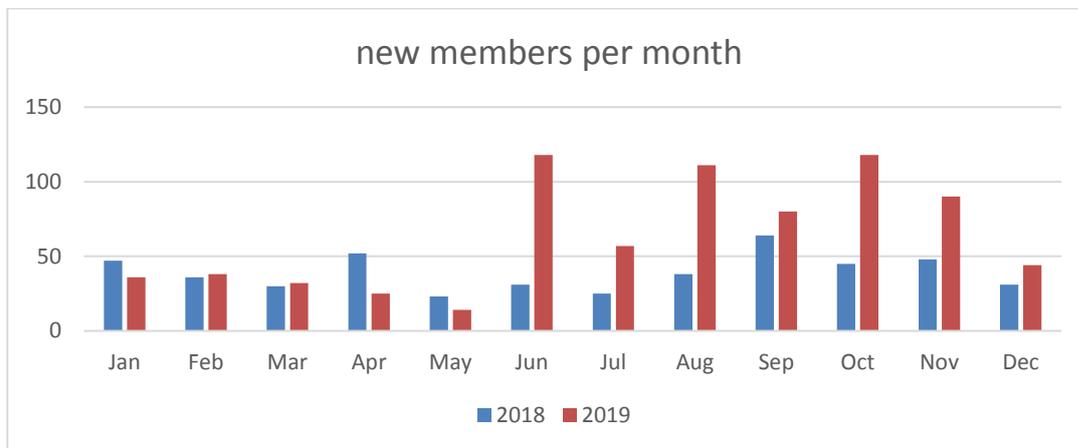
for new Trustees was underway. Before we knew it International Stammering Awareness Day (“ISAD”) was upon us, which went pretty well; details are contained later in the report.

By the autumn, we’d reached the second stage in the grant application process to The National Lottery Community Fund. We applied for a three-year grant to support our expansion plans and support 2 new posts, Supporter Care and Local Groups and Networks Coordinator. The end of the year finished nicely; the application was successful.

We’ve tried to cover everything in this report, but more details for the year can be downloaded from our website, under the report of the 2019 AGM.

MEMBERSHIP

We brought in 763 new members and supporters in 2019 – and then took off more. As part of becoming GDPR compliant, we removed members who didn’t actively ask to remain on our books. This brought a dramatic drop in membership, from 3,731 down to 1,930 in Sept 2019, finishing the year with 2,122 members. Our investigations into those who didn’t re-subscribe showed that many on our list had died or moved on rather than any dissatisfaction with the BSA. While the numbers of members dropped after the database clean up, the rate of new members dramatically increased.



Helpline

“Our surveys had shown that members wanted helpline advisors to have personal experience of stammering or to be speech and language therapists, and for calls to be free, confidential and anonymous. The survey also explored members’ wishes with regards to helpline opening hours.

We entered into a contract with a Virtual Call Centre and a Freephone telephone number, so that helpline advisors could be based anywhere in the UK and the cost of calls would be covered by the organisation rather than the caller. More volunteers were recruited and 16 helpline volunteers underwent new or refresher training. The training programme included information about stammering and about Stamma, core helpline listening skills, the call handling technology, monitoring of calls, and the opportunity to role play helpline skills.

The new, expanded helpline service was launched in Summer 2019, with opening hours increased to 20 hours per week, open weekdays from 10am – 12 noon and from 6pm – 8pm. Helpline team meetings are held on a monthly basis and include group supervision, and there is the opportunity for one-to-one debriefings after each helpline session. Volunteer recruitment and training is ongoing.

We are incredibly proud of our team of helpline advisors and would like to thank each and every one of them for their professionalism and commitment to the work of Stamma.”

Kirsten Howells, Program Lead

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STRATEGIC OBJECTIVES

A New Plan

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

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

The key goals outlined in the plan included:

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

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REACH MORE PEOPLE



We will reach and help more people who stammer, and provide information, support, signposting. We will make sure our information is easily available, relevant and shareable. We will help connect them up with local and national networks and groups.

