

STAMMA



Ruth Cross, Jen Chesters, Cathinka Guldberg, Christine Simpson at BSA Cardiff Conference 2018

BRITISH STAMMERING ASSOCIATION 2018 ANNUAL REPORT

OUR MISSION

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.

“...I had a long conversation with one of your helpline advisors which helped to restore my confidence and self-esteem a lot, and it also made me feel I never needed to feel alone with my stammer.....”



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CHAIR'S INTRODUCTION



Tim Fell, Chair of BSA

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

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

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

Jane's first task was to consult with trustees, staff and stakeholders to produce a new 5-year strategic plan (see report below). Owen's legacy has enabled us to invest in infrastructure, equipment, and staff training earlier than would have been possible without it.

Educating the public about stammering is a central plank of the strategy and, to that end, plans for a radical public awareness campaign under the brand name Stamma were unveiled at the bi-annual conference.

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

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

A handwritten signature in black ink, appearing to read 'Tim Fell'.

Tim Fell

Chair of BSA Board of Trustees



The BSA team Feb 2019. Manisha Vora, Rachel Everard, Kate Dickson, Jacqueline Fitzsimmons, Steven Halliday, Ahmad Al Hasani, Jane Powell, Tim Fell, Maria Larkin, Sharon McEvoy.

THE BRITISH STAMMERING ASSOCIATION IN 2018

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.

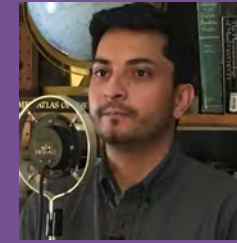
The Board of Trustees, or General Committee, consists of nine elected and appointed trustees. Two places on the General Committee fall vacant each year and trustees are elected by self-nomination, and by a ballot of the membership if nominations exceed vacancies. In addition, trustees will annually appoint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

STRUCTURE & GOVERNANCE

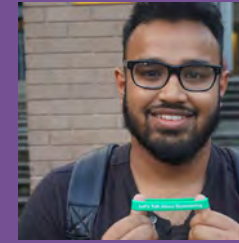
The trustees meet in full session up to four times per year. In addition, the trustees use electronic means of discussion and decision making. The Trustees have instituted a Finance Committee to keep closer oversight over the Charity's finances. Operational management of the Association is delegated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



James Smith
Treasurer & Trustee



Naheem Bashir
Trustee



Abed Ahmed
Trustee

TRUSTEES

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

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

AGM

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

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

"I just wanted to write to thank you and the BSA in helping me improve access to SLT services for children in my area. I am certain that without your support and the 'noise' I created, my son would probably still be waiting to be seen."

ACHIEVEMENTS & PERFORMANCE

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



INFORMATION & SUPPORT SERVICES

We dealt with 1,064 enquiries to the helpline in 2018 from parents, people who stammer and speech and language therapists (SLTs), and sent out 1,090 information packs.

FACEBOOK

The BSA has a Facebook Page and moderates a closed Facebook group, and it would be churlish not to mention Michelle Paradies, a volunteer who led the team moderating this group. This is a space where people can reach out to others who stammer, look for help and share experiences, and it is a vital source of support. By the end of December 2018 there were 9,021 members of the Facebook Page and over 4,000 members of the closed Group.

MEMBERSHIP

The year saw a 50.9% growth in membership, from 2,089 in January 2018 rising to 3,153 by December

2018. We invested in Salesforce in December 2018 and began the transfer of membership records over to this platform, a cloud-based system which will enable the BSA to provide better security of data and the easier transfer of information across donation sites, such as Charities Aid Foundation.



Cardiff Conference: waving thank you and farewell to Norbert, and clockwise, Hayley Rawlings, Ronan Miller and Andrew Janes with Sophie Mitchell.

CONFERENCE 'YOU ARE MORE THAN GOOD ENOUGH'

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

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

DEFENCE STAMMERING NETWORK, DSN



Capt Jimmy Lang MBE

Founded in 2014, by Corporal Emmanuel Ottih, Captain Jimmy Lang MBE, and MOD civil servant Walter Scott, the DSN was set up to support and champion civilian and military UK Defence personnel who stammer. It is fully supported by the Defence Board as part of the MOD's Defence Diversity and Inclusion Programme.

