

Company number: 420386

Charity number: 303199



Bede House Association

Report and Financial Statements

31 March 2021



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

The MBE for volunteer groups

Awarded 2008



Bede House Association

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For the year ended 31 March 2021

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Bede House Association

Reference and administrative details

For the year ended 31 March 2021

Company number	420386, incorporated in the UK	
Charity number	303199, registered in England and Wales	
Registered office and operational address	351 Southwark Park Road, London, SE16 2JW	
Council	The members of the Council, who are directors under company law, who served during the year and up to the date of this report were as follows:	
Current Members	W Cookson J Cotton N Panesar C Cook A Booth M Hickson J Kent C Knight J Kong C McGrath S Murphy R Ogilvie	Chair Vice Chair Honorary Treasurer Company Secretary (from November 12, 2020) (from November 12, 2020)
Retired Members	K Ramsey P Lindsay	(retired November 12, 2020) (retired June 18, 2020)
Principal staff	Nick Dunne Mahua Nandi Carole Brady Ahlam Laabori Fokrul Meah John Phipps Pam Whyte	Director (Principal Officer until July 30, 2021) Director (Principal Officer from July 31, 2021) Learning Disabilities Service Manager Starfish Domestic Abuse Project Manager Youth Project Manager Facilities and IT Manager Finance Manager
Bankers	Unity Trust Bank Nine Brindley Place 4 Oozells Square Birmingham, B1 2HB	CCLA Senator House 85 Queen Victoria Street London, EC4V 4ET
	TSB 253/255 Southwark Park Road London, SE16 3TS	
Solicitors	Field Fisher Waterhouse LLP 35 Vine Street London, EC3N 2AA	
Auditor	Sayer Vincent LLP, Chartered Accountants and Registered Auditors Invicta House, 108-114 Golden Lane, London EC1Y 0TL	

The members of the Council, who are also Trustees and Directors, present their report and financial statements of Bede House Association (“Bede House” and “Bede”) for the year ended 31 March 2021.

1. INTRODUCTION BY THE CHAIR OF TRUSTEES, WENDY COOKSON

On March 16, 2020, we closed our buildings and adapted our services for a year of incredible change and uncertainty in response to the coronavirus pandemic. Formal restrictions are now lifting, thanks to the vaccine programme, but we continue to plan in a context of uncertainty, with the onset of new variants and renewed waves of infection. Nearly all of our staff and most of our vulnerable clients with learning disabilities have been vaccinated and everyone is keen to return to Bede in person after months of doorstep visits and virtual communication via Zoom, telephone calls and social media contacts. We have delivered food and other life essentials to those in need and made the most of virtual contacts to raise spirits and manage the uncertainty of a very difficult time. Clients and staff have adapted quickly and learnt new skills, and creativity has flourished. Some of our clients who have survived domestic abuse came together to form the virtual Bede Choir. Coached by professional singers from the TV show *Strictly Come Dancing*, they recorded an excellent cover version of Britney Spears’ song *Stronger* and released it in May 2021 to raise awareness of domestic abuse. The pandemic confirmed the importance of Bede for our clients and their families.

We believe that, as a small, local charity, the elements of “small and local” enable 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 aspect of our work – with adults who have learning disabilities, with children and young people, with people who are affected by domestic abuse, and our community engagement and volunteering – is well known and respected in its specialist field. Combined, they achieve Bede’s overall impact in improving life in this part of London, where 47% of children grow up in poverty.

The restrictions necessary during the pandemic have reduced the number of people we’ve been able to benefit this year, both directly and indirectly. Community events have been cancelled and recruitment of new volunteers and youth club members put on hold. However, we have continued to fulfil our four main aims to: Alleviate the Effects of Poverty and Increase Education and Employment Prospects; Reduce Isolation and Find Fresh Purpose in Life; Improve Health and Well-Being; and Care for our Environment. As a result, we have still helped improve the lives of over 800 vulnerable people in the London Borough of Southwark this year.

Bede’s Starfish domestic abuse project’s small team enabled 132 clients 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 helped 82 clients and their carers learn new skills so that they could stay safe and take part in Bede’s activities using Zoom and our dedicated Cluster social media group. We’ve been amazed at how quickly many have adapted to these new circumstances whilst they wait to return to Bede in person. When Bede’s youth clubs had to close during the lockdowns, the team focused on delivering food and activity packs to 53 of their regular members. Through conversations on the doorstep, Bede’s youth workers got to know their families and siblings, helping them with the challenges of home-schooling, and the anxieties of an uncertain future on low incomes.

Plans for the new Bede Centre have progressed slowly, but a contractor, Bouygues, is now in control of the site and undertaking preliminary works. The new Centre has been designed to our specification and, when it opens in late 2023, will be much bigger than our existing buildings. Our appeal to raise £1.2m to buy the 125-year lease, equip the building and manage the move has now raised over £782,000 in donations and pledges. Two new members of Bede Council, with architectural and project management expertise, further strengthen our governance of this major project.

Also in 2020, our Director of nearly 20 years, Nick Dunne, informed Bede Council in 2020 of his plans to retire. We have undertaken a thorough recruitment process to find his successor and I am delighted that Mahua Nandi joined us in June 2021, and that she has had the opportunity to work alongside Nick before his retirement on July 30, 2021. We offer our grateful thanks for his dedication to Bede, and we wish him a happy, long and healthy retirement.

Summary of Impact in the Year

2020/21 has been a very unusual year, with coronavirus restricting personal contact across the country, making us all rely on video conferencing, telephones and social media to keep in contact with and help each other. With Bede's two buildings closed, or at reduced capacity for most of the year, we have worked with fewer people. However, the circumstances have required us to work intensively with all of them. This year, Bede has:

- Provided regular and long-term practical and emotional support to more than **800 vulnerable people** during the pandemic. **510 children and young people** directly benefitted from Bede's work this year;
- Made over **15,000 phone calls and Zoom video sessions** to ensure the wellbeing of clients and carers.

