

Company number: 420386

Charity number: 303199



Bede House Association

Report and Financial Statements

31 March 2016



**The Queen's Award
for Voluntary Service**

The MBE for volunteer groups

Awarded 2008

Bede House Association

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For the year ended 31 March 2016

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Bede House Association

Reference and administrative details

For the year ended 31 March 2016

Company number 420386

Charity number 303199

**Registered office
and operational
address** 351 Southwark Park Road
London
SE16 2JW

Council The members of the Council, who are directors under company law, who served during the year and up to the date of this report were as follows:

Current Members

C McGrath	Chair
J Cotton	Vice Chair
N Panesar	Honorary Treasurer
C Cook	Company Secretary
M Hickson	Coopted May 26, 2016
J Kent	Coopted May 26, 2016
C Knight	
J Kong	
P Lindsay	
F McClure	
Fr M Nicholls	
K Ramsey	

Resigned During the Year

A Vallings	Resigned March 16, 2016
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Principal staff	Nick Dunne	Director (Principal Officer)
	Brian Stewart	Finance and Central Services Manager
	Carole Brady	Learning Disabilities Service Manager
	Fokrul Meah	Youth Project Manager
	Ahlam Laabori	Starfish (Domestic Violence) Project Manager
		Big Local South Bermondsey Community Engagement
	Ann Clayton	Manager

Bede House Association

Reference and administrative details

For the year ended 31 March 2016

Bankers

Unity Trust Bank
Nine Brindley Place
4 Oozells Square
Birmingham
B1 2HB

CCLA
80 Cheapside
London
EC2V 6DZ

TSB
253/255 Southwark Park Road
London
SE16 3TS

Solicitors

Field Fisher Waterhouse LLP
35 Vine Street
London
EC3N 2AA

Auditors

Sayer Vincent LLP
Chartered Accountants and Registered Auditors
Invicta House
108-114 Golden Lane
LONDON
EC1Y 0TL

The members of the Council, who are also Trustees and Directors, present their report and financial statements of Bede House Association ("Bede House" and "Bede") for the year ended 31 March 2016.

1. INTRODUCTION BY THE CHAIR OF TRUSTEES, CATHERINE MCGRATH



This has been another great year for Bede House, continuing to support the lives of the people and community of Southwark. We estimate that in the past 12 months our services and facilities have supported over 2,000 people locally and given employment and volunteering opportunities to 134 more.

Ours is one of the most deprived areas in the country, with over 36% of children growing up in poverty. In this context Bede's offer is remarkable. Bede is a focus for a diverse range of people and resources that together create a strong community that helps others to flourish.

It is thanks to the commitment and tenacity of our team that we can help the hardest to reach and those most in need. Week-to-week I am impressed by the commitment to this community that I see so clearly among staff, volunteers and service users.

This year has been a significant one for the charitable sector. Rightly, the spotlight has turned to the importance of good governance, accountability and transparency for all charities. Our annual report and accounts aims to paint a clear picture of the challenges we face, as well as the achievements of which we are so proud.

The trustees also hope that this report gives a clear picture of who we are and our commitment to our responsibilities – both in ensuring Bede is meeting its objectives and running well, and in preserving the character and culture that is critical to our work.

Some of the opportunities and challenges that have presented themselves in 2015/16 will remain key themes in the coming year. Fundraising will become increasingly important, particularly as the pool of statutory funding shrinks. We are already looking at ways to make Bede as efficient as it can be. At the same time we are adapting our services to ensure that we are meeting the needs of the community as best we can, including expanding the age groups in our youth club to include those age 8 and up and finding myriad new initiatives in Big Local.

We are also working with Southwark Council and their architects to develop plans for a new Centre for Bede in the £24.2 million redevelopment of the Abbeyfield Estate. The new Centre could open in 2019 and there is now the very exciting prospect of Bede securing modern facilities to match the high quality of the services we provide.

Finally, I would like to thank everyone at Bede who works so tirelessly to help the organisation and our service users. We were delighted to be able to give June Morgan a good send off when she retired after 50 years as Bede's Senior Cleaner. I would like to thank Katrina Ramsey who stepped down as chair in December 2015 and Andy Vallings who has sadly left the Bede Council to work abroad. All of them have made a huge contribution.

Catherine McGrath
chair@bedehouse.org

Highlights of the Year

Bede has had another great year – and we are proud of everything that we have done and achieved. Over the course of this year we have:

- **Directly helped more than 1,000 people** through our services and facilities
- Given **indirect support to an additional 1,000 people** – eg. Family members, carers, community members.
- Ensured our facilities are used nearly every day of the year – with an estimated **450 visits each week** for activities and meetings.
- Offered volunteering opportunities to nearly 100 people – at an estimated value of nearly **£70,000 in volunteer hours** for the community.
- Given **employment to 40 people** – over 50% of who live locally. Our youth training and employment programmes have helped 5 people gain qualifications and find paid employment.
- Bede's Learning Disabilities (LD) employment project has helped **13 people with learning disabilities to maintain employment**, one person to find work, and **eight people to undertake work placements**.
- Bede's Learning Disabilities (LD) service helped **93 people with learning disabilities discover their potential**, enjoy life and play their part in the community
- Bede's Starfish Domestic Violence Project helped **156 people (plus their 189 children) break the cycle of violence – 89% of our clients are living safer lives** as a result of our help
- Bede's Youth Adventure Project recorded **1,583 attendances at all our activities** and helped **532 young people aged 8 to 19 to flourish**
- Bede is a leading partner in Big Local South Bermondsey – a grass roots community initiative that supports over 45 volunteers in organising **and running 83 events and programmes** in our neighbourhood and recording a total of **36,496 attendances** at all these activities.
- Conducted detailed, **independent evaluation** work of our Domestic Violence and LD employment project to help us improve our service and fundraising in 2016/17.
- **Supported other local charities** – as host of Big Local South Bermondsey and supporting neighbouring charity Time and Talents.
- Brought the community together on our **Allotment in Southwark Park** and in **the Aspinden Nature Garden** – growing vegetables and bringing a little bit of nature to an urban area.

Who We Are

Bede Council Members

Catherine McGrath (Chair) joined Bede Council in 2014 and was appointed Chair of Trustees in December 2015. Catherine is a civil servant, currently working in the Cabinet Office. Previously she worked for Ofcom and communications consultancy, Madano, where she first met the Bede team when we were nominated as charity of the year. She has been a trustee since 2014 and in 2015/16 was the link trustee for Starfish.

Julie Cotton (Vice Chair) has been a trustee of Bede House for over 10 years and has a particular interest in community engagement. She is a senior manager at the Homes and Communities Agency (HCA) - the national housing and regeneration agency for England – and prior to this worked for Peabody Trust on Community Regeneration and Employment Initiatives. Julie is the link trustee for the Big Local.

Nitu Panesar (Treasurer) joined Bede in July 2014, and was appointed Treasurer in Nov 2015. She is a finance professional with over 10 years' experience in the NGO and Commercial sector. She is currently working as Senior Finance Manager for one of the UK's academic research led Universities supporting the Fundraising and Supporter Development teams.

Charlotte Cook (Secretary) is a solicitor and partner at the Southwark based law firm, Winckworth Sherwood. She first got to know Bede when we were appointed the firm's "charity of the year" in April 2011. Charlotte works mainly with housing associations acquiring land for development, with a particular expertise in supported and sheltered housing providers.

Martyn Hickson joined Bede in May 2016. With a background in management of large commercial projects, he currently holds a strategic role within the customer loyalty programme of a large airline. A Southwark resident, he has experience volunteering for a range of local and national charities.

John Kent joined Bede in 2016. John brings a wide commercial experience to Bede Council, having focused during his career on corporate development, strategy and operations for large and small businesses, as well as working in central government and the City. John lives in Southwark.

Caroline Knight is a freelance editor and editorial tutor who has worked in the book publishing industry for nearly three decades. She has been a trustee of Bede House for 25 years, including a spell as Chair of trustees, and takes a particular interest in fundraising and is the link trustee for the Youth Adventure project.

Jamaria Kong has been a trustee of Bede House since July 2014. She is an independent management consultant, advising mainly corporate clients in Mergers and Acquisitions, business transformations and operational improvements. She also lives locally and is one of the link trustees for the Learning Disability Project.

Paul Lindsay was educated in Belfast, Northern Ireland until 1981 and then spent a year working with Operation Mobilisation in Sudan. After completing a degree in Quantity Surveying Paul has worked in the construction industry in London for thirty years and is a partner in a construction consultancy. He is a fellow of the Royal Institution of Chartered Surveyors, a trustee for OMUK, a trustee for Bede House in Bermondsey, London and the chair of the board for YFC Central Moscow Russia.

Bede House Association

Report of the Council

For the year ended 31 March 2016

Frances McClure is a qualified accountant specializing in charity finance, audit, international aid and development. She served as Bede's Treasurer from 2012-2015.

Rev Canon Mark Nicholls SSC became Rector of St Mary the Virgin Parish in Rotherhithe in 2007 and joined Bede as a trustee in 2009. St Mary's has strong connections with Clare College, Cambridge and the Diocese of Southwark, and Fr Mark is a trustee of a number of local charitable trusts. Father Mark is one of the link trustees for the Learning Disability Project.

Katrina Ramsey came to Bede in 2004 as a recent graduate of Clare College Cambridge, working in the Learning Disabilities service for six months on volunteering projects. She became a trustee in 2008 and was Chair of Trustees from 2011-2015. Katrina works on environmental programmes at the Greater London Authority, and brings project management skills and experience of managing grant schemes to Bede Council. Katrina chairs the Maydew/property sub-group.

Bede Executive Team

Nick Dunne (Director) joined Bede in 2002 after nearly 13 years with a charitable organisation helping street homeless people. A qualified social worker, he holds a Post Graduate Diploma in Public Services Management and has over 30 years' senior management experience in the charity sector.

Carole Brady (Learning Disabilities Project Manager) joined Bede in 2014 and has worked in social care for over 30 years, including twelve years in management roles with Southwark and Lambeth Councils, Camden Society and Bede. Carole was born and brought up in Bermondsey and still lives locally.

Ann Clayton (Big Local South Bermondsey Community Engagement Manager) was seconded to Bede in 2011 from local charity Time and Talents, and joined Bede permanently in January 2016. She was born and brought up in Southwark and during her long career with leading companies has specialized in housing and HR. Ann has also been active locally through the Rotary Club and as a trustee of United St Saviour's Charity.

Ahlam Laabori (Starfish Domestic Violence Project Manager) joined Bede in 2010 after a career in the Forced Marriage Unit of the Foreign and Commonwealth Office and social work training with Westminster Social Services. Ahlam is a qualified Independent Domestic Violence Advocate (IDVA) and a trained Freedom Programme leader, and became Project Manager in 2015.

Fokrul Meah (Youth Adventure Project Manager) is a qualified Youth and Community Worker who joined Bede in 2007 after 10 years with Enfield Youth Service

Brian Stewart (Finance & Central Services Manager) is a CIPFA qualified charity accountant with over 40 years' experience in finance, facilities and IT management. Brian joined Bede in 2013 after 8 years as Director of Finance and IT with a children's hospice.

2. PURPOSE AND ACTIVITIES

Statement of Purpose of Bede House Association

Bede House Association is a multi-purpose local, community charity working to improve the quality of life for people living in the London Borough of Southwark and nearby areas. Bede House was founded as a Settlement in 1938 bringing people, normally from relatively privileged backgrounds, to live as part of a lay Christian community serving their neighbours, many of whom lived in poverty. Bede House was part of a movement that, since 1884 had spread through Britain, Europe and North America, providing a philanthropic, community based response to the needs of people living in areas of poverty. Located on the edge of south London's docks, Bede House served as a communications and relief centre during the bombing of the Second World War and continued to serve countless individuals and families for generations. As the charitable sector developed to meet changing social needs, Bede became a secular organisation in the 1970s and its resident community was replaced with professional staff. However, the Bishop of Southwark continues to be Bede's Honorary President, and voluntary service is a highly valued aspect of Bede's work in the community today. On its 75th anniversary, in May 2013, Bede House Association received a Southwark Civic Lifetime Achievement Award in the Old Metropolitan Borough of Bermondsey in recognition of the organisation's deep commitment to our local neighbourhoods.



