

CONTENTS

REFERENCE AND ADMINISTRATIVE INFORMATION	3
OBJECTIVES AND ACTIVITIES	5
ACHIEVEMENTS AND PERFORMANCE	6
FINANCIAL REVIEW	14
PRINCIPAL RISKS AND UNCERTAINTIES	17
PLANS FOR FUTURE PERIODS	17
STRUCTURE, GOVERNANCE AND MANAGEMENT	18
INDEPENDENT AUDITOR'S REPORT	20
STATEMENT OF FINANCIAL ACTIVITIES	23
BALANCE SHEET	24
STATEMENT OF CASH FLOWS	25
NOTES TO THE FINANCIAL STATEMENTS	25

REFERENCE AND ADMINISTRATIVE INFORMATION

Company number	420386 - incorporated in the UK	
Charity number	303199 - registered in England and Wales	
Registered office	351 Southwark Park Road, London SE16 2JW	
Operational address	Bede Centre, Abbeyfield Road, London SE16 2BS	
Council	W Cookson J Cotton N Panesar C Cook A Booth M Hickson J Kent C Knight J Kong S Murphy R Ogilvie	Chair Vice Chair Treasurer
Retired Members	C Carter-McGrath	Retired 17 June, 2021
Principal staff	Mahua Nandi Carole Brady Ahlam Laabori Fokrul Meah Pam Whyte	Director and Company Secretary Learning Disabilities Service Manager Domestic Abuse Project Manager Youth Project Manager Finance Manager
Bankers	Unity Trust Bank, 4 Oozells Sq, Birmingham B1 2HB CCLA, 85 Queen Victoria St, London EC4V 4ET TSB, 253/255 Southwark Park Road, London SE16 3TS	
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 2022.



OBJECTIVES AND ACTIVITIES

Bede House Association's charitable objects 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.

We deliver on these objects in the following way:

Bede in the community: With deep roots in Bermondsey, Bede provides welcoming, accessible spaces and opportunities centred on the local community's needs.

Providing high-quality expert services: We work directly with communities and individuals where they face particular barriers to inclusion, health and wellbeing. Our strengths are in person-centred, holistic support for three key groups:

- **People with learning disabilities**
- **Local young people**
- **Survivors of domestic abuse and their families.**

Bede is supported in these aims by:

Our funders and supporters: Bede could not achieve its purpose without the support of our wide range of funders, supporters and partners. We work to ensure that they understand their importance as part of the Bede family. Bede works in partnership with others to benefit the individuals that Bede wants to support into happy, flourishing lives.

Our staff and volunteers: Bede's people are responsible for the high quality of the services we provide. We value their expertise and ensure that working at Bede is a happy, healthy experience. We provide paid and voluntary work opportunities that enable strong, diverse local communities to thrive.

Our infrastructure: We invest in our buildings, community spaces and digital systems, to make efficient use of the resources we have available and free up our staff and volunteers to spend time at the frontline of our work.

Good governance and sustainability: Bede is a responsible contributor to its community. We manage our finances and resources sustainably. Our trustees ensure that Bede is well governed and meets all of its obligations.

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.

In particular, Members of the Council consider how planned activities will contribute to Bede's charitable purpose.

ACHIEVEMENTS AND PERFORMANCE

Lockdown reaffirmed the importance of meeting in person, but remote working motivated us to strengthen our systems and organisational resilience.

This allows us to provide more flexible, person-centred support across all of our services.

2021/22 was a year of recovery after the crisis of 2020/21, when, nevertheless, Bede's services continued virtually unbroken in one form or another.

During 2021/22 we cautiously brought our services back to face-to-face operation, accommodating the ongoing stop-start of restrictions and self-isolation.

Enabling disabled people to be respected, valued and active

Bede provides a well-established learning disabilities service, operating from our friendly Centre near Southwark Park and working extensively with partners in the local community.

This period has been one of great change. The level of support we have offered through the pandemic has strengthened our relationships with families and other support agencies. It has helped staff have a deeper understanding of family dynamics and pressures within homes. We standardised the assessment and monitoring information we captured over lockdown, which has greatly improved the quality of outcome reporting we can provide to families and social workers.

In the year, Bede worked with 105 individual clients (82 in 2020/21). Southwark Council estimates there are around 1,300 people in the borough with moderate or severe learning disabilities. Bede therefore provides support to around 8% of the total population.

Of the 105 clients we have worked with over this year, 72 have a formal service agreement with Bede (74 in 2020/21). The other 33 are clients that may have no eligible funding and are accessing our social club, have had taster days with Bede to determine if the service would suit, or are awaiting funding to be agreed and keeping in touch via Zoom.

Bede re-opened its face-to-face services by April 2021. We brought clients back cautiously, and have maintained distance and infection control measures even as restrictions have been lifted in the wider community. This has been vital in keeping clients and families confident about coming back. We entered into discussions with Wade Hall Tenants Association and Southwark Council regarding the possible use of a local tenants' hall, and the second site was opened in March 2021. This has enabled us to divide clients at both sites to manage numbers of clients returning. It has also proved an asset for clients that prefer smaller group settings.

We have further integrated our work with local health services, supporting 37 annual health checks and 4 vaccination days. Being involved in the health check process has helped us support clients to think more actively about their health and relationships with their GP, dentist and other healthcare professionals, and to better integrate health issues into clients' support plans.

We reopened our social club in October 2021 and now have 18 regular and 4 occasional attendees. Bede's social club is a safe, supportive place for people with learning disabilities to socialise, and a simple way to ensure people at high risk of isolation do not fall out of touch. These sessions provide a low-key venue for social workers and other professionals to meet with clients who might otherwise prove hard to reach. We have set up 5 visits for social prescribers and clients to meet each other.

Supporting independent travel

Over the years Bede has trained and now employs 3 travel buddies with mild learning disabilities. One of our original buddies has now become a support worker.

Buddies partner with clients, supporting them to travel independently by public transport and gain confidence. 272 trips were diverted from car journeys since we restarted the Buddy service in July 2021.

One of our clients did not want to return to public transport so her buddy has now been trained to support a new client in the year.