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 are able to do this. Our voluntary work and training programmes enable those who have a disability to increase their chances of paid work. Our **Bede Independent Travel Training (BITT)** programme trains people who have a learning disability to accompany someone who is more severely disabled to use public transport. Training was suspended during the pandemic but it has resumed in the summer of 2021. 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 and House Support Buddy for over 3 years. A total of four Travel Buddies, who all have learning disabilities, are in now post and were either redeployed, or furloughed during the pandemic.
- Bede's Youth Project trains former youth club members and other young people to qualify as Youth Workers. Some are now employed by Bede. Another new **apprenticeship** began in March 2020.
- We've **helped 2 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 Abuse service gave **28 clients Food Bank vouchers, toiletries, and food parcels** because they didn't have the money to feed themselves and their children. Some clients have **no recourse to public funds** so we help them get the practical support they need to live safely.
- At Community Southwark's 'Stars' evening David Omorogbe was awarded **Disabled Volunteer of the Year 2021**. David attends Bede's Learning Disabilities service each week and, with his Support Worker, completes a variety of volunteer jobs in the community with enthusiasm and dedication.
- Bede **employed 45 people** in 2020/21, 24 (53%) of whom were Southwark residents.
- £377,000 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. Although the coronavirus pandemic disrupted our visits, we kept in contact with **38 elderly neighbours** providing encouragement and practical help as needed. "Helping Hound" visits include our friendly dog Hapus and enrich the experience for householders who love dogs but can no longer have one themselves.
- Without the Bede Centre, many of the **82 people with learning disabilities** who attend would be stuck at home, bored and frustrated. When our buildings were closed due to the coronavirus pandemic we used Zoom and Cluster to organise a programme of daily activities and keep people in contact with their friends.
- 40% of the 115 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.
- When the coronavirus pandemic forced us to close our youth clubs and run much reduced school holiday programmes we worked closely with 53 regular members and their families to help them get through the challenges of **lockdown, home-schooling and isolation**. We provided food and activity packs, made doorstep

visits and kept in regular contact by telephone and social media. The young people loved planning what we'd do at Bede when lockdown ended.

- Bede **supports other local charities and community groups**, for example by providing low-cost offices for charity Siblings Together and space for the Aikido Alive group to train. Bede brings the community and local businesses together on our **Allotment in Southwark Park** and in **the Aspinden Wildlife Garden** where we grow vegetables and bring a little bit of nature to an urban area.

Improving health and well-being:

- **Bede's Starfish Domestic Abuse Project** helped a total of 132 clients last year to break the cycle of violence. Between them our clients had 153 children under 16 affected by the violence at home. At least **90% of our clients are living safer lives** as a result of our help.
- 69% 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. During the coronavirus lockdowns, our Learning Disabilities team used **Zoom video** to engage clients at home in our weekly **dance sessions**.
- **Healthy eating** is a theme in our Bede Café, run by and for our disabled participants. In our Youth Clubs, our programmes enable young people to learn simple cookery skills especially during school holidays. During the coronavirus pandemic we distributed **food parcels** to the vulnerable families we knew who were struggling.
- **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, and who wants a genuine boyfriend or girlfriend relationship. The Bede Starfish Project's *Freedom Programme* enables women to reflect on their experience of being in an abusive relationship. This reduces the chances that they will engage in a new one.
- **16 children** of the Bede Starfish Domestic Abuse Project's clients in 2020/21 **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 mother's work with us, 5 children had their risk assessment level reduced, and 7 cases were closed completely and the children taken off social services' At-Risk Register.
- During the **coronavirus pandemic**, Bede supported all our clients to understand the new safety rules and adopt social distancing and personal hygiene practices to keep them safe. We hosted two **vaccination sessions at Bede** to enable health services to reach very anxious clients with learning disabilities who were too scared to visit a health centre but were happy to come to somewhere they knew well.

Caring for our Environment:

- Bede looks after the **Aspinden Wildlife Garden**, a former World War 2 bomb site 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. The allotment was completely refurbished in spring 2021 and wheelchair access improved so that all of our participants can now use it easily.
- 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 2023, is being designed to create an environmentally friendly building we can be proud of.

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 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 through the Inside Outside project. 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 43rd 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 2021 report identified that, after housing costs are considered, 47% 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. These aim to:

- Alleviate the effects of poverty and increase education and employment prospects
- Reduce isolation and find fresh purpose in life
- Improve health and well-being
- Care for our environment

These are 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 our focus 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 2021 the following projects and services were operating:

- Learning Disabilities Services, which aim 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.

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 members - 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 2020 to the date of this report, who had no beneficial interest in the Association, are listed in the reference and administrative details at the beginning of this report, and their profiles are summarised on Bede's website. There are 4 male and 8 female Council members, 7 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 Zoom video conferencing was used to enable meetings (including the AGM) to go ahead during the coronavirus pandemic when travel was severely restricted. 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 members of the Council takes place when required. After an assessment of the balance of skills and experience on Bede Council, the trustee role 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.

Report of the Council

For the year ended 31 March 2021

One long serving trustee, Paul Lindsay, resigned from the Council in June 2020 so that he could use his professional skills as Bede's Tenant's Agent during the final design and construction of the new Bede Centre. The Charity Commission were informed and approved his employment. Katrina Ramsey also stood down after many years' service. Two new members, Shane Murphy and Bob Ogilvie responded to our advertised vacancies and were elected at the AGM in November. They bring architectural and construction project management skills to Bede Council.

Organisation

The Principal Officer, (known as the Director) is responsible for the day-to-day management of Bede. Their 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 Bede 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 2020/21. In September 2020, Bede's Director, Nick Dunne, informed Bede Council of his plans to retire during the summer of 2021. A successful recruitment process appointed Mahua Nandi as Bede's new Director. A handover period began on June 1, 2021, and Nick Dunne retired on July 30, 2021 after nearly 20 years of service.

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, and in its response to the coronavirus pandemic and nationwide lockdown in March 2020. 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 ongoing 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 2021.

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 year of rapid change and uncertainty, when some activities were suspended and all services adapted to changing regulations and circumstances. As a result, we were able to continue to work effectively with our clients using virtual communications and some personal contact within the rules of social distancing. The challenge of reopening Bede House and Bede Centre was actively managed and followed advice on best practice. Joint assessments of risk management involved clients, carers, staff and statutory partners and, as a result, Bede has been widely commended for its effective response during the pandemic to the needs of those who rely on our services.

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 expenditure, 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 Living 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 demonstrating 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 currently 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 was completely revised and relaunched in June 2020. Our *Friends of Bede* newsletter mailings by email and post go out to over 400 *Friends of Bede* supporters who are involved as volunteers, donors and participants in our various events and activities.

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. Bede's local knowledge, and long-standing relationships developed with families and agencies in our neighbourhoods ensured that our response was both timely and effective. Doorstep visits (when permitted), phone calls and Zoom video activities organised by Bede staff helped vulnerable individuals and families cope with the pressures of enforced isolation. 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 an excellent cover version of the Britney Spears' song *Stronger* was released in May 2020 to raise awareness of domestic abuse. The song and accompanying video can be accessed via this link:

<https://bedehouse.org.uk/programmes/the-bede-starfish-project/>

The long-standing partnership between Millwall Football Club and Bede's learning disabilities project was disrupted by the pandemic but will continue to organise football teams of disabled players to play in the local Special League and tournaments once restrictions are lifted. This is a very popular and important part of our weekly programme.