The areas of Bermondsey and Rotherhithe, where Bede has its two buildings, contain some of the most disadvantaged neighbourhoods in the country existing alongside some of the most prosperous in London. The 2015 Index for Multiple Deprivation for England identified some neighbourhoods close to Bede as being amongst the 10% most deprived in England. Public Health England's March 2016 report on Child Health in Southwark notes that child poverty in the borough is worse than the England average, with over 27% of children aged under 16 living in poverty. The figure is higher for the parliamentary constituency of Bermondsey and Old Southwark, within which Bede is located. Child Poverty Action Group statistics for October to August 2014 (the latest available) record that, after housing costs are taken into account, 36% of children are in poverty.

Bede believes that strong, confident communities enable people to flourish, and that everyone has a part to play in building them. Bede's purpose is to enable those who are disadvantaged, for example by financial hardship, disability or the fear of violence at home or on the streets, to fulfil their potential and play a positive part in the community. Bede believes in building relationships over the long-term, bringing people together of different backgrounds, skills and experiences to create new opportunities for those who have fewest. Our local community is diverse, in terms of ethnic origin, social class, sexuality, faith, age and disability. Those involved in Bede, as beneficiaries, volunteers, supporters, staff, and trustees reflect this diversity, and Bede's programmes and practices reflect our values of enabling people of diverse circumstances and identities to find common cause in building and sustaining vibrant, welcoming communities in our neighbourhoods.

This purpose is consistent with Bede's charitable objects, as set out in its Memorandum of Association. The objects for which Bede House Association is established are to promote any charitable purpose in particular for persons in the London Boroughs of Lambeth, Lewisham and Southwark through the advancement of education, the relief of persons with disabilities, educating children and young people through their leisure time activities to develop their physical, mental and spiritual capabilities and by such other means as Council Members shall determine.

Bede's strategies to achieve these objectives are:

- To be a modern, highly regarded professional organisation working locally and across the borough of Southwark. Bede will not seek work in other boroughs if this will compromise the focus of Bede on Southwark.
- To achieve an optimal organisational size for the sector that nurtures Bede's local mission, whilst ensuring it has the organisational capacity to achieve the desired impacts.
- To achieve an effective balance between Bede's various project purposes, its local and borough wide functions, its service delivery, advocacy and community development purposes so as to achieve a holistic response to individual need whilst fostering a welcoming community culture.
- To achieve funding and financial arrangements which ensure the overall sustainability of Bede for the long term
- To achieve a physical environment that is welcoming and stimulating, in keeping with the vision for Bede.
- To develop paid and voluntary work opportunities, within Bede, and in the wider community, which enable strong, diverse local communities to thrive.

Bede has continued to pursue its aims by providing the following activities:

- Work, training, social and recreational opportunities for people with learning disabilities
- Practical and emotional support for victims of domestic violence and hate crime
- Social, recreational and educational activities for children and young people
- Community development activities

In addition, Bede seeks to make its facilities available to other community groups and organisations who share its aims through long term hire of rooms and offices at Bede House and Bede Centre.

Members of the Council have referred to the Charity Commission's General Guidance on Public Benefit when reviewing Bede's aims and objectives and in planning its future activities.

Activities

Bede House Association pursues its charitable aims through the work of a number of projects, which respond to the pattern of needs at any one time. During the year to 31 March 2016 the following projects and services were operating:

- Learning Disabilities Services, which aims to help adults aged 18 and over who have learning disabilities to develop their skills, confidence and independence through a variety of social, artistic, educational, training, voluntary work and employment opportunities.
- Youth Adventure Project, which aims to help children and young people aged 8 to 19 to discover their potential during their transition from childhood to adulthood through evening youth clubs, detached youth work on local housing estates, holiday programmes and educational work in schools.
- The Starfish Domestic Violence Project, which aims to help victims of domestic violence to live safer lives by providing practical and emotional help individually and through peer support groups.
- Bede's Community Engagement Project, which aims to help local people to be active in improving life in the community. Bede does this through the Big Local South Bermondsey Partnership, by creating volunteer opportunities and by making its premises available for community activities.

In addition, Bede provides premises for the Tower Christian Centre (who worship each week at the Bede Centre), the charity Siblings Together and an Aikido Club run by Aikido Alive, Bermondsey.

3. STRUCTURE, GOVERNANCE AND MANAGEMENT



Legal status

Bede House Association is a company limited by guarantee and registered under the Companies Act 2006, registration number 420386. It is a registered charity, registration number 303199. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Members of the Council

Bede House Association is governed by its Council. The Council - made up of 12 trustees - is responsible for formulating strategy and directing policy to meet both short and long-term objectives. It ensures that its governance is appropriate and effective by keeping up to date with developments in best practice through local and national membership organisations for the sector, particularly Community Southwark, Locality and the Charity Commission approved "Code of Good Governance for the Voluntary and Community Sector".

The members of the Council from 1 April 2015 to the date of this report, who had no beneficial interest in the Association, are listed in the reference and administrative details, and their profiles are summarised on pages 6 and 7. There are four male and eight female Council members, one of whom is the Chair, and six of whom live or work in Southwark.

Members of the Council retire annually. They may be put forward for re-election at the charity's Annual General Meeting. No member of the Council is individually entitled to appoint new members of the Council. They all work on a voluntary basis.

Governance Process

The Council has continued its regular schedule of at least six meetings a year. All meetings were quorate, and the Council benefits from consistency of membership and a wide range of professional skills with which to perform its governance role.

A Finance sub group has met regularly, and a new sub group to oversee issues related to the development of a new Centre for Bede at Maydew House was formed in 2014. These meet as needed in addition to the full Council meetings and allow more detailed consideration of items under these themes. These sub groups ensure that members' specialist skills and interests are well utilised. The former Premises sub group has been expanded to become the Maydew sub group. All sub groups report and make recommendations to the full Bede Council.

Auditors

Following a routine, periodic re-tendering for audit services, Sayer Vincent were appointed by Bede Council in February 2014.

Induction and Training of Members of the Council

Two new trustees were co-opted onto Bede Council in May 2016 following a recruitment process.

Recruitment of new trustees takes place when required and involves public advertisement of the trustee job description following an assessment of the balance of skills and experience on Bede Council. Trustee vacancies are advertised on Bede's website and shared via newsletters, social media and by other local agencies. Prospective trustees visit Bede and are interviewed.

New members of the Council are briefed on their role by the Chair and the Principal Officer. Use is made of the NCVO "Good Trustee Guide", and the "Code of Good Governance" produced for the National Hub of Expertise in Governance to ensure that all trustees understand and regularly review their duties.

A specific training session on Good Governance took place in July 2014. It was led by Lindsay Driscoll, who chaired the Governance Code Steering Group that produced the NCVO guidance. A self-assessment review was completed by all Council members in March 2015. This confirmed the overall strength of the Council's performance, whilst suggesting areas of development to maintain and build upon this. Members of the Council monitor developments in governance best practice through briefings from Community Southwark (the local Council for Voluntary Service) and other bodies.

Organisation

The Principal Officer, Nick Dunne, (known as the Director) is responsible for the day-to-day management of Bede. His responsibilities include (but are not restricted to): -

- Ensuring that projects are effective and relevant to local needs and funders' priorities.
- Promoting the organisation to supporters, funders and potential beneficiaries of Bede's services.
- Co-ordinating fund-raising and securing funds for projects and the organisation.
- Ensuring that the Council is provided with all information for it to be able to carry out its duties and responsibilities.
- Management of project managers and senior administrative staff.
- The development and implementation of efficient working practices and procedures.
- Financial control and management.
- Human resources management and compliance with employment law.
- Contributing to policy development.
- Working with the Honorary Officers, ensuring that the organisation operates within the framework of current and relevant legislation.

The key senior management posts remain unchanged in 2015/16 and Bede benefits from a stable, highly skilled senior management team. As well as the specific project staff, Bede also has, at August 2016, a small core team comprising the Principal Officer, the Finance and Central Services Manager, an Administrator, a part-time Finance Assistant, and a part-time Cleaner.

Management of Risk

In the course of their work, the Council Members ensure that the risks facing the Association are identified and that systems are in place to mitigate them. The organisation's risk register identifies eight key areas of risk – finance, funding, personnel and HR, reputation, premises, governance, projects and services, and third party suppliers. The Director will update the risk assessment for each before each Bede Council meeting, and the agenda will concentrate on any high risks identified, as well as routinely review each area at least once during the year.

Bede's relatively small size enables the organisation to respond quickly to opportunities and threats, and to manage risk with an attitude of responsible innovation. This is evident in responding to changes and challenges in the funding environment. It is evident too in our appointment and retention of key senior staff whose attitude and skills enable our services to fulfil Bede's mission by responding to local need in creative and effective ways, and particularly to work with some of the hardest to reach groups.

Bede's diverse funding relies heavily on grants that are given for a limited period, and so finance and fundraising are on-going high risks. These are constantly managed throughout the year by reviewing progress against the fundraising strategy and performance by way of the management accounts.

Council Members also receive a six monthly Health and Safety report which reviews issues and trends, and monitors compliance with Bede's responsibilities as an employer, an owner and manager of buildings, and as a social care provider.

Robust practices and procedures ensure that risks associated with providing services for Children and Vulnerable Adults are routinely managed at operational level, with Council Members being informed of any major incidents that have occurred, and how managers have responded. All staff, volunteers and trustees complete DBS Enhanced checks every three years, and Project Managers maintain close links with social services to ensure safeguarding issues are reported and procedures followed.

Pay and Remuneration of Employees

Bede recognises that to be successful and to fulfil our responsibilities to some of the most disadvantaged and vulnerable people in our community we must employ people of a high calibre, who have the right skills, experience, personal qualities and attitudes. We are also mindful that the resources we have are limited and often secured as a result of the generosity, and good will of members of the public. We must therefore spend our resources wisely and, as staff costs represent 66% of Bede's total budget, we must do this with particular attention to our policies on pay and remuneration.

We therefore seek to achieve a fair balance between good rates of pay, security of employment, and the need to maintain a flexible staff team that gives good value for the funds we have. Salaries are benchmarked against national NJC and JNC (youth work) pay scales, national minimum wage, London Living Wage, and an assessment of the market rates for each particular post. We offer permanent or fixed term contracts, and only occasionally engage employees as short-term, sessional staff. Trustees review salaries each year, and when vacancies occur that present a special case for review.

Staff are normally paid at, or above, the London Living Wage – only in exceptional circumstances, usually dictated by extremely limited funding being available for a post, will pay fall below this hourly rate. The highest paid employee, the Director, is paid an hourly rate that is less than 3 times the London Living Wage.

Bede has, for many years, contributed to personal pensions for its staff. Legislation around pension auto-enrolment arrangements came into force in 2015 for organisations of Bede's size and Bede's auto-enrolment scheme was introduced on time in October 2015.

4. PUBLIC BENEFIT – BEDE HOUSE ASSOCIATION'S ACHIEVEMENTS AND PERFORMANCE

Approach to Impact Reporting

Members of Bede Council value the integrity of Bede's reputation, and recognise that this is earned by its ability to have a positive impact on the lives of those it sets out to help. Bede's work is very diverse and so measures of change reflect the different needs and circumstances of those who seek to benefit from Bede's services. Members of Bede Council monitor the organisation's impact in a number of ways. Each project has at least one person designated as a "link trustee" who will take a close interest in the project, visit at least once a year and discuss the project's impact with the Manager as well as with the Director. Half yearly reports from all projects are presented to Bede Council which review performance and outcomes against service aims and targets.