- We expanded our helpline support
- We increased the rate of new members
- We introduced accessible information and merchandise

Counting all those we helped directly, through helpline calls, information packs sent or downloaded, we directly provided support and information for 8,714 people. The new helpline hours led to an increase of calls, rising from an average of 13 a month to over 30 each month. Over 2019 the team dealt with 426 helpline calls and 865 emails.

Information

Alongside the new website resources about therapies, we launched 5 new leaflets: stammering in pre-schoolers, primary school, teenagers and young adults, adults and teachers. We also added resources around education, employment, recruitment, bullying, reasonable adjustment. We made most of these downloadable from the website, and we pleased with the heavy use of downloads - around work, education, bullying and of course the new leaflets, with over 7,000 downloads over the 7 months to December 2019.

Merchandise

We followed up with posters and then a range of new promotional materials, stickers, badges, travel wallets – and started selling our promotional goods from the website, dispatching over 400 orders for goods and merchandise. By the end of the year we launched Stamma.store, where you can buy branded t-shirts.

	# of orders	Sales Income
Jul	95	971
Aug	27	193
Sep	48	503
Oct	215	1250
Nov	27	485
Dec	16	105

Website

“We wanted the new site to reflect the Stamma brand’s bold visuals, feel and energy, using the breaks in the headers and the brand colours to define each section. It has a greater emphasis on imagery and we’ve filled it with photographs that showcase our members, appeals to a younger demographic, makes it relatable to people who stammer and demonstrates to the wider world that we are a vibrant and active community.

We worked hard to make the new site more streamlined, shortening user journeys and making navigation easier. We introduced a Your Voice section to showcase articles, stories, experiences, opinions, poems and artwork from people affected by stammering.

We were warned that the new site would take time to show up near the top of Google searches, with ranking having to be earned through search engine optimisation (SEO) by proving its quality, relevance and domain authority. Sure enough, we experienced a 38.51% drop in traffic from organic searches (i.e. Google) for the new site during the period of its launch, 13th June, to year end, compared with the old site from 1st Jan 2019 up until the launch.

Page views were down 4.20% over the same period, pages per session were down 14% and average session duration was down by 18.4%. But these could reflect the fact that the new site has fewer pages and that users find it easier to locate the information they need.

The new site attracted 15.66% more users for the same period (109, 075 users vs 94,307) and the amount of new users rose by 20.7% and sessions rose 11.4%. There was a 187.8% increase in direct traffic to the site and a 479.2% increase in users coming to the site from social media.”

Steven Halliday, Website Editor

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BUILD COMMUNITY SUPPORT



We recognise the importance of building communities and the empowerment that brings. We will ensure our learnings around work to new website, use the new site to platform stories, showcase setting up local / online groups.

- We created information re work & the law on our site
- We created Your Voice, platforming people's stories
- We created new and more volunteer opportunities
- We secured funds to employ a group co-ordinator from 2019

Work & Education

We were delighted to work with Ashurst LLP who gave their time, on the creation of a solid guide to the Equalities Act for our members. This, together with other information around recruitment and 'reasonable adjustment' at work and in education, sit on the website as pdfs so that the information can be easily downloaded and printed. There were 932 downloads of this advice from June to December.

Your Voice

Your Voice is the most regularly updated section, and we typically post an average of 2-3 articles per week. We invite people to submit their own articles via the Share Your Story page and through this we get an average of four submissions a month.

Top 3 'Your Voice' Articles

'It's not OK to laugh at someone who stammers'. The highest performing article was published on ISAD and was written by Rhian Binns, who made the news when she complained to Costa coffee about the way she was treated. In one day alone, her story/opinion piece was viewed 1,097 times and remains our most popular article, with more than twice as many as the next most popular (views in 2019 = 1,701).

'If I could go back in time – a parent's reflection'. The highest rating article for parents on the site, this piece by Dori Holte reflects the increasing momentum surrounding the social model for stammering which aims to reposition it as something to embrace and be proud of, rather than something abnormal which needs correcting (views in 2019 = 667).

'Accepting my child's stammer' was another popular article. In it, a parent writes about her feelings of anguish and guilt when her child started stammering, that hopefully gives comfort to other parents. (views in 2019 = 540).

Volunteering

We've a section on the website on volunteering, and in the last months of 2018 we had 80 offers of volunteering, and those that did volunteer provided 459 volunteer hours.