Travel has always been a barrier to wider independence and employment, and this project supports people with learning disabilities to achieve both. We are aiming to support many more of our clients to gain confidence in this way.

Supporting work and volunteering

Our café reopened in July 2021, with reduced team sizes to allow for social distancing. At present, there are 13 clients working in the café each week. This year we have recognised that some clients want to learn new skills but cannot manage a full day. 3 of these clients are getting used to food preparation and café skills for a specific time each week with extra support.

There are four allotment teams spread over the week now, supporting 14 clients to grow vegetables on their own small plots of land on the edge of Southwark Park. We had a dreadful potato and tomato blight, which affected all the crops, but we still managed to harvest enough to barbeque courgette burgers to enjoy at our Harvest Day in October 2022.

Through the EQUIP Community Grants programme, Bede supported 8 participants towards employment.

We supported participants to work out their employment goals and identify any training needs they had.

Over several weeks, participants undertook training, covering time management, personal presentation, CV writing, interview training and mock interviews.

As at 31 March 2022, 5 participants have been accepted or are waiting for placements into employment or training. This grant has enabled us to replicate how we have supported clients in the past through the Bede Plus project.

Supporting families and carers

24 carers were supported to attend work or education (26 in 2020/21). In summer 2021 Bede consulted with carers on their support during lockdown. We recognised the extent to which their wider support network had fallen away, and the importance of Bede's regular online sessions and weekly calls.

We have continued to support families with ongoing food deliveries, help with filling in forms, navigating the review process and more recently with financial assessments. These determine the level of social care charges clients are now required to pay. This is proving to be challenging for families, and Bede has supported carers to contact Mencap for further advice.

Connecting clients with the wider community

Over this period there have been 144 visits to local elderly neighbours to tend gardens, deliver food supplies, and socialise (at a distance).

A number of our householders have passed away this year or have moved into care homes. We have maintained telephone contact with all throughout the year. These visits have involved 6 clients on a regular basis.

We have supported 4 clients to volunteer at Surrey Docks Farm over 47 visits. They have been responsible for producing the animal food compost each week.



Freedom from fear and breaking the cycle of violence

Bede's domestic abuse service worked intensively with 113 adult clients in the year, and with 116 children. This does not include clients and professionals who call our main line for help and support for clients who need assistance but is not within our remit or is already open to another service. We are seeing an increase in the effects of inter-generational abuse, where participants had witnessed or experienced abuse as children. We have incorporated changes in our practice to support clients. We also saw a significant increase in situations where clients have multiple abusers including family members.

Over 54% of our referrals are from professionals with social services being the highest referrer, followed by other health and mental health services.

Nearly half of all clients have police involved in their case.

Bede provides a tailored package of one-to-one and group support, combining advice and support through the court system, specialist counselling and group work. Bede will work with clients for as long as they need support, recognising that the after-effects of trauma and abuse persist for many years. 90% of clients consistently report that they are safe and free from abuse 6 months after their cases are closed to Bede.

Clients find it increasingly challenging to obtain good legal representation, and as a result Bede staff act as McKenzie friends in 90% of clients' court cases. This is quicker and cost-effective, and keeps clients safe. To be successful it involves everything from highly-skilled paralegal work to assisting in logistics and childcare arrangements.

We attended
12 cases
in the year,
100% of which
were won
by our clients.

Bede also supports clients where their children are referred to social services as a result of abuse. 31 clients in the year had social services involvement.

With Bede's support, 20 cases were stepped down and 10 have been closed entirely. 5 children have been removed from the at-risk register.

We continue to run a very successful, socially-distanced cycle of group sessions through the year.

- 98% of women participating felt more empowered to leave a current abuser
- 100% found sharing experiences with their peers empowering
- 100% of clients reported a reduction in loneliness
- 97% felt that group helped boost their confidence
- 70% of clients felt less angry
- 90% felt safer. The group is popular and we have a waiting list. We increasingly receive requests to join group directly.

Bede employs a highly-experienced, specialist counsellor and integrates counselling into support plans for clients.

Of the clients that completed counselling in the year:

- 100% found the counselling helpful
- 86% felt that they were able to cope better
- 90% felt able to deal with their emotions
- 100% no longer felt down or hopeless
- 100% needed counselling to cope with recent trauma
- 98% feel able to deal with anxiety
- 100% feel less suicidal.

Helping young people overcome challenges and flourish

Bede supports local young people through a programme of clubs, mentoring and school sessions, as well as volunteering and training opportunities.