During 2015 we commissioned two impact evaluations by Community Action Southwark (now Community Southwark) to review the Starfish Domestic Violence Project and the Bede Plus Employment Project for people who have a Learning Disability. Funding has now been secured from the Local Sustainability Fund – a programme administered by the Big Lottery Fund with money from the Cabinet Office – to extend this work across Bede. This will include the installation in 2017 of a suitable Customer Relationship Management (CRM) system to improve data collection and reporting.

The sections which follow contain specific information which demonstrate the outputs (such as attendances, number of activities, profiles of those helped) and outcomes (results of our involvement in individuals' lives and in collective activity) for our different projects and for Bede as a whole.

Overall Impact

As a community focused, social welfare charity, Bede's impact is assessed on the extent to which it enables positive change, community engagement and new opportunities for those it serves. At Bede's core, in delivery of all its services, is a "local and personalised" service which gives it a flexibility to respond creatively, and for as long as is necessary, to effectively help a person in complex and difficult circumstances. In an increasingly restricted "contract culture" many other organisations struggle to achieve this at local level.

Direct beneficiaries are considered to be those who are clients or service users of Bede's Learning Disabilities, Domestic Violence or Youth services. They are also those who are registered with Bede as volunteers or trainees, who develop new skills, meet new people and have the satisfaction of making a useful contribution which benefits others in their community. Direct beneficiaries are also the staff, and participants of our tenant organisations who benefit from Bede's offices, halls and meeting rooms on a regular basis and who, from a stable and low cost base, can see their organisations thrive.

Indirect beneficiaries are those, like family members of clients and service users, whose lives are enriched by the changes they see in the lives of those directly helped by Bede. They are also the people who attend events on the different housing estates in Bermondsey that are organised by Bede volunteers through Big Local South Bermondsey, and by Bede's projects, that bring neighbours together to share fun and build a stronger community spirit.

Each of Bede's projects will address these themes in different ways, and with different emphases as will be seen in the sections that follow. However, as a whole, it can be said that in the past year, Bede has directly benefitted over 1,000 people in one or more of these ways, and indirectly benefitted, over 1,000 more.

Bede's Profile and Roots in Local Community Networks

Bede House Association has a long and rich history but is not a household name. Even those who do know Bede will probably only be familiar with one of its projects, and they will be unaware of all the other things this relatively small charity does. A common comment from those who make their first, extended visit is "I never knew you do so much!" Whilst sometimes frustrating, this low profile amongst the general public is not, in itself, a problem.

Bede targets its limited resources at developing and maintaining the relationships that are key to providing excellent services, and securing the resources that they need to operate. Advocacy and word of mouth is by far the most effective way of advertising our services to those who need them, and our beneficiaries are often our most powerful ambassadors. Bede's presence, often in leadership roles, on local partnerships, forums and networks ensures that funders, decision makers and policymakers know and respect what we do. Businesses are often delighted to discover a relatively unknown local charity where they can form a special relationship and make a deeper difference than they might, perhaps, with a higher profile organisation.

However, the Borough of Southwark and the neighbourhoods of Bermondsey and Rotherhithe are experiencing rapid change and this presents significant marketing challenges for Bede. Structural and personnel changes in Southwark Council and a range of other key stakeholders has led to extensive work building new relationships and raising awareness of Bede's unique offer. Major housing developments in our neighbourhoods mean that some long established residents and families move away and the new ones who take their place are unfamiliar with what Bede has to offer. This has significant implications for our traditional, "word of mouth" systems of promoting our services to those in need. At the same time funding regimes have changed dramatically, with fewer "big" funders available than there were before the 2008 crash. The scale of Bede's budget has not changed significantly but now we rely on developing and sustaining many more relationships with individuals, trusts and programmes which have smaller budgets. We know that other charities locally and across the country are facing the same challenges.

Bede's funding strategy is now based on securing "little packages of support more often" and this, we estimate, involves the management of over 200 different relationships each year. How we manage these relationships to ensure that everyone is equally, and appropriately valued is crucial, not just to Bede's financial success but to its organisational integrity.

The rapid developments in social media communications, and the new and different expectations that go with them, present huge opportunities and challenges to Bede's very limited administrative resources. We must balance the need for spontaneity and participation with that of supervision and accountability. Bede's website continues to be our most important media route of communication, with 15,985 visits a year. This is the medium by which, after an internet search and desktop assessment, potential clients often find our services and local businesses choose Bede as their charity to support. We are making increasing use of social media, with 617 Twitter and 301 Facebook followers at July 2016, supporting our periodic newsletter mailings by email and post to our 325 Friends of Bede supporters.

There is plenty more to do to effectively harness the potential of the new mediums of communication and to reach the new decision makers, residents and businesses that are arriving in Southwark in order to build on Bede's traditional "word of mouth" reputational asset as a highly respected and valued local charity. Bede's trustees and staff will continue to work to effectively communicate what Bede does and what services the organisation offers, particularly for our target audiences of young people, adults with learning disabilities and their families and carers, and those suffering from domestic violence.

Learning Disabilities Services – Enabling Disabled People to be Respected, Valued and Active



Bede's Learning Disabilities services aim to enable people aged 18 and over who have a learning disability to be valued, respected and active in our community. To achieve this, we provide education, training, work and volunteering opportunities, plus practical, emotional and social support that enable those who come to Bede to flourish.

There are an estimated 5,740 people in Southwark with learning disabilities of whom about 1,230 (21%) have moderate or severe learning disabilities. Public Health England, in 2013, estimated that the number of people in the borough with learning disabilities will increase to 7,000 by 2030. Learning Disabilities are defined as disabilities which, since childhood, have significantly reduced an individual's ability to understand new or complex information, learn new skills or to cope independently. Many who participate in Bede's Learning

Disabilities services have other conditions, such as autism, Downs Syndrome, severe speech, hearing and communication difficulties and physical disabilities. As a result they are amongst the most vulnerable and marginalised people in our community, In 2015/16, 93 individuals regularly participated in Bede's programmes, 63 of whom were funded through personal budgets from statutory sources. Charitable and statutory grants and donations enabled us to welcome those whose disabilities did not meet the threshold to qualify for a personal budget yet who still need Bede's support to manage the challenges of everyday life on a low income.

Our service aims to provide a rich spectrum of opportunities to attract and engage people with a wide range of needs, interests and abilities. Some participants require constant one to one (and occasionally two to one) attention, whilst others have the potential to find paid employment. Most share the aspirations of everyone else in our community – to find a job, to have a happy home, and to have friendships that are close and genuine. By coming to Bede, a person will develop socially, they will learn new skills, and they will have opportunities to play their part in the community. Last year, 16 volunteers who have a learning disability contributed 3,184 volunteer hours through participating in six projects in the community.

To achieve this, we have:

- **Individual training, education and guidance on personal skills** such as travelling independently, sex and relationships, handling money and budgeting, looking after your personal appearance, behaving appropriately and meeting your responsibilities
- **A weekly timetable that offers a choice of 40 activity sessions a week** - at least three different activities each morning and afternoon - that include art, music, dance, drama or sport. We work closely with Millwall Football Club who provide qualified sports coaches, and Create dance and drama company who this year led eight workshops with children from a local primary school culminating in a performance at a local community centre. For the first time, we collaborated with musicians from the London Symphony Orchestra to develop a special concert where participants conducted and played musical instruments alongside professional musicians. An exhibition of participants' art work, organised by a volunteer who works with Bede's art group, was displayed at the Art Hub Gallery in Deptford in June 2016. The group also sent a card to the Queen to celebrate her 90th birthday which was warmly acknowledged by Her Majesty. There are regular events, such as days out to the seaside or boat-trips on the river, Christmas and Summer Fairs, parties and special celebrations which bring everyone together with volunteers and members of the local community, to have fun and enjoy each other's company. 66 such events happened last year – more than one each week.
- **The Bede Café** where participants plan the weekly lunch menu, prepare, cook, and serve meals for an average of 35 people a day, wash up and clean the kitchen and café afterwards. 21 participants volunteered to work in

the café this year, learning valuable skills that enable them to become more independent, and more confident about what they can do in the community. The café also provides more general opportunities to try out cooking skills, and our annual Baking Day involves over 25 participants across the full spectrum of abilities.

- **The Bede Allotment** where teams of five or six participants at a time learn to grow vegetables on their own small plots of land on the edge of Southwark Park. Guided by skilled and experienced Bede staff and volunteers, participants have the satisfaction of seeing their work come to fruition. Our Harvest Festival is a very proud day, and the produce is either taken home to eat, or cooked in the Bede Café as part of the celebrations.
- **The Bede Inside Outside Project** was awarded the Queen's Award for Voluntary Service in 2008 for its innovative approach to enabling volunteers who have a learning disability and local housebound and elderly residents to help and support each other. Participants from Bede are matched with local residents who need help with day to day tasks they can't do themselves. Bede staff support them to visit the resident's home and do what's needed, such as gardening, cleaning windows and cupboards, shopping, laundry or hanging curtains. The social occasion is as important as completing the job, with both householder and volunteer knowing that they are giving, as well as receiving something valuable – skills learnt, a job well done, and good companionship. 57 elderly or housebound local residents welcomed 16 Bede Inside Outside volunteers who contributed 1,114 volunteer hours during the year.
- **Volunteering in the local community** provides further opportunities to learn new skills, be active and gain the satisfaction of a job well done. Four local agencies – Roots and Shoots, Surrey Docks Farm, Time and Talents and South London Gallery – offer opportunities to maintain gardens, process compost, care for animals, do basic admin and recycle office materials. These volunteering opportunities often suit those participants who are not yet ready for the more responsible roles in, for example, Inside Outside, and 2,070 volunteer hours were served in this way last year.
- **The BedePlus Project** prepares participants for paid employment and supports those who have found jobs to settle in and make a long term commitment. This is an important aspiration for many people who have a learning disability, especially when they leave school, and providing ways to test, nurture and develop it are an important part of what Bede offers. Last year, 30 people were supported by BedePlus, only 4 of whom were funded by personal budgets. 13 were in paid employment and kept in touch to review their progress and for help with issues related to their jobs. 8 were found work placements, and 1 started a new paid job. The project relies on grant funding to continue its work, and when a long standing grant from Southwark Council came to an end in September 2015, Bede's trustees decided to underwrite its costs from reserves for six months whilst new sources funding were secured and the service was reviewed with the help of Community Southwark.

A learning disability is a life-long condition, and so many of those who come to Bede do so for many years. In 2015/16, 11 out of our 93 participants were aged 25 or under, and 4 were over 60. Bede's ambition is to offer a flexible service that offers stability, whilst also offering opportunities to be challenged and to grow in responsibility and independence. In that sense, Bede seeks to reflect the very best qualities of a successful community, where a strong sense of belonging is the platform for hope and opportunity for the future. The fact that Bede continues to be highly respected and popular with those who have a learning disability, and with their carers and social workers, is evidence of the success of this approach.

