

Company number: 420386

Charity number: 303199



# **Bede House Association**

## **Report and Financial Statements**

### **31 March 2020**



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

*The MBE for volunteer groups*

Awarded 2008



# **Bede House Association**

## **Contents**

**For the year ended 31 March 2020**

---

Contents	Pages
Information about Bede House Association	2
Report of the Council	
1. Introduction by the Chair of Trustees	3
2. Bede's Purpose and Activities	6
3. Bede's Structure, Governance and Management	8
4. Bede's Public Benefit - Achievements and Performance	10
5. Financial Review	20
6. Plans for Future Periods	24
Independent auditors' report	26
Statement of Financial Activities (incorporating an income and expenditure account)	28
Balance sheet	29
Statement of Cash Flows	30
Notes to the financial statements	31



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 2020.

## **1. INTRODUCTION BY THE CHAIR OF TRUSTEES, WENDY COOKSON**

Like so many charities, businesses and organisations, the coronavirus pandemic has, since March 16, 2020, obliged us to close our buildings and adapt our services. As we write this report, at the beginning of June, lockdown is easing, but we anticipate significant challenges in reopening our normal face to face activities whilst maintaining social distancing. This is true particularly for our programmes for adults who have learning disabilities, and our youth clubs for children and young people. However, lockdown has also confirmed the importance of Bede for our clients and their families. We have delivered food and other essentials to those in need, and made the most of telephone and video calls to raise spirits and manage the uncertainty of very difficult times. Clients and staff have adapted quickly and learnt new skills, and creativity has flourished. Because of this, our Bede Starfish team have continued to work effectively with clients experiencing domestic abuse, and some survivors came together to form the virtual Bede Choir. Coached by professional singers from the TV show *Strictly Come Dancing*, they recorded a cover version of Britney Spears' song *Stronger* and released it in May. It has been extremely well received, raising awareness of domestic abuse and the help available to victims, whilst raising funds for Bede and for projects across the country.

We believe that, as a small, local charity, the elements of "small and local" enables us to impact on the community and connect people in a way that regional and national organisations can find difficult to match. The coronavirus crisis has highlighted how the relationships, built up over months and years, between our staff, volunteers, clients and families, are key to helping each other cope and adapt to new circumstances. Each of our projects – for adults who have learning disabilities, for children and young people, for people who are affected by domestic abuse, and for our support for community volunteers – is well known and respected in its specialist field. Together, they achieve Bede's overall impact in improving life in this part of London, where 44% of children grow up in poverty.

Prior to the arrival of coronavirus, our work across four main themes - Alleviating the Effects of Poverty and Increasing Education and Employment Prospects; Reducing Isolation and Finding Fresh Purpose in Life; Improving Health and Well-Being; Caring for our Environment – had continued to have a major impact on the lives of people in the London Borough of Southwark.

Bede's Starfish Domestic Abuse Project's small team worked with 152 clients (including 7 men) in high risk and complex circumstances to live more safely. Over 90% of clients, and their children, are safer now as a result.

Our Learning Disabilities Service has successfully developed its Independent Travel Training Programme that enables clients to become more confident using public transport. We've now trained and employed four Travel Buddies who have learning disabilities themselves. For one, this is the first time she has ever had a paid job and, after many years of unemployment, she is now in her third year as a Bede employee.

Bede's youth clubs are thriving, and our team of qualified youth workers, some of whom are former Bede youth club members themselves, are ensuring that Bede is here for this next generation of young people.

Planning Consent was given in June 2018 for the new Bede Centre that is being built for us by Southwark Council as part of their redevelopment of the Abbeyfield Estate. The new Centre has been designed to our specification and will be much bigger than our existing buildings. Southwark Council are completing the contract tender process and we hope the new Bede Centre will open in late 2022. Meanwhile, a capital appeal is underway to raise £1.2m to buy the 125 year lease, equip the building and manage the move. The total raised in donations and pledges by June 2020 is over £822,000.

Wendy Cookson

chair@bedehouse.org

## Summary of Impact in the Year

Over the course of this year Bede has:

- Helped more than **2,000 people**. 1,000 people directly benefit through our services and facilities and an additional 1,000 people – eg family members, carers, community members – indirectly benefit. Over **600 children and young people** directly benefit from Bede’s work.
- Ensured our facilities are used nearly every day of the year – with an estimated average of over **370 visits each week** for activities and meetings.

### Alleviating the effects of poverty and increasing education and employment prospects:

- Bede’s day services for people who have a learning disability enable their **carers to go out to work**. 21 households were able to do this last year. Our voluntary work and training programmes enable those who have a disability to increase their chances of paid work. We’ve developed our **new Bede Independent Travel Training (BITT)** programme that enables people who have a learning disability to learn how to accompany someone who is more severely disabled and use public transport. Our first graduate of BITT, who has a learning disability herself and who had never had a paid job before, has been employed by Bede as a Travel Buddy for over 2 years. A total of four Travel Buddies, who all have learning disabilities, were in post by March 2020.
- Bede’s Youth Project trains former youth club members and other young people to qualify as Youth Workers. Some are now employed by Bede. One former youth club member completed her apprenticeship in January 2019, an external candidate started her apprenticeship in September 2018, and another new apprenticeship began in March 2020. We’ve **helped 7 young people who were excluded, or at risk of exclusion, from school** this year to re-engage with their studies and sit their exams. Bede’s Youth Project are providing free lunches to those attending our school holiday activities, so that those who rely on free school meals don’t miss out.
- Bede’s Starfish Domestic Violence service **gave 27 clients Food Bank vouchers**, toiletries, and food parcels because they didn’t have the money to feed themselves and their children.
- Bede supported **76 volunteers** in 2019/20 at an estimated value of £63,726 in volunteer hours (5,928 hours) for the community. At Community Southwark’s ‘Stars’ evening Clare McCabe was awarded **Disabled Volunteer of the Year 2019**. Clare has given her regular support to Bede since 2015 and volunteering inspired her to change her career path from banking to social care. She has achieved an NVQ 3 in Social Care with Distinction. Bede employee Sue Fairfield was awarded **Volunteer Coordinator of the Year** at the same event for her work organising volunteers who have learning disabilities to help, and be helped by, local elderly householders.
- Bede **employed 44 people** in 2019/20, 17 (39%) of whom were Southwark residents. £400,000 was brought into the Borough from external funding sources.

### Reducing isolation and finding fresh purpose in life:

- **Bede’s Inside Outside project** supports volunteers who have a learning disability to help their elderly neighbours, many of whom are housebound. Both groups, who might otherwise feel isolated and undervalued, enjoy helping each other. 35 volunteers helped **62 elderly neighbours** this year. “Helping Hound” – visits that include our friendly dog Hapus – has enriched the experience for householders who love dogs but can no longer have one themselves. Without the Bede Centre, many of the **108 people with learning disabilities** who attend would be stuck at home, bored and frustrated. We run a weekly social club for anyone who has a learning disability. We keep costs low so those who do not qualify for local authority funding for a full day’s activity at Bede can at least have something to look forward to on a Tuesday afternoon.
- Nearly a quarter of the 132 new clients who came to the **Bede Starfish Domestic Abuse Project** last year had been in abusive relationships for over 10 years. All told how they felt isolated by fear and shattered self-confidence. They suffered in silence. Talking about their experiences was the first step to breaking the cycle of abuse. 90% are much safer after attending Bede and are now able to rebuild their lives.
- 162 young people attended Bede’s Youth Clubs in 2019/20. Their main motivation was to make friends, do interesting things and discover their potential. 41% attended 10 or more sessions, and **50 attended Bede’s**

**Youth Clubs regularly for at least 6 months.** This demonstrates that, at Bede, they've found what they hoped for. Bede's Youth Project recorded 2,196 attendances at all our activities and helped 442 young people aged 8 to 19 in our school programmes, in our youth clubs and on detached youth work on housing estates.

- **Bede supports other local charities and community groups** – by providing low cost offices for charity Siblings Together, by providing a place for the Tower Christian Centre to worship and the Aikido Alive group to train. Bede brings the community and local businesses 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.

#### Improving health and well-being:

- **Bede's Starfish Domestic Abuse Project** helped a total of 152 clients last year to break the cycle of violence. Between them our clients had 169 children under 16 affected by the violence at home. **90% of our clients are living safer lives** as a result of our help.
- 39% of the Bede Starfish Domestic Abuse project's clients had a formal diagnosis of **mental ill-health** when they came to Bede. Living more safely is a huge factor in improving their mental health and well-being, and 90% of our clients successfully achieve this.
- Being **physically active** helps you be healthy. Bede's Youth Clubs get young people out playing sport, cycling and trying out adventure activities in the countryside. At Bede Centre, dance, drama, sport and physical work on our allotment offer something for each of our disabled participants, who often have physical as well as learning disabilities. Working with Millwall Football Club's Millwall in the Community we run a successful **football team for disabled players** in the South London Special League.
- **Healthy eating** is a theme in our Bede Café, run by and for our disabled participants, and in our Youth Clubs where learning simple cookery skills is part of our programme especially during school holidays.
- **Happy and healthy intimate relationships** are an important part of the discussions that happen in all of Bede's projects. Our Youth Workers run courses in schools, and help club members discuss issues they have as teenagers. Understanding what is and isn't appropriate can be a challenge for someone who has a learning disability, yet still wants a genuine boyfriend or girlfriend relationship. The Bede Starfish Project's *Freedom Programme* enables women who have come through the crisis of an abusive relationship to reflect on their experience with others who have had similar experiences. This reduces the chance that they will return to an abusive relationship.
- 38 of the Bede Starfish Domestic Abuse Project's new clients in 2019/20 had a total of 77 **children who were at risk** of being taken into care by social services. This was because their mother was in an abusive relationship and it was not safe for the children at home. As a result of their work with us, 32 clients had the risk assessment level for their children reduced, of which 21 had their cases closed completely and their children taken off the At-Risk Register.