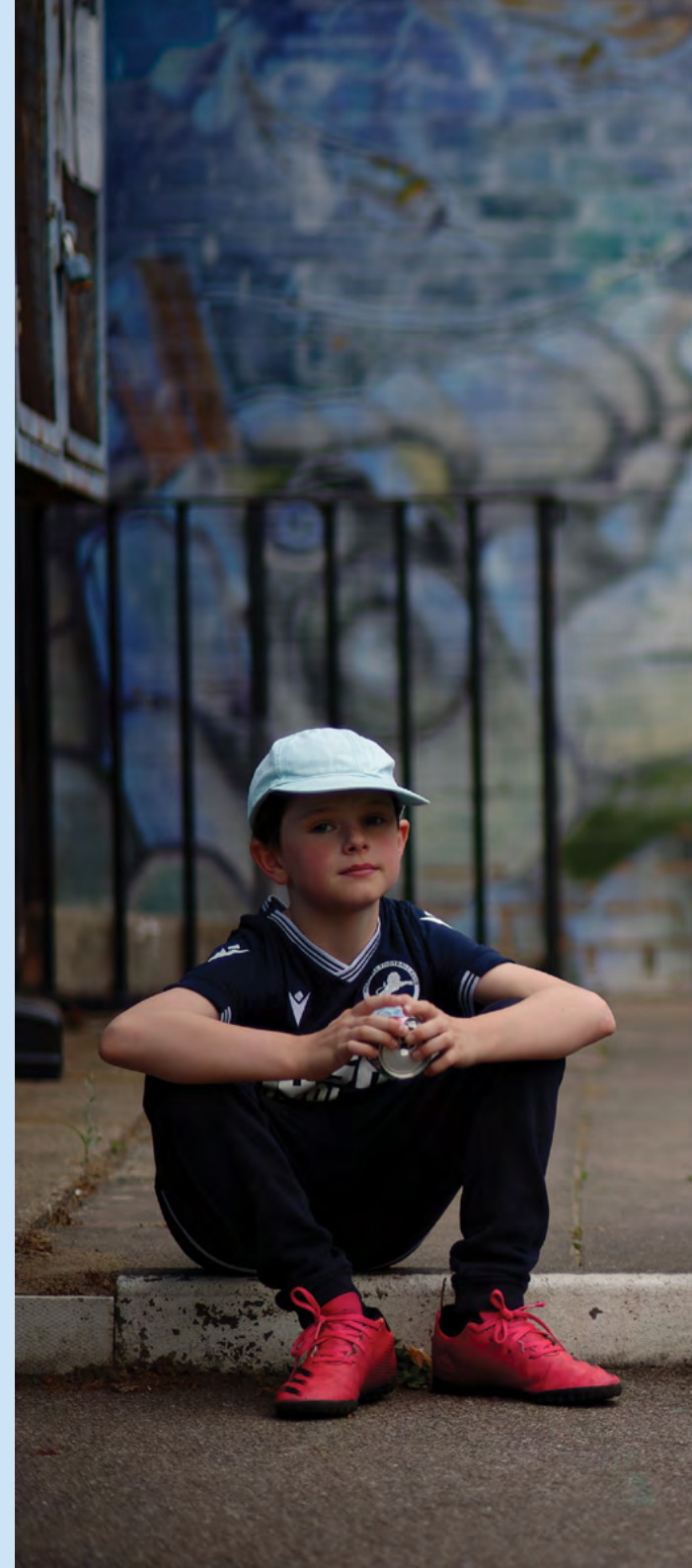
In 2021/22, 75 young people joined Bede clubs (53 in 2020/21). Individual attendances, excluding our schools work, more than doubled to 1,138 from 574 in lockdown-hit 2020/21. This is still only half the attendance we would have expected before the pandemic.

In 2020/21, 247 young people attended school sessions on safe, healthy and equal relationships (SHER). These sessions 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.

We delivered the last of the 2020/21 sessions in July 2021, in Harris Girls Academy East Dulwich, Harris Academy Peckham and Compass Academy. 96% of participants reported increased awareness of what constitutes a healthy relationship and recognised signs of unhealthy relationships.

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 and 35 young people attended a total of four residentials, some held over from the previous year.

Adventure residentials are a key ingredient in Bede's success. 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.





Staff and volunteers

Bede is a major provider of volunteering and training opportunities in Southwark, particularly for local young people and for people with learning disabilities.

20 (24 in 2020/21) Bede staff and most of our volunteers live in the borough. We kept volunteer numbers low through 2020/21 and 2021/22, but began to recruit again to opportunities at the end of the 2021/22 period.

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.

As well as supporting people into training and employment elsewhere, Bede provides several employment opportunities itself. We currently employ 6 members of staff that have been trainees or club members, and many more that started with us as volunteers. The pandemic made work-based training very challenging for trainees as they were not able to fully immerse themselves in the workplace, and one apprentice sadly decided to cut short their traineeship having started in March 2020. We are looking forward to offering these opportunities again as services return to normal.

We have welcomed back two students on placement from London Southbank University into our domestic abuse team, and greatly value the support and fresh perspective that they provide. We are in the process of restarting intern visits from Vanderbilt University, Tennessee, and are exploring relationships with other universities for 2022/23.

Bede has 12 voluntary Council members who have served through 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.

Infrastructure and environment

Bede House Association owns the freehold of Bede House, its original premises on Southwark Park Road, and has a 60-year lease on the Bede Centre in the Abbeyfield estate.

During the year, we took on an additional site for the Bede learning disabilities service, using a local tenants' hall to allow for social distancing. This was the first time that Bede had run its service over multiple sites.

As part of the estate's redevelopment, a new Bede Centre will be sited in the ground floor of a refurbished tower block next to the current centre. Covid delayed the council's timetable for refurbishment, but in 2021/22 the main contractor was appointed for the overall refurbishment.

At 31 March 2022, the project is awaiting approval of the final planning amendments before work starts on site. The new Centre will provide a home for Bede for the next 125 years, built to modern environmental standards, with an outward-facing community café and next to a new entrance into Southwark Park.

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 to resume their very popular sessions in June 2021.

Bede 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.

Our work in the garden depends on our volunteers and was reduced in the aftermath of Covid, but we are building our volunteer team back up and developing partnerships with local conservation groups and volunteers to support our work.



A close-up photograph of a person's hand wearing a black gardening glove, holding a vibrant pink rose. The person is wearing a blue and white striped shirt. The background is a lush garden with green leaves and some brown, dried foliage, slightly out of focus. The text is overlaid on the left side of the image.

The garden provides
a haven for wildlife
and a place of quiet
reflection and learning
for Bede's clients and visitors.

It was a vital resource
in the years where indoor
working had to be
severely limited.

FINANCIAL REVIEW

Results for the year

Income of £1,338,013 from continuing operations and excluding the Capital Appeal for the New Bede Centre has decreased by £37,803 (a 2.7% decrease from £1,375,816 in 2020/21).

Income less expenditure from continuing operations and excluding the Capital Appeal for the New Bede Centre resulted in a surplus of £69,265 compared to a surplus of £188,267 in the prior year.

Restricted income for the Capital Appeal for the New Bede Centre was £57,064, which increased our overall income to £1,395,077 and our surplus to £126,329.

Income and fundraising performance

About half of Bede's total income is derived from personalised adult social care budgets, ultimately funded by the London Borough of Southwark.

In 2021/22 this totalled £558,670 (£469,763 in 2020/21). Each client receives an individually-negotiated package of support. Many were reduced or cut during lockdown, but have been slowly renegotiated and reinstated as we have returned to face-to-face working.

During the pandemic, Bede also began to work for the first time with the local health team, in anticipation of health and social care systems integrating under a local Integrated Care Partnership (ICP), and to receive payment to support annual health checks and support for health outcomes.

£40,816 (£35,114 in 2020/21) was from individual donors and fundraising efforts. Sponsored events and challenges were inevitably curtailed by the pandemic, but by March 2022 activity was beginning to pick up again.