A peer review in May 2016 of our Learning Disabilities service by Choice Support's Southwark Quality Champions assessed what was good, and what could be better across four themes: First Impressions, Your Service, Your Support, and You and Your Community. 34 different criteria were examined and Bede was found to be good in 32 of them. The only two criticisms related to the limited time available for interviews within a busy timetable, and the fact that the Centre has to be reached by going up a long ramp which is a bit steep. One observation is typical of the feedback in the report: *"Everyone seemed to love being in the Bede Centre; it seemed to be a pleasant and safe environment where service users are listened to. There was so much laughter in a music group and it was obvious that everyone was enjoying themselves."* The full report is available on the Learning Disabilities Service page of Bede's website, www.bedehouse.org

Community Southwark's review of BedePlus noted that two thirds of clients had high or medium needs in terms of their limited independence, communication barriers and previous employment experience. As a result, they all had significant issues of low confidence, trust and poor communication. The journey to securing a paid job is therefore long and difficult and there are many steps and stages along the way. Unlike other employment programmes which work within a very limited time frame, Bede Plus' comprehensive approach and diversity of work- related opportunities, together with its long term strategy of support and development, was recognised as a strength in engaging participants and sustaining their commitment and motivation, particularly when their hopes are often met with rejection. Reduced funding has prompted fresh thinking on how the team's very limited resources can be best used without compromising the key qualities of the service. Work done in groups, rather than one to one, was increased and a programme of workshops was developed that streamlined "preparing for work" activities, including setting goals and ambitions, CV preparation and interview training. Staff from Just Hospitality provided the panels for role-played interviews and feedback from participants was very positive. One participant summed up their experience: *"I became a lot better when it comes to my interview skills. They help me research for the companies I am applying for. What I should ask or not at the interview. They helped me have a lot of new skills. And they helped me to push and achieve my goals."* However, a number of participants were frustrated that, despite their efforts, paid jobs were still elusive, and Bede Plus will seek to improve its access to opportunities in the coming year.

Southwark Council's Learning Disabilities budget anticipates cuts of up to 30% in 2016 and 2017. This could have a major impact on the resources available to Bede for this work, and could raise the threshold even higher for people who have a learning disability to qualify for a personal budget with which to purchase the services they need. Bede staff and trustees are monitoring developments closely, and working with colleagues in Southwark Council and across our network of funders to ensure the project remains sustainable. Bede is also reviewing operations and structure to identify improvements and efficiencies that can be achieved without compromising the core qualities of what we offer.

Bede Starfish Domestic Violence Project: Freedom from Fear and Breaking the Cycle of Violence

Bede's Starfish Domestic Violence Project aims to help women and men who experience domestic violence to live more safely, and to break the cycle of violence for good. A new Domestic Violence Caseworker post was created in 2015 to cope with exceptionally high demand for our service, but Starfish is still a small project of just three staff, a part-time counsellor and a student trainee. We therefore focus our limited resources on helping clients who are in complex circumstances, for example due to a mental health issue, having no recourse to public funds or facing surveillance and restrictions in their freedom of movement by their abuser. The vast majority (over 90%) are female, nearly all of whom are either pregnant or have children

under the age of 4. However a small, but significant number (about 7%) are male who experience abuse in a same sex, or a heterosexual relationship. In 2015/16 we worked with 156 clients, two thirds of whom had been suffering abuse for five or more years. Nearly half (48%) were self-referrals who had heard about Bede from friends. 189 of our clients' children directly benefitted as a result of the help their parents received to live more safely.



Our approach involves two methods of working. The first is detailed one to one work which assesses the risk a client is facing and explores the complicating factors, such as a diagnosed mental health condition, or immigration issues and having no recourse to public funds. A safety plan is made and suitable strategies, chosen from a range of over 60 short, medium and long term options, is discussed to make the client's life safer in the long term. This includes referral to the solicitor who visits Bede on a fortnightly basis, and to our counsellor who is able, over the course of up to 12 sessions, to work with underlying issues, such as anxiety, depression or panic attacks, stemming from many years of fear and abuse. A unique feature of Bede's service is that it is open-ended – staff will work with clients for as long as is necessary – and it is proactive in working alongside the client to address the complex issues that undermine their safety. This often involves accompanying them to court hearings, and meetings with social service and housing officers.

The second method is group education and peer support. Once the immediate crisis has been addressed, a client may be referred to Bede's Freedom Programme and Survivors' Group. The Freedom Programme draws on tried and tested research into domestic violence and abuse in intimate relationships to enable clients to reflect on their own experience and challenge some of their own attitudes and behaviours which can make them vulnerable to further abusive relationships in the future. This is a highly structured 15 week nationally recognised course, led by trained Bede staff, and attended by an average of 18 women each week, which also draws on the wisdom and experience of the participants. This can be extremely influential and help women make difficult decisions about changes they need to make in order to protect their own safety and that of their children. The Survivors' Group also meets weekly, and is a more informal session offering on-going peer support to those who have completed the Freedom Programme but who are still facing a long period of transition whilst their life stabilises after leaving an abusive partner.

Nearly half (41%) of all referrals go on to join the Freedom Programme, and about half of all those who complete the programme join the Survivors' Group.

The effectiveness of the Bede Starfish Project is clearly evident. When a client is ready to have their case closed, a second risk assessment is made, against which the original nationally recognised Safer Lives DASH risk assessment is compared. Our most recent survey (September 2015 to April 2016) found that 89% of clients whose cases were being closed said they now felt safer. Alongside this, reports by external agencies, such as social services, or mental health workers, evidence tangible improvements in clients' safety and wellbeing. For example, in 2015/16, 37 of our clients came to

Bede with, between them, 40 children on the Child Protection Register. This meant they were at risk of having their children taken into care. After working with Bede, attending the Freedom Programme and making changes in their lives, 23 of the women (62%) had their children taken off the register, and the other 14 had their children's level of risk reduced.

MOPAC funding for Bede's work with victims of Hate Crime expired in March 2015 and, due to Bede's limited resources, this aspect of the project's work came to an end. Enquirers are signposted to other agencies, including Stop Hate UK. Southwark Council's statutory funded domestic violence services are delivered by Solace, who support a high volume of clients. Bede's Starfish Project runs alongside this to serve those whose needs are not easily met by the contracted service. Bede's work relies on charitable grants and donations. Three year funding from City Bridge Trust, Comic Relief, and Henry Smith Trust, together with annual grants from the Clare Bermondsey Trust (of Clare College, Cambridge), and Donald Forrester Trust have provided a solid foundation from which to develop the project. These grants will expire over the next two years, and fundraising continues. This does mean that the focus is on ensuring that the current, extremely successful service continues and any question of expansion (for example by increasing the number of group programmes we run to meet the very high demand we experience) has to first secure a reliable source of funding.

Although not funded by Southwark Council, the Bede Starfish Project is an integral part of the social welfare and community safety provision in the borough. Bede's Starfish Domestic Violence Project Manager, Ahlam Laboori, is Co-Chair of Southwark's Domestic Violence Forum, and attends Southwark's Hate Crime group, MARAC Steering Group and the Women's Aid Regional Network. The Project also works very closely with the Police, and in July 2016 began weekly sessions at the Community Safety Unit. Bede's work is highly valued. A Detective Inspector went on record this year to commend one of Bede's caseworkers for her "commitment to victim care" in taking exceptional steps to enable a client to make a formal report to the police after she had been attacked repeatedly by her partner

In 2015, an external evaluation of the Bede Starfish Project by Community Action Southwark (CAS) quoted the National Institute of Clinical Excellence's estimate that it costs the NHS approximately £4,300 to help a patient who is experiencing domestic violence. The CAS Evaluation estimated that the Bede Starfish Project costs approximately £902 per client and concluded that Bede therefore potentially saves the NHS £3,398 for each woman they remove from domestic violence and supports to rebuild their lives.

Reference: National Institute for Health Care and Excellence (NICE). (2014) Costing Statement: Domestic violence and abuse [Online] Available from: <https://www.nice.org.uk/guidance/ph50/resources/ph50-domestic-violence-and-abuse-how-services-can-respond-effectively-costing-statement2>

Youth Adventure Project – Helping Young People Overcome Challenges and Flourish

Bede's Youth Adventure Project aims to help local young people, aged 8 to 19, make a successful transition from childhood to adulthood by developing positive relationships with their peers and trusted adults. This can improve their chances of making wise choices when faced with difficult decisions and developing their opportunities, skills and talents for the future.

Growing up in Bermondsey and Rotherhithe can be tough, with many families experiencing financial hardship and other pressures. 36% of children under 16 in our parliamentary constituency of Bermondsey and Old Southwark are living in poverty (CPAG August 2014). This means that more children and young people than average in our neighbourhoods struggle at school or are at risk of becoming victims of, or getting involved in, anti-social and criminal activity. A survey in July 2015 of a sample of 45 young people aged 11 to 19 who regularly attend one of Bede's three youth clubs found that 87% were from low income households which relied on benefits or tax credits, and 56% lived in single parent households, or with a step-parent or foster carer. 40% had been in trouble with the police, 20% had, at some time, been excluded from school and 20% were known to social services.



The Project achieves its aims through a programme of evening clubs, detached youth work on local estates, residential stays, day trips and activities during school holidays and providing awareness raising sessions in schools about "dating violence" in teenage relationships. It also provides practical and emotional help to young people at times of difficulty at home, at school, or with gang related issues. The Youth Club has a music studio and a bike repair workshop, both of which are very popular, and has developed volunteering and youth work training opportunities for those in their late teens and early 20s.

In September 2015, we opened a new club for 8 to 10 year olds. This was in response to requests from local parents and attendance has grown steadily since then. We now have a core group of about 20 members. During 2015/16, attendances by young people at all our activities, which run over 44 weeks of the year, totalled 1,583 – a marked increase on the 1,120 in 2014/15 and closer to the 1,746 recorded in 2013/14. This involved 532 different individuals (458 in 2014/15), more than half of whom (301) were attending the Project's sessions in schools.

This increased level of attendance is encouraging as attendances at Bede's Youth Club had dropped due to changes on the Abbeyfield Estate where the club is situated. Planned renovation of the nearby Maydew House tower block has resulted in established families moving out, either temporarily or permanently, to be replaced by families who are being temporarily housed there. The nature of temporary housing means that families and children are not in the area for long, and it takes time to engage them with Bede's youth clubs. These changes mean that Bede's youth workers have taken the opportunity to promote the club more actively in neighbouring areas, and there has been significant success in engaging young people from estates around the Old Kent Road where there are significant levels of deprivation and fewer opportunities for young people.

Regular membership of Bede's clubs and holiday activity programmes has increased slightly to 150 (130 in 2014/15). A further 76 individuals were engaged on local housing estates. The weekly programmes, planned by participants themselves, involve a mixture of club based activity and off site sessions where the project's two minibuses are well used. Day time programmes run during Easter, half term and summer holidays and the summer residential, usually at an adventure activity centre in the countryside, are landmark moments in the year, and in young people's lives. Adventure residential are a crucial part of Bede's programme. They take young people out of their normal environments and, through exciting and physically demanding challenges, give them the opportunity to act differently

and discover new skills and qualities they did not know they had. The prospect of an adventure residential is a considerable incentive, motivating those who often have low expectations of themselves, and they are a key ingredient in Bede's success. In 2015, we took a group of 12 young people to Hereford where the BODS team organised a programme of horse riding and adventure activity in the forests and gorges of South Wales.

In 2014, through contacts developed by the Big Local South Bermondsey Partnership, the Youth Project responded to an invitation from parents on the Avondale and neighbouring estates, on the Old Kent Road, to engage their young children, aged 11 to 13 and divert them away from older young people involved in drug use on the estate. Using Bede's minibus, the team has been able to bring them to Bede's club, a mile away, and take them safely home again afterwards. This proved to be so popular that the club for 8 to 10 year olds opened in September 2015 which also benefits from the safe transport provided by the minibus.

The popularity of Bede's clubs and detached youth work, where young people attend regularly and remain involved often for many years, is a key indicator of the project's success where involvement is completely voluntary, and young people will "vote with their feet" in deciding whether the project is meeting their needs and interests. In this respect, the "graduation" in September 2015 of a core group of 10 senior members, all of whom had been active in Bede's clubs for at least 7 years, was a very significant moment. Three were going on to University – the first of anyone in their families to do so – and we took pride in the fact that, whilst they needed little from us with regard to their emotional resilience and work ethic, they did benefit from the encouragement, role modelling and access to quiet study space and IT facilities at Bede to achieve their goals. Many of these "graduates" are coming back as volunteers to inspire the next generation of club members, and one organised a fundraising concert in June 2016 at Bede that attracted an audience of nearly 100 young people.