From March 2021, local residents involved in the management of their community facility, Wade Hall, offered it for Bede to use to run additional activities for its clients who have a learning disability. This extra space was necessary to accommodate socially-distanced person-to-person sessions. Such collaboration with local residents, and with Southwark Council, enabled Bede to welcome back more clients more quickly once coronavirus lockdown regulations were eased.

Bede's Contribution to the Local Economy of Southwark

24 of the 45 staff employed at Bede in 2020/21, and most of our volunteers, live in Southwark. Bede has attracted into the borough an estimated £472,000 in funding from sources outside of Southwark such as City Bridge Trust, Children in Need, Charles Hayward Foundation, Henry Smith Charity, Garfield Weston, John Laing, Capital Group, the Bert Aase Kevin and Jane Trust and the National Lottery Community Fund.

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. During the pandemic, however, all such events were cancelled and this has had an impact on the number of Bede's indirect beneficiaries during 2020/21. The AGM was held in November via Zoom video conferencing and attended by 59 members, staff and supporters.

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, Fareshare, First (formerly First Protocol), Grosvenor, Lloyds Bank (SE1 Branch), Merkle (formerly Periscopix), Printworks, Stella Coffee and Tea, Thomas Marks, and Winckworth Sherwood continued to support us in 2020/21. 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 400 individuals were registered and active with *Friends of Bede* by March 31, 2021, although their activities have been temporarily curtailed by the pandemic.

Bede's Patrons, former Bermondsey and Old Southwark MP, Sir Simon Hughes and former Mayor of Southwark (now Deputy Mayor) 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 2023. 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.

These activities were severely curtailed when Bede House and Bede Centre were forced to close during the lockdowns of March 2020 and January 2021 and by the pandemic restrictions in force during 2020/21. As the vaccination programme got under way, Bede Centre was used on two occasions to provide vaccination sessions for hard-to-reach clients with learning disabilities and their families. These were successful in reassuring participants about the process and the familiar surroundings enabled over 20 people to be vaccinated who had been very anxious and resistant.

In normal circumstances, 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. As restrictions are eased during 2021/22, we expect our activity to return to these levels by the end of 2022.

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 to improve their prospects and enhance the quality of their lives, and the lives of those close to them.

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Unfortunately, the coronavirus pandemic severely limited our ability to involve volunteers in our day-to-day work during 2020/21. When Bede House and Bede Centre closed, many staff were placed on furlough whilst services continued to operate at a basic level using telephone and Zoom video conferencing. We kept in contact with our regular volunteers and gave support to those who were particularly vulnerable. Many, including staff, gave informal voluntary support through their own social networks and in their immediate neighbourhoods. Volunteer roles will reopen in 2021 once restrictions are lifted and our normal person-to-person work is fully restored.

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. David Omorogbe was chosen to receive the Southwark Stars Disabled Volunteer of the Year Award in June 2021 for his work in the community during the pandemic.

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. Two are now employed as qualified youth workers at Bede. A new traineeship, funded in memory of Bert and Aase Sams by the Bert Aase Kevin and Jane Trust began in March 2020 and will continue to March 2022.

Bede has had 14 voluntary Council members who've served throughout the year. Members of *Friends of Bede* and employees of companies who have chosen to support Bede volunteer 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 postgraduate placements at Bede. The latest placement with the Learning Disabilities Project was completed in February 2020 and funding has been secured for the next one in 2022.

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. In normal circumstances, at least 70 people are 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 5,460 volunteer hours contributed a year. If each hour is valued at the London Living Wage of £10.85 an hour, the monetary value of the volunteering that Bede supports is the equivalent of £59,241.

Environmental Sustainability

Bede is active in improving our local environment, managing the Aspinden 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.

During spring 2021, Bede's allotment in Southwark Park was thoroughly refurbished to make it safe and accessible after a year of lockdowns. Thanks to pro-bono support from Conway, new raised beds were fitted and wheelchair friendly paths laid ready for Bede's clients who have learning disabilities to resume their very popular sessions in June.

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 enables 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,

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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. When the first lockdown was imposed in March 2020, we had to close Bede Centre and adapt our support to the new circumstances. Over 120 telephone calls to clients and carers were made each week, providing guidance and reassurance. Social media and the newly discovered Zoom technology were soon explored. Those without the necessary technology were provided with tablets and taught to use them. Clients were helped to join a secure Cluster group to share news and photos and Zoom activity sessions were organised by staff from home to actively engage clients in arts, crafts, baking, keep fit, music and other sessions. These remote sessions enabled us to keep in contact with former clients who were no longer funded to attend Bede in person, and to meet new ones introduced by friends or social workers. 82 individuals attended our LD services (108 in 2019/20), 74 of whom were funded through personal budgets from statutory sources or their family's own resources to receive a programme of support. The number has reduced this year, because our normal programme of "taster visits" and the training of potential Travel Buddies have been suspended during the pandemic. A small number of our former clients have left Bede and moved to other services. 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. We have been surprised and encouraged by how quickly clients have adapted to using Zoom and Cluster. We provide a number of tablets, free of charge, to households who lacked the necessary equipment, and made doorstep visits to teach clients and carers how to use them. Sometimes, the client was quickest to learn and began to teach their carer.

As restrictions are lifted, we will resume our normal programmes to enable participants to be valued, active and respected.

These include:

- **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, baking, 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.
- **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. Normally, around 20 participants volunteer to work in the café each 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. During the pandemic, we've kept in contact by telephone with 38 elderly or housebound local residents, ensuring they received food and other assistance either from our own doorstep visits or from other trusted agencies.

- **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 were registered before lockdown closed the sessions. All participants pay a small contribution from their own money per session which covers our additional costs. 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 fourth 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 and, once coronavirus restrictions end, the Travel Buddies will be back at work to enable clients to use public transport as much as possible.

A learning disability is a life-long condition, and many of those who come to Bede do so for many years. In 2020/21, 11 of our 82 participants (74 full funded, 8 being assessed and awaiting funding to be agreed) 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, especially during the pandemic when everyone's lives have been severely challenged.