#### Caring for our Environment:

- Bede looks after the **Aspinden Nature Garden**, a former bomb site surrounded by houses in Aspinden Road that is now a Site of Specific Interest to Nature. Disabled participants at the Bede Centre go there to feed the birds, keep it tidy and learn more about the wildlife that live there.
- We grow our own vegetables on our **allotment in Southwark Park**, and a small group of our participants who have a learning disability have become very skilled and accomplished gardeners. Our Inside Outside volunteers, who have learning disabilities themselves, help elderly neighbours look after their gardens.
- Bede's Youth Clubs have a strong adventure theme, and take groups of **young people into the countryside** to ride horses, scramble down caves, wade through streams and learn how the countryside is very different from life on a housing estate in London. Many see sheep for the first time whilst on a trip with Bede.
- **Bede's New Centre**, which we hope will be open in 2022, is being designed to create an environmentally friendly building we can be proud of. When it is open, our existing Bede Centre will be demolished and the site used to build new Council housing so that people on modest incomes can still afford to live in this area.

## **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.

As the charitable sector overall developed to meet changing social needs, Bede became a secular organisation in the 1970s, replacing its resident community with professional staff supported by volunteers. 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. In 2008, Bede received the Queen's Award for Voluntary Service (the equivalent of an MBE) for its innovative approach to enabling volunteers who have a learning disability and local housebound and elderly residents to help and support each other. On its 75<sup>th</sup> 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 Bermondsey and Rotherhithe areas where Bede has its two buildings are part of the London Borough of Southwark. They contain some of the most disadvantaged neighbourhoods in the country existing alongside some of the most prosperous in London. The 2019 Index for Multiple Deprivation ranked Southwark as the 43<sup>rd</sup> most deprived of the 317 local authorities in England, with over a fifth of Southwark's residents living in communities ranked in the 20% most deprived in England. These include the neighbourhoods close to Bede, where child poverty is particularly acute. Bede is based in the parliamentary constituency of Bermondsey and Old Southwark where the Campaign to End Child Poverty's May 2019 report identifies that, after housing costs are taken into account, over 44% of children under 16 are living in poverty. This is up from 38% in January 2018.

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 embody our values of enabling people of diverse circumstances and identities to find common cause in building and sustaining vibrant, welcoming communities in our neighbourhoods.

Four major impact themes run through all of Bede's work. They are:

- Alleviating the effects of poverty and increasing education and employment prospects
- Reducing isolation and finding fresh purpose in life
- Improving health and well-being
- Caring for our environment

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 to enable them to play their part in the community.
- Practical and emotional support for victims of domestic violence and abuse to enable them to live safely.
- Social, recreational and educational activities for children and young people aged 8 to 19 to enable them to make a positive transition from childhood to adulthood.
- Community engagement and development activities, such as volunteer opportunities and events, to nurture community spirit in our neighbourhoods.

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 2020 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 and play their part in the community through a variety of social, artistic, educational, sporting, 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 Abuse Project, which aims to help victims of domestic abuse and their children to live safer lives by providing practical and emotional help individually and through peer support groups.
- Bede's Community Engagement work, which aims to help local people to be active in improving life in the community. Bede does this by creating volunteer opportunities, arranging occasional community events and projects and by making its premises available for community activities.
- In addition, Bede provides premises for the charity Siblings Together and an Aikido Club run by Aikido Alive, Bermondsey. The Tower Christian Centre (who worshipped each week at the Bede Centre for over 20 years) moved to new premises in January 2020.



### **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 accounts of Bede House Association have been prepared in accordance with the provisions of the Companies Act 2006, the Charities SORP in accordance with FRS102, applicable UK accounting standards and the Memorandum and Articles of Association of Bede House.

#### **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 Governance Code.

The members of the Council from 1 April 2019 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 Bede's website. There are 3 male and 9 female Council members, 6 of whom live or work in Southwark. Members of the Council hold office for one year from the charity's Annual General Meeting at which they were elected. They may be put forward for re-election at the charity's next 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 available in its governance role. A Finance sub group has met regularly, and there are sub groups to oversee design, performance and fundraising issues related to Bede's premises and the development of the new Centre for Bede at Maydew House. 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. 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**

Recruitment of new trustees takes place when required. After an assessment of the balance of skills and experience on Bede Council, the trustee job description is advertised publicly. 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. The NCVO "Good Trustee Guide", and the "Code of Good Governance" produced for the National Hub of Expertise in Governance are used to ensure that all trustees understand and regularly review their duties. The Council's performance is reviewed annually and the March 2020 skills audit and discussion confirmed the overall strength of the Council's performance. Members of the Council monitor developments in governance best practice through briefings from Community Southwark (the local Council for Voluntary Service) and other bodies. Following public advertisements, two potential new members were interviewed in May to be co-opted onto Bede Council in anticipation of two existing members stepping down later in 2020.

## **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.

Bede benefits from a stable, highly skilled senior management and staff team. The key senior management posts remain largely unchanged in 2019/20. The one change is that of the promotion of the Assistant Finance Manager to Finance Manager in November 2019 on the retirement of the postholder. A new full time Facilities and IT Manager was appointed in January 2019 to provide additional capacity for the team in preparing for the opening of the New Bede Centre expected in 2022.

## **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 eleven key areas of risk – finance, funding, personnel and HR, reputation, premises, governance, projects and services, information governance, third party suppliers, donors and safeguarding. The Director will update the risk assessment for each area before every 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 their appointment and retention of key senior staff whose attitude and skills enable their services to fulfil Bede's mission by responding to local need in creative and effective ways, particularly in working 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 appropriate level DBS checks every three years, and Project Managers maintain close links with social services to ensure safeguarding issues are reported and procedures followed. A comprehensive review of our Safeguarding policies and procedures was completed in 2018, and these were again reviewed in February 2020.

In March 2020, our two buildings had to close as part of the government imposed nationwide lockdown to reduce the spread of coronavirus. Bede's strategy for managing risks was fully engaged during this period of rapid change and uncertainty, when some activities were suspended and all services adapted. As a result we were able to continue to

support our clients using virtual communications and some personal contact within the rules of social distancing. The challenge of reopening Bede House and Bede Centre is being actively managed. We are following advice on best practice and conducting joint assessments of risk management involving clients, carers, staff and statutory partners.

### **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 in the region of 75% 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 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.

All staff are currently paid at, or above, the London Living Wage (LLW). Occasionally, and in exceptional circumstances which are usually dictated by extremely limited funding being available for a post, pay may fall below the LLW hourly rate. However, it will not fall below legal minimum wage levels. 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. Since October 2015, we have fulfilled our legal responsibilities by providing an auto-enrolment pension scheme.

## **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, meet beneficiaries of the service 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. These provide the basis for impact reporting to our funders and supporters.

### **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" holistic 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 Abuse or Youth services. This includes the babies and children of our clients who experience domestic abuse. Direct beneficiaries also include those who are registered with Bede as regular volunteers or trainees as, through Bede, they develop new skills, meet new people and have the satisfaction of making a useful contribution which benefits others in their community. The staff, and participants of our tenant organisations who benefit from Bede's offices, halls and meeting rooms on a regular basis and who, using this reliable and low cost accommodation, can see their activities

flourish are also considered direct beneficiaries. About two thirds of our direct beneficiaries are children and young people.

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 that are organised by Bede's projects that bring neighbours together to share fun and build a stronger community spirit.

Four major impact themes run through all of Bede's work. They are:

- Alleviating the effects of poverty and increasing education and employment prospects
- Reducing isolation and finding fresh purpose in life
- Improving health and well-being
- Caring for our environment

A summary of examples of key activities and outcomes under each of these impact themes is given on page 4 of this report.

The sections which follow contain detailed information which demonstrates 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.

### **Bede's Engagement in the Local Community**

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.

The London Borough of Southwark, and the neighbourhoods of Bermondsey and Rotherhithe are experiencing rapid change and this presents significant challenges, and opportunities 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 is available at Bede. 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 we now rely on developing and sustaining many more relationships with individuals, trusts and programmes which have smaller budgets.

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.

Bede's website continues to be our most important media route of communication. 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. The website has been completely revised and refreshed and the new site was launched in June 2020. Our *Friends of Bede* newsletter mailings by email and post go out to over 500 *Friends of Bede* supporters.