Developing volunteering, training and employment opportunities is an increasingly large part of what Bede does for Club members over 16. The Bede Youth Adventure Project completed two training programmes in 2015/16. The second "Training for Success" programme, funded by United St Saviours Charity engaged five young people in training for NVQ level 2 Certificates in Youth Work. Three completed the programme and achieved the qualification. Of the other two, one used the experience to confirm that his true interest is in animal husbandry and found a suitable job outside of London. The other keeps in contact with Bede for occasional help as he tries to fulfil his duties as a carer for his ill mother and for his younger sister. The second training programme saw two former Bede Youth Club members complete NVQ Level 3 Youth Work training in the summer of 2016, funded by the Rank Foundation and the Your Turn Initiative. Day-time "job search" sessions are very popular, when those who are no longer at school drop into the youth club to use the IT facilities and receive informal help with CVs and application forms.

Since 2010, the team have been using their youth work skills to deliver Safe Healthy and Equal Relationships (SHER) programmes to schools. These aim to raise young people's awareness of patterns of violence and abuse in intimate relationships, and to challenge attitudes amongst teenagers that these might be acceptable or even normal. In 2015/16, two programmes were delivered to Harris Peckham Academy and City of London Academy, involving 301 year 9 and year 10 students (exceeding the target of 240 set by the funder). At the start of each programme, participants completed a questionnaire and 67% felt that they knew enough about building a healthy relationship. When asked again after the second workshop, over 90% said that they had increased their awareness of what constitutes a healthy or an abusive relationship and their understanding of the effects of power and control in relationships. Over 95% said they would use what they had learnt to improve current or future relationships. Given how early patterns of abuse can develop in relationships that can lead to the levels of domestic violence seen by our Starfish team, this is important "early intervention" work that we will continue if and when funding allows.

In addition to the planned programmes, Bede's youth work team helps young club members, or former members, if they face a difficult time such as unemployment, becoming a young parent or becoming homeless. The team are also involved when a club member is in a safeguarding or child protection situation, or when mediation is possible in conflicts between rival gangs.

Funding for Bede's youth work remains one of the trustees' biggest concerns. Each year, at least half of the project's funding needs to be raised from new applications. However, thanks to major grants from United St Saviours, Laings, Children in Need and Southwark Youth Service, together with numerous smaller grants and donations from trusts, individuals, businesses and local shops, the project recorded a small operating surplus at 31 March 2016. However, our three main grants from United St Saviours, John Laing and Children in Need will expire in 2016/17 and so the project was restructured in the winter of 2015/16 to reduce our costs. This resulted in two voluntary redundancies, and the loss of two very experienced and well loved staff members. However, two new part-time staff have joined the team and the project is well positioned to apply for new funding for 2017/18.

Community Engagement Services – Fostering Community Spirit



Bede's aim is to bring people together from different circumstances and backgrounds to build strong local communities that enable people to flourish. This was a key principle in Bede's foundation as part of the Settlement Movement and it is as important today as it was in 1938. By creating opportunities for people to meet, work and have fun together, barriers that often divide communities, such as age, race, social class, sexuality, disability, or religion, can be transcended. When this happens, tensions are eased, lives are enriched and the sense of sharing in and contributing to the common good is deepened.

Since 2011, Bede has concentrated its community engagement work through the South Bermondsey Partnership and the Big Local South Bermondsey initiative on six estates in the neighbourhood. Bede's Principal Officer acts as Secretary to the Big Local South Bermondsey Partnership which brings together local residents, politicians, businesses, charities, local government officers and investment agencies to enable local people to make life better in the chosen local neighbourhood. Bede is the constituted charity that hosts the partnership and assumes ultimate responsibility for it. Bede employs the Big Local South Bermondsey Community Engagement Manager whose skills are key to the success in developing a highly participative "grass roots" movement that sets out and achieves the Partnership's objectives.

This Big Local initiative is a 10 year investment, totalling £1million, through the Local Trust and it has led to a marked increase in community activity on the six estates. Spend against the £1million allocation began in December 2012, and, by March 2016, it is clear that the programme is having a real impact on the Astley Cooper, Avondale, Bramcote and Bonamy, CAPIC, Caroline Gardens and Ledbury estates along the busy and air-polluted Old Kent Road. It is an area where many people are affected by unemployment, poor health and disadvantage, and, according to the 2015 Index of Multiple Deprivation, is amongst the 10% most deprived in England.

The Big Local South Bermondsey Partnership aims to enable local people to improve life on their estates and has the potential to benefit up to 7,500 people. Four key priorities have been identified. The first is to improve the use of green and open space on and around the estates and increase the community's sense of ownership. The second is to encourage young people to become actively involved in the area by developing skills that increase their long term

Bede House Association

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prospects. The third is to improve community participation by older people which will improve their mental and physical well-being and provide opportunities for intergenerational activities between young and old. A fourth priority is to leave a long term legacy for the neighbourhood through training for key residents and the development of new economic and environmental initiatives which will directly benefit local residents.

The core group of active volunteers and Partnership members currently stands at 45, and, between them in the year ending November 30, 2015, they have organised 28 programmes (such as classes and lunch clubs that meet regularly) and 55 one off events in the past year resulting in 36,496 attendances during the course of the year. Children and young people accounted for 22,285 attendances, and “green” activities to improve the local environment recorded 1,136 attendances. Over 140 people attended the annual awards ceremony held at Millwall FC in February 2016 to celebrate exceptional contributions to the programme’s success. The results are a greater sense of community spirit, less anxiety, and isolation, physical improvements to the environment, more attractive green spaces and new opportunities for those who get involved to gain skills and qualifications to improve their future prospects.

Big Local South Bermondsey won the 2016 Southwark Stars Award for Community Group of the Year and 2 volunteers won individual Southwark Stars Awards for their contributions to community life.

Key to long term success are training opportunities for local people, so that what they learn directly benefits the communities in the Big Local South Bermondsey area where they live. 17 volunteers received training certificates in activities such as First Aid, presentation skills, financial understanding and human resources. Big Local South Bermondsey has sponsored individuals to achieve professional qualifications in, for example, floristry, immigration advice and interpreting, and grant funded the Bermondsey Community Kitchen – an innovative catering apprenticeship programme for disadvantaged young people that has been set up by a local businessman and Partnership member. Through the Community Kitchen, 17 young people have been placed in employment after completing City and Guilds certificates in catering. Bede is also working with other local charities to identify new projects for 2016/17, including a potential employment project.

Premises and Infrastructure

Bede House Association owns the freehold of Bede House, 351 Southwark Park Road, SE16 and has a 60 year lease (expiring in September 2030) on Bede Centre, Abbeyfield Road, SE16. These two buildings accommodate Bede’s projects and staff, and a large proportion of its activities.

In March 2007, Bede House Association signed a ten year lease with Southwark Council to manage, in partnership with local residents and Southwark Council, the Nature Garden on Aspinden Road, SE16 for the benefit of the local community. This has been an extremely successful arrangement, with the Garden providing a well maintained haven for wild life and a place of quiet reflection for trusted visitors all at a very modest cost. We have therefore begun negotiations with Southwark Council to renew the lease, on similar terms, for another 10 years.

In 2012, Southwark Council completed its assessment of the options for redeveloping the Maydew House tower block which is located right beside the Bede Centre. In 2013, Southwark’s development team approached Bede to discuss the feasibility of relocating our activities to a new, purpose built Centre for Bede elsewhere on the Abbeyfield Estate, thus freeing up the existing Bede Centre site for redevelopment as housing. In July 2014, Southwark Council approved a proposal to include a new Centre for Bede in a £24.2million



redevelopment of the Maydew House tower block and surrounding area. The approved proposal included a budget for the re-provision of the Bede Centre and the target for completing the development is 2019. Bede is currently in detailed discussions over the design of the new Centre, the terms of the lease and the impact this might have on Bede's future running costs. Preliminary work on Maydew House to remove asbestos is underway and the latest assessment is that the new build work could begin on site in 2017. Thus, the earliest the new Centre could be ready for occupation would be the summer of 2018. Meanwhile, Bede continues to seek small but significant sources of funding to repair and maintain the facilities at Bede House and Bede Centre, whilst preparing for a capital appeal to raise funds related to the transition to a new Centre.

Funding infrastructure costs, such as premises, IT, finance, fundraising, communications and HR, is difficult as, understandably, funders and supporters want to see their resources directly benefitting those who come to Bede for help. However, as a small charity, Bede is able to work very efficiently, with administrative and managerial staff carrying a portfolio of infrastructure duties and all staff having routine contact with those who use Bede's services. Thus, all staff contribute to the welcome service users receive and have a direct influence on Bede's effectiveness as a community charity.

The arrangement with neighbouring charity, Time and Talents, for Bede to provide their day to day finance service is now in its third year and is proving to be a model example whereby "back office" services can be shared effectively to mutual benefit. Bede's financial infrastructure has, in addition to providing a financial service for Time and Talents, also administered small scale funds for the Big Local South Bermondsey Partnership to enable member groups to organise community development activities, such as events and outings.

In April 2016, Bede won £60,650 from the Local Sustainability Fund to improve its impact data collection systems across the organisation in 2016/17 and to introduce a suitable Customer Relationship Management (CRM) system. The project is due to be completed by March 2017.

5. BEDE'S PLACE IN THE COMMUNITY

As a local charity, Bede's impact goes beyond that of its projects by contributing to the local economy and to the quality of life in Bermondsey and Rotherhithe.

Bede's Contribution to the Local Economy of Southwark

Just over half (21) of the 40 staff employed at Bede in 2015/16 lived in Southwark, and 73 of the 94 volunteers were Southwark residents. Bede has attracted an estimated £153,979 in funding from sources such as Local Trust, City Bridge Trust, Henry Smith Charity, Comic Relief, Laings and Children in Need which are outside of the borough.

Bede engages a number of local contractors and suppliers, for example in maintenance, taxi transport and food supplies, and employees, volunteers and beneficiaries of Bede's projects are regular customers of local shops and cafes. Wherever possible, we will use our resources for local benefit in keeping with our purpose to build strong local communities.



Bede Events

From time to time, Bede organises events to raise its profile, raise funds and bring the community together with our own supporters and beneficiaries. There were two concerts for Bede in 2015/16, featuring the Koruso! Community Choir, and the Clare College Choir, both held at the beautiful 18th Century church of St Mary's, Rotherhithe. These were in addition to our AGM, our annual summer and Christmas Fetes organised by the Learning Disabilities service, and the annual Summer Fun day, organised by our Youth Project. Each of these events attracted over 100 people from all sections of the community.

Friends of Bede – individual and Business Supporters

Friends of Bede engages wide community support for Bede's activities and stimulates voluntary and community activity in the neighbourhood amongst individuals and local businesses. As a result, new businesses, like Browne Jacobson, First Protocol, Sainsbury's in Rotherhithe, and Stella Coffee and Tea chose Bede as their Charity of the Year in 2015/16, whilst others, like Belmond, British Land, Grosvenor, Madano, Periscopix and Winckworth Sherwood continue to support us on a long term basis. We are very grateful to Business in the Community for promoting Bede's work to new business partners who value Bede's local focus and significant impact for its relatively small size. By being *Friends of Bede* they are able to contribute to a strong local community in Southwark, and help fulfil the company's wider social ambitions.

Friends of Bede members have taken collection tins in their shops and businesses, run marathons and undertaken challenges to raise funds for Bede, made personal donations and provided pro-bono expertise. They have volunteered to run Bede stalls at large community events and festivals. A total of 325 individuals were registered and active with *Friends of Bede* by March 31, 2015, up from 300 in April 2015.