We are incredibly
**grateful to all
our donors,**
many of whom
have supported
Bede for many years.

Bede is otherwise
dependent on
charitable revenue
grants and donations.

Income for 2021/22
from these sources
was **£721,628**
(£848,442 in 2021/22).

Our thanks go to everyone for their vital support in the 2021/22 financial year, including:

Alan & Babette Sainsbury	FB Coales No.4	PayPal Giving Fund
Albion Street Community Charity	Garfield Weston	Pom Charitable Trust
Amazon Giving Fund	Gowling WLG	Rest-Harrow Trust
Ardwick Trust	Grosvenor	Rockefeller Philanthropy Advisors - KKR
Asda Foundation	Harapan Trust	Rotherhithe Consolidated Charities
Ashfords Foundation	Henhurst Charitable Trust	Sir James Roll Charitable Trust
Aspinwall Educational Trust	Hugh Symons Charitable Trust	Southwark Council
Bert Aase Trust	Jack Petchey Foundation	Stella Symons Charitable Trust
Betty Messenger Charitable Foundation	John Horseman Trust	St Olaves & St Saviour's Schools Foundation
Blakemore Foundation	John Pitman Charitable Trust	Team London Bridge
British Land	John Scott Charitable Trust	The Forrester Trusts
Capital Group	Kestrelman Trust	The Henry Smith Charity
Chapman Charitable Trust	Lacey Walcott-Parfett	The Paddington Development Trust
Chesterhill Charitable Trust	Lion Little World Beverages	The Robert Holman Memorial Trust
Charterhouse	London Marathon Charitable Trust	Tisbury Telegraph
Children In Need	Making a Difference Locally - Nisa	Travelers
City Bridge Trust	Master of Gold & Silver Wyre Drawers	Trees of the Leigh Trust
Clare and Bermondsey Trust	Mayor's Fund Kitchen Social	United St Saviour's Charity
Cohn R Murray Charitable Trust	Molly Forster Charitable Trust	Veale Wasbrough Charitable Trust
Community Southwark	Mrs Maud Van Norden's Charitable Foundation	Westminster Foundation
Conway	Music Sales Charitable Trust	Winckworth Sherwood
David Family Foundation	National Lottery Community Fund	Worshipful Company of Basketmakers
David Isaacs Fund	Newcomen Collett	Worshipful Company of Cook's
Dentons Charitable Trust	NHS South East London CCG	ZVM Rangoonwala Foundation
Eric F Sparkes Charitable Trust	Pamela Barlow Trust	

Trustees are aware that Bede's success relies on charitable donations from trusts and from members of the public. Bede is registered with the Fundraising Regulator which sets expectations and standards. There were no fundraising complaints in the year. Senior staff members and the central team are all engaged in negotiating, renewing and accounting for funds spent against grant agreements, as well as applying to charitable trusts and managing relationships with supporters and donors. Bede also works with a self-employed fundraiser. Progress on fundraising is scrutinised by members of the Council at every Finance committee and Council meeting.

Expenditure

Overall expenditure rose by nearly 7% year on year. This was partly due to the comparison with the restricted operation during the 2020-21 lockdown, but also reflects increased investment in Bede's infrastructure ahead of the move to the new Centre. 74% of Bede's expenditure is on staff costs, which increased by 5% year on year. The majority of staff had returned from furlough by April 2021 and so 2021-22 expenditure reflects a more normal year of operation.

Funds

Total funds at 31 March 2022 were £1,567,357 (£1,441,028 at 31 March 2021).

Restricted funds, which have been given for a particular purpose and are not available for general use by the charity, totalled £488,991 (£460,553 at 31 March 2021). This includes a restricted fund for the new Bede Centre capital appeal, which stood at £470,121 on 31 March 2022 (£413,057 on 31 March 2021).

Total cash balances at 31 March 2022 were £1,352,519 (£1,327,096 at 31 March 2021). This includes the restricted capital appeal fund, which is held in cash deposits. Bede has been actively fundraising over the last 5 years to fund its move to the new Bede Centre.

Trustees set aside designated funds to underwrite its charitable activities, to provide security if Bede does not achieve its short-term fundraising targets or incurs unforeseen short-term costs. See Note 17a for details.

Designated funds stand at £707,426 at 31 March 2022.

Reserves Policy and Reserves Level

Bede House Association retains free reserves (unrestricted reserves excluding fixed assets), to underwrite the key risks facing the charity. In particular, half of the charity's annual income derives from fundraised income, with a third on average needing to be renewed each year in an uncertain climate. Bede's expenditure is primarily on staff and premises costs, meaning that the charity is committed to year-on-year expenditure without the associated security of income.

To provide a level of security to Bede's beneficiaries, the trustees' policy is that Bede holds free reserves of not less than three months projected operating expenditure, and that six months' expenditure is appropriate to manage fluctuations in Bede's fundraising income in ordinary circumstances. Trustees designate funds against specific identified risks where possible.

Projected expenditure for 2022/23 is £1,402,256, and free reserves at 31st March 2022 stand at £858,860, which therefore represents seven months' operating expenditure. This is slightly in excess of the reserves stipulated in the policy and reflects the fact that Bede

is managing additional risks over the next five or so years. The charity is planning a major transition to new premises, in a volatile fundraising period with upward inflationary pressures on costs.

Policy on selection of investments

Bede House Association holds no investments. Balances are held in cash. Deposit accounts are explicitly managed to achieve the objectives of the Trustee Act 2000.

Going concern

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 the point at which payments become due. 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 and equip the Centre.

PRINCIPAL RISKS AND UNCERTAINTIES

Bede Council has identified the charity's key areas of risk as: finance, funding, staffing, reputation, premises, governance, service quality, information governance, third party suppliers, donors, and safeguarding.

The full Council considers an updated risk register at every meeting, and monitors strategies for mitigating risk as well as any incidents arising and lessons learned.

Covid, lockdown, the subsequent uncertainty and emerging cost of living crisis have all exacerbated risk across the board for Bede and its beneficiaries. Our internal controls have proved robust enough to weather the storm of the last couple of years, and have allowed us to adapt to changing circumstances safely.