A young man was referred to us during the first lockdown. We couldn't meet him in person, but we could see and talk with him and his mother on Zoom. Lockdown was proving hard for them – she had to go out to work, and, whilst he was safe at home, he was very bored. Whilst we waited for social services to assess his case, and decide if they would fund a place for him at Bede, we invited him to join our Zoom sessions for free. He was delighted, and soon he was attending nearly every session, baking, exercising, playing bingo and sharing his favourite songs. Although they'd not met, all the other participants got to know him – he became part of Bede without walking through the door. Six months later, he finally met his new friends in person. He was desperate to play football again, and, ten months after he first contacted Bede, he scored a goal at our session with Millwall FC's Community Trust. We're still waiting for the social services assessment to be completed, but the signs are very encouraging and we hope to have some funding backdated to cover our costs during the assessment process. Some clients have become very demotivated during lockdown, spending more time in bed because they can't see the point of getting up. Zoom made it easy to offer this new client something very quickly and to help him continue to feel positive about his life.

The pressures on Southwark Council's budget for learning disabilities services continue to be severe. In 2020/21 there were intense negotiations around each client's services, with client reviews frequently taking place even during lockdown. When our person-to-person services stopped, we temporarily reduced our charges as some of our costs were reduced too. Despite these intense funding pressures, Bede continues to be a well-regarded service in Southwark and referrals continue to grow as the quality and flexibility of our services during the pandemic have impressed carers, social workers and commissioners.

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 safely, and to break the cycle of violence for good. Starfish is a small project of a Manager, Deputy Manager, one caseworker, and a part-time 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 (over 90%) 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 9 male clients experiencing abuse, in a same sex or a heterosexual relationship. Our services have continued right through the pandemic using telephone and Zoom video conferencing when person-to-person meetings were not possible. In 2020/21 we worked with 115 new clients plus 16 whom we continued to work with from the previous year. This makes a total of 131 clients worked with this year – a decrease on the 152 clients worked with in 2019/20 which is due to the postponement of our group work sessions during the coronavirus lockdown. Most of our clients have suffered abuse for over 5 years, with 40% of all new clients having suffered abuse for ten or more years. 46% were self-referrals or introduced to Bede by a friend, with 3% coming from the police, 23% from social services, 3% from health workers and 4% from education bodies. 153 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 any 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 of our 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 lockdown, with staff successfully using telephones and video calls to enable clients to improve their safety. In 2020/21 we helped 27 clients obtain non-molestation orders from the courts.

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. Lockdown and coronavirus restrictions meant that these programmes were postponed for much of 2020/21, but contact was maintained with clients and, by running two groups on a Thursday instead of one, the team have been able to reduce waiting times for the 2021/22 programme.

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 90-95% 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 2020/21, social services were able to take 21 of our clients' children off the Child Protection Register as a result of the progress our clients had made in achieving a safe home environment. The children were therefore no longer at risk of being taken into care.

During the first, and most extreme coronavirus lockdown, H was violently attacked by her partner in front of her young children. Her partner threw her phone out of the window so her only contact with the outside world was by email. Police arrested her partner and referred H to Bede for a risk assessment by video call. We arranged an emergency change of locks to her flat and ordered the same day delivery of a phone and sim card. Her partner was released on bail so the next step was to organise an emergency Non-Molestation Order and to liaise with police to fit specialist alarms to her home. Social services were also concerned for the safety of her children, and our worker attended child protection video conferences with H to ensure that the authorities knew exactly what was happening and that H received the support she and the children needed. However, when her partner was summoned to appear at the Magistrate's Court to face charges of assault, H had to give evidence in person, even though the lockdown restrictions on travel outside the home were still very strict. We knew that this would be a very gruelling experience for H, and our worker realised that she would have to accompany H in person if she was to have the confidence to state her case. The case took several hours to be heard and H would have been alone in that court room in the presence of her violent partner and his legal representative if our worker had not been with her. Having heard H's evidence, the court found her partner guilty of assault and the sentence ensured that he could not have any contact with her for the next five years. This gave her the security she needed to begin to rebuild her life, and ensure her children's safety.

Bede's work relies on charitable grants and donations. Thanks to major grants from Charles Hayward Foundation, Henry Smith Charity, City Bridge Trust, London Community Fund Coronavirus Emergency Fund, 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 to ensure 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

The 2019 Index for Multiple Deprivation ranked Southwark as the 43rd 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 2021 report identifies that, after housing costs are considered, 47% of children under 16 are living in poverty. This is up from 38% in January 2018.

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.

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The coronavirus pandemic forced our youth clubs to close for long periods during 2020/21, but the team diverted their resources to provide food deliveries and activity packs to 32 of the most vulnerable of our members' families. Several had very little income, so such basics were essential to getting them through each week. Overall, this outreach support benefited 102 babies, children and young people in these 32 households.

When restrictions eased in July 2020 we were ready with a carefully planned five-week programme of summer activity at Bede. Numbers were restricted by regulations to a maximum of 15 per session – much lower than the 40-50 young people per day we normally welcome during summer. However, these simple sessions, often in the car park outside the youth club, were warmly appreciated after months of home schooling. They were also very necessary, as parents were returning to work and were anxious to know that their children had a safe place to go during the day. We worked closely with the London Mayor's Kitchen Social Project to provide lunchtime meals and avoid "holiday hunger". We were impressed with how the young people cooperated with the new safety regimes – washing hands frequently, and keeping social distance. Although there were no overnight adventure residentials in the countryside, we were able to arrange some day trips out of London in our minibuses, including a visit to a specialist driving centre where 11-year-olds were taught to safely drive a Land Rover around a track.

This programme provided the model for subsequent half term and Easter holiday sessions, thus ensuring some peaks of activity in a "stop start" year where activities were often postponed or cancelled due to a close contact testing positive for Covid-19 or the imposition of another lockdown.

Because of these restrictions, we have worked with fewer individuals than we would in a normal year. In 2020/21, we worked with 357 individual young people (442 in 2019/20). Of these, 247 were attending the project's sessions in schools, with active membership of our youth clubs accounting for 53 individuals (162 in 2019/20). The lower numbers attending our youth clubs are understandable in the context of the coronavirus restrictions, but they are compensated for by the 57 babies, children and young people (siblings of our youth club members) who have benefited from the family support we have provided, especially during lockdown. The total number of attendances at all of Bede Youth Adventure Project's school holiday and evening club activities was 700, in addition to which there were numerous phone and Zoom calls, door step visits and deliveries of food and activity packs during lockdown. This compares to 2,196 attendances in 2019/20 and we would expect to return to a similar level in 2021/22 once all restrictions end and recruitment of new members can begin again. 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, in 2020/21, 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. The high degree of commitment made by a significant number of young people who attend Bede has been confirmed during the coronavirus pandemic, when relations with the core group of 53 young people have been particularly close.

