

Company Registration Number: 4297778

Charity Registration Numbers: 1089967/SC038866

Chantrey Vellacott DFKLLP

**THE BRITISH  
STAMMERING ASSOCIATION**  
A company limited by Guarantee

**Financial statements  
31 December 2010**

# THE BRITISH STAMMERING ASSOCIATION

## Financial statements for the year ended 31 December 2010

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# THE BRITISH STAMMERING ASSOCIATION

## Legal and administrative information

### Trustees

Chair: Leys Geddes  
Vice-Chair: Pete Hancock  
Minutes Secretary: Robert Coe  
Honorary Treasurer: Vipin Narang

Tanveer Ali (to 4 September 2010)  
Keith Boss  
John Evans (from 4 September 2010)  
Colin Marsh  
Dr Trudy Stewart  
Gerald Sumpter (from 1 May 2011)  
Dr Claire Tupling (from 4 September 2010)

**Patron:** Rt Hon Ed Balls MP (From September 2010)

**Chief Executive:** Norbert Lieckfeldt

**Registered Office:** 15 Old Ford Road  
Bethnal Green  
London E2 9PJ  
Tel: 020 8983 1003

**Website:** [www.stammering.org](http://www.stammering.org)

**Auditor:** Chantrey Vellacott DFK  
Chartered Accountants  
Russell Square House  
10-12 Russell Square  
London WC1B 5LF

**Bankers:** HSBC plc  
465 Bethnal Green Road  
London E2 9QW

CafBank Ltd  
King's Hill  
West Malling  
Kent ME19 4TA

**Constitution:** Ltd Company registered in England, Number 4297778  
Registered Charity Nos 1089967/SC038866

# THE BRITISH STAMMERING ASSOCIATION

## Trustees' Report (incorporating the Directors' Report) for the year ended 31 December 2010

The trustees submit their annual report and the audited financial statements of the British Stammering Association ("the Association" or "the BSA") for the year ended 31 December 2010. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005 in preparing the annual report and financial statements of the charity.

### Structure and Governance

The Association is a charitable company limited by guarantee. It is governed by the Memorandum and Articles of Association which were adopted in 2001 and amended in 2006, 2007 and 2008. Its objects are the relief and support of all whose lives are affected by stammering and to advance the education and training of the public in all matters relating to stammering.

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

The trustees meet in full session at least four times per year. In addition, the trustees use electronic means of discussion and decision making. Operational management of the Association has been delegated to BSA's Chief Executive.

### Review of activities

2010 saw the Association exposed to the impact of the financial crisis. It was also the year which saw a change in Government with radical proposals on areas of government policy which directly affect the Association's work. We still have not quite come to grips with either of these developments and are running to catch up.

However, 2010 also saw a reasonably successful year in financial terms, ending in only a very small deficit despite the straightened times. It saw our first and very successful foray into social media with the BSA Facebook page. Our education work moved on very successfully and important work was started in Scotland, the outcomes of which will influence the direction of the charity for some time to come

### Influencing Others

The BSA continues to work closely with our partners to achieve our charitable aims.

The Communication Trust has become our core partner – BSA is one of over 40 charities in the Trust's stakeholder consortium and we are one of their more active members, despite our relatively small size. In 2011, the Chief Executive was voted by the Consortium to serve on the Board of the Communication Trust for a period of two years.

The Communication Trust is charged with ensuring that the children's workforce is educated about how to identify and how best to support children with speech, language and communication needs. It is through the Trust that BSA can bring to the attention of Ministers the concerns of people who stammer, and parents of children who stammer, about proposed changes in health and education.

We were delighted that the Rt Hon Ed Balls MP agreed to become a patron of the British Stammering Association in September 2010.

# THE BRITISH STAMMERING ASSOCIATION

## Trustees' Report (incorporating the Directors' Report) for the 12 months ended 31 December 2010 continued

BSA is concerned about cuts in speech and language therapy provision and we have instituted NHS Service Watch, a confidential web-based way of passing information about cuts and reductions in service in the NHS. Regular updates of our NHS Speech Therapy Provision database also allow us to track areas of the country where services for adults who stammer, and sometimes even children who stammer, simply cease. We are supportive of the Giving Voice campaign of the Royal College of Speech and Language Therapists which aims to raise awareness of the value of speech and language therapy.

### Education

For many of our members, their school days have been a time of abject misery and failure. Children can be cruel, bullying is often a major factor, and the attempts at hiding stammering, or coping with it, often lead to a failure to realise the child's full educational potential.

Many parents are calling us with very specific questions and problems with their school. These queries take a lot of staff time for the education officer to resolve – a recent query dealt with an appeal about a transfer to a secondary school which has an excellent reputation of supporting children with speech, language and communication needs (SLCN). After much research and many letters, the appeal was successful. This service is provided free of charge to anyone asking for guidance and support.

We also find that teachers generally have a poor understanding of children's speech, language and communication needs. They often fail to identify children who stammer, or misdiagnose their behavior as a behavioral difficulty.

Our Education Officer undertook a project to update all of our training CD Roms for schools in England and in Scotland, originally produced in 2003 and 2006 respectively, to reflect developments in the past six years. The contents of the CDs were then transferred to a website [www.stammeringineducation.net](http://www.stammeringineducation.net).

The site provides an excellent, free training tool for individual teachers which can also be used for group INSET training. We are grateful for the Rt Hon John Bercow MP and to Lord Knight, whose support enabled us to launch this excellent new resource with a reception at the Speaker's Apartments at the Palace of Westminster on 9 November 2010.

Feedback from professionals and parents shows that this web-based format of accessing information about the support needs of children with SLCN was received very favorably.

In our current work we are concentrating on giving advice to parents of how to access the best support, and make the best choices, for their stammering children during their school years, from nursery school to higher and further education.

With the Expert Parent resource, which will be made available on-line, we will give parents the capacity to look after their child's interests, and prevent problems with schools before they reach damaging proportions.

We will give advice on how best to choose a school, what to look out for in terms of support, whether special educational needs are a priority and, if so, how much funding is available. With the Government's White Paper on education, parental choice will become ever more important and we are determined that the parents of our children will have the knowledge readily available to guide their child's education.

The Education officer spent much of 2010 producing content for this very exhaustive resource which is now available at [www.stammering.org/expertparent](http://www.stammering.org/expertparent).

# THE BRITISH STAMMERING ASSOCIATION

## Trustees' Report (incorporating the Directors' Report) for the 12 