Bede's staff and services have adapted effectively to the changing environment during and post the 2020 lockdown. We have taken the opportunity to enhance our risk assessment processes, which have in turn had a positive effect on the quality and depth of the services we are able to provide as we have gained a much deeper understanding of the issues facing our clients and beneficiaries.

The Council and senior staff are now reviewing Bede's internal controls, policies and procedures, to ensure that its systems adapt effectively to support the new post-lockdown environment and ways of working.

Bede's core work is with children and young people and adults at risk of abuse, and so the charity closely manages its safeguarding risks.

Risks 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 DBS checks every three years, and senior managers maintain close links with social services to ensure safeguarding issues are reported and procedures followed. The Council reviews Bede's safeguarding practice, policies and procedures every year.

Along with many other charities, Bede is currently facing heightened finance, funding and premises risks. Bede's diverse funding relies heavily on grants that are given for a limited period, and we enter the next period facing higher ongoing costs. The Council monitors the charity's finances and fundraising pipeline closely throughout the year and Bede enters this period of uncertainty with robust finances.

Bede's premises are central to the charity's role as a local community organisation. As well as its two buildings, Bede manages garden and wildlife spaces, all of which play a key role in our services.

Since 2021, Bede has taken on additional space in a local tenants' hall to accommodate increased social distancing. Bede's premises committee meets four-weekly and monitors compliance with Bede's responsibilities as an employer, an owner and manager of buildings, and as a social care provider. It also considers issues and risks associated with Bede's planned move to the new Centre currently under development. The premises committee reports to Bede Council at every meeting.

PLANS FOR FUTURE PERIODS

Bede has well-established services, and we plan to build on the strength of these over the next few years, developing and adapting to meet changing needs.

We expect our clients and local communities to continue to be affected by the aftermath of the pandemic and increased costs of living. We also expect local funding restrictions to become ever-more pressing and with increasing impact on the people we support.

Bede continues to work with Southwark Council's development team on construction of the New Bede Centre, within a refurbished local estate. Completion has been delayed by the pandemic, but we continue to invest in modernising our services and infrastructure in preparation for the move, and to allow us to support the degree of flexibility Bede was able to provide through the pandemic.

The new Centre will provide a modern, accessible facility that allows Bede to support a wider range of needs. The centre will include a café open to the community, providing a wider range of volunteering and training opportunities for clients.

We continue to fundraise towards the £1.2million appeal target.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal status

Bede House Association was incorporated as a company limited by guarantee on 28 September 1946 and registered as a charity in England and Wales on 30 July 1962.

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.

Governance

Bede House Association is governed by its Council. The 12 members of the Council from 1 April 2021 to the date of this report, are listed in the reference and administrative details at the beginning of this report. There are currently 4 male and 7 female Council members, 7 of whom live or work in Southwark.

Council members have no beneficial interest in the Association. They all work on a voluntary basis.

The Council met 6 times in 2021/22 (2020/21: 7 times). Members of the Council take account of the Charity Code of Governance and review performance against the Code. Committees report to the Council. They comprise the Finance Committee, which meets at least quarterly, and a Premises Committee, which meets four-weekly. Ad hoc committees are constituted for specific tasks such as to oversee individual trustee appointments.

Management

The Council is responsible for the strategic direction of the charity, including approval of the annual plan and budget. The Council monitors progress and any associated risks and makes decisions about the appointment of Council members and senior staff.

The Council delegates responsibility for the day-to-day operation of Bede to the Director, Mahua Nandi, and the Bede Senior Management Team.

Pay and Remuneration of Employees

Bede's strength derives from its dedicated, skilled staff team, and around 75% of our resources are expended on staff costs. We seek to achieve a fair balance between good rates of pay, security of employment, and the need to utilise our charitable funds responsibly.

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. The Council reviews salaries each year, and when vacancies occur that present a special case for review.

It has regard to the ratio of the Director's remuneration against the lowest salary of the organisation, and in 2021/ 22 the Director's hourly rate was less than 3 times that of the lowest-paid staff. We offer permanent or fixed-term contracts, and only occasionally engage employees on variable-hour contracts. Although Bede is not a member of the Living Wage Foundation, all staff are paid at, or above, the London Living Wage (LLW).

Recruitment, Induction and Training of Members of the Council

Recruitment of new members of the Council takes place when required, and with regard to maintaining a balance of skills and experience. Trustee vacancies are advertised publicly, and candidates are interviewed by a panel of existing Council members.

New members of the Council undergo an induction led by the Bede Chair of Council and Director, building on Charity Commission guidance CC3: The Essential Trustee, guidance from Community Southwark (the local Council for Voluntary Service), NCVO and other bodies. The Council's performance is reviewed regularly and in 2021 the Council undertook a refreshed review of its effectiveness against the 2020 Charity Code of Governance.

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.

Connections to wider networks

Bede is just one organisation in the wider Southwark support system for the local community.

We work in partnerships and informal relationships across all aspects of our work. Many of these working relationships have been forged over several decades. We work closely with Millwall Community Trust, Surrey Docks Farm, the Docklands Settlement and others. Bede staff represent the wider voluntary and community

sector in the local care partnership, integrating health and social care support in the borough, particularly with regard to support for people with learning disabilities.

Although not funded by Southwark Council, the Bede Starfish Domestic Abuse Project is an integral part of local provision. Bede attends the MARAC (Multi-Agency Risk Assessment Conferences) steering group and works closely with the police.

Since July 2016, Bede has been providing weekly sessions at the Community Safety Unit. This continues, even following the reorganisation of policing in south London. Bede also works closely with statutory services to ensure joined-up support for our clients and beneficiaries.

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. We are very grateful to Team London Bridge for their ongoing support in linking Bede with corporate partners, who provide resources and support to our clients.

Auditor

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

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;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Council are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as each of the Council members are aware:

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

The Council are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

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

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

On behalf of the Council



W COOKSON



N PANESAR

23rd June 2022

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 2022 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 2022 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.

Opinions on other matters prescribed by the Companies Act 2006

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

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

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 havenot 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 inpreparing 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:

- 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 on the Financial Reporting Council's website: [frc.org.uk/auditorsresponsibilities](https://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.