Local Groups

In 2018 the number of local group fell to 28, and feedback from local coordinators and organisers was just how tough it can be to keep these groups going and keep attendance high. This was made particularly evident at the Northern Stammerhouse event, organised by Max Gattie and colleagues. We now have 31 groups, including Stammer Striders, and we spent some effort in contacting all the local groups to ensure we had up to date information on them, and ensured that their details were easier to find on the new website.

Trustee Elections

Elections for the two trustee positions, which fall vacant each year, was competitive with 9 candidates putting themselves forwards. Elected Trustees each serve a three-year term on the Board. The Board welcomed Lynne Mackie and Natalie Mortimer as new Trustees.

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Name	Votes	
Lynne Mackie	111	17.5%
Natalie Mortimer	102	16.1%
Dr Joanna Baker-Rogers	100	15.8%
Max Gattie	98	15.4%
Mark Benton	80	12.6%
Jake Larsson	47	7.4%
Colin Marsh	39	6.1%
Sabir Ahmed	30	4.7%
Ron Turrell	28	4.4%

21% of members voted in the 2019 elections, a slight rise year on year, but worth noting the reduced membership, following a clean-up of the database (see above).

Voting in Trustee Elections

	2017	2018	2019
Membership	1,778	2,484	1,618
Numbers			
Voting	15%	17%	21%

Fundraising

36 members raised over £12k in sponsored events for Stamma this year, with teams running in the Manchester and Birmingham 10K runs, wearing the new Stamma running vest. Their efforts were awesome for the charity. We also thought our new banners looked pretty smart.

Finally, the best outcome of our efforts in 2019 was securing grant funding towards a Local Groups & Network Coordinator at the end of the year.

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EDUCATE THE PUBLIC



We will run public campaigns so that the public understand that stammering in adults is largely a neurological condition, and often hereditary. So that they are better informed about what it is like to stammer; so that the public are better able to respond to someone who stammers.

- **Put our messaging on outdoor digital adverts across the UK**
 - **Had our best ever ISAD**
 - **Got on television**

I Stammer Campaign

In 2019 we launched the first of our outdoor advertising, I Stammer, working pro bono with the creative agency Zag. Later, in October, to coincide with International Stammering Awareness Day (ISAD), we ran a variation on the ads, featuring some of our members on billboards talking about themselves, and their stammer, which were re-run over the Christmas and New Year period.

On the Streets

We launched our advertising campaign on the 18th June with JCDecaux and Ocean Outdoor. Over the following months our advertisements were shown on over 300 sites across the UK, with an estimated viewing population of more than 11,000.

The 'I Stammer' contained messages including "Don't Hang Up On Me", "Don't finish my sentences", "Give me a little more time", "I'm not nervous it's how I talk", "I haven't forgotten my name". These had over 14 million impressions across the UK from July 17-Sept 5th.

In the Media

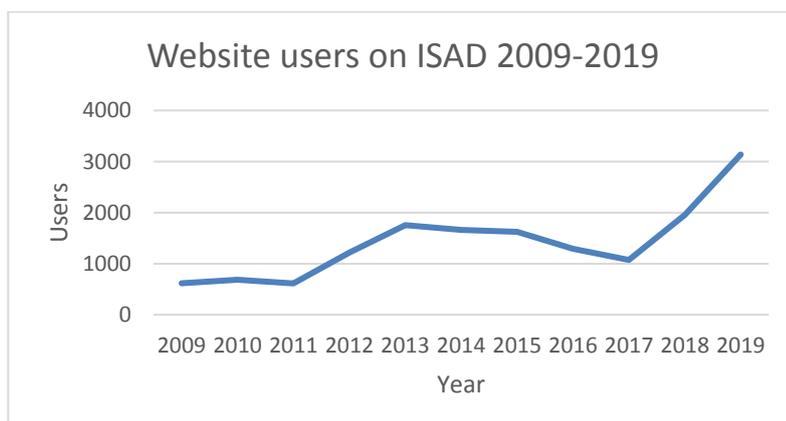
The press release about the launch of Stamma received 1,408 web views and 125 email views, and generated stories and conversations with the media.