During the coronavirus lockdown that began in March 2020, Bede staff and volunteers helped distribute food and other essentials to vulnerable people who were unable to leave their homes. A virtual Bede Choir was formed from amongst clients of the Bede Starfish Domestic Abuse Project, assisted by local rap artist, Yaz - a former Bede Youth Club member and Youth Worker. The choir was led by singers and vocal coaches from the TV show *Strictly Come Dancing* and a cover version of the Britney Spears' song *Stronger* was released in May to raise awareness of domestic abuse. <https://uk.virginmoneygiving.com/fundraiser-display/showROFundraiserPage?userUrl=bedehousechoir&pageUrl=1>

The long standing partnership between Millwall Football Club and Bede's Learning Disabilities Project continues to organise football teams of disabled players to play in the local Special League and tournaments. This is a very popular and important part of our weekly programme.

### **Bede's Contribution to the Local Economy of Southwark**

17 of the 44 staff employed at Bede in 2019/20 live in Southwark, and most of our 76 volunteers are Southwark residents. Bede has attracted an estimated £400,000 in funding from sources outside of Southwark such as Children in Need, Charles Hayward Foundation, Henry Smith Charity, Garfield Weston, John Laing, and Capital Group.

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. 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, are part of our core programme. Each of these events generally attracts 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. Businesses, including Belmond, British Land, Co-op, First (formerly First Protocol), Grosvenor, Lloyds bank (SE1 Branch), Merkle (formerly Periscopix), Printworks, Stella Coffee and Tea, and Winckworth Sherwood continued to support us in 2019/20. We are very grateful to Team London Bridge 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 their 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 also volunteered to run Bede stalls at large community events and festivals. Over 500 individuals were registered and active with *Friends of Bede* by March 31, 2020.

Bede's Patrons, former Bermondsey and Old Southwark MP, Sir Simon Hughes and former Mayor of Southwark Cllr Sunil Chopra were joined in 2019 by a third Patron, former CEO of Wagamama restaurants, Ms Jane Holbrook. They have been busy promoting Bede within their networks and helping Bede's capital fundraising appeal to raise £1.2million to buy the lease and equip the New Bede Centre when it opens in 2022. The Master of Clare College, Lord Grabiner QC and Bede's Honorary President, the Lord Bishop of Southwark, Rt Rev Christopher Chessun jointly hosted a very successful dinner at the House of Lords in January 2019 in support of Bede's capital appeal.

### **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. Aikido Alive UK meets at Bede Centre on Saturday mornings and Monday evenings and the Bede Centre hall is regularly used by Southwark Council to consult local residents on the redevelopment of the Abbeyfield Estate. Tower Christian Centre's congregation of between 60 and 100 worshippers met at Bede Centre every Sunday for over 20 years until they moved to new premises in January 2020.

It is estimated that there are, on average, over 370 visits a week for activities and meetings at Bede House and Bede Centre and more than 60 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. Our aim is improve their prospects and enhance the quality of their lives, and the lives 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 Independent Travel Training (BITT) project and volunteering in the community activities are described in detail in the Learning Disability Services section.

The Youth Adventure Project has hosted trainee youth programmes since 2012, funded through different schemes and individual sponsorship. Often the trainees are former members of Bede's Youth Clubs who had volunteered to help with younger club members. One is now employed as a qualified Youth Worker at Bede and another is completing her qualification having been funded by Southwark's Employment and Enterprise Development Scheme (SEEDS) and the Jack Petchey Foundation. A new traineeship, funded in memory of Bert and Aase Sams by the Bert Aase Kevin and Jane Trust began in March 2020.

Bede has had 12 voluntary Council members who've served throughout the year. 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. The latest placement with the Learning Disabilities Project was completed in February 2020 and another one is scheduled to begin there in September 2020. A further placement is planned for 2021.

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. Overall at least 76 people (99 in 2018/19) 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, this gives a total of 5,928 volunteer hours contributed this year. The Inside Outside project supporting volunteers who have learning disabilities visit local elderly and housebound neighbours alone contributed 1,181 volunteering hours to this overall estimated total. If each hour is valued at the London Living Wage of £10.75 an hour, the monetary value of the volunteering that Bede supports is the equivalent of £63,726.

## **Environmental Sustainability**

Bede is active in improving our local environment, managing the Aspinden Nature Garden, growing vegetables on our allotment in Southwark Park, helping elderly neighbours to look after their gardens, and bringing local young people into the countryside to experience life outside the city. 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. The new Bede Centre is being designed to be as environmentally sustainable as possible.

## **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, social, sporting, 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 (LD) 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 2019/20, 108 individuals attended our LD services (99 in 2018/19), 82 of whom were funded through personal budgets from statutory sources or their family's own resources to receive a programme of support. Charitable and statutory grants and donations enabled us to provide limited help to those whose disabilities did not meet the threshold to qualify for a personal budget yet still needed Bede's support to manage the challenges of everyday life on a low income.

Our Learning Disabilities 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.

To enable participants to be valued, active and respected, 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 over 30 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 with Create dance and drama company. We visit Surrey Docks Farm each week to help look after the animals. 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. 43 such events happened last year.
- **The Bede Café** where participants plan the weekly lunch menu, prepare, cook, and serve meals for an average of 40 people a day, wash up and clean the kitchen and café afterwards. 19 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 (the equivalent of an MBE) 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. 62 elderly or housebound local residents welcomed 35 Bede Inside Outside volunteers who contributed 1,181 volunteer hours during the year. Elderly neighbours who love dogs, but who can no longer look after one themselves, can ask for our friendly, trusted "Helping Hound" Hapus to be in the team who visits them. The therapeutic benefits of caring for animals are well documented, and volunteers and householders clearly enjoy their interactions with our friendly hound.
- **The Social Club** is open to all, especially those who are not funded for a daytime place at Bede. Meeting once a week, from 3pm to 5pm every Tuesday, 26 clients are registered, all of whom pay £3 per session. Qualifying

for statutory funding for a daytime placement at Bede is becoming more difficult, and those excluded are at greater risk of isolation. The Social Club is a simple, low cost way of keeping in touch with friends, and with Bede. Staff are able to monitor how clients are coping and, if there are problems, basic help can be offered.

- **The Bede Independent Travel Training (BITT) project** trains people who have a mild learning disability to support more disabled people to travel on public transport to and from Bede. The scheme was piloted in 2017, and the first trained Travel Buddy was employed by Bede in October 2017. This was the first paid job she had ever had and she is now in her third year as a Bede employee. The scheme benefits all concerned. Paying for a Travel Buddy is cheaper than taxi fares, travelling on public transport boosts a client's confidence, and it creates paid employment for people who have been excluded from the job market. The scheme has been expanded and, by March 2020, there were four Travel Buddies employed by Bede. The scheme is very popular with carers. One wrote this: *"It has added aspects to the life of A, my 65-year old sister in law with severe learning disability, that are worth sharing. From almost every angle and perspective, there is no down side. A feels more integrated and immersed in society. I really cannot emphasise how much this has added to the quality of A's life. The related cost of getting A to and from the Bede for her 4 days-a-week day care have fallen vs individual taxi journeys, so we are also saving money in a sharply hard-hit social care funding environment. And above all, the entire process, from start to finish, is totally focused around the safety of the client. I'm pretty certain anyone reading this summary will see what a fabulous initiative this can be for suitable learning disabled adults. It replaces the daily tedium and cost of a Minicab with a real life interaction and involvement with society as a whole. Feeling inclusive, not excluded. It also improves the predictability of A's collection and return to her home, which is great for all of us."*

A learning disability is a life-long condition, and many of those who come to Bede do so for many years. In 2019/20, 11 of our 108 participants were aged 25 or under. Bede's ambition is to provide 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.

*K is a young woman who relies on her motorised wheelchair to get about. When she finished College, her social worker suggested Bede as a fun place to explore. She has moderate learning disabilities with associated sensory and physical impairments. K's Mum felt she needed a service which was not risk adverse and was willing to support K as independently as possible. K had numerous taster days at Bede to determine the safest and most appropriate service we could offer. She had a great time trying out different activities and the process gave everyone the chance to get to know K and agree what 'fit' best. Once we had this information, we took it to the social worker and the panel that would decide on K's day service. Originally, the social worker had calculated just one day for K but we successfully argued that Bede was respite for Mum, and K eventually received three days at Bede. We have tried to support K to do as many different activities as she can. This has led to her volunteering in the community, visiting elderly neighbours and doing odd jobs for them through the Inside Outside project, working in the Bede café and joining us for her regular activities such as art and crafts. The Bede Centre building is far from ideal in managing K's physical and personal care needs, but, despite this, K is thoroughly enjoying life at Bede.*

The coronavirus pandemic has had a major impact on Bede's programme, with Bede Centre closing on March 16, 2020 when the government imposed strict "lockdown" measures across the country. It is not yet clear how and when we will be able to resume our normal programme of activities. In the meantime, clients and their families are being supported through phone calls, social media and occasional personal conversations which observe social distancing rules. Whilst the experience has been very difficult for nearly everyone, new ideas have emerged which can be carried forward as lockdown eases. These will influence our future programmes.