Sayer Vincent LLP

Joanna Pittman (Senior statutory auditor)
1 July 2022

for and on behalf of

Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane
LONDON EC1Y 0TL



STATEMENT OF FINANCIAL ACTIVITIES (incorporating an income and expenditure account)

for the year ended 31 March 2022

		2022			2021		
	Note	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
All of these results are derived from continuing activities.							
		<i>Income from:</i>					
Donations and legacies	2	238,595	94,990	333,585	340,985	127,306	468,291
		<i>Charitable activities</i>					
There were no other recognised gains or losses other than those stated here.							
Domestic Abuse Project	3a	-	124,725	124,725	-	196,403	196,403
Learning Disabilities Project	3b	558,670	82,073	640,743	469,763	33,447	503,210
Youth Adventure Project	3c	-	231,947	231,947	-	186,306	186,306
Other income	4	6,560	-	6,560	21,030	-	21,030
Investments		453	-	453	576	-	576
		804,278	533,735	1,338,013	832,354	543,462	1,375,816
Income from Operations							
Capital Appeal for the Bede Centre	5	-	57,064	57,064	-	81,825	81,825
		804,278	590,799	1,395,077	832,354	625,287	1,457,641
		<i>Expenditure on:</i>					
Raising funds		76,410	-	76,410	52,528	-	52,528
		<i>Charitable activities</i>					
Domestic Abuse Project		41,900	146,745	188,645	-	204,639	204,639
Learning Disabilities Project		572,273	160,765	733,038	633,474	69,126	702,600
Youth Adventure Project		15,804	254,851	270,655	24,202	203,580	227,782
		706,387	562,361	1,268,748	710,204	477,345	1,187,549
Total expenditure	6						
Net income/(expenditure) for the year		97,891	28,438	126,329	122,150	147,942	270,092
Transfers between funds		-	-	-	20,131	(20,131)	-
		97,891	28,438	126,329	142,281	127,811	270,092
Net movement in funds							
Total funds brought forward		980,475	460,553	1,441,028	838,194	332,742	1,170,936
Total funds carried forward		1,078,366	488,991	1,567,357	980,475	460,553	1,441,028

Balance sheet as at 31 March 2022

	Note	£	2022 £	£	2021 £
Fixed assets:					
Tangible assets	12		219,506		255,465
			<u>219,506</u>		<u>255,465</u>
Current assets:					
Debtors	13	94,411		96,744	
Cash at bank and in hand		1,352,519		1,327,096	
			<u>1,446,930</u>		<u>1,423,840</u>
Liabilities:					
Creditors: amounts falling due within one year	14	99,079		238,277	
Net current assets			<u>1,347,851</u>		<u>1,185,563</u>
Total net assets	16		<u><u>1,567,357</u></u>		<u><u>1,441,028</u></u>
The funds of the charity:					
Restricted income funds	17		488,991		460,553
Unrestricted income funds:					
Designated funds - charitable activities		551,339		482,736	
Designated funds - maintaining Bede's premises fund		100,000		100,000	
Designated funds - fixed asset reserve		56,087		88,286	
Revaluation reserve		163,420		167,180	
General funds		207,520		142,273	
			<u>1,078,366</u>		<u>980,475</u>
Total unrestricted funds			<u>1,078,366</u>		<u>980,475</u>
			-		-
Total charity funds			<u><u>1,567,357</u></u>		<u><u>1,441,028</u></u>

Company no. 420386

Approved by the trustees on
23 June 2022 and signed
on their behalf by



W COOKSON
Chair



N PANESAR
Treasurer

Statement of cash flows for the year ended 31 March 2022

	2022		2021	
	£	£	£	£
Cash flows from operating activities				
Net income/(expenditure) for the reporting period		126,329		270,092
Depreciation charges	38,341		34,934	
Bank interest	(453)		(576)	
Decrease/(increase) in debtors	2,333		(24,222)	
Increase/(decrease) in creditors	(139,198)		79,354	
		<u>27,352</u>		<u>359,582</u>
Net cash provided by/(used in) operating activities		27,352		359,582
Cash flows from investing activities:				
Bank interest	453		576	
Purchase of fixed assets	(2,382)		(40,656)	
		<u>(1,929)</u>		<u>(40,080)</u>
Net cash provided by/(used in) investing activities		(1,929)		(40,080)
Change in cash and cash equivalents in the year		25,423		319,502
Cash and cash equivalents at the beginning of the year		1,327,096		1,007,594
Cash and cash equivalents at the end of the year		1,352,519		1,327,096

Notes to the financial statements

for the year ended 31 March 2022

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.

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

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

	2022			2021		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Gifts	108,401	-	108,401	107,735	5,000	112,735
London Marathon	8,296	-	8,296	-	-	-
Core Grant LBS	18,000	-	18,000	18,000	-	18,000
Alan & Babette Sainsbury Charitable Fund	3,333	-	3,333	-	-	-
Garfield Weston Trust	20,000	-	20,000	17,500	-	17,500
National Lottery Community Fund	-	94,990	94,990	-	94,990	94,990
United St Saviours'	30,000	-	30,000	-	27,316	27,316
Capital Group	4,100	-	4,100	-	-	-
Job Retention Scheme	13,241	-	13,241	171,859	-	171,859
Covid Emergency Fund	23,338	-	23,338	-	-	-
Business Rates grant	-	-	-	25,000	-	25,000
User Contributions	9,886	-	9,886	891	-	891
	238,595	94,990	333,585	340,985	127,306	468,291

3. INCOME FROM CHARITABLE ACTIVITIES

Henry Smith	-	15,000	15,000	-	60,000	60,000
City Bridge Trust	-	68,225	68,225	-	50,000	50,000
Mercers	-	-	-	-	3,740	3,740
Charles Hayward	-	-	-	-	24,000	24,000
The London Community Foundation	-	-	-	-	23,785	23,785
United St Saviours'	-	-	-	-	12,500	12,500
Forrester's Trust	-	10,000	10,000	-	10,000	10,000
Bert Aase Trust	-	10,000	10,000	-	-	-
Other funding	-	21,500	21,500	-	12,378	12,378
a) Sub-total for Domestic Abuse Project	-	124,725	124,725	-	196,403	196,403