In September Rhian Binns was mocked in her local Costa. We worked with the journalist at The Mirror to break the story which also featured on BBC Breakfast as well as BBC look North.

On social media

The graph below shows website user figures on every ISAD, 22nd October, since 2009. For ISAD, we encouraged members to talk about their own work on social media, we backed this up with outdoor ads on the day, featuring Scroobius Pip, Natalie Mortimer, George Fletcher and Krishna, and cascaded these messages and ads across social media.

Social media came into its own on ISAD, as a source of traffic to the site after we promoted it heavily on Twitter, Facebook and Instagram. Compared to ISAD 2018, there was a 60.51% increase in users, 64% new users, and sessions were up 51.2%.



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Who Stammers & What Impact does it have?

Part of our strategic plan includes mapping out public perception and understanding of stammering. This was completed in November 2018 and repeated in Oct 2019. The findings from our YouGov poll suggested that 3% of the GB adult population (aged 16+), over 1.5 million people, believe they have a stammer.* And further, that over 1 million try to hide their stammer. Commissioned by ourselves and Action For Stammering Children, the poll suggests that the number of people directly affected by stammering is far higher than previously believed.

This poll showed that potentially more than 1.5 million adults in Great Britain have a stammer, and 70% of them feel the need to hide it. In the poll, over half of those who say they stammer currently feel some sense of shame over their stammer (51%) with 80% feeling some degree of frustration. The poll also revealed that 23% of the general public feel comfortable with jokes about stammering.

This polling reinforces our own surveys with our members, which showed that 60% of respondents had been bullied because of their stammer, 57% said it had impacted their career and 15% felt suicidal due to their stammer.

It has long been believed that only 1% of the general population stammers from research where individuals have been assessed by others. This 3% figure raises questions about the prevalence of stammering in the population and the impact of the condition on an individual's sense of identity and their mental health.

Notes

This research was conducted by YouGov on behalf of STAMMA and Action for Stammering Children. All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,018 adults. Fieldwork was undertaken between 19th - 20th December 2019. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 16+).

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BE EFFECTIVE & EFFICIENT



We will invest in our people, our fundraising, our communications and our systems to create a sustainable organisation. We will ensure financial stability by investing in our capacity to raise funds and meet our reserves policy. Initially, we will use our reserves to invest in the major change set out in this strategy.

- Created a lovely space for staff to work in
- Upgraded all our systems to become legally compliant re GDPR, protect our data, be able to develop insight into members needs and respond better.

Towards the end of 2018 we received a real gift of a grant to support the much-needed refurbishment of the office from the Clothworkers' Foundation, which continued into the start of 2019. By April we had a very lovely space to work in.

We also started recruiting, bringing in Rachel Everard as Service Director, then Kate Dickson as Communications Director, Manisha Vora as the new Finance Director, and Ahmad Al Hasani as Salesforce Administrator. Later in the year Rachel left, to be replaced by Kirsten Howells.

The move across to Salesforce – and our data across to the cloud – was a big step, and not without some effort, and we received very welcome pro bono support on implementing GDPR across all our activities from Sidley Austin LLP. We moved our data across the Salesforce and began the process of cleaning up data, i.e. old addresses, duplicates etc. – which quite considerably cut down on our overall membership - and training up all the staff on this new system.

The volume of work we took on at the start of the year literally overwhelmed us. But it was necessary if we are to have a sustainable, accountable, functional and transparent office with engaged and fulfilled staff and volunteers.

Over the year we:

- moved all our membership data across to Salesforce
- worked through GDPR processes (re: our members, data and HR)
- moved across to a new helpline platform
- moved our data across to a secure cloud system
- set up pensions, staff reviews and meetings, and a staff handbook

We also finished off the refurbishment of the office. We had hoped to bring in some larger grants, ideally £80K in, to underpin the rebuild of our infrastructure, but the volume of work we took on meant that this took a backseat and wasn't successful. We did the work anyway, drawing upon legacies of generous members.