The normal 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 normal programme, and were sorely missed during the pandemic. However, they began again in June 2021 when a group of 15 young people travelled to North Wales for a long weekend of adventure. This was the trip that had been cancelled at very short notice at the start of lockdown in March 2020. We'd promised the young people that it would take place when the restrictions were lifted, and staff were keen to keep this promise. The weekend was a great success, taking the young people out of their normal environments and, through exciting and physically demanding challenges, giving 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. The discussions that emerge in this relaxed, informal setting are very important. Young people will often share problems and issues they are normally reluctant to discuss and 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. Former Bede youth club members have completed NVQ Level 3 Youth Work training at Bede and

become Bede employees. Our latest trainee began a two-year Youth Work apprenticeship in March 2020 funded by the Bert Aase Kevin and Jane Trust. 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. 10 young people were sent from the club for CSCS training – a basic requirement for jobs in the construction industry.

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 2020/21, the programme was delivered to Harris Girls Academy East Dulwich, Harris Academy Peckham and Compass Academy and involved 247 year 9 and year 10 students. From questionnaires completed by participants at the start and end of each course, 96% 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 abuse seen by our Starfish team, this is important “early intervention” work. Funding from Southwark Council has been approved for further sessions in 2021/22.

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 receive a significant 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 has 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, and, in 2021, began to host individual tutor sessions at our club for two young people.

Each year, at least half of the project’s funding has to be raised from new applications. Major grants from Alan and Babette Sainsbury, Bert Aase Kevin and Jane Trust, 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 2023 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's preferred contractor, Bouygues, signed a Pre-Contract Service Agreement (PCSA) that enabled them to take control of the site in February 2021 whilst final contract negotiations continued. It is hoped that the contract will be signed by the winter, enabling construction work to begin at the end of 2021. This will build the new Bede Centre and renovate the Maydew House tower block which will then be all council housing. We therefore hope to move to the new Bede Centre late in 2023. Once we have moved, the old Bede Centre will be demolished and Southwark Council will build new 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. Over £780K 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 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 wildlife 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. During the coronavirus pandemic, many funders recognised the importance of investing in Bede's infrastructure either by making unrestricted grants for core costs, or supporting specific improvements, such as IT upgrades. This was vital to Bede's success in being able to flexibly navigate the uncertainties of the pandemic and enable our staff to work remotely from home. Special thanks to the National Lottery Community Fund, Garfield Weston, United St Saviours Charity, City Bridge Trust, Southwark Council and London Community Funders for their support of this kind.

5. FINANCIAL REVIEW

Summary of Financial Results

Income of £1,375,816 from continuing operations and excluding the Capital Appeal for the New Bede Centre has increased by £118,988 (a 9.4% increase from £1,256,828 in 2019/20). Income less expenditure from continuing operations and excluding the Capital Appeal for the New Bede Centre resulted in a surplus of £188,267 compared to a surplus of £47,877 in the prior year. However, the exceptional restricted income for the Capital Appeal for the New Bede Centre was £81,825 which increased our normal income from operations to £1,457,641 and our surplus to £270,092.

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 2020/21, our income from Southwark Council and other statutory sources has increased by 2.1%. 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 gave great cause for concern at the start of the financial year. This was eased by pledges of continued support from existing funders, and access to new sources such as the government's Coronavirus Job Retention Scheme (the Furlough Scheme). Many of our front-line staff in our youth work and learning disabilities services were furloughed full time or part-time and this enabled us to retain our capacity, skills and experience for when services could be phased back to a more normal pattern.

Such uncertainty made financial planning difficult. Increased costs relating to hygiene standards, social distancing, IT investment and rental of additional premises were matched with access to additional, short-term funding and some

cost savings in activities. The result was a significant end of year surplus that could not have been predicted at the start of the year. Trustees have also been aware that the enormous costs of managing the pandemic may impact statutory and charitable funders' ability to resource services in 2021/22 and beyond. Much of the new funding that became available in 2020/21 would not continue into 2021/22, making it harder to achieve the £222,796 fundraising target in the 2021/22 budget trustees approved on March 17, 2021. The end of year surplus for 2020/21, transferred into reserves, will help services continue, and adapt. It will also provide the necessary cash flow whilst fundraising continues to secure resources for the future.

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 abuse 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 53% in 2020/21. Nearly all of the statutory funding, representing 34% of Bede's total income in 2020/21 (51% in 2019/20) was through charges to users of the learning disabilities service paid for by personalised budgets funded by the local authority. Some of this income was lost in 2020/21 when our buildings closed due to coronavirus and some clients withdrew from our alternative services, or received a reduced service package. The government's Coronavirus Job Retention Scheme provided a rare source of statutory income from central government, with the result that statutory funding for Bede in 2020/21 amounted to £171,859, which was 12.5% of Bede's total income.

Southwark Council's budget continues to be under severe pressure, and their strategy to reduce investment in services for adults who have a learning disability continues. However, Bede's reputation for high quality, good value for money services has been enhanced by what we have achieved during the pandemic, and so we are hopeful that Bede will continue to be a priority partner for the Council's increasingly limited resources.

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 2020/21 Bede had over 180 separate funders, individually funded LD clients 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 2020/21 1.6% (3.8% in 2019/20) of income was earned through user fees, bank interest, hire of Bede's facilities and other services. 45% (39% in 2019/20) came through grants from major charitable trusts, personal, business and small trust donations.

Bede received £35,114 of donated income in 2020/21 (£67,990 in 2019/20), approximately 2.5% 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, although reduced during the pandemic, 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 400 *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 GDPR legislation.

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 2021 of £188,267 (compared to a surplus of £47,877 in 2019/20) 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 £1,375,816 from continuing operations has increased by £118,988 (up from £1,256,828 in 2019/20). Income less expenditure from continuing operations resulted in a surplus of £188,267 compared to a surplus of £47,877 in the prior year.

Fixed asset movements

There were additions to computer and project equipment totalling £40,656.

Cash

The total of cash balances (held at bank and as petty cash) increased from £1,007,593 at 31 March 2020 to £1,327,096 at 31 March 2021. This increase was caused by income from the capital appeal for the New Bede Centre totalling £81,825, the normal operating surplus with reductions in trade debtors and decreases in trade creditors, which was then reduced by capital expenditure of £40,656. 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 2021/22 is £1,470,097, which means that at the lower end of the policy the reserves should not fall below £122,508 and at the higher end of the policy, the reserves should not exceed £367,524. The

Bede House Association

Report of the Council

For the year ended 31 March 2021

General reserves at 31st March 2021 stand at £142,273 which is within the limit set by the general reserves policy.