3. INCOME FROM CHARITABLE ACTIVITIES (continued)

	2022			2021		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Supply of services	558,670	-	558,670	469,763	-	469,763
Mercers	-	-	-	-	3,740	3,740
London Marathon Charitable Trust	-	6,000	6,000	-	-	-
Unity Works	-	-	-	-	14,099	14,099
Paddington Development Trust	-	13,333	13,333	-	14,248	14,248
NHS South East London CCG	-	30,000	30,000	-	-	-
Worshipful Company of Cooks	-	10,000	10,000	-	-	-
Other funding	-	22,740	22,740	-	1,360	1,360
b) Sub-total for Learning Disabilities Project	558,670	82,073	640,743	469,763	33,447	503,210
London Borough of Southwark	-	46,763	46,763	-	30,963	30,963
Children in Need	-	31,000	31,000	-	31,000	31,000
John Laing	-	-	-	-	15,000	15,000
Safe Healthy and Equal Relationships	-	11,742	11,742	-	11,742	11,742
Charterhouse	-	6,000	6,000	-	8,000	8,000
City Bridge Trust	-	32,625	32,625	-	-	-
Capital Group	-	18,000	18,000	-	21,063	21,063
United St Saviours'	-	-	-	-	12,500	12,500
Bert Aase	-	55,192	55,192	-	30,193	30,193
Mayor's Fund for London	-	2,880	2,880	-	4,068	4,068
London Marathon Charitable Trust	-	4,000	4,000	-	-	-
St Olaves & St Saviours'	-	6,000	6,000	-	-	-
Other funding	-	17,745	17,745	-	21,777	21,777
c) Sub-total for Youth Adventure Project	-	231,947	231,947	-	186,306	186,306
Total income from charitable activities	558,670	438,745	997,415	469,763	416,156	885,919

4. OTHER INCOME

	2022			2021		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Rent of premises	2,700	-	2,700	4,500	-	4,500
Other Income	3,860	-	3,860	16,530	-	16,530
	6,560	-	6,560	21,030	-	21,030

5. CAPITAL APPEAL FOR THE BEDE CENTRE

	2022			2021		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Westminster Foundation	-	50,000	50,000	-	50,000	50,000
Other donations under £10,000	-	7,064	7,064	-	31,825	31,825
	-	57,064	57,064	-	81,825	81,825

6a. ANALYSIS OF EXPENDITURE (CURRENT YEAR)

	<i>Charitable activities</i>						2022 total	2021 total
	Cost of raising funds	Domestic Abuse Project	Learning Disabilities Project	Youth Adventure Project	Governance costs	Support costs		
	£	£	£	£	£	£		
Staff costs (Note 8)	17,000	127,794	498,213	131,075	14,000	150,073	938,155	892,938
Other staff costs inc holiday pay accrual	-	(449)	(18,852)	3,595	-	(1,621)	(17,327)	35,356
Project costs	-	6,600	61,929	34,784	-	1,224	104,537	48,174
Premises costs	-	-	-	-	-	16,113	16,113	8,278
Insurance	-	-	-	-	-	11,426	11,426	9,293
Postage & stationery	-	-	4,514	390	-	6,005	10,909	9,877
IT & communications	-	3,693	6,469	4,435	-	28,207	42,804	36,244
Repairs & maintenance	-	-	459	256	-	64,338	65,053	68,708
Sundry	-	-	249	113	-	898	1,260	972
Bank charges	-	-	35	38	-	1,045	1,118	1,015
Fundraising & publicity	38,865	-	-	-	-	-	38,865	21,040
Other professional fees	-	633	-	405	-	8,339	9,377	12,248
Audit & accountancy	-	-	-	-	7,518	-	7,518	7,404
AGM & trustee expenses	-	-	-	-	599	-	599	1,068
Depreciation	-	-	-	-	-	38,341	38,341	34,934
	55,865	138,271	553,016	175,091	22,117	324,388	1,268,748	1,187,549
Support costs	18,782	46,050	164,571	87,362	7,623	(324,388)	-	-
Governance costs	1,763	4,324	15,451	8,202	(29,740)	-	-	-
Total expenditure 2022	76,410	188,645	733,038	270,655	-	-	1,268,748	-
Total expenditure 2021	52,528	204,639	702,600	227,782	-	-	-	1,187,549

6b. ANALYSIS OF EXPENDITURE (PRIOR YEAR)

	<i>Charitable activities</i>						2021 total
	Cost of raising funds	Domestic Abuse Project	Learning Disabilities Project	Youth Adventure Project	Governance costs	Support costs	
	£	£	£	£	£	£	
Staff costs (Note 8)	17,000	135,358	457,926	134,450	14,000	134,204	892,938
Other staff costs inc holiday pay accrual	-	4,018	24,290	1,221	-	5,827	35,356
Project costs	-	5,362	19,912	21,646	-	1,254	48,174
Premises costs	-	-	-	-	-	8,278	8,278
Insurance	-	-	-	-	-	9,293	9,293
Postage & stationery	-	66	4,256	239	-	5,316	9,877
IT & communications	-	3,041	4,076	3,193	-	25,934	36,244
Repairs & maintenance	-	-	725	332	-	67,651	68,708
Sundry	-	131	-	-	-	841	972
Bank charges	-	-	36	36	-	943	1,015
Fundraising & publicity	21,040	-	-	-	-	-	21,040
Other professional fees	-	783	-	818	-	10,647	12,248
Audit & accountancy	-	-	-	-	7,404	-	7,404
AGM & trustee expenses	-	-	-	-	1,068	-	1,068
Depreciation	-	-	-	-	-	34,934	34,934
	38,040	148,759	511,221	161,935	22,472	305,122	1,187,549
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	52,529	204,639	702,600	227,782	-	-	1,187,549

7. NET INCOME FOR YEAR

	2022	2021
This is stated after charging/(crediting):	£	£
Depreciation	38,341	34,934
Operating lease rentals:		
Property	262	262
Other	7,992	7,589
Auditor's remuneration (excluding VAT):		
Audit	6,480	6,170
	6,480	6,170

8. ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES AND THE COST OF KEY MANAGEMENT PERSONNEL

Staff costs were as follows:	£	£
Salaries and wages	837,034	797,288
Social security costs	71,492	66,660
Employer's contribution to defined contribution pension schemes	29,629	28,990
	938,155	892,938

No employee earned more than £60,000 during the year (2021: nil).