PEOPLE

Farewell

Rebecca Forster

Rebecca, who was a team member at BSA for 14 years, died in December. Rebecca was much valued first as secretary and later the administrator until her retirement in 2005. Known for her soft-spoken manner, her handwritten notes and her sheer hard work and dedication. Christine Simpson, Trustee recalls, "*She was a sweet gentle spirit and helped many people who stammer by being the rock of the charity.*"

Jonathan Miller

Former Patron of the BSA and overall legend, Jonathan died in November 2019. He recounted story in an interview with Parkinson in 1977. "*I remember once having a very bad time with initial 'M's, which made the noise that tube trains make when they're waiting – a sort of Westinghouse stammer – and, very foolishly under the circumstances, travelling to Marble Arch. I could see the conductor coming down the corridor towards me*

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and I knew that I would have to say 'M-M-M-', and, finally, as often happens with stammerers, a fantastic act of creation took place. I said, 'One to the arch that is made of marble, please.'"

Thank You

Rachel Everard

Rachel decided, after putting her all into the job that being Service Director at Stamma was not for her. We watched her leave very heavy hearts. Rachel still volunteers on the website, raises funds for Stamma and helps out in many ways, but she has moved on.

Rhian Binns

When Rhian Binns was laughed at by a barista in Costa when ordering a tea, she decided enough was enough. She tweeted them to highlight the issue, never imagining it would go viral and lead. Rhian, you nailed getting stammering talked about in 2019!

Scroobius Pip

Pip headed up International Stammering Awareness Day in 2019 with a special episode of Distraction Pieces on 21st October featuring George Fletcher, Natalie Mortimer and Owen Sheers. He then took over the Instagram on 22nd Oct across the day to answer people's questions on stammering. Awesome.

Stamma Photoshoot & ISAD

Huge thanks to the following for allowing us to use their images across our media:

Natalie Mortimer, Alfonso Litchmore, Asif Khan, Christine Simpson, Max Paton, Brian Dodsworth, Betony Kelly, Naheem Bashir, Hamish Morrison, Owen Sheers, George Fletcher, Krishna Srinivasan, Scroobius Pip, Lyn Jehani

And to a very brilliant photographer **Liam Arthur**.

Volunteers

Helpline Volunteers:

Amy, Ann, Brett, Cheryl, Clare, Egypt, John, Kirsten, Helen, Manai, Pat, Roger and Sharon

Office Volunteers:

Asif Khan (website), Jon Horne (librarian), Callie Powell (website backlinks), Roberto Garritano (SEO), Gareth Cowlin (cartoons on website)

John Ford

John worked as a volunteer 1991-1996, returning to take over the library in 2005, keeping it up to date with the best books. He provided an unfailingly friendly service and helped countless people on their stammering journeys. Now retired, we miss John's visits on bleary-eyed Monday mornings when his cheerful demeanour, failure to resist a cup of coffee, and lovely anecdotes (he was a contestant on Mastermind, and he told a pre-fame Phillip Pullman that he didn't care much for his stories) always brightened up the day. A real gent, the only bad thing anyone can say about John is his doctor-style handwritten addresses. Thanks for all your hard work and dedication, John and enjoy your retirement thoroughly!

Hassan Aly – donated proceedings of his book, 'LITTLE BIG'

FINANCIAL REVIEW

For much of 2019 we were entirely focused on rebuilding: developing the new website, helpline, literature, on implementing GDPR and getting all our policies and procedures in place. Consequently our fundraising was down year on year, and the hard push we'd made for grants in 2018 slackened, as we spent a lot of effort spending them.

Grants

We would not be able to operate without the generous support of grant-makers. The following funders have provided the lifeblood to help us provide an expanded helpline service covering the whole of the UK, upgrade our information and reach more people, helped us refurbish the office, map out public understanding and attitudes around stammering. Thank you.