Restricted funds (see Note 17a)

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 2021/22. During the year 2020/21 there was an increase in these routine revenue restricted funds of £45,986. The total balance on restricted funds at 31st March 2021 was £47,496.

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 stood at £413,057 on 31st March 2021.

Fixed Asset Fund and Revaluation Reserve

The historical cost of Bede House is £11,500. The property was revalued in February 2016 at £205,000 by Hindwoods Hunter Payne, Chartered Surveyors. The Revaluation Reserve of £167,180 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 2021, this fund holds £88,286. As the Bede Council currently considers 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 17a)

Designated funds are those set aside from the General Fund for particular purposes. Bede 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 increased to 100,000 during 2020/2021.

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 to manage the transition between different funding sources as well as possible redundancy and closure costs.

However, Bede 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 £142,273 (March 2020: £125,600). This represents just over 6 weeks of 2020/21 expenditure.

The governance costs of the charity for the year totalled £30,253 (2020: £27,081). This represents 2% of income.

Free Reserves

The Bede House free reserves were the same as the balance on the General Fund of £142,273 excluding investments (March 2020: £125,600).

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 2023. 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 2022 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 2022 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 and 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 Bede Centre as part of the refurbishment of Maydew House.
- Managing transition in the leadership team when Nick Dunne retires in July 2021.

STATEMENT OF RESPONSIBILITIES OF THE COUNCIL OF BEDE HOUSE ASSOCIATION

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Council are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

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

Bede House Association

Report of the Council

For the year ended 31 March 2021

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

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

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

On behalf of the Council

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W COOKSON

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N PANESAR

Date: 23 September 2021

Independent auditor's 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 2021 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 2021 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

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Bede House Association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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 contained within the annual report. 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. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

To the members of

Bede House Association

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; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

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 directors 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

Independent auditor's report

To the members of

Bede House Association

- We enquired of management which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

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)
6 October 2021
for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON,

Bede House Association

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

For the year ended 31 March 2021

	Note	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Income from:							
Donations and legacies	2	340,985	127,306	468,291	160,756	18,660	179,416
Charitable activities							
Domestic Abuse Project	3a	-	196,403	196,403	-	143,961	143,961
Learning Disabilities Project	3b	469,763	33,447	503,210	644,625	65,306	709,931
Youth Adventure Project	3c	-	186,306	186,306	-	195,140	195,140
Other income	4	21,030	-	21,030	25,879	-	25,879
Investments		576	-	576	2,501	-	2,501
Income from Operations		832,354	543,462	1,375,816	833,761	423,067	1,256,828
Capital Appeal for the Bede Centre	5	-	81,825	81,825	-	240,364	240,364
Total income		832,354	625,287	1,457,641	833,761	663,431	1,497,192
Expenditure on:							
Raising funds		52,528	-	52,528	34,660	17,355	52,015
Charitable activities							
Domestic Abuse Project		-	204,639	204,639	20,719	143,705	164,424
Learning Disabilities Project		633,474	69,126	702,600	686,513	65,859	752,372
Youth Adventure Project		24,202	203,580	227,782	45,000	195,140	240,140
Total expenditure	6	710,204	477,345	1,187,549	786,892	422,059	1,208,951
Net income/(expenditure) for the year		122,150	147,942	270,092	46,869	241,372	288,241
Transfers between funds		20,131	(20,131)	-	-	-	-
Net movement in funds		142,281	127,811	270,092	46,869	241,372	288,241
Total funds brought forward		838,194	332,742	1,170,936	791,325	91,370	882,695
Total funds carried forward		980,475	460,553	1,441,028	838,194	332,742	1,170,936

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 2021

	Note	£	2021 £	£	2020 £
Fixed assets:					
Tangible assets	12		255,465		249,744
			255,465		249,744
Current assets:					
Debtors	13	96,744		72,522	
Cash at bank and in hand		1,327,096		1,007,593	
		1,423,840		1,080,115	
Liabilities:					
Creditors: amounts falling due within one year	14	238,277		158,923	
Net current assets			1,185,563		921,192
Total net assets	16		1,441,028		1,170,936
The funds of the charity:					
Restricted income funds	17		460,553		332,742
Unrestricted income funds:					
Designated funds - charitable activities		482,736		372,850	
Designated funds - maintaining Bede's premises fund		100,000		90,000	
Designated funds - fixed asset reserve		88,286		78,804	
Revaluation reserve		167,180		170,940	
General funds		142,273		125,600	
Total unrestricted funds			980,475		838,194
Total charity funds			1,441,028		1,170,936

Approved by the trustees on 23 September 2021 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 2021**

	2021		2020
	£	£	£
Cash flows from operating activities			
Net income / (expenditure) for the reporting period		270,092	288,241
Depreciation charges	34,934		25,116
Dividends, interest and rent from investments	(576)		(2,501)
Decrease/(increase) in debtors	(24,222)		11,197
Increase/(decrease) in creditors	79,354		(38,588)
	<hr/>		<hr/>
Net cash provided by / (used in) operating activities		359,582	283,466
Cash flows from investing activities:			
Dividends, interest and rents from investments	576		2,501
Purchase of fixed assets	(40,656)		(56,558)
	<hr/>		<hr/>
Net cash provided by / (used in) investing activities		(40,080)	(54,057)
		<hr/>	<hr/>
Change in cash and cash equivalents in the year		319,502	229,409
Cash and cash equivalents at the beginning of the year		1,007,594	778,184
		<hr/>	<hr/>
Cash and cash equivalents at the end of the year		1,327,096	1,007,594
		<hr/> <hr/>	<hr/> <hr/>

Notes to the financial statements

For the year ended 31 March 2021

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 considered the most conservative version of the budget up to 12 months of signing, only taking into account secured income. Considering the levels of cash held and reserves being in line with policy, 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.