Friends of Bede's Patron, Barry Albin-Dyer, OBE, DL was an active ambassador for Bede, introducing the organisation's work to businesses, politicians and local people, until his untimely death after a long illness in June 2015. Bede welcomed two new Patrons in 2016, former Bermondsey and Old Southwark MP, Sir Simon Hughes and former Mayor of Southwark Cllr Sunil Chopra, are worthy successors and are looking forward to taking this work forward over the next three years.

Bede – A Resource for the Community

Bede House and Bede Centre continue to be important resources for small local community organisations. Siblings Together's small staff team operate from an office at Bede House, providing residential camps and activity days for children in care who are separated from their brothers and sisters. Tower Christian Centre's congregation of between 60 and 100 worshippers meets every Sunday and on some other evenings at Bede Centre. Aikido UK started a new club in April 2016 meeting at Bede Centre on Saturday mornings and Monday evenings. We were also pleased to make the Bede Centre hall available at short notice as a Polling Station for London Mayor and Assembly elections and the EU Referendum in 2016.

It is estimated that there are, on average, over 450 visits a week for activities and meetings at Bede House and Bede Centre and more than 80 a week by Bede staff and volunteers at other locations in the community.

Volunteers, Students and Clare College Cambridge Graduate Placements

Bede is a major provider of volunteering and training opportunities in Southwark, offering well planned and supported roles through which people can get involved in the local community, contribute their skills and talents, and develop their own knowledge and capabilities. This is a key element in Bede fulfilling its purpose to bring people of different backgrounds, skills and experiences together to build strong, local communities that enable people to flourish.

Our volunteer and training opportunities are particularly focused on creating new opportunities for those who are disadvantaged, through disability, low incomes, ill-health or other circumstances, to enhance their prospects and the quality of their lives, and of those close to them.

Bede's Learning Disabilities service runs three programmes offering volunteering, work experience and support into employment for its service users. The Inside Outside project, Bede Plus and volunteering in the community activities are described in detail in the Learning Disability Services section. Inside Outside alone contributed 1,114 volunteering hours to the overall total of 3,184 volunteering hours in 2015/16.

The Youth Adventure Project hosts the Rank Foundation's "Gapper" trainee youth work programme. Five young people (three of whom are former members of Bede's youth clubs) have been accepted onto this programme since January 2012, and it is hoped that another "Gapper" trainee will join us in 2016/17. Seven young people completed an NVQ Level 2 Youth Work course through our two year Training for Success programme and four completed an NVQ Level 3 Youth Work course through Bede. Several youth club member have been regular volunteers helping at Bede events and with the younger club members.

Bede's Community Engagement Project supports volunteering and local community activity through the Big Local South Bermondsey Partnership. The number of volunteers who play a leading role through the Partnership Board and Sub Groups has steadily grown from 14 in 2012/13 to 45 in 2015/16. Many more volunteer to help at community events and activities organised by Board members.

Bede House Association

Report of the Council

For the year ended 31 March 2016

Bede's has had 13 voluntary Council members who've served throughout the year.

Bede has hosted 20 volunteer, student and work experience placements this year in our Learning Disabilities Services, Starfish Domestic Violence Project and Youth Adventure Project.

Members of *Friends of Bede* and employees of companies who have chosen to support Bede have volunteered to help with fundraising activities and social events involving the local community.

Members of the Council are grateful to Clare College Cambridge's Clare and Bermondsey Trust and Oley Trust for sponsoring post graduate placements at Bede. Two six month placements ran from September 2015, one in the Starfish Project and the other in the Learning Disabilities service. A further placement will start in the Starfish project in July 2016.

An American student joined the Learning Disabilities service through the Winant Clayton volunteer exchange programme in July and August 2015. This is a long standing arrangement between Bede and Winant Clayton, going back to the beginning of the programme in the 1950s, and, although a placement did not take place in 2016, we hope it will continue for many years to come. A regular placement at the project for a young Norwegian volunteer has also been arranged through the Norwegian YWCA.

One person can have a number of different roles in Bede's activities. For example, an Inside Outside volunteer may also volunteer in the Bede Café, be a *Friend of Bede*, be active on their own housing estate, and be helped to find a paid job through Bede Plus. Bede arranged for 20 people to apply for new DBS record checks for volunteering and student roles in Bede projects this year to add to the 32 who completed them in 2014/15. DBS checks are generally valid for three years before they have to be renewed. Overall an estimated total of 94 people (108 in 2014/15) have been involved at Bede as volunteers or as student placements. Assuming that each volunteer contributes an estimated 3 hours a week for an average of six months, and each hour is valued at the London Living Wage of £9.40 an hour, the monetary value of the volunteering that Bede supports is £68,921.

Environmental Sustainability

Bede is active in improving our local environment, managing the Aspinden Nature Garden, growing vegetables on our allotment in Southwark Park, bringing local young people into the countryside to experience life outside the city, and supporting local volunteers, through Big Local South Bermondsey, in projects which make their housing estates greener. Bede also recycles its waste as much as possible, uses second hand furniture and equipment as appropriate, and regularly reviews ways to reduce our energy use and costs.

6. FINANCIAL REVIEW

Summary of Financial Results

Income of £1,185,577 from continuing operations has decreased by £15,991 (down from £1,201,568 in 2014/15). Income less expenditure from continuing operations resulted in a deficit of £30,353 compared to a surplus of £41,977 in the prior year.

Our net asset position remains positive. This indicates that Bede continues to be robust despite the challenges in securing funds from statutory and charitable sources.

In 2015/16, our large source of income from Southwark Council and other statutory sources has reduced again by 28%. In response to this changing landscape, Bede's strategy is to diversify our funding base and reduce our reliance on statutory funding. This is described in more detail in the following section.

The management team has also actively sought cost management initiatives to stretch the income we receive even further. This has included reviews of our staffing requirements across the organisation and plans for restructuring a number of services in 2016/17.

Fundraising Activities



The economic crisis that began in 2008 prompted substantial funding cuts to local authorities, and Southwark Council has been particularly badly hit. The vast majority of Bede's income in 2011/12 (approximately 81%) came through grants, small contracts and Service Level Agreements ("SLAs") from statutory sources. As a locally focused organisation, most of Bede's statutory income came through various departments of the London Borough of Southwark, plus some other social care and statutory organisations. This included spot contracts for Learning Disabilities Service users which are classified under "Charitable activities" in the accounts. However, from April 2012, with the loss of Southwark Council funding for our domestic violence work

and other cuts that have now been implemented, Bede's income from Southwark and other statutory sources reduced significantly from 81% in 2011/12 to 71% 2014/15. In 2015/16 this reduced further to 65%. Nearly all of the statutory funding, representing 50% of Bede's total income in 2015/16 (49% in 2014/15) was through charges to users of the Learning Disabilities service paid for by personalised budgets funded by the local authority. Cuts to Southwark's budget are set to continue, and whilst new joint commissioning processes with health authorities offer new conversations, the proposed 30% cuts to Southwark's budget for learning disabilities services gives considerable cause for concern for all of Bede's activities.

In response to this changing landscape, Bede's strategy is to diversify our funding base and reduce our reliance on statutory funding. We normally have to raise one third of Bede's income each year, and our fundraising strategy for this includes a mix of charitable trusts, statutory funders, personal initiatives from individual supporters and businesses, and generating income from letting our buildings. In 2015/16, Bede had over 50 separate funders (50 in 2014/15) and many more individual donors. We estimate that, in 2015/16, we were managing over 200 different funding relationships – a marked difference to 2008, where programmes such as Sure Start and Neighbourhood Renewal, alongside several Southwark Council departments required the management of perhaps just a dozen or so main funding relationships.

Bede House Association

Report of the Council

For the year ended 31 March 2016

The advantage of this very diverse, indeed fragmented, funding base is that the risk is spread across more, and usually smaller income units. The challenge is to ensure each of these relationships are managed well and appropriately. The introduction of a new Customer Relationship Management database and system across the organisation in 2017 will be key to our continued success in managing a growing number of relationships in the future.

Trustees are aware that the shift in Bede's income away from statutory sources means that we are increasingly reliant on charitable donations from trusts and from members of the public. This brings its own requirements to safeguard best practice, and the Charities (Protection and Social Investment) Act 2016 will clarify expectations and standards.

In 2015/16 4.5% (4.5% in 2014/15) of income was earned through user fees, bank interest, hire of Bede's facilities and other services. 37% (24.5% in 2014/15) came through grants from major charitable trusts, the Big Local, personal, business and small trust donations.

Bede received £38,115 of donated income in 2015/16, approximately 3% of our total income. *Friends of Bede* fundraising, for example through sponsored marathons and sporting activities, social events, personal donations and recommendations to businesses and small charitable trusts. This is an increasingly important element of Bede's income and this is managed through our small central admin team.

Bede engages a self employed fundraiser who works from home in Bristol to research and prepare monthly mailings to small charitable trusts and foundations with criteria that match the different client groups that Bede serves. We limit our email and postal mailing appeals to our 325 Friends of Bede supporters to three a year, plus news updates of events and activities that they might like to participate in. Our emails contain the invitation to unsubscribe at any time, and we respond promptly to any requests to be removed from our mailing lists. We do not use telephone appeals, nor do we share our mailing lists with any third party. Because we are a small local charity, we know many of our individual donors personally and keep in mind how communications from us might be received, and we ask for feedback whenever the opportunity arises.

We expect that our existing practice will meet the expectations and standards contained in the Charities (Protection and Social Investment) Act 2016 and reviewing its implications for Bede will be a key governance task over the next 12 months.

Trustees and staff try to maximise the benefit they can deliver to the community within the following constraints:

- Matching activity to level of funding available to achieve a balanced budget, with a minimal surplus or deficit
- Ensuring that Bede maintains its service commitments and managerial control
- Operating within Bede's aims and objectives.

Bede's fundraising activity reflects the profile of the organisation's income. The Principal Officer and managers have as part of their core job descriptions the negotiation, renewal and accounting for the contracts and SLAs for services that Bede provides, as well as applying to charitable trusts and managing relationships with supporters and donors. Income from the Personal Budgets for users of our Learning Disabilities Day Services now represent 50% of Bede's total income (49% in 2014/15). This will continue to be managed closely by the senior team and trustees.

The end of year deficit at March 2016 was £30,353 (compared to a surplus of £41,977 before the one-off payment to the Pension Trust in 2013/14). This indicates that Bede continues to be robust despite the challenges in securing funds from statutory and charitable sources.

Reserves

Bede House Association retains reserves, referred to in the financial statements as the General Fund, the Designated Fund, the Restricted Fund and the Property Fund. The reserves are retained to ensure that should Bede House lose substantially all of its funding it could continue to pursue its objectives for a period of at least one to three months. These reserves also provide the organisation's cash flow capacity given our low level of cash balances at bank and at hand, and the uncertain and fixed term funding climate within which Bede House Association operates. The trustees' policy is that the General Fund is between one month and three months of projected expenditure.

Policy on selection of investments

Bede House Association selects investments based on the guidance contained in the Trustee Act 2000. To date this has involved maintaining the following investments:

- a deposit account with a bank that explicitly states that the account is managed to achieve the objectives of the Trustee Act 2000; and
- Government Loan Stock, this was redeemed during the year.

Review of transactions and financial position of Bede House

Net incoming resources for year

Income of £1,185,577 from continuing operations has decreased by £15,991 (down from £1,201,568 in 2014/15). Income less expenditure from continuing operations resulted in a deficit of £30,353 compared to a surplus of £41,977 in the prior year.

Fixed asset movements

There were fixed asset additions of £11,058, and no disposals.

Cash

The total of cash balances (held at bank and as petty cash) /decreased from £468,418 at 31 March 2015 to £409,981 at 31 March 2016. This reduction was caused by, the deficit for the year, fixed asset purchases and an increase in debtors. A significant portion of the cash available continues to be invested in a deposit fund with the Charities Official Investment Fund to achieve a higher interest yield.