The pressures on Southwark Council's budget for Learning Disabilities services continue to be severe. In 2019/20 we continued to see intense negotiations around each client's services, with client reviews taking place each month. We take whatever opportunities present themselves to diversify the Bede LD service's funding base but donations and grants from charitable sources are time-limited and do not offer a long term, sustainable method of funding innovative,



high quality opportunities for people who have a learning disability. The alternative to a placement at Bede is often to stay at home (thereby limiting a carer's ability to go out to work themselves as well as restricting a client's ability to be active in the community), or to engage a visiting care worker to escort a person to public facilities like libraries, museums or the park. Bede staff and trustees are monitoring developments closely, and working with colleagues in Southwark Council and across our network of funders to ensure the service continues to be sustainable. During the coronavirus crisis, Bede has had to furlough many of its workers, but Southwark have been very supportive in ensuring sufficient funds are available to meet the service's on-going costs of providing a different, but crucial service to clients and families during this time.

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

Bede's Starfish Domestic Abuse Project aims to help women and men who experience domestic abuse to live more safely, and to break the cycle of violence for good. Starfish is a small project of a Manager, two caseworkers, a project support worker, a part-time counsellor and a trainee counsellor. 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 (95%) of clients are female, nearly all of whom are either pregnant or have children under the age of 4. However, this year we have helped 7 male clients experiencing abuse in a same sex, or a heterosexual relationship. In 2019/20 we worked with 132 new clients plus 20 whom we continued to work with from the previous year. This makes a total of 152 clients worked with this year – a decrease on the 198 clients worked with in 2018/19. Most of our clients have suffered abuse for over 5 years, with 24% of all new clients having suffered abuse for ten or more years. More than one third (38%) were self-referrals or introduced to Bede by a friend, with 5% coming from the police, 14% from social services, 21% from health workers and 8% from education bodies. 169 of our clients' children under the age of 16 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. The nationally recognised Safer Lives DASH risk assessment is used. As well as assessing the level of risk of homicide, the assessment also explores the complicating factors, such as a diagnosed mental health condition, unsafe housing, 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, are discussed to make the client's life safer. This includes referral to our counsellor who, over the course of up to 12 sessions, is able to work with underlying issues, such as anxiety, depression or panic attacks, stemming from many years of fear and abuse. An important 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 as a *McKenzie Friend*, and meetings with social service and housing officers. Such support can be crucial as not all cases qualify for legal aid, and some clients do not have any representation. For example, a survey in 2019 reviewed the outcomes of 70 cases that went to court. Bede staff were able to support 20 of them and all 20 (100%) were successful in obtaining a court order. Of the remaining 50 cases where we were not able to attend, only 35 (70%) had a successful outcome for our client. This work has continued during the coronavirus lock down, with staff successfully using telephones and video-calls to enable clients to improve their safety.

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. This 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 make them vulnerable to further abusive relationships in the future. This is a highly structured 16 week nationally recognised course, led by trained Bede staff, and attended by an average of 17 women each week. Discussion draws on the wisdom and experience of the participants and this can be extremely influential. The Freedom Programme sessions often help women make difficult decisions about changes they need to make in order to protect their own safety and that of their children.

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 Safer Lives DASH risk assessment is compared. Surveys of clients whose cases are closed consistently record that around 90% are significantly safer after working with Bede. 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 2019/20 38 (29%) of our new clients came to Bede with a total of 77

children on the Child Protection Register. This meant they were at risk of having their children taken into care. With Bede's help in improving their mother's safety, 32 cases had their risk level reduced, of which 21 were closed completely and the children removed from the Register.

Southwark Council's statutory funded domestic violence services are delivered by Solace Women's Aid, who support a high volume of clients and so are unable to accompany them to court or statutory meetings. Bede's Starfish Project works alongside this to serve those whose needs are not easily met by the contracted service. The following case study illustrates how this works in practice:

*Ms Y, a young pregnant woman, called Bede in panic after her partner threatened to come to her home and shoot her. Ms Y had called 999 but her mistrust of Police meant she later revoked her statement and they were unable to pursue the charge. We ensured that Ms Y had a safe place to stay that night, and met with her the next morning. Ms Y had experienced extreme violence and controlling and coercive behaviour from her partner since her early teens. He would prohibit her from going out to see her friends and family, leaving her isolated and depressed. After they separated, the perpetrator continued to harass her via phone or social media, sending hundreds of texts each day. Social Services were alerted and Ms Y was terrified that her baby, once born, would be removed from her care. Such was the psychological damage caused to her, Ms Y blamed herself for the abuse she had suffered. Over the next few weeks, a Bede caseworker supported Ms Y to follow her safety plan and complete the paperwork to apply for an emergency Non-Molestation Order. The caseworker attended court with Ms Y on three occasions. After the order was granted, the perpetrator stopped his abuse of her and Ms Y attended the Freedom Programme, where she began to come to terms with the violence and abuse, she had experienced. Supported by the facilitators and her peers, she now understands that the violence and abuse was not her fault. Bede staff also accompanied Ms Y to Social Services meetings and social workers closed the case after just a few months, satisfied that the risks had been well managed. Ms Y is looking forward to a safe and happy future with her baby, supported by her family, friends and peers in the Freedom Programme.*

Bede's work relies on charitable grants and donations. Thanks to major grants from Charles Hayward Foundation, Henry Smith Charity, City Bridge Trust (from April 2020), Mercers, Forrester's Trusts, Bates Wells and United St Saviour's Charity the Bede Starfish Domestic Abuse Project's immediate future is secure. Fundraising is an ongoing process and the focus is on ensuring that the current, extremely successful core service continues. 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 Domestic Abuse Project is an integral part of the social welfare and community safety provision in the borough. The Project Manager, Ahlam Laabori, is Co-Chair of Southwark's Violence Against Women and Girls (VAWG) Forum, and attends the MARAC Steering Group. The Project also works very closely with the Police, and, since July 2016, has been providing weekly sessions at the Community Safety Unit. This continues, even though the Unit has moved to Brixton, in Lambeth, following the reorganisation of policing in south London.

## **Youth Adventure Project – Helping Young People Overcome Challenges and Flourish**

Growing up in Bermondsey and Rotherhithe can be tough, with many families experiencing financial hardship and other pressures. The 2019 Index for Multiple Deprivation ranked Southwark as the 43<sup>rd</sup> most deprived of the 317 local authorities in England, with over a fifth of Southwark's residents living in communities ranked in the 20% most deprived in England. These include the neighbourhoods close to Bede, where child poverty is particularly acute. In Bede's parliamentary constituency of Bermondsey and Old Southwark, the Campaign to End Child Poverty's May 2019 report identified that, after housing costs are taken into account, over 44% of children under 16 are living in poverty. This is up from 38% in January 2018.

Gang culture is strong on the housing estates, access to drugs is easy, and the chances of getting into trouble with the authorities are very high. Bede has been working with the London Mayor's Social Kitchen to address "Holiday Hunger" when young people who rely on free school meals are often at risk of not eating well enough during the school holidays. A survey (October 2019) of 45 regular youth club members identified 82% as coming from homes relying on social security benefits, and 33% as having had recourse to Food Banks. Nearly half were known to social services, and 38% had been excluded from school at some time in the last 5 years. 24% had been in some form of trouble with police. For

many young people their horizons are limited to what they experience on their estates and in their homes. Low incomes or difficult relationships with parents (who are often struggling with their own personal problems) can make growing up, and making wise choices in life, extremely difficult.

The Youth Adventure 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 bike repair facilities and has developed volunteering and youth work training opportunities for those in their late teens and early 20s.

We worked with 442 individual young people in 2019/20 (401 in 2018/19). Of these, 280 were attending the project’s sessions in schools, with active membership of our youth clubs and detached youth sessions accounting for 162 individuals (176 in 2018/19). The total number of attendances at all of Bede Youth Adventure Project’s activities was 2,196 (1,867 attendances in 2018/19). Attendance at Bede is entirely voluntary, so, in deciding whether or not Bede meets their needs, young people “vote with their feet”. It is therefore significant that 41% of those attending Bede’s Youth Clubs and school holiday programmes attended 10 or more sessions. Of these, 50 young people attended regularly for at least six months. The service is officially open for 44 weeks during the year, and many informal contacts, in person or over the phone, are not recorded. These statistics demonstrate the high degree of commitment made by a significant number of young people who attend Bede.

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 residentials, usually at an adventure activity centre in the countryside, are landmark moments in the year, and in young people’s lives. Adventure residentials 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 2019, we took a group of 24 young people to Kent where they participated in a variety of adventure activities. Just as important were the discussions that emerged in this relaxed, informal setting where young people shared problems and issues they were normally reluctant to discuss. Such moments bring small, positive changes that are none the less noticed when they return to parents and school.

Developing volunteering, training and employment opportunities continues to be an important part of what Bede does for Club members over 16. Several of our former members, who are now at University or College, have come back to help us as volunteers. Two former Bede Youth Club members completed NVQ Level 3 Youth Work training at Bede and are now Bede employees. Another trainee completed her Youth Work apprenticeship in 2019 funded by the Jack Petchey Foundation. 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 2019/20, the programme was delivered to Harris Girls Academy, East Dulwich and Walworth Academy involved 249 year 9 and year 10 students. From questionnaires completed by participants at the start and end of each course, 95% said that they had increased their awareness of what constitutes a healthy relationship and recognised signs of unhealthy relationships. Given how early patterns of abuse can develop in relationships that can then lead to the levels of domestic violence seen by our Starfish team, this is important “early intervention” work. Funding from Southwark Council has been approved for further sessions in 2020/21.