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- Annie Tranmer Charitable Trust
- Anson Charitable Trust
- Charles & Elsie Sykes Trust
- Charles Littlewood Hill Trust
- Coward Endowment
- Grocer's Charity
- H A Holliday Charitable Settlement
- John Coates Charitable Trust
- John James Bristol Foundation
- Kendrick & Sylvia Edwards Charitable
- Lillie Johnson Charitable Trust
- M V Hillhouse Trust
- Marsh Christian Trust
- Mrs F B Laurence's Charitable Trust
- R G Hills Charitable Trust
- Sir Jules Thorn Charitable Trust
- Sovereign Health Care Charitable Trust
- Sydney & Phyllis Goldberg Memorial Charitable Trust
- Tay Charitable Trust
- Ten-Percent Foundation
- The Clothworkers' Foundation
- The Eveson Charitable Trust
- The Riding Trust
- The Schroder Charity Trust
- The Sir James Knott Trust
- Underwood Trust
- W E Dunn Trust

With the 10K runs and generous donations, we maintained the income level from donations and public fundraising from the previous year, and we also received a number of legacies. We are very grateful to the following for leaving us a legacy in their will: Ronald Rutherford Gordon Lush and Ronald Perry Lancashire

Donations and Legacies	Unrestricted	Restricted	Total	Total
	2019	2019	2019	2018
Grants	35,500	52,100	87,600	111,650
Donations	66,107	-	66,107	65,299
Legacy	63,560	-	63,560	300,851
	165,167	52,100	217,267	477,800

RESERVES POLICY

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

The Trustees have constituted a Finance Sub Committee to keep oversight of the finances and to enable the Trustees to fulfil their responsibilities. In January 2020, the trustees also appointed Gary Barth as Treasurer, replacing the former treasurer James Smith.

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Statement of Trustees' Responsibilities

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

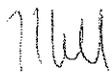
The trustees regularly assess the major risks to which the Association is exposed, in particular those related to its operations and finances, and are satisfied that systems are in place to mitigate its exposure to the major risks.

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

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

The 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



24/09/2020

Tim Fell
Chair

THE BRITISH STAMMERING ASSOCIATION

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

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st December 2019 which are set out on pages 18 to 25.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

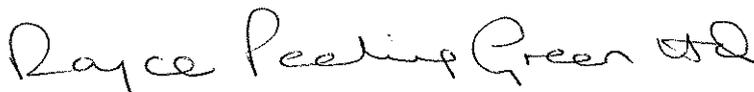
Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act').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

Independent examiner's statement

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

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the Companies Act 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
- 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 have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Carolyn Dutton BFP FCA FCCA FMAAT

Royce Peeling Green Limited
The Copper Room
Deva Centre
Trinity Way
Manchester
M3 7BG

Date: 25 September 2020

THE BRITISH STAMMERING ASSOCIATION

Statement of Financial Activities (Incorporating an Income & Expenditure Account) For The Year Ended 31 December 2019

	Notes	Unrestricted funds £	Restricted funds £	Total 2019 £	Total 2018 £
Income from:					
Donations and legacies	2	165,167	52,100	217,267	477,800
Charitable activities	3	9,419	2,325	11,744	40,767
Investments – bank interest receivable		1,486	-	1,486	111
Total income		176,072	54,425	230,497	518,678
Expenditure on:					
Fundraising		22,945	-	22,945	23,754
Charitable activities:					
<i>Advice and Support</i>		74,070	13,400	87,470	55,661
<i>Membership Support</i>		40,202	20,500	60,702	-
<i>Education</i>		-	-	-	10,871
<i>Information & Support Service</i>		146,775	20,525	167,300	112,722
<i>Employers Stammering Network</i>		-	-	-	9,522
<i>The Mentoring Pilot</i>		-	-	-	16,675
Total expenditure	4	283,992	54,425	338,417	229,205
Net movement (expenditure)/income		(107,920)	-	(107,920)	289,473
Transfer of Funds		-	-	-	-
Reconciliation of funds					
Total funds brought forward		340,413	-	340,413	50,940
Total funds carried forward		232,493	-	232,493	340,413

All amounts relate to the continuing activities of the Association.

The notes on pages 20 to 25 form part of these financial statements.

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Balance Sheet as at 31 December 2019

	Notes	2019 £	2018 £
Current assets			
Debtors	7	11,061	7,075
Cash at bank and in hand		<u>237,250</u>	<u>352,849</u>
		248,311	359,924
Creditors: amounts falling due within one year	8	<u>(15,818)</u>	<u>(19,511)</u>
Net assets		<u>232,493</u>	<u>340,413</u>
Represented by:			
Unrestricted funds	9	232,493	340,413
Restricted funds	9	<u>-</u>	<u>-</u>
	9	<u>232,493</u>	<u>340,413</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2019.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2019 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for:

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

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

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

 24/09/2020

Tim Fell
Chair
Company Number: 04297778

The notes on pages 20 to 25 form part of these financial statements.