Restricted funds (see Note 16)

Restricted funds comprise the unexpended balances of donations and grants held on trust to be applied for specific purposes. These unexpended restricted fund balances are carried forward with the approval of the funders for spending in 2015/16.

During the year there was a small increase in restricted funds of £439 which will be spent in 2016/17.

The surpluses and deficits have been accumulated over the years resulting in a total balance on restricted funds of £39,449.

The Property Fund

The property was revalued in February 2016 at £205,000 by Hindwoods Hunter Payne, Chartered Surveyors. The Revaluation reserve of £185,980 represents the difference between the market value, after depreciation, of Bede House

and its historical cost. Similarly, the Fixed Asset Fund represents the net book value of the fixed assets recognised in the Balance Sheet. At 31 March 2016, this fund holds £20,747. As the Council currently consider the building and the fixed assets as functional assets which enable the charity to operate, it is appropriate to set aside these funds as not available for general use.

Designated funds (see Note 16)

Designated funds are those set aside from the General Fund for particular purposes. The Council designates any unrestricted surplus generated by the individual projects into separate project designated funds, to be utilised if the projects do not manage to achieve a balanced budget in the year and to underwrite their annual fundraising strategy.

The Maintaining Bede's Premises Fund is set aside for major repairs and premises development. It remains unchanged at £50,000. The Council keeps under review ways in which this fund might be applied for the future benefit of the charity.

General Fund

The reserves associated with individual projects comprise the balance held on the restricted reserve and the balance accumulated in the designated reserve, as described above. These project balances enable Bede House to manage the transition between different funding sources as well as possible redundancy and closure costs.

However, Bede House also retains general reserves, referred to in the financial statements as the General Fund. The uncertain fixed term, project based funding climate within which Bede operates requires at least this level of reserve to protect cash flow and retain capacity during periods between funding sources coming to an end and new ones being secured. Funding is typically paid quarterly in arrears, with procedural delays frequently occurring. A strong reserve base to protect cash flow is therefore essential for the organisation's survival.

The balance on the General Fund after all relevant costs have been appropriately allocated to the projects is £192,899 (March 2015: £193,088). This represents almost two months of 2015/16 expenditure.

The governance costs of the charity for the year totalled £26,848 (2015 £19,766). This represents 1.67% of income – compared to 1.65% in the previous year.

Future commitments

Bede House has sufficient assets in place to cover its current plans and has not undertaken any significant future financial commitments. No commitments are made without sufficient resources being in place to cover such expenditure.

7. PLANS FOR FUTURE PERIODS

Bede will continue to pursue its stated aims, within a stable, yet flexible organisation, which is able to adapt to its environment over the decades to come. Our detailed programme of activities will be planned and monitored through our annual planning process, which is overseen by Bede's Council. Major themes for the period to March 2017 include:

- Maintaining Bede's position as a leading provider of highly effective and respected local services
- Maintaining and developing a sustainable and diversified revenue income base
- Strengthening Bede's administrative and IT capacity to serve growing numbers of volunteers, supporters, service users
- Communicating Bede's projects to continue to attract service users and communicating the impact of our work.
- Working closely with Southwark Council's development team on plans for a new centre for Bede as part of the refurbishment of Maydew House.



STATEMENT OF RESPONSIBILITIES OF THE COUNCIL OF BEDE HOUSE ASSOCIATION

Company law requires the Council to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the members of the Council are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material 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 Council are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as each of the Council members are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The Council members have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Bede House Association

Report of the Council

For the year ended 31 March 2016

The Council are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Sayer Vincent LLP were re-appointed as the charitable company's auditors during the year and have expressed their willingness to continue in that capacity.

The report of the Council has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

On behalf of the Council

.....
J COTTON
Trustee

.....
N PANESAR
Treasurer

22 September 2016

Independent auditors' report

To the members of

Bede House Association

We have audited the financial statements of Bede House Association for the year ended 31 March 2016 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the Council and auditors

As explained more fully in the statement of responsibilities of the Council set out in the report of the Council, the members of the Council (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Council; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the report of the Council to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2016 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the report of the Council for the financial year for which the financial statements are prepared is consistent with the financial statements.

Independent auditors' report

To the members of

Bede House Association

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us
- The financial statements are not in agreement with the accounting records and returns
- Certain disclosures of Council's remuneration specified by law are not made
- We have not received all the information and explanations we require for our audit
- The Council were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the report of the Council and take advantage of the small companies' exemption from the requirement to prepare a strategic report

Joanna Pittman (Senior statutory auditor)

27 September 2016

for and on behalf of Sayer Vincent LLP, Statutory Auditors

Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Bede House Association

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

For the year ended 31 March 2016

	Note	Unrestricted £	Restricted £	2016 Total £	Unrestricted £	Restricted £	2015 Total £
Income from:							
Donations and legacies	2	72,063	4,834	76,897	65,194	775	65,969
Charitable activities							
Domestic Violence Project	3a	-	110,500	110,500	25,500	106,763	132,263
Learning Disabilities Project	3b	598,367	55,529	653,896	588,755	61,321	650,076
Youth Adventure Project	3c	-	240,257	240,257	14,125	223,016	237,141
Big Local	3d	-	71,347	71,347	-	77,245	77,245
Community	3e	-	-	-	-	2,975	2,975
Other trading activities	4	30,886	-	30,886	33,718	-	33,718
Investments		1,794	-	1,794	2,181	-	2,181
Total income		703,110	482,467	1,185,577	729,473	472,095	1,201,568
Expenditure on:							
Raising funds		35,108	-	35,108	33,060	-	33,060
Charitable activities							
Domestic Violence Project		24,025	110,500	134,525	6,519	105,586	112,105
Learning Disabilities Project		674,091	55,529	729,620	644,210	61,321	705,531
Youth Adventure Project		-	239,818	239,818	4,456	223,766	228,222
Big Local		678	71,347	72,025	1,526	77,147	78,673
Community		-	4,834	4,834	-	2,000	2,000
Total expenditure	5	733,902	482,028	1,215,930	689,771	469,820	1,159,591
Net income / (expenditure) before pension liability		(30,792)	439	(30,353)	39,702	2,275	41,977
Recognition of pension liability	20	-	-	-	(24,061)	-	(24,061)
Net income / (expenditure) for the year	6	(30,792)	439	(30,353)	15,641	2,275	17,916
Transfers between funds		-	-	-	-	-	-
Net movement in funds		(30,792)	439	(30,353)	15,641	2,275	17,916
Reconciliation of funds:							
Total funds brought forward		699,050	39,010	738,060	683,409	36,735	720,144
Total funds carried forward		668,258	39,449	707,707	699,050	39,010	738,060

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16 to the financial statements.

Bede House Association

Balance sheet

Company no. 420386

As at 31 March 2016

	Note	£	2016 £	£	2015 £
Fixed assets:					
Tangible assets	11		206,727		205,120
			206,727		205,120
Current assets:					
Debtors	12	165,523		140,407	
Cash at bank and in hand		409,981		468,418	
		575,504		608,825	
Liabilities:					
Creditors: amounts falling due within one year	13	74,524		75,885	
Net current assets / (liabilities)			500,980		532,940
Total net assets / (liabilities)			707,707		738,060
The funds of the charity:	16				
Restricted income funds			39,449		39,010
Unrestricted income funds:					
Designated funds - charitable activities		218,632		250,842	
Designated funds - Maintaining Bede's premises fund		50,000		50,000	
Designated funds - fixed asset reserve		20,747		15,380	
Revaluation reserve		185,980		189,740	
General funds		192,899		193,088	
Total unrestricted funds			668,258		699,050
Total charity funds			707,707		738,060

Approved by the trustees on 22 September 2016 and signed on their behalf by

J COTTON
Trustee

N PANESAR
Treasurer

Bede House Association

Statement of cash flows

For the year ended 31 March 2016

	Note	2016 £	2015 £
Cash flows from operating activities	17		
Net cash provided by / (used in) operating activities		(49,113)	(46,017)
Cash flows from investing activities:			
Dividends, interest and rents from investments		1,794	2,181
Purchase of fixed assets		(11,058)	-
Net cash provided by / (used in) investing activities		(9,264)	2,181
Change in cash and cash equivalents in the year		(58,437)	(43,836)
Cash and cash equivalents at the beginning of the year		468,418	512,254
Cash and cash equivalents at the end of the year	18	409,981	468,418

1 Accounting policies

a) Basis of preparation

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 applicable in the UK and Republic of Ireland (FRS 102) (August 2014) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

b) Reconciliation with previously Generally Accepted Accounting Practice (GAAP)

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was required. The transition date was 1 April 2014.

The Council elected to measure the charity's freehold property at its fair value and use it as its deemed cost on the transition date. The revaluation gain was £77,726 on that date.

In accordance with the requirements of FRS 102, a reconciliation of opening reserves and net income for the year under the new reporting standard and under previous GAAP is provided in note 21.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

1 Accounting policies (continued)

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose

Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs

Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, support costs, which are the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, are apportioned based on direct costs, of the amount attributable to each activity.

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

Governance costs are re-allocated to each of the activities based on direct costs of the amount attributable to each activity

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

Notes to the financial statements

For the year ended 31 March 2016

1 Accounting policies (continued)**l) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Where fixed assets have been revalued, any excess between the revalued amount and the historic cost of the asset will be shown as a revaluation reserve in the balance sheet.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Freehold land	Not depreciated
Freehold building	Straight-line over 50 years
Information technology	Straight-line over 3 years
All other assets	Straight-line over 4 years

m) Debtors

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

n) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Cash balances exclude any funds held on behalf of service users.

o) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

p) Pensions

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2016 total Total £	2015 Total £
Gifts	32,399	4,834	37,233	30,782
Social worker & Accreditation	1,200	-	1,200	-
Concert Ticket Sales	2,082	-	2,082	-
Core Grant LBS	17,378	-	17,378	17,378
Postage Contributions	72	-	72	-
User Contributions	18,933	-	18,933	17,809
	<u>72,063</u>	<u>4,834</u>	<u>76,897</u>	<u>65,969</u>

Notes to the financial statements

For the year ended 31 March 2016

3 Income from charitable activities

	Unrestricted £	Restricted £	2016 Total £	2015 Total £
City Bridge Trust	-	29,000	29,000	29,000
Comic Relief	-	37,000	37,000	21,583
Henry Smith	-	28,000	28,000	-
The Mayor's Office for Policing And Crime	-	-	-	54,330
Other funding	-	16,500	16,500	27,350
a) Sub-total for Domestic Violence Project	-	110,500	110,500	132,263
London Borough of Southwark	-	27,228	27,228	60,621
Supply of services	598,367	-	598,367	589,455
Other funding	-	28,301	28,301	-
b) Sub-total for Learning Disabilities Project	598,367	55,529	653,896	650,076
London Borough of Southwark	-	48,459	48,459	51,504
Cleaner Greener Safer	-	-	-	18,700
Children in Need	-	30,000	30,000	29,000
United St Saviours	-	49,550	49,550	48,681
John Laing	-	20,000	20,000	20,000
Safe Healthy and Equal Relationships	-	-	-	21,504
Other funding	-	92,248	92,248	47,752
c) Sub-total for Youth Adventure Project	-	240,257	240,257	237,141
FSE UnLtd services	-	9,979	9,979	-
United St Saviours	-	61,367	61,367	76,142
Other funding	-	-	-	1,103
d) Sub-total for Big Local	-	71,347	71,347	77,245
e) Sub-total for Community	-	-	-	2,975
Total income from charitable activities	598,367	477,633	1,076,000	1,099,700

4 Income from other trading activities

	Unrestricted £	Restricted £	2016 Total £	2015 Total £
Rent of premises	16,338	-	16,338	19,458
Sales of accounting services	14,548	-	14,548	14,260
	30,886	-	30,886	33,718