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, is at risk of dropping out of, or being excluded from school, or when mediation is possible in conflicts between rival gangs. We are receiving an increasing

number of requests, from young people and schools, to help when young people we know are excluded, or are at risk of being excluded from school.

The Bede team have been providing mentoring services to our club members who face difficulties whilst in school. These could be bullying, lack of confidence, undiagnosed learning needs, medical needs, mental health, or family problems. Teachers can struggle to meet these needs whilst fulfilling the demands of the curriculum. We have been working informally with nearby Compass School for several years. In September 2019 we agreed a plan for a six-week pilot project to support students in years 7 to 10 at venues in school and at Bede Centre. The programme commenced in October 2019 and continued to March 2020 when the coronavirus crisis closed all schools and youth clubs. Initially we were due to mentor just 8 students, but, during the course of the pilot project, this rose to 31 students. All students needed additional support to stay in school, with their difficulties arising from their having Special Education Needs, or attention disorders. Specific issues included dyslexia, bullying, sexuality, relationships, sibling rivalry, parental break up, death of close family member, poverty, anxiety, domestic violence, relocation, and transitioning from year 6 in primary school to year 7 in secondary school. The on-set of coronavirus lockdown prevented a full evaluation of the pilot project, but the increase in numbers, and anecdotal feedback from students, families and teachers indicate that the work is productive and valued. We hope to continue this partnership with Compass School in the future.

The activities offered at Bede Youth Adventure Project build important relationships with young people and their families that enable people to get through difficult times.

*One club member lost her father to cancer. It happened very quickly and her large family found it very difficult to cope both financially and emotionally. It threatened to overwhelm them. We helped mum sort out paper work for universal benefits, and reduce their rent arrears. We also provided a professional counsellor to help her manage the huge emotional and practical task she now had to help herself and her children. A mini-weekend residential for mum and all the children in the countryside lifted their spirits and gave them fresh energy to carry on. A social worker was appointed to the family almost five months after their father's death and slowly statutory support began to help them. Life is getting easier now, but without Bede's support in those crucial early weeks, the family could have collapsed under all the emotional and practical pressures.*

During the coronavirus lockdown, we were able to keep in contact with youth club members and their families by phone and social media, helping as needed with practical necessities like food and activity packs for parents to keep their children entertained.

Each year, at least half of the project's funding has to be raised from new applications. Major grants from Alan and Babette Sainsbury, Capital Group, Charterhouse in Southwark, Children in Need, Feathers Association, John Laing, United St Saviours Charity and Southwark Youth Service provide the core income. Numerous smaller grants and donations from trusts, individuals, businesses and local shops raised throughout the year eventually enable income to match expenditure. The prospect of brand new Youth Club facilities becoming available when the new Bede Centre opens in 2022 will strengthen our case for future support for Bede to continue its important work with the next generation of young people.

## **Premises and Infrastructure**

Bede House Association owns the freehold of Bede House, 351 Southwark Park Road, SE16 2JW and has a 60 year lease (expiring in September 2030) on Bede Centre, Abbeyfield Road, SE16 2BS. These two buildings accommodate Bede's projects and staff, and a large proportion of its activities.

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 which included the re-provision of the Bede Centre. In 2016/17 we contributed to detailed discussions over the design of the new Bede Centre and Planning Consent was granted in June 2018. We have also agreed with Southwark Council the heads of terms of a 125 year lease in return for a capital payment of £900,000 with only a peppercorn rent to pay thereafter. This was a crucial agreement, as it significantly reduces Bede's future running costs and protects the organisation's long term sustainability. Preliminary work on Maydew House is underway and Southwark Council have chosen their preferred contractor. Final contract negotiations are underway and it is hoped that the contractor will start on site at the end of 2020 to build the new Bede Centre and renovate Maydew House which will all be Council housing. We are therefore hoping to move to the new Bede Centre late in 2022. Once we have moved, the old Bede Centre will be demolished and Southwark Council will build new Council housing on the site. We are currently approaching major capital grant makers to raise the £1.2million we estimate we will need to secure the 125 year lease, equip the new Centre, and meet the costs of managing the whole transition project. We have been encouraged by the interest they are showing in the scheme and over £822,000 has already been pledged or donated by supporters.

Bede House Association has an agreement 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 for all parties, 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.

Funding infrastructure costs, such as premises, IT, finance, fundraising, communications, insurance 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. A full time Facilities and IT Manager, appointed in January 2019, has increased our capacity to manage our existing buildings and contribute to the detailed design of the new Bede Centre.

## **5. FINANCIAL REVIEW**

### **Summary of Financial Results**

Income of £1,256,828 from continuing operations and excluding the Capital Appeal for the New Bede Centre has increased by £35,654 (a 2.9% increase from £1,221,174 in 2018/19). Income less expenditure from continuing operations and excluding the Capital Appeal for the New Bede Centre resulted in a surplus of £47,877 compared to a surplus of £27,697 in the prior year. However, the exceptional restricted income for the Capital Appeal for the New Bede Centre was £240,364 which increased our normal income from operations to £1,497,192 and our surplus to £288,241.

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 2019/20, our income from Southwark Council and other statutory sources has increased by 4%. The funding landscape continues to change and 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 closure of Bede's two buildings on March 16, 2020 and the suspension of some of our normal services due to the government's coronavirus lockdown came too late to significantly affect Bede's financial results to March 31. Concern about the impact on our financial situation for the following year 2020/21 has been eased by pledges of continued support from existing funders, and access to new sources such as the government's Coronavirus Job Retention Scheme.

The management team are currently considering how services might resume at Bede House and Bede Centre, and in the local community, over the summer once lockdown measures are eased. However, it is too early to assess whether operational costs might increase due to, for example, requirements for social distancing which might impact staff/client ratios in the Learning Disabilities and Youth Projects. It is possible that services may need restructuring in 2020/21 to adapt to the new operating environment, and Bede's reserves could be called on to meet one-off costs.

## **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 "charges to service users" 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 57% in 2019/20. Nearly all of the statutory funding, representing 51% of Bede's total income in 2019/20 (50% in 2018/19) 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 likely to continue, and this gives significant 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 about 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 2019/20 Bede had over 180 separate funders and regular donors, with many more occasional donors. This represents 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. 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.

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 Bede is registered with the Fundraising Regulator which sets expectations and standards.

In 2019/20 3.8% (3.4% in 2018/19) of income was earned through user fees, bank interest, hire of Bede's facilities and other services. 39% (40% in 2018/19) came through grants from major charitable trusts, personal, business and small trust donations.

Bede received £67,990 of donated income in 2019/20, approximately 5.4% 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 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 500 *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. We ask for feedback whenever the opportunity arises and ensure that we are compliant with new GDPR legislation that came into effect in 2018.

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. Progress

on the annual fundraising strategy is reported to trustees at every Finance Sub Committee and full Bede Council meeting.

The end of year surplus from normal operations at March 2020 of £47,877 (compared to a surplus of £27,697 in 2018/19) indicates that Bede continues to be robust despite the challenges in securing funds from statutory and charitable sources.

## **Review of transactions and financial position of Bede House**

### *Net incoming resources for year*

Income of £1,256,828 from continuing operations has increased by £35,654 (up from £1,221,174 in 2018/19). Income less expenditure from continuing operations resulted in a surplus of £47,877 compared to a surplus of £27,697 in the prior year.

### *Fixed asset movements*

There were additions to computer and project equipment totalling £23,134 and a new minibus was purchased for £33,424 during the year. An old minibus with a zero written down value was disposed of.

### *Cash*

The total of cash balances (held at bank and as petty cash) increased from £778,184 at 31 March 2019 to £1,007,593 at 31 March 2020. This increase was caused by income from the Capital Appeal for the New Bede Centre totalling £240,364, the normal operating surplus with reductions in trade debtors and decreases in trade creditors, which was then reduced by capital expenditure of £56,558. 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.

## **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 investments in a deposit account with a bank that explicitly states that the account is managed to achieve the objectives of the Trustee Act 2000.

## **Reserves and Reserves Policy**

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 limited period of at least one month. These reserves also provide the organisation's cash flow capacity given our modest 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 and three months of projected expenditure.

The projected expenditure for 2020/21 is £1,347,127, which means that at the lower end of the policy the reserves should not fall below £112,261 and at the higher end of the policy, the reserves should not exceed £336,781. The General reserves at 31<sup>st</sup> March 2020 stand at £125,600 which is within the general reserves policy.

### *Restricted funds (see Note 16a)*

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 2020/21. During the year 2019/20 there was an increase in these routine revenue restricted funds of £1,008. The surpluses and deficits have been accumulated over the years resulting in a total balance on restricted funds at 31<sup>st</sup> March 2020 of £1,510 which will be spent in 2020/21.

A new restricted fund was created in 2018/19 for the Capital Appeal for the New Bede Centre. The Appeal target of £1.2m was set to cover the expected cost of purchasing a 125 year lease, equipping the new building and meeting

associated costs related to the design and anticipated move to the New Bede Centre in 2022. This restricted reserve stands at £331,232 on 31<sup>st</sup> March, 2020.