THE BRITISH STAMMERING ASSOCIATION

Notes to the Financial Statements for year ended 31 December 2019

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.

Following the COVID-19 coronavirus outbreak in the UK in the first quarter of 2020, the charity continues to operate albeit at reduced levels. The charity has subsequent to the year-end received a legacy donation amounting to £790,000. As the pandemic continues to affect income the trustees are considering how to best use this legacy to ensure the charity continues to provide the services to its users. An investment of an amount of this money is being considered to ensure a steady income which will ensure the charity can overcome the effects of the current pandemic. As such, the trustees have a reasonable expectation that the charity has sufficient resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

(b) Status

The Association is an incorporated charity and during the year of these accounts the trustees have limited liability. There were 2,122 members at 31 December 2019 following a clean-up of the database (2018: 3,153). 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.

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.

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1. Accounting policies (continued)

(f) Pensions

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

(g) Operating leases

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

(h) Financial instruments

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

(i) Statement of cash flows

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

2. Donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2019 £	Total 2018 £
Grants	35,500	52,100	87,600	111,650
Donations	66,107	-	66,107	65,299
Legacy	63,560	-	63,560	300,851
	<u>165,167</u>	<u>52,100</u>	<u>217,267</u>	<u>477,800</u>

In the previous year, £42,800 of donation and legacy income related to restricted funds and £435,000 related to unrestricted funds.

3. Income from Charitable activities

	Unrestricted funds £	Restricted funds £	Total 2019 £	Total 2018 £
Employers Stammering Network	-	-	-	9,337
The Mentoring Pilot	-	-	-	5,338
Conference and open days	-	2,325	2,325	24,005
Sales and fees	2,889	-	2,889	2,087
Gift Aid	6,530	-	6,530	-
	<u>9,419</u>	<u>2,325</u>	<u>11,744</u>	<u>40,767</u>

In the previous year, £38,680 of income from charitable activities related to restricted funds and £2,087 related to unrestricted funds.

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4. Total expenditure	Staff costs (note 5) £	Conference costs £	Other direct costs £	Support costs £	Governance costs £	Total 2019 £	Total 2018 £
Fundraising	12,021	-	7,459	3,118	347	22,945	23,754
Charitable activities:							
Advice & Support	52,098	-	26,930	6,939	1,503	87,470	55,661
Membership Support	51,209	-	1,196	6,820	1,477	60,702	-
Education	-	-	-	-	-	-	10,871
Information & Support Service	111,497	-	37,737	14,850	3,216	167,300	112,722
Employers Stammering Network	-	-	-	-	-	-	14,859
The Mentoring Pilot	-	-	-	-	-	-	11,338
	<u>226,825</u>	<u>-</u>	<u>73,322</u>	<u>31,727</u>	<u>6,543</u>	<u>338,417</u>	<u>229,205</u>

In the previous year, £85,003 was incurred in connection with restricted funds and £144,202 in connection with unrestricted funds.

5. Staff costs	2019 £	2018 £
Salaries	200,890	111,034
Social security costs	15,487	5,230
Pension costs	10,447	5,932
	<u>226,825</u>	<u>122,196</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 (2018: none) earned total employee benefits (excluding pension contributions) in excess of £60,000 during the year ended 31 December 2019. There are 7 members of staff (full-time equivalent 3), (2018: 6 members of staff, full-time equivalent 3).

The key management personnel of the Association comprise the Trustees. The trustees neither received nor waived any emoluments during the year (2018: nil). Travelling expenses, including payments made directly to third parties, were £351 for 4 trustees (2018: £698 for 3 trustees).