Notes to the financial statements

For the year ended 31 March 2021

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 £1000. 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 2021

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

	2021			2020		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Gif	107,735	5,000	112,735	95,618	1,556	97,174
London Marathon	-	-	-	10,962	-	10,962
Core Grant LBS	18,000	-	18,000	18,000	-	18,000
Variety Club	-	-	-	-	17,104	17,104
Garfield Weston Trust	17,500	-	17,500	16,667	-	16,667
National Lottery Community Fund	-	94,990	94,990	-	-	-
United St Saviours'	-	27,316	27,316	-	-	-
Job Retention Scheme	171,859	-	171,859	-	-	-
Business Rates grant	25,000	-	25,000	-	-	-
User Contributions	891	-	891	19,509	-	19,509
	340,985	127,306	468,291	160,756	18,660	179,416

Notes to the financial statements

For the year ended 31 March 2021

3 Income from charitable activities

			2021			2020
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Henry Smith	-	60,000	60,000	-	60,000	60,000
Bates Wells Foundation	-	-	-	-	10,000	10,000
City Bridge Trust	-	50,000	50,000	-	-	-
Mercers	-	3,740	3,740	-	14,961	14,961
Charles Hayward	-	24,000	24,000	-	24,000	24,000
The London Community Foundation	-	23,785	23,785	-	-	-
United St Saviours'	-	12,500	12,500	-	25,000	25,000
Forrester's Trust	-	10,000	10,000	-	10,000	10,000
Other funding	-	12,378	12,378	-	-	-
a) Sub-total for Domestic Abuse Project	-	196,403	196,403	-	143,961	143,961
Supply of services	469,763	-	469,763	644,625	-	644,625
Clare College Bermondsey Trust	-	-	-	-	15,000	15,000
Mercers	-	3,740	3,740	-	14,961	11,221
Baily Thomas Charitable Fund	-	-	-	-	10,000	-
Unity Works	-	14,099	14,099	-	10,574	-
Paddington Development Trust	-	14,248	14,248	-	-	-
Other funding	-	1,360	1,360	-	14,771	14,771
b) Sub-total for Learning Disabilities Project	469,763	33,447	503,210	644,625	65,306	709,931

Notes to the financial statements

For the year ended 31 March 2021

3 Income from charitable activities (continued)

			2021			2020
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
London Borough of Southwark	-	30,963	30,963	-	30,963	30,963
Children in Need	-	31,000	31,000	-	30,333	30,333
John Laing	-	15,000	15,000	-	8,333	8,333
Safe Healthy and Equal Relationships	-	11,742	11,742	-	11,742	11,742
Charterhouse	-	8,000	8,000	-	2,000	2,000
A&B Sainsbury	-	-	-	-	10,000	10,000
Capital Group	-	21,063	21,063	-	28,437	28,437
United St Saviours'	-	12,500	12,500	-	25,000	25,000
The Feathers Association	-	-	-	-	10,000	-
Bert Aase	-	30,193	30,193	-	-	-
Mayor's Fund for London	-	4,068	4,068	-	-	-
Other funding	-	21,777	21,777	-	38,332	38,332
c) Sub-total for Youth Adventure Project	-	186,306	186,306	-	195,140	195,140
Total income from charitable activities	469,763	416,156	885,919	644,625	404,407	1,049,032

4 Other income

			2021			2020
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Rent of premises	4,500	-	4,500	16,754	-	16,754
Other Income	16,530	-	16,530	9,125	-	9,125
	21,030	-	21,030	25,879	-	25,879

5 Capital appeal for the Bede Centre

			2021			2020
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Bert Aase Kevin and Jane Trust	-	-	-	-	200,000	200,000
British Land	-	-	-	-	20,000	20,000
Westminster Foundation	-	50,000	50,000	-	-	-
Other donations under £10,000	-	31,825	31,825	-	20,364	20,364
	-	81,825	81,825	-	240,364	240,364

Bede House Association

Notes to the financial statements

For the year ended 31 March 2021

6a Analysis of expenditure (current year)

	Charitable activities							2021 Total £	2020 Total £
	Cost of raising funds £	Domestic Abuse Project £	Learning Disabilities Project £	Youth Adventure Project £	Community Engagement £	Governance costs £	Support costs £		
Staff costs (Note 8)	17,000	135,358	457,926	134,450	-	14,000	134,204	892,938	909,138
Other staff costs inc holiday pay accrual	-	4,018	24,290	1,221	-	-	5,827	35,356	2,415
Project costs	-	5,362	19,912	21,646	-	-	1,254	48,174	112,019
Premises costs	-	-	-	-	-	-	8,278	8,278	15,824
Insurance	-	-	-	-	-	-	9,293	9,293	7,960
Postage & Stationery	-	66	4,256	239	-	-	5,316	9,877	10,977
IT & Communications	-	3,041	4,076	3,193	-	-	25,934	36,244	28,911
Repairs & Maintenance	-	-	725	332	-	-	67,651	68,708	57,572
Sundry	-	131	-	-	-	-	841	972	1,109
Bank Charges	-	-	36	36	-	-	943	1,015	1,246
Fundraising & Publicity	21,040	-	-	-	-	-	-	21,040	25,269
Other Professional Fees	-	783	-	818	-	-	10,647	12,248	2,633
Audit & Accountancy	-	-	-	-	-	7,404	-	7,404	7,260
AGM & Trustee expenses	-	-	-	-	-	1,068	-	1,068	1,501
Depreciation	-	-	-	-	-	-	34,934	34,934	25,117
	38,040	148,759	511,221	161,935	-	22,472	305,122	1,187,549	1,208,951
Support costs	13,151	50,719	173,705	59,767	-	7,781	(305,122)	-	-
Governance costs	1,338	5,161	17,674	6,081	-	(30,253)	-	-	-
Total expenditure 2021	52,528	204,639	702,600	227,782	-	-	-	1,187,549	1,208,951
Total expenditure 2020	52,015	164,424	752,372	240,140	-	-	-	1,208,951	-

Bede House Association

Notes to the financial statements

For the year ended 31 March 2021

6b Analysis of expenditure (prior year)

	Charitable activities							2020 Total £
	Cost of raising funds £	Domestic Abuse Project £	Learning Disabilities Project £	Youth Adventure Project £	Community Engagement £	Governance costs £	Support costs £	
Staff costs (Note 8)	15,000	118,241	489,981	137,996	-	13,000	134,920	909,138
Other staff costs inc holiday pay accrual	-	1,899	3,596	480	-	-	(3,560)	2,415
Project costs	-	4,580	72,605	33,310	-	-	1,524	112,019
Premises costs	-	-	-	-	-	-	15,824	15,824
Insurance	-	-	-	-	-	-	7,960	7,960
Postage & Stationery	-	168	4,337	181	-	-	6,291	10,977
IT & Communications	-	2,944	3,483	2,626	-	-	19,858	28,911
Repairs & Maintenance	-	21	318	1,417	-	-	55,816	57,572
Sundry	-	40	-	428	-	-	641	1,109
Bank Charges	-	-	36	36	-	-	1,174	1,246
Fundraising & Publicity	25,269	-	-	-	-	-	-	25,269
Other Professional Fees	-	800	-	1,385	-	-	448	2,633
Audit & Accountancy	-	-	-	-	-	7,260	-	7,260
AGM & Trustee expenses	-	-	-	-	-	1,501	-	1,501
Depreciation	-	-	-	-	-	-	25,117	25,117
	40,269	128,693	574,356	177,859	-	21,761	266,013	1,208,951
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)	-	-
Total expenditure 2020	52,015	164,424	752,372	240,140	-	-	-	1,208,951

Notes to the financial statements

For the year ended 31 March 2021

7 Net income for the year

This is stated after charging / (crediting):

	2021 £	2020 £
Depreciation	34,934	25,117
Operating lease rentals:		
Property	262	262
Other	7,589	7,374
Auditor's remuneration (excluding VAT):		
Audit	6,170	6,050
	<u>6,170</u>	<u>6,050</u>

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

Staff costs were as follows:

	2021 £	2020 £
Salaries and wages	797,288	812,915
Social security costs	66,660	67,151
Employer's contribution to defined contribution pension schemes	28,990	29,072
	<u>892,938</u>	<u>909,138</u>

No employee earned more than £60,000 during the year (2020: nil).