#### ***The Property Fund***

The Property Fund equals the historical cost of Bede House of £11,500. The property was revalued in February 2016 at £205,000 by Hindwoods Hunter Payne, Chartered Surveyors. The Revaluation reserve of £170,940 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 2020, this fund holds £78,804. 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 16a)***

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 has been maintained at £90,000 at 31<sup>st</sup> March, 2020.

#### ***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 £125,600 (March 2019: £169,420). This represents nearly 6 weeks of 2019/20 expenditure.

The governance costs of the charity for the year totalled £27,081 (2019: £25,952). This represents 2.2% of income.

#### ***Free Reserves***

The Bede House free reserves were the same as the balance on the General Fund of £125,600 excluding investments (March 2019: £169,420).

#### ***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. Bede's Trustees regularly monitor progress in fundraising for the New Bede Centre, and are confident that the strategy developed will be successful and achieve the Appeal target of £1.2million by 2022. The Capital Appeal for the New Bede Centre includes pledges and grant awards which will be drawn down when payment is due to buy the lease on the New Bede Centre, and to equip it. This major expenditure is not expected to become due until 2021 at the earliest. A small number of people have made cash payments to the Appeal already and these are kept in a special restricted account to meet interim costs related to the development of the New Bede Centre. Donors are kept regularly updated on progress with the construction of the New Bede Centre. However, when making their donation, they signed a special donation form which confirms that they understand that "In the unlikely event that the move to the New Bede Centre does not take place, I agree that my donation can be used to meet the costs that Bede incurs up to that date, or for its other charitable purposes."



## **6. 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 2021 include:

- Maintaining Bede's position as a leading provider of highly effective and respected local services and adapting these as society adjusts to the impact of the Coronavirus pandemic.
- Continuing to develop a sustainable and diversified revenue income base, and progressing the £1.2million capital appeal for the new Bede Centre.
- 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 the construction of the 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.

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.

**Bede House Association**

**Report of the Council**

**For the year ended 31 March 2020**

---

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

.....  
W COOKSON

.....  
N PANESAR

Date: 24 September 2020

## **Independent auditors' report**

**To the members of**

**Bede House Association**

---

### **Opinion**

We have audited the financial statements of Bede House Association (the 'charitable company') for the year ended 31 March 2020 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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 2020 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
- Have been prepared in accordance with the requirements of the Companies Act 2006

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- The trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- The trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

### **Other information**

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements
- The trustees' annual report has been prepared in accordance with applicable legal requirements

## **Independent auditors' report**

**To the members of**

**Bede House Association**

---

### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters in relation to which 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; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (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, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### **Use of our report**

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 auditor's 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.

Joanna Pittman (Senior statutory auditor)

5 October 2020

for and on behalf of Sayer Vincent LLP, Statutory Auditor  
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 2020**

		2020			2019		
	Note	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
<b>Income from:</b>							
Donations and legacies	2	160,756	18,660	<b>179,416</b>	186,860	27,298	214,158
Charitable activities							
Domestic Violence Project	3a	-	143,961	<b>143,961</b>	-	116,721	116,721
Learning Disabilities Project	3b	644,625	65,306	<b>709,931</b>	612,988	26,221	639,209
Youth Adventure Project	3c	-	195,140	<b>195,140</b>	-	172,592	172,592
Community engagement	3d	-	-	-	-	55,875	55,875
Other trading activities	4	25,879	-	<b>25,879</b>	20,490	-	20,490
Investments		2,501	-	<b>2,501</b>	2,129	-	2,129
<b>Income from Operations</b>		<b>833,761</b>	<b>423,067</b>	<b>1,256,828</b>	<b>822,467</b>	<b>398,707</b>	<b>1,221,174</b>
Capital Appeal for the Bede Centre	5	-	240,364	<b>240,364</b>	-	87,653	87,653
<b>Total income</b>		<b>833,761</b>	<b>663,431</b>	<b>1,497,192</b>	<b>822,467</b>	<b>486,360</b>	<b>1,308,827</b>
<b>Expenditure on:</b>							
Raising funds		34,660	17,355	<b>52,015</b>	59,510	-	59,510
Charitable activities							
Domestic Violence Project		20,719	143,705	<b>164,424</b>	26,950	119,169	146,119
Learning Disabilities Project		686,513	65,859	<b>752,372</b>	659,157	33,698	692,855
Youth Adventure Project		45,000	195,140	<b>240,140</b>	46,915	190,764	237,679
Community engagement		-	-	-	1,439	55,875	57,314
<b>Total expenditure</b>	6	<b>786,892</b>	<b>422,059</b>	<b>1,208,951</b>	<b>793,971</b>	<b>399,506</b>	<b>1,193,477</b>
<b>Net income/(expenditure) for the year and net movement in funds</b>		<b>46,869</b>	<b>241,372</b>	<b>288,241</b>	<b>28,496</b>	<b>86,854</b>	<b>115,350</b>
Total funds brought forward		791,325	91,370	<b>882,695</b>	762,829	4,516	767,345
<b>Total funds carried forward</b>		<b>838,194</b>	<b>332,742</b>	<b>1,170,936</b>	<b>791,325</b>	<b>91,370</b>	<b>882,695</b>

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 17 to the financial statements.

**Bede House Association**

**Balance sheet**

Company no. 420386

**As at 31 March 2020**

	Note	£	2020 £	£	2019 £
<b>Fixed assets:</b>					
Tangible assets	12		<b>249,744</b>		218,303
			<b>249,744</b>		218,303
<b>Current assets:</b>					
Debtors	13	<b>72,522</b>		83,719	
Cash at bank and in hand		<b>1,007,593</b>		778,184	
		<b>1,080,115</b>		861,903	
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	14	<b>158,923</b>		197,511	
<b>Net current assets</b>			<b>921,192</b>		664,392
<b>Total net assets</b>	16		<b>1,170,936</b>		<b>882,695</b>
<b>The funds of the charity:</b>					
Restricted income funds	17		<b>332,742</b>		91,370
Unrestricted income funds:					
Designated funds - charitable activities		<b>372,850</b>		313,602	
Designated funds - Maintaining Bede's premises fund		<b>90,000</b>		90,000	
Designated funds - fixed asset reserve		<b>78,804</b>		43,604	
Revaluation reserve		<b>170,940</b>		174,700	
General funds		<b>125,600</b>		169,419	
Total unrestricted funds			<b>838,194</b>		791,325
<b>Total charity funds</b>			<b>1,170,936</b>		<b>882,695</b>

Approved by the trustees on 24 September 2020 and signed on their behalf by

W COOKSON  
Chair

N PANESAR  
Treasurer

**Bede House Association****Statement of cash flows****For the year ended 31 March 2020**

	<b>2020</b>		<b>2019</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cash flows from operating activities</b>			
<b>Net income / (expenditure) for the reporting period</b>	288,241		115,350
Depreciation charges	25,116		12,201
Dividends, interest and rent from investments	(2,501)		(2,129)
Decrease/(increase) in debtors	11,197		16,091
Increase/(Decrease) in creditors	(38,588)		77,171
	<hr/>		<hr/>
<b>Net cash provided by / (used in) operating activities</b>	283,466		218,684
<b>Cash flows from investing activities:</b>			
Dividends, interest and rents from investments	2,501		2,129
Purchase of fixed assets	(56,558)		(39,125)
	<hr/>		<hr/>
<b>Net cash provided by / (used in) investing activities</b>	(54,057)		(36,996)
	<hr/>		<hr/>
<b>Change in cash and cash equivalents in the year</b>	229,409		181,688
Cash and cash equivalents at the beginning of the year	778,184		596,496
	<hr/>		<hr/>
<b>Cash and cash equivalents at the end of the year</b>	<u>1,007,593</u>		<u>778,184</u>

**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) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) 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) Public benefit entity**

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

**c) 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.

**d) 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.

**e) 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.

**f) 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.



**1 Accounting policies (continued)**

**g) 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.

**h) 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.

**i) 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.

**j) Operating leases**

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

**k) 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 4 years  |
| • All other assets       | Straight-line over 4 years  |

## Notes to the financial statements

For the year ended 31 March 2020

**1 Accounting policies (continued)****l) 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.

**m) 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.

**n) 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.

**o) 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 £	2020 Total £	Unrestricted £	Restricted £	2019 Total £
Gifts	95,618	1,556	<b>97,174</b>	129,058	27,298	156,356
London Marathon	10,962	-	<b>10,962</b>	4,350	-	4,350
Core Grant LBS	18,000	-	<b>18,000</b>	13,902	-	13,902
Variety Club	-	17,104	<b>17,104</b>	-	-	-
Garfield Weston Trust	16,667	-	<b>16,667</b>	20,833	-	20,833
User Contributions	19,509	-	<b>19,509</b>	18,717	-	18,717
	<u>160,756</u>	<u>18,660</u>	<u><b>179,416</b></u>	<u>186,860</u>	<u>27,298</u>	<u>214,158</u>