The total employee benefits including pension contributions and employers National Insurance of the key management personnel were £293,568 (2021: £275,909).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2021: £nil).

No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

Trustees expenses totalled £nil (2021: £nil). Trustee Indemnity Insurance was £599 (2021: £549)

9. STAFF NUMBERS

The average number of employees (head count based on number of staff employed) during the year was as follows:	No.	No.
Domestic Abuse Project	4.0	5.0
Learning Disabilities Project	26.0	26.0
Youth Adventure Project	6.0	6.0
Support	5.0	5.0
	41.0	42.0

10. RELATED PARTY TRANSACTIONS

Aggregate donations from related parties in the year to March 2022 were £2,827 (2021: £2,840).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

11. TAXATION

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

12. TANGIBLE FIXED ASSETS

	Freehold property	Short-term leasehold property	Project equipment	Fixtures and fittings	Computer equipment	Motor vehicles	Total
	£	£	£	£	£	£	£
Cost or valuation							
At the start of the year	205,000	34,573	56,866	33,641	127,155	66,704	523,939
Additions in year	-	-	-	-	2,382	-	2,382
At the end of the year	205,000	34,573	56,866	33,641	129,537	66,704	526,321
Depreciation							
At the start of the year	26,320	34,573	56,092	33,641	78,255	39,593	268,474
Charge for the year	3,760	-	635	-	17,270	16,676	38,341
At the end of the year	30,080	34,573	56,727	33,641	95,525	56,269	306,815
Net book value							
At the end of the year	174,920	-	139	-	34,012	10,435	219,506
At the start of the year	178,680	-	774	-	48,900	27,111	255,465

Land with a value of £17,000 (2021: £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

	£	£
Trade debtors	76,456	61,283
Prepayments	12,122	21,726
Accrued income	5,833	13,735
	<u>94,411</u>	<u>96,744</u>

14. CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

	£	£
Trade creditors	18,231	11,204
Taxation and social security	16,779	16,611
Accruals	20,635	47,913
Deferred income (note 15)	43,434	162,549
	<u>99,079</u>	<u>238,277</u>

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 2022-23.

	£	£
Balance at the beginning of the year	162,549	111,102
Amount released to income in the year	(220,547)	(124,757)
Amount deferred in the year	101,432	176,204
Balance at the end of the year	<u>43,434</u>	<u>162,549</u>



16a. ANALYSIS OF NET ASSETS BETWEEN FUNDS (CURRENT YEAR)

	General unrestricted	Designated	Restricted	Total funds
	£	£	£	£
Tangible fixed assets	163,419	56,087	-	219,506
Net current assets	207,521	651,339	488,991	1,347,851
Net assets at the end of the year	370,940	707,426	488,991	1,567,357

16b. ANALYSIS OF NET ASSETS BETWEEN FUNDS (PRIOR 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	309,453	671,022	460,553	1,441,028

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	-	124,725	(146,745)	22,020	-
Learning Disabilities Project	-	82,073	(160,765)	78,692	-
Youth Adventure Project	-	231,947	(254,851)	41,774	18,870
Central Development	47,496	94,990	-	(142,486)	-
Bede Centre Capital Appeal	413,057	57,064	-	-	470,121
Total restricted funds	460,553	590,799	(562,361)	-	488,991
Unrestricted funds:					
Designated funds:					
Domestic Abuse Project	100,152	48,015	(41,900)	-	106,267
Learning Disabilities Project	209,987	584,464	(572,273)	-	222,178
Youth Adventure Project	172,597	66,100	(15,804)	-	222,893
Fixed Asset fund	88,286	-	(32,199)	-	56,087
Maintaining Bede's premises fund	100,000	-	-	-	100,000
Total designated funds	671,022	698,580	(662,176)	-	707,426
Revaluation reserve	167,180	-	(3,760)	-	163,420
General funds	142,273	105,698	(40,451)	-	207,520
Total unrestricted funds	980,475	804,278	(706,387)	-	1,078,366
Total funds	1,441,028	1,395,077	(1,268,748)	-	1,567,357

Domestic Abuse Project - this project provides practical and emotional support for the victims of domestic abuse 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 programme 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 in restricted funds in 2021 was for the purchase of a computer server. The transfer of a restricted grant from Central Development to the projects is in line with the grant agreement.

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	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	<u>332,742</u>	<u>625,287</u>	<u>(477,345)</u>	<u>(20,131)</u>	<u>460,553</u>
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	<u>541,654</u>	<u>733,219</u>	<u>(688,850)</u>	<u>84,999</u>	<u>671,022</u>
Revaluation reserve	170,940	-	(3,760)	-	167,180
General funds	125,600	99,135	(17,594)	(64,868)	142,273
Total unrestricted funds	<u>838,194</u>	<u>832,354</u>	<u>(710,204)</u>	<u>20,131</u>	<u>980,475</u>
Total funds	<u>1,170,936</u>	<u>1,457,641</u>	<u>(1,187,549)</u>	<u>-</u>	<u>1,441,028</u>

PURPOSES OF THE 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 an 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 Abuse, Learning Disabilities and Youth Adventure Project, is the setting aside of previous surpluses and deficits generated by the individual project to ensure the continuing operation of the project in future years.

18. OPERATING LEASE COMMITMENTS

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

	Property		Equipment	
	£	£	£	£
Less than one year	262	262	6,481	2,113
One to five years	1,048	1,048	21,065	-
Over five years	786	1,048	-	-
	2,096	2,358	27,546	2,113

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.

Registered Charity No. 303199



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

The MBE for volunteer groups



Registered with
**FUNDRAISING
REGULATOR**



*Photos: Jon C Archdeacon
Design: How Content Ltd*

Bede House

351 Southwark Park Road,
London,
SE16 2JW

020 7237 3881
admin@bedehouse.org.uk

bedehouse.org.uk