The DSN celebrated its third anniversary in July 2018 at the House of Lords in an event which welcomed over 70 guests. This was followed in August with the television documentary 'Stammering - The Unspeakable Truth' on Forces TV, a follow-up to 'My War with Words'.

EMPLOYERS STAMMERING NETWORK, ESN

In January 2018 Helen Carpenter brought the EY Stammering Network, the EY Recruitment Teams and the Employers Stammering Network together for a working session to improve recruitment and employment practices in relation to stammering. Later she organised a sell-out panel discussion "Modern Communication Skills for the Modern Workplace" at EY. This was an ESN collaboration with stammering networks and speakers from the Civil Service, EY, the Ministry of Defence, the CEO of think tank doteveryone, and recruitment and HR policy experts.

Under the auspices of the ESN, and with support from Iain Wilkie, Helen led or took part in events about stammering and work, and kept in contact with over 100 employers in connection with her "Understanding Stammering: a guide for employers". She also held the ring on the Mentoring Pilot.



Sam Simpson & Iain Wilkie

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

Taken from report by Change Perspectives

MENTORING PILOT

On 8th March 2018 the ESN Mentoring Pilot was launched at Southwark Cathedral. It was the brainchild of Iain Wilkie and Sam Simpson, who worked tirelessly on this important project. It was funded in part by the Schroeder Trust and by funds raised by Helen Carpenter and Iain Wilkie.

The programme matched 8 mentors and 10 mentees at Southwark Cathedral. It ran for 6 months and ended in December 2018. The subsequent report, produced externally by Change Perspectives, and funded by the Dominic Barker Trust, found this was an excellent service.

TELEHEALTH

The BSA was involved in a joint pilot with Airedale NHS to launch an online service providing therapy via video link.



Stephanie Burgess

The brainchild of Stephanie Burgess, a speech and language therapist, the pilot won a Guardian Public Service award in December 2017.

After much work, Stephanie put in place the structure whereby this service could be commissioned elsewhere in the UK and continue to be available to people who stammer across the nation.



Picture courtesy of ITV School for Stammerers

IN THE MEDIA

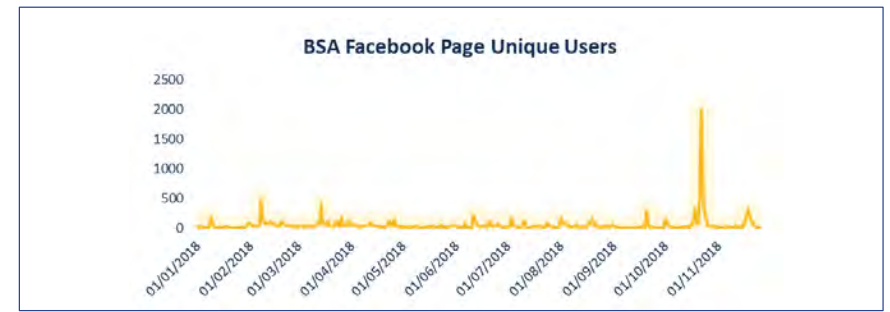
The "School for Stammerers", which aired on ITV on 9th January, followed eight people on their journeys through the McGuire Programme. This garnered fantastic news coverage of stammering.



Birmingham Stammering Network celebrating ISAD

ISAD 2018

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



On 18th November on BBC One, actor and rapper Scroobius Pip headed up the BSA's Lifeline Appeal. Featuring trustees Mandy Taylor and Naheem Bashir and our supporter Jordan Halkier, the 9-minute appeal teased out the stories of each, highlighting their very different journeys.

Pip's huge appeal on social media (1.27k Twitter followers) ensured a strong reach across the UK, and was bolstered by our own supporters and on Facebook.

The appeal raised £5,854, increased our membership and put a sharp spike in our reach across social channels.