## Notes to the financial statements

For the year ended 31 March 2020

**3 Income from charitable activities**

	Unrestricted	Restricted	2020 Total	Unrestricted	Restricted	2019 Total
	£	£	£	£	£	£
Henry Smith	-	60,000	<b>60,000</b>	-	45,000	45,000
Bates Wells Foundation	-	10,000	<b>10,000</b>	-	-	-
Wakefield Tetley	-	-	-	-	10,000	10,000
Mercers	-	14,961	<b>14,961</b>	-	11,221	11,221
Charles Hayward	-	24,000	<b>24,000</b>	-	23,000	23,000
Masonic Charitable Foundation	-	-	-	-	10,000	10,000
United St Saviours	-	25,000	<b>25,000</b>	-	12,500	12,500
Donald Forrester Trust	-	10,000	<b>10,000</b>	-	5,000	5,000
<b>a) Sub-total for Domestic Violence Project</b>	<b>-</b>	<b>143,961</b>	<b>143,961</b>	<b>-</b>	<b>116,721</b>	<b>116,721</b>
Supply of services	644,625	-	<b>644,625</b>	612,988	-	612,988
United St Saviours	-	-	-	-	-	-
Clare College Bermondsey Trust	-	15,000	<b>15,000</b>	-	15,000	15,000
Mercers	-	14,961	<b>14,961</b>	-	11,221	11,221
Baily Thomas Charitable Fund	-	10,000	<b>10,000</b>	-	-	-
Unity Works	-	10,574	<b>10,574</b>	-	-	-
Other funding	-	14,771	<b>14,771</b>	-	-	-
<b>b) Sub-total for Learning Disabilities Project</b>	<b>644,625</b>	<b>65,306</b>	<b>709,931</b>	<b>612,988</b>	<b>26,221</b>	<b>639,209</b>

## Notes to the financial statements

For the year ended 31 March 2020

**3 Income from charitable activities (continued)**

			2020			2019
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
London Borough of Southwark	-	30,963	<b>30,963</b>	-	31,939	31,939
Children in Need	-	30,333	<b>30,333</b>	-	30,000	30,000
John Laing	-	8,333	<b>8,333</b>	-	20,000	20,000
Safe Healthy and Equal Relationships	-	11,742	<b>11,742</b>	-	11,400	11,400
Charterhouse	-	2,000	<b>2,000</b>	-	10,000	10,000
A&B Sainsbury	-	10,000	<b>10,000</b>	-	10,000	10,000
Capital Group	-	28,437	<b>28,437</b>	-	13,500	13,500
United St Saviours	-	25,000	<b>25,000</b>	-	12,500	12,500
The Feathers Association	-	10,000	<b>10,000</b>	-	-	-
Other funding	-	38,332	<b>38,332</b>	-	33,253	33,253
<b>c) Sub-total for Youth Adventure Project</b>	<b>-</b>	<b>195,140</b>	<b>195,140</b>	<b>-</b>	<b>172,592</b>	<b>172,592</b>
Heritage Lottery Fund	-	-	-	-	55,875	55,875
<b>d) Sub-total for Community Engagement</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>55,875</b>	<b>55,875</b>
<b>Total income from charitable activities</b>	<b>644,625</b>	<b>404,407</b>	<b>1,049,032</b>	<b>612,988</b>	<b>371,409</b>	<b>984,397</b>

**4 Income from other trading activities**

			2020			2019
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Rent of premises	16,754	-	<b>16,754</b>	19,740	-	19,740
Other Income	9,125	-	<b>9,125</b>	-	-	-
Sales of accounting services	-	-	-	750	-	750
	<b>25,879</b>	<b>-</b>	<b>25,879</b>	<b>20,490</b>	<b>-</b>	<b>20,490</b>

**5. Capital appeal for the Bede Centre**

			2020			2019
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Bert Aase Kevin and Jane Trust	-	200,000	<b>200,000</b>	-	-	-
British Land	-	20,000	<b>20,000</b>	-	-	-
Other donations under £10,000	-	20,364	<b>20,364</b>	-	87,653	87,653
	<b>-</b>	<b>240,364</b>	<b>240,364</b>	<b>-</b>	<b>87,653</b>	<b>87,653</b>

**Bede House Association**

**Notes to the financial statements**

**For the year ended 31 March 2020**

**6a Analysis of expenditure (current year)**

	Cost of raising funds £	Charitable activities				Community Engagement £	Governance costs £	Support costs £	2020 Total £	2019 Total £
		Domestic Violence Project £	Learning Disabilities Project £	Youth Adventure Project £						
Staff costs (Note 8)	15,000	118,241	489,981	137,996	-	13,000	134,920	<b>909,138</b>	824,849	
Other staff costs inc holiday pay accrual	-	1,899	3,596	480	-	-	(3,560)	<b>2,415</b>	21,566	
Project costs	-	4,580	72,605	33,310	-	-	1,524	<b>112,019</b>	147,687	
Premises costs	-	-	-	-	-	-	15,824	<b>15,824</b>	16,673	
Insurance	-	-	-	-	-	-	7,960	<b>7,960</b>	6,819	
Postage & stationery	-	168	4,337	181	-	-	6,291	<b>10,977</b>	11,206	
IT & Communications	-	2,944	3,483	2,626	-	-	19,858	<b>28,911</b>	32,235	
Repairs & Maintenance	-	21	318	1,417	-	-	55,816	<b>57,572</b>	62,139	
Sundry	-	40	-	428	-	-	641	<b>1,109</b>	1,527	
Bank Charges	-	-	36	36	-	-	1,174	<b>1,246</b>	1,155	
Fundraising & Publicity	25,269	-	-	-	-	-	-	<b>25,269</b>	37,372	
Other Professional Fees	-	800	-	1,385	-	-	448	<b>2,633</b>	9,966	
Audit & Accountancy	-	-	-	-	-	7,260	-	<b>7,260</b>	7,140	
AGM & Trustee expenses	-	-	-	-	-	1,501	-	<b>1,501</b>	942	
Depreciation	-	-	-	-	-	-	25,117	<b>25,117</b>	12,201	
	<b>40,269</b>	<b>128,693</b>	<b>574,356</b>	<b>177,859</b>	<b>-</b>	<b>21,761</b>	<b>266,013</b>	<b>1,208,951</b>	<b>1,193,477</b>	
Support costs	10,641	32,368	161,264	56,420	-	5,320	(266,013)	-	-	
Governance costs	1,105	3,363	16,752	5,861	-	(27,081)	-	-	-	
<b>Total expenditure 2020</b>	<b>52,015</b>	<b>164,424</b>	<b>752,372</b>	<b>240,140</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,208,951</b>	<b>1,193,477</b>	
Total expenditure 2019	59,510	146,119	692,855	237,679	57,314	-	-	<b>1,193,477</b>	-	

**Bede House Association**

**Notes to the financial statements**

**For the year ended 31 March 2020**

**6b Analysis of expenditure (prior year)**

	Charitable activities							<b>2019 Total £</b>
	Cost of raising funds £	Domestic Violence Project £	Learning Disabilities Project £	Youth Adventure Project £	Community engagement £	Governance costs £	Support costs £	
Staff costs (Note 8)	15,000	101,840	430,161	142,946	16,305	13,000	105,597	<b>824,849</b>
Other staff costs inc holiday pay accrual	-	2,255	6,349	2,348	-	-	10,614	<b>21,566</b>
Project costs	-	4,379	77,758	39,870	24,177	-	1,503	<b>147,687</b>
Premises costs	-	-	-	-	-	-	16,673	<b>16,673</b>
Insurance	-	-	-	-	-	-	6,819	<b>6,819</b>
Postage & stationery	-	153	4,226	121	-	-	6,706	<b>11,206</b>
IT & Communications	-	3,319	4,247	3,371	3,475	-	17,823	<b>32,235</b>
Repairs & Maintenance	-	-	1,182	907	-	-	60,050	<b>62,139</b>
Sundry	-	-	287	222	-	-	1,018	<b>1,527</b>
Bank Charges	-	-	36	36	-	-	1,083	<b>1,155</b>
Fundraising & Publicity	33,711	-	-	-	3,661	-	-	<b>37,372</b>
Other Professional Fees	-	680	-	1,015	4,850	-	3,421	<b>9,966</b>
Audit & Accountancy	-	-	-	-	-	7,140	-	<b>7,140</b>
AGM & Trustee expenses	-	-	-	-	-	942	-	<b>942</b>
Depreciation	-	-	-	-	-	-	12,201	<b>12,201</b>
	<b>48,711</b>	<b>112,626</b>	<b>524,246</b>	<b>190,836</b>	<b>52,468</b>	<b>21,082</b>	<b>243,508</b>	<b>1,193,477</b>
Support costs	9,740	30,208	152,071	42,248	4,371	4,870	(243,508)	-
Governance costs	1,059	3,285	16,538	4,595	475	(25,952)	-	-
<b>Total expenditure 2019</b>	<b>59,510</b>	<b>146,119</b>	<b>692,855</b>	<b>237,679</b>	<b>57,314</b>	<b>-</b>	<b>-</b>	<b>1,193,477</b>

## Notes to the financial statements

## For the year ended 31 March 2020

**7 Net income for the year**

This is stated after charging / (crediting):

	2020	2019
	£	£
Depreciation	25,117	12,201
Operating lease rentals:		
Property	262	262
Other	7,374	7,178
Auditors' remuneration (excluding VAT):		
Audit	6,050	5,950
	<b>909,138</b>	<b>824,849</b>

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

Staff costs were as follows:

	2020	2019
	£	£
Salaries and wages	812,915	743,715
Social security costs	67,151	60,707
Employer's contribution to defined contribution pension schemes	29,072	20,427
	<b>909,138</b>	<b>824,849</b>

No employee earned more than £60,000 during the year (2019: nil).