6. Net (expenditure)/income for the year	2019	2018
This is stated after charging/(crediting):		
Independent examiner's fees	2,000	3,303
Rentals payable under operating leases:		
- land and buildings	9,396	8,329
- office equipment	7,419	4,166
	<u>18,815</u>	<u>15,808</u>

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7.	Debtors	2019	2018
		£	£
	Trade debtors	-	-
	Other debtors	3,273	5,228
	Prepayments and accrued income	7,788	1,847
		<u>11,061</u>	<u>7,075</u>

8.	Creditors: amounts falling due within one year	2019	2018
		£	£
	Trade creditors	5,175	2,287
	Other taxation and social security	4,429	7,550
	Amounts owed in respect of employee's pension	1,206	1,743
	Other creditors	258	7,931
	Accruals and deferred income	4,750	-
		<u>15,818</u>	<u>19,511</u>

9. **Analysis of net assets between funds**

	Stock	Debtors	Cash at bank and in hand	Creditors	Net assets 2019
	£	£	£	£	£
Restricted funds total	-	-	-	-	-
Unrestricted funds total	-	11,061	237,250	(15,818)	232,493
Total	<u>-</u>	<u>11,061</u>	<u>237,250</u>	<u>(15,818)</u>	<u>232,493</u>

10. **Operating lease commitments**

At 31 December 2019, the charity had total commitments under non-cancellable operating leases as follows:

	2019	2018
	£	£
<i>Amounts due:</i>		
Within one year	6,548	11,419
Between one and five years	1,430	7,709
	<u>8,000</u>	<u>19,128</u>

11. **Pensions**

The charity operates a defined contribution pension scheme whose assets are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity and amounted to £10,447 (2018: £5,932). Contributions totalling £1,206 (2018: £1,743) were payable to the fund at the balance sheet date and are included within creditors.

12. **Related party transactions**

There were no related party transactions during the year.

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13. Statement of funds

	Webchat £	Information & Support Service £	Office Refurbishment £	Restricted Funds Total £	Unrestricted Funds Total £
Balances brought forward at 1 January 2019	-	-	-	-	340,413
Income:					
Underwood Trust	-	-	-	-	20,000
Sydney and Phyllis Goldberg Memorial Charitable Trust	-	-	-	-	15,000
Coward Endowment	-	5,000	-	5,000	-
Charles & Elsie Sykes Trust	-	2,000	-	2,000	-
Ten-Percent Foundation	-	2,000	-	2,000	-
Anson Charitable Trust	-	2,000	-	2,000	-
John Coates Charitable Trust	-	5,000	-	5,000	-
The Schroder Charity Trust	4,000	-	-	4,000	-
Mrs FB Laurence's Charitable Trust	-	2,000	-	2,000	-
The Grocers' Charity	6,500	-	-	6,500	500
RG Hills Charitable Trust	-	2,000	-	2,000	-
The Clothworkers' Foundation	-	-	10,000	10,000	-
Other Grants	-	11,600	-	11,600	-
Legacies	-	-	-	-	63,560
Sundry income and donations	-	-	-	-	66,107
Fees	-	-	-	-	2,889
Other ESN income	-	-	-	-	-
Conference income	-	2,325	-	2,325	-
Gift Aid	-	-	-	-	6,530
Bank interest	-	-	-	-	1,486
Total	10,500	33,925	10,000	54,425	516,485
Expenditure	(10,500)	(33,925)	(10,000)	(54,425)	(283,992)
Transfer from unrestricted funds	-	-	-	-	-
Balances carried forward at 31 December 2019	-	-	-	-	232,493

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13. **Statement of funds (continued)**

Information and Support Service Fund

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

14. **Post Balance Sheet Events**

As disclosed in the accounting policies note, the COVID-19 coronavirus outbreak occurred in the United Kingdom in the first quarter of 2020. The charity continues to operate, and, subsequent to the year end the charity received a substantial donation which will enable the charity to continue for the foreseeable future. It is not possible to make an estimate of the full impact of COVID-19 or to evaluate all the potential implications for the charity and the wider economy.

The trustees have determined that these events are non-adjusting events. Accordingly, the financial position and results for the year to 31 December 2019 have not been adjusted to reflect any impact. The duration and impact of the COVID-19 pandemic, as well as the effectiveness of government and central bank responses, remains unclear at this time. It is not possible to reliably estimate the duration and severity of these consequences, as well as their impact on the financial position and results of the Charity for future periods.