Clockwise from top: Scroobius Pip, Naheem Bashir, Mandy Taylor and sons, Jordan Halkier

NEW 5-YEAR PLAN

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

The 4 key goals outlined in the plan included:

1. To support more people in the UK who stammer

To ensure that our information is relevant, accessible, up-to-date and meets the different life, work and emotional needs of those who stammer. To build our services and establish a helpline and webchat service providing professional emotional support, signposting and information.

2. To strengthen and build community support for those who stammer

To promote and provide opportunities for people who stammer to share stories and connect with others.

3. To educate the public about stammering

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.

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.

STAMMA

At the BSA conference Jane Powell unveiled 'Stamma' as a brand and a campaign.

Designed by the branding agency Zag with the creative agency BBH, this work was developed in consultation with the BSA Board and a small focus group, and was proposed as the new name for the organisation.

Following the discussion at the AGM, the Board of Trustees agreed to use 'Stamma' as the campaign name and trading name for the BSA for the duration of the campaign.

BASELINES

With the support of the Dominic Barker Trust, the Chapman Charity Trust and the David Brooke charity, and working with Action for Stammering Children, the BSA commissioned a YouGov poll in November 2018 to examine public understanding and attitudes around stammering and awareness of the BSA.

What was surprising was that 27% of those polled felt comfortable hearing jokes about stammering, and worse, just 2% had heard of the BSA.

We'll repeat this polling year-on-year to monitor our progress on improving public attitudes and understanding of stammering, and to test how successfully we raise the profile of the BSA (and the help available to those who stammer).

PEOPLE

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

CHERRY HUGHES

For over 20 years Cherry Hughes was BSA's education officer. Quick-witted, creative, determined, empathetic with a wonderful sense of humour. Cherry worked tirelessly to support children who stammer in education. She began her work at the BSA in 1997 with the establishment of the BSA Education Service.

Over the course of 3 years, Cherry trained over 2,800 young people going into education across England and the Isle of Man. She oversaw the development of online training resources for primary and secondary schools and provided a resource for pupils preparing for GCSE Oral English. Cherry oversaw the creation of three websites for parents and teachers, advised on the Bercow Report and other educational reports for teachers, pioneering this work until May 2018, when she retired.

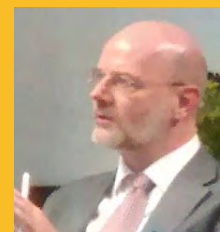
NORBERT LIECKFELDT

Norbert began at the BSA as a volunteer in 1993. By 1999 he became Acting Director, a post which was formalised in 2000. As CEO he saw the BSA through some tough times and some good times and ensured that BSA's reputation stood proud.

Norbert steered the organisation through dropping its membership fees, the creation of a new website, stammering.org and with Iain Wilkie, he set up the Employment Stammering Network. Norbert moved on to pastures new in May 2018. His wit, sharp insight and dedicated focus kept the organisation going whilst all the time providing support to thousands.



Cherry Hughes



Norbert Lieckfeldt



Allan Tyrer



Helen Carpenter

ALLAN TYRER

Known for his patience, attention to detail and dry sense of humour, Allan worked as a volunteer at BSA on and off for several years prior to becoming the volunteer webmaster in 2000. With his legal background, in those early years he provided critical support in the drafting of the Articles and Memorandum supporting the name change from the Association of Stammerers to the British Stammering Association.

Allan went onto the payroll in 2007 as editor of Speaking Out until 2011. In 2009 he became webmaster of the BSA site and in 2012 produced the website www.equalitytalk.org.uk, funded by the Communications Forum. In 2014 he oversaw the redesign and relaunch of the BSA's website. Allan is a retired solicitor and manages the website stammeringlaw.org.uk

HELEN CARPENTER

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

* * *

In 2018 Jose Gama (Finance) and Bernadette Crowley (Finance) both moved to pastures new. That year saw the very welcome return in November of Steven Halliday (Web Editor) and a new face, Ahmad al Hasani (Salesforce Administrator).

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

FINANCIAL REVIEW

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

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

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

Donations & Legacies	Unrestricted 2018	Restricted 2018	Total 2018	Total 2017
Grants	77,850	38,800	111,650	73,110
Donations	61,299	4,000	65,299	62,049
Legacies	300,851		300,851	34,640
	£435,000	£42,800	£477,800	£169,799

OWEN SIMON LEGACY



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

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

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

RESERVES POLICY

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

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

2018 FINANCIAL STATEMENTS

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.

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

 19th September 2019

Tim Fell
Chair

INDEPENDENT EXAMINER'S STATEMENT

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

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

Statement of financial activities (incorporating an income & expenditure account) for year ended 31 December 2018

	Notes	Unrestricted funds £	Restricted funds £	Total 2018	Total 2017
Income from:					
Donations & legacies	2	439,400	43,076	482,476	169,799
Charitable activities	3	2,087	34,005	36,092	24,609
Investments – bank interest receivable		111	-	111	4
Total income		<u>441,598</u>	<u>77,081</u>	<u>518,679</u>	<u>194,412</u>
Expenditure on:					
Fundraising		23,754	-	23,754	33,421
Charitable activities:					
<i>Advice and Support</i>		55,661	-	55,661	35,771
<i>Education</i>		4,871	6,000	10,871	22,659
<i>Information & Support Service</i>		62,317	50,405	112,722	41,558
<i>Employers Stammering Network</i>		-	26,198	26,198	32,353
<i>Careers Guidance</i>		-	-	-	7,053
<i>BSA (Scotland)</i>		-	-	-	2,372
Total expenditure	4	<u>146,603</u>	<u>82,603</u>	<u>229,206</u>	<u>175,187</u>
Net movement income/(expenditure)		294,995	-5,522	289,473	19,225
Transfer of Funds		-5,522	5,522	-	-
Reconciliation of funds					
Total funds brought forward		50,940		50,940	31,715
Total funds carried forward		<u>340,413</u>	<u>-----</u>	<u>340,413</u>	<u>50,940</u>

All amounts relate to the continuing activities of the Association. The notes on pages 25 to 34 form part of these financial statements.

BALANCE SHEET AS AT 31 DECEMBER 2018

	Notes	2018 £	2017 £
Current assets			
Debtors	7	7,075	1,873
Cash at bank and in hand		<u>352,849</u>	<u>69,492</u>
		359,924	71,365
Creditors: amounts falling due within one year	8	-19,512	-20,425
Net assets		<u>340,413</u>	<u>50,940</u>
Represented by:			
Unrestricted funds	9	340,413	50,940
Restricted funds	9	-	-
	9	<u>340,413</u>	<u>50,940</u>

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

(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 09 September 2017 and signed on their behalf by

Tim Fell, Chair
Company Number: 04297778

The notes on pages 25 to 34 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR ENDED 31 DECEMBER 2018

1. Accounting policies

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

(a) Basis of preparation & assessment of going concern

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

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

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

(b) Status

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

(c) Fund accounting

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

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

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

(d) Income recognition

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

(e) Expenditure recognition

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

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

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

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

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

(f) Pensions

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

(g) Operating leases

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

(h) Financial instruments

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

(i) Statement of cash flows

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

2. Donations and legacies

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

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

3. Charitable Activities

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

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

4. Total Expenditure (see table opposite)

5. Staff Costs

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

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

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

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

4. Total Expenditure

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

6. Net (expenditure)/income for the year

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

7. Debtors

	2018	2017
	£	£
Trade debtors	-	800
Other debtors	5228	1073
Prepayments and accrued income	1847	-
	<u>7075</u>	<u>1873</u>

8 Analysis of net assets between funds

	2018	2017
	£	£
Trade creditors	2287	-
Other taxation and social security	7550	3939
Amounts owed in respect of employee's pension Accruals	1743	1082
	7931	3329
Deferred income	-	12075
	<u>19511</u>	<u>20425</u>

9. Analysis of net assets between funds

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

10. Operating lease commitments

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

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

11. Pensions

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

12. Related party transactions

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

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

13. Statement of funds

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

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

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.

Mentoring Pilot

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

Employer's Stammering Network (ESN)

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

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