5 Analysis of expenditure

	Cost of raising funds £	Charitable activities					Governance costs £	Support costs £	2016 Total £	2015 Total £
		Domestic Violence project £	Learning Disabilities Project £	Youth Adventure Project £	Big Local £	Community £				
Staff costs (Note 7)	3,218	91,021	485,816	152,158	42,155	3,897	12,848	140,695	931,808	863,786
Other staff costs	-	771	6,919	5,261	3,948	-	-	(345)	16,554	36,955
Project Costs	-	5,051	74,467	25,529	9,979	-	-	549	115,575	109,543
Premises costs	-	-	-	-	-	-	-	12,485	12,485	12,820
Insurance	-	-	-	-	-	-	-	6,575	6,575	7,281
Postage & stationery	-	59	2,761	485	52	-	-	10,138	13,495	11,922
IT & Communications	-	5,225	3,721	3,911	182	-	-	11,660	24,699	23,902
Repairs & Maintenance	-	64	1,045	1,194	-	-	-	39,342	41,645	47,379
Sundry	-	230	378	420	425	-	-	2,724	4,177	3,286
Bank Charges	-	-	39	39	39	-	-	1,463	1,580	1,344
Fundraising and Publicity	21,162	-	-	-	-	-	-	-	21,162	22,078
Other Professional Fees	-	3,630	40	60	-	-	-	900	4,630	-
Premises for income generation	3,297	-	-	-	-	-	-	-	3,297	3,297
Audit & Accountancy	-	-	-	-	-	-	7,260	-	7,260	3,875
AGM & Trustee expenses	-	-	-	-	-	-	1,537	-	1,537	1,220
Depreciation	-	-	-	-	-	-	-	9,451	9,451	10,323
	27,677	106,051	575,186	189,057	56,780	3,897	21,645	235,637	1,215,930	1,159,011
Support costs	6,653	25,492	138,260	45,444	13,648	937	5,203	(235,637)	-	-
Governance costs	778	2,982	16,174	5,316	1,597	-	(26,848)	-	-	-
Total expenditure 2016	35,108	134,525	729,620	239,817	72,025	4,834	-	-	1,215,930	1,159,011
Total expenditure 2015	33,060	112,105	705,531	228,222	78,674	2,000	-	-	1,159,592	-

Notes to the financial statements

For the year ended 31 March 2016

6 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2016	2015
	£	£
Depreciation	9,451	10,903
Operating lease rentals:		
Property	250	250
Other	4,059	4,059
Auditors' remuneration (excluding VAT):		
Audit	5,450	5,450
	=====	=====

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2016	2015
	£	£
Salaries and wages	840,628	790,869
Redundancy and termination costs	10,750	-
Social security costs	67,910	60,299
Employer's contribution to defined contribution pension schemes	12,519	12,618
	=====	=====
	931,808	863,786
	=====	=====

No employee earned more than £60,000 during the year (2015: nil).

The total employee benefits including pension contributions of the key management personnel were £270,811 (2015: £262,791).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2015: £nil). No charity trustee received payment for professional or other services supplied to the charity (2015: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £0 (2015: £115.10) incurred by 0 (2015: 1) members relating to attendance at meetings of the trustees.

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2016	2015
	No.	No.
Domestic Violence Project	4.0	3.0
Learning Disabilities Project	25.0	24.0
Youth Adventure Project	8.0	7.0
Big Local	1.0	1.0
Support	7.0	8.0
	=====	=====
	45.0	43.0
	=====	=====

9 Related party transactions

There are no related party transactions to disclose for 2016 (2015: none).

Aggregate donations from related parties were £nil (2015: £nil).

10 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

	Freehold property £	Short-term leasehold property £	Project equipment £	Fixtures and fittings £	Computer equipment £	Motor vehicles £	Total £
Cost or valuation							
At the start of the year	205,000	34,573	54,327	33,641	49,001	36,695	413,237
Additions in year	-	-	-	-	11,058	-	11,058
At the end of the year	205,000	34,573	54,327	33,641	60,059	36,695	424,295
Depreciation							
At the start of the year	3,760	34,573	52,056	32,032	49,001	36,695	208,117
Charge for the year	3,760	-	1,816	1,609	2,267	-	9,451
At the end of the year	7,520	34,573	53,872	33,641	51,268	36,695	217,568
Net book value							
At the end of the year	197,480	-	455	-	8,791	-	206,727
At the start of the year	201,240	-	2,271	1,609	-	-	205,120

Land with a value of £17,000 (2015: £17,000) is included within freehold property and not depreciated.

The freehold premises of Bede House were revalued in March 2016 by C. Withers Green BSc MRICS Sip TP, a Chartered Surveyor, at an amount of £205,000, based on open market value at current use. The historical cost of the freehold property is £11,500 and the net book value of the Freehold Property is included in the designated Fixed Asset Fund. This valuation is treated as the deemed cost at 1 April 2014 as permitted by FRS 102.

All of the above assets are used for charitable purposes.

12 Debtors

	2016 £	2015 £
Trade debtors	140,208	120,132
Other debtors	290	-
Prepayments	12,375	8,775
Accrued income	12,650	11,500
	165,523	140,407

13 Creditors: amounts falling due within one year

	2016 £	2015 £
Trade creditors	18,543	14,266
Taxation and social security	16,981	10,614
Other creditors	4,432	947
Accruals	7,260	10,349
Deferred income (note 14)	27,308	33,709
	74,524	69,885

14 Deferred income

Deferred income comprises of income received in the current financial year but which by terms of the grant or the date of the event refer to the next financial year and will be recognised as income in 2016-17.

	2016 £	2015 £
Balance at the beginning of the year	33,709	7,096
Amount released to income in the year	(30,888)	(290,563)
Amount deferred in the year	24,487	317,176
	<u>27,308</u>	<u>33,709</u>
Balance at the end of the year	<u>27,308</u>	<u>33,709</u>

15 Analysis of net assets between funds

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	185,980	20,747	-	206,727
Net current assets	192,899	268,632	39,449	500,980
	<u>378,879</u>	<u>289,379</u>	<u>39,449</u>	<u>707,707</u>
Net assets at the end of the year	<u>378,879</u>	<u>289,379</u>	<u>39,449</u>	<u>707,707</u>

16 Movements in funds

	At the start of the year £	Incoming resources & gains £	Outgoing resources & losses £	Transfers £	At the end of the year £
Restricted funds:					
Domestic Violence Project	24,324	110,500	(110,500)	-	24,324
Learning Disabilities Project	-	55,529	(55,529)	-	-
Youth Adventure Project	7,096	240,257	(239,818)	-	7,535
Big Local	6,590	71,347	(71,347)	-	6,590
Community	1,000	4,834	(4,834)	-	1,000
	<u>39,010</u>	<u>482,467</u>	<u>(482,028)</u>	<u>-</u>	<u>39,449</u>
Total restricted funds	<u>39,010</u>	<u>482,467</u>	<u>(482,028)</u>	<u>-</u>	<u>39,449</u>
Unrestricted funds:					
Designated funds:					
Domestic Violence Project	66,305	1,400	(24,498)	6,405	49,612
Learning Disabilities Project	102,264	621,671	(676,654)	40,354	87,635
Youth Adventure Project	80,042	-	-	(844)	79,198
Big Local	2,231	-	(931)	887	2,187
Fixed Asset fund	15,380	-	-	5,367	20,747
Maintaining Bede's premises fund	50,000	-	-	-	50,000
	<u>316,222</u>	<u>623,071</u>	<u>(702,083)</u>	<u>52,169</u>	<u>289,379</u>
Total designated funds	<u>316,222</u>	<u>623,071</u>	<u>(702,083)</u>	<u>52,169</u>	<u>289,379</u>
Revaluation reserve	189,740	-	(3,760)	-	185,980
General funds	193,088	80,039	(28,059)	(52,169)	192,899
	<u>699,050</u>	<u>703,110</u>	<u>(733,902)</u>	<u>-</u>	<u>668,258</u>
Total unrestricted funds	<u>699,050</u>	<u>703,110</u>	<u>(733,902)</u>	<u>-</u>	<u>668,258</u>
Total funds	<u>738,060</u>	<u>1,185,577</u>	<u>(1,215,930)</u>	<u>-</u>	<u>707,707</u>

Purposes of restricted funds

Domestic Violence Project - this project provides practical and emotional support for the victims of Domestic Violence and hate Crime

Learning Disabilities Project - this project provides education, training, work and volunteering opportunities, plus practical, emotional and social support for adults and young people leaving school who have recognised Learning Disability.

Youth Adventure Project - this project supports local young people to develop their potential and enjoy life through a program of evening clubs, detached youth work on local estates, summer and holiday residentials, trips and activities.

Big Local - this project is part of Bede's Community Engagement work and supports local volunteers to improve the quality of life on their housing estates and in their neighbourhoods.

Community - includes the central services of the charity in addition to projects developing community engagement through forums and informal networks concentrating on environmental, and multi faith issues.

Purposes of designated funds

Designated funds are those set aside from the General fund by the Council for particular purposes. The maintaining Bede's premises fund totalling £50,000 was set aside to ensure that adequate and suitable space is provided to enable the charity to achieve its strategic objects and goals. The Council is considering ways in which this fund might be applied for the future benefit of the charity. The Fixed Asset Fund represents the fixed assets purchased with unrestricted funds or with restricted funds where there is no continuing restriction as to use. The balance carried forward is the net book value of the assets.

The designated fund for Domestic Violence, Learning Disabilities, Youth Adventure Project and Big local, is the setting aside of previous surpluses and deficits generated by the individual project to ensure the continuing operation of the project in future years.

17 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2016 £	2015 £
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	(29,773)	17,916
Depreciation charges	8,871	10,903
Losses on investments	-	450
Dividends, interest and rent from investments	(1,794)	(2,181)
Increase in debtors	(25,116)	(12,262)
Decrease in creditors	(1,301)	(60,843)
Net cash used in operating activities	(49,113)	(46,017)

18 Analysis of cash and cash equivalents

	At 1 April 2015 £	Cash flows £	At 31 March 2016 £
Cash at bank and in hand	468,418	(58,437)	409,981
Total cash and cash equivalents	468,418	(58,437)	409,981

19 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property		Equipment	
	2016	2015	2016	2015
	£	£	£	£
Less than one year	250	250	3,812	3,812
One to five years	1,000	1,000	6,354	10,166
Over five years	2,000	2,250	-	-
	3,250	3,500	10,166	13,978

20 Pension liability

Bede House Association participated in the Pensions Trust’s Growth Plan (the Plan). The Plan was a multi-employer scheme, where the assets are co-mingled for investment purposes, and benefits are paid out of the Plan’s total assets. In 2014/15, Bede obtained a exit release valuation of £117,914. Of this, £93,853 had been included as a provision in 2013/14 and so an additional expense of £24,061 was recognised for 2014/15. This was paid in full in 2014/15 and Bede House has no further liabilities under the scheme.

21 Impact of transition to FRS 102 and SORP 2015

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	31 March 2015			1 April 2014		
	£	£	£	£	£	£
Reserves position						
Funds previously reported	621,904	39,010	660,914	605,683	36,735	642,418
Adjustments on transition						
Revaluation of freehold property	77,726	-	77,726	77,726	-	77,726
Increase in depreciation	(580)	-	(580)	-	-	-
Funds restated on transition	699,050	39,010	738,060	683,409	36,735	720,144
	Unrestricted	Restricted	Total			
	31 March 2015					
	£	£	£			
Impact on income and expenditure						
Net income / (expenditure) as previously reported	16,221	2,275	18,496			
Adjustments on transition						
Increase in depreciation	(580)	-	(580)			
Net income as restated	15,641	2,275	17,916			