The total employee benefits including pension contributions and employers National Insurance of the key management personnel were £275,909 (2020: £271,746).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

Trustees expenses totalled £nil (2020 £nil).

9 Staff numbers

The number of employees (head count based on number of staff employed on 31st March 2021) was as follows:

	2021 No.	2020 No.
Domestic Abuse Project	4.0	5.0
Learning Disabilities Project	26.0	28.0
Youth Adventure Project	6.0	7.0
Support	5.0	5.0
	<u>41.0</u>	<u>45.0</u>

10 Related party transactions

Aggregate donations from related parties in the year to March 2021 were £2,840 (2020: £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 £0 (2020: £15,000).

11 Taxation

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

Notes to the financial statements

For the year ended 31 March 2021

12 Tangible fixed assets

	Freehold property £	Short-term leasehold property £	Project equipment £	Fixtures and fittings £	Computer equipment £	Motor vehicles £	Total £
Cost or valuation							
At the start and end of the year	205,000	34,573	56,866	33,641	86,499	66,704	483,283
Additions in year	-	-	-	-	40,656	-	40,656
Disposals in year	-	-	-	-	-	-	-
At the end of the year	<u>205,000</u>	<u>34,573</u>	<u>56,866</u>	<u>33,641</u>	<u>127,155</u>	<u>66,704</u>	523,939
Depreciation							
At the start of the year	22,560	34,573	55,457	33,641	64,392	22,917	233,540
Charge for the year	3,760	-	635	-	13,863	16,676	34,934
Eliminated on disposal	-	-	-	-	-	-	-
At the end of the year	<u>26,320</u>	<u>34,573</u>	<u>56,092</u>	<u>33,641</u>	<u>78,255</u>	<u>39,593</u>	268,474
Net book value							
At the end of the year	<u>178,680</u>	<u>-</u>	<u>774</u>	<u>-</u>	<u>48,900</u>	<u>27,111</u>	255,465
At the start of the year	<u>182,440</u>	<u>-</u>	<u>1,409</u>	<u>-</u>	<u>22,107</u>	<u>43,787</u>	249,743

Land with a value of £17,000 (2020: £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

	2021 £	2020 £
Trade debtors	61,283	44,713
Prepayments	21,726	27,809
Accrued income	13,735	-
	<u>96,744</u>	<u>72,522</u>

14 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	11,204	12,624
Taxation and social security	16,611	14,102
Other creditors	-	383
Accruals	47,913	20,712
Deferred income (note 15)	162,549	111,102
	<u>238,277</u>	<u>158,923</u>

Notes to the financial statements

For the year ended 31 March 2021

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 2021-22.

	2021 £	2020 £
Balance at the beginning of the year	111,102	113,523
Amount released to income in the year	(124,757)	(89,353)
Amount deferred in the year	176,204	86,932
Balance at the end of the year	<u>162,549</u>	<u>111,102</u>

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

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	167,179	88,286	-	255,465
Net current assets	142,274	582,736	460,553	1,185,563
Net assets at the end of the year	<u>309,453</u>	<u>671,022</u>	<u>460,553</u>	<u>1,441,028</u>

16b Analysis of net assets between funds (prior 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
Net assets at the end of the year	<u>296,540</u>	<u>541,654</u>	<u>332,742</u>	<u>1,170,936</u>

Notes to the financial statements

For the year ended 31 March 2021

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 £
Restricted funds:					
Domestic Abuse Project	1,510	196,403	(197,913)	-	-
Learning Disabilities Project	-	33,448	(33,448)	-	-
Youth Adventure Project	-	191,305	(191,305)	-	-
Central development	-	122,306	(54,679)	(20,131)	47,496
Bede Centre Capital Appeal	331,232	81,825	-	-	413,057
Total restricted funds	332,742	625,287	(477,345)	(20,131)	460,553
Unrestricted funds:					
Designated funds:					
Domestic Abuse Project	53,919	34,317	-	11,916	100,152
Learning Disabilities Project	202,087	613,083	(633,474)	28,291	209,987
Youth Adventure Project	116,844	85,819	(24,202)	(5,864)	172,597
Fixed Asset fund	78,804	-	(31,174)	40,656	88,286
Maintaining Bede's premises fund	90,000	-	-	10,000	100,000
Total designated funds	541,654	733,219	(688,850)	84,999	671,022
Revaluation reserve	170,940	-	(3,760)	-	167,180
General funds	125,600	99,135	(17,594)	(64,868)	142,273
Total unrestricted funds	838,194	832,354	(710,204)	20,131	980,475
Total funds	1,170,936	1,457,641	(1,187,549)	-	1,441,028

Notes to the financial statements

For the year ended 31 March 2021

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 £
Restricted funds:					
Domestic Abuse 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
Total restricted funds	91,370	663,431	(422,059)	-	332,742
Unrestricted funds:					
Designated funds:					
Domestic Abuse 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
Total designated funds	447,206	750,092	(773,589)	117,945	541,654
Revaluation reserve	174,700	-	(3,760)	-	170,940
General funds	169,419	83,669	(9,543)	(117,945)	125,600
Total unrestricted funds	791,325	833,761	(786,892)	-	838,194
Total funds	882,695	1,497,192	(1,208,951)	-	1,170,936

Domestic Abuse 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.

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. The transfer out of Central development restricted funds is for the purchase of a computer server.

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 £100,000 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.

Notes to the financial statements

For the year ended 31 March 2021

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.

In April 2021 Bede entered into new agreement for 2 photocopiers over a period of 63 months.

	Property		Equipment	
	2021 £	2020 £	2021 £	2020 £
Less than one year	262	262	2,113	7,374
One to five years	1,310	1,048	-	7,695
Over five years	786	1,310	-	-
	2,358	2,620	2,113	15,068

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.