The total employee benefits including pension contributions and employers National Insurance of the key management personnel were £271,746 (2019: £229,914).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2019: £nil). No charity trustee received payment for professional or other services supplied to the charity (2019: £nil).

Trustees expenses totalled £nil (2019 £nil).

**9 Staff numbers**

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

	2020	2019
	No.	No.
Domestic Violence Project	5.0	4.0
Learning Disabilities Project	28.0	27.0
Youth Adventure Project	7.0	6.0
Community engagement	-	1.0
Support	5.0	6.0
	<b>45.0</b>	<b>44.0</b>

**10 Related party transactions**

Aggregate donations from related parties in the year to March 2020 were £6840 (2019: £6,840).

One trustee who served in the year, Ms K J Ramsey is also a trustee of the charity Clare and Bermondsey Trust (charity number 1061723). The charity made a grant during the year to Bede House Association of £15,000 (2019: £15,000).

## Notes to the financial statements

## For the year ended 31 March 2020

## 11 Taxation

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

## 12 Tangible fixed assets

	Freehold property £	Short-term leasehold property £	Project equipment £	Fixtures and fittings £	Computer equipment £	Motor vehicles £	Total £
<b>Cost or valuation</b>							
At the start and end of the year	205,000	34,573	56,866	33,641	63,365	51,628	<b>445,073</b>
Additions in year	-	-	-	-	23,134	33,424	<b>56,558</b>
Disposals in year	-	-	-	-	-	(18,348)	<b>(18,348)</b>
At the end of the year	<u>205,000</u>	<u>34,573</u>	<u>56,866</u>	<u>33,641</u>	<u>86,499</u>	<u>66,704</u>	<b>483,283</b>
<b>Depreciation</b>							
At the start of the year	18,800	34,573	54,822	33,641	60,346	24,588	<b>226,770</b>
Charge for the year	3,760	-	635	-	4,046	16,676	<b>25,117</b>
Eliminated on disposal	-	-	-	-	-	(18,348)	<b>(18,348)</b>
At the end of the year	<u>22,560</u>	<u>34,573</u>	<u>55,457</u>	<u>33,641</u>	<u>64,392</u>	<u>22,916</u>	<b>233,539</b>
<b>Net book value</b>							
At the end of the year	<u>182,440</u>	<u>-</u>	<u>1,409</u>	<u>-</u>	<u>22,107</u>	<u>43,788</u>	<b>249,744</b>
At the start of the year	<u>186,200</u>	<u>-</u>	<u>2,044</u>	<u>-</u>	<u>3,019</u>	<u>27,040</u>	<b>218,303</b>

Land with a value of £17,000 (2019: £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.

## 13 Debtors

	2020 £	2019 £
Trade debtors	<b>44,713</b>	51,003
Prepayments	<b>27,809</b>	25,488
Accrued income	-	7,227
	<u><b>72,522</b></u>	<u>83,719</u>

## 14 Creditors: amounts falling due within one year

	2020 £	2019 £
Trade creditors	<b>12,624</b>	14,484
Taxation and social security	<b>14,102</b>	16,865
Other creditors	<b>383</b>	733
Accruals	<b>20,712</b>	51,905
Deferred income (note 14)	<b>111,102</b>	113,523
	<u><b>158,923</b></u>	<u>197,511</u>



## Notes to the financial statements

## For the year ended 31 March 2020

## 15 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 2019-20.

	2020 £	2019 £
Balance at the beginning of the year	113,523	66,594
Amount released to income in the year	(89,353)	(81,520)
Amount deferred in the year	86,932	128,449
	<u>111,102</u>	<u>113,523</u>

## 16a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	170,940	78,804	-	249,744
Net current assets	125,600	462,850	332,742	921,192
<b>Net assets at the end of the year</b>	<u>296,540</u>	<u>541,654</u>	<u>332,742</u>	<u>1,170,936</u>

## 16b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	174,699	43,604	-	218,303
Net current assets	169,421	403,601	91,370	664,392
<b>Net assets at the end of the year</b>	<u>344,120</u>	<u>447,205</u>	<u>91,370</u>	<u>882,695</u>

## 17a Movements in funds (current year)

	At the start of the year £	Income and gains £	Expenditure and losses £	Transfers £	At the end of the year £
<b>Restricted funds:</b>					
Domestic Violence Project	502	144,713	(143,705)	-	1,510
Learning Disabilities Project	-	65,859	(65,859)	-	-
Youth Adventure Project	-	195,140	(195,140)	-	-
Central development	3,215	17,355	(17,355)	(3,215)	-
Bede Centre Capital Appeal	87,653	240,364	-	3,215	331,232
<b>Total restricted funds</b>	<u>91,370</u>	<u>663,431</u>	<u>(422,059)</u>	<u>-</u>	<u>332,742</u>
<b>Unrestricted funds:</b>					
Designated funds:					
Domestic Violence Project	52,827	10,775	(20,719)	11,036	53,919
Learning Disabilities Project	172,351	666,010	(686,513)	50,239	202,087
Youth Adventure Project	88,424	73,307	(45,000)	113	116,844
Fixed Asset fund	43,604	-	(21,357)	56,557	78,804
Maintaining Bede's premises fund	90,000	-	-	-	90,000
<b>Total designated funds</b>	<u>447,206</u>	<u>750,092</u>	<u>(773,589)</u>	<u>117,945</u>	<u>541,654</u>
<b>Revaluation reserve</b>	174,700	-	(3,760)	-	170,940
<b>General funds</b>	169,419	83,669	(9,543)	(117,945)	125,600
<b>Total unrestricted funds</b>	<u>791,325</u>	<u>833,761</u>	<u>(786,892)</u>	<u>-</u>	<u>838,194</u>
<b>Total funds</b>	<u>882,695</u>	<u>1,497,192</u>	<u>(1,208,951)</u>	<u>-</u>	<u>1,170,936</u>

## Notes to the financial statements

For the year ended 31 March 2020

## 17b Movements in funds (prior year)

	At the start of the year £	Income and gains £	Expenditure and losses £	Transfers £	At the end of the year £
<b>Restricted funds:</b>					
Domestic Violence Project	1,301	118,370	(119,169)	-	<b>502</b>
Learning Disabilities Project	-	33,698	(33,698)	-	-
Youth Adventure Project	-	190,764	(190,764)	-	-
Community engagement	-	55,875	(55,875)	-	-
Central development	3,215	-	-	-	<b>3,215</b>
Bede Centre Capital Appeal	-	87,653	-	-	<b>87,653</b>
<b>Total restricted funds</b>	<b>4,516</b>	<b>486,360</b>	<b>(399,506)</b>	<b>-</b>	<b>91,370</b>
<b>Unrestricted funds:</b>					
Designated funds:					
Domestic Violence Project	49,160	24,515	(26,950)	6,102	<b>52,827</b>
Learning Disabilities Project	149,496	644,638	(659,155)	37,372	<b>172,351</b>
Youth Adventure Project	74,248	65,512	(46,915)	(4,421)	<b>88,424</b>
Community engagement	-	-	(1,439)	1,439	-
Fixed Asset fund	12,920	-	(8,441)	39,125	<b>43,604</b>
Maintaining Bede's premises fund	90,000	-	-	-	<b>90,000</b>
<b>Total designated funds</b>	<b>375,824</b>	<b>734,665</b>	<b>(742,900)</b>	<b>79,617</b>	<b>447,206</b>
<b>Revaluation reserve</b>	<b>178,460</b>	<b>-</b>	<b>(3,760)</b>	<b>-</b>	<b>174,700</b>
<b>General funds</b>	<b>208,545</b>	<b>87,802</b>	<b>(47,311)</b>	<b>(79,617)</b>	<b>169,419</b>
<b>Total unrestricted funds</b>	<b>762,829</b>	<b>822,467</b>	<b>(793,971)</b>	<b>-</b>	<b>791,325</b>
<b>Total funds</b>	<b>767,345</b>	<b>1,308,827</b>	<b>(1,193,477)</b>	<b>-</b>	<b>882,695</b>

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 a 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.

Community Engagement - two year research project funded by Heritage Lottery into the diverse ethnic profile of supporters of Millwall FC and its engagement with the local community. Project completed March 31, 2019.

Central Development - 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 £90,000 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 together with the revaluation reserve, is the net book value of the assets.

The designated fund for Domestic Violence, Learning Disabilities and, Youth Adventure Project, 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.

**18 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	
	2020	2019	2020	2019
	£	£	£	£
Less than one year	<b>262</b>	262	<b>7,374</b>	7,178
One to five years	<b>1,048</b>	1,048	<b>7,695</b>	14,712
Over five years	<b>1,310</b>	1,572	-	-
	<b>2,620</b>	2,882	<b>15,068</b>	21,890

**19 Statutory information**

Bede House Association is a charitable company limited by guarantee and has no share capital. It is registered as a charity in England and Wales and incorporated in the UK. The registered office is 351 Southwark Park Road, London, SE16 2JW.

The liability of each member in the event of winding up is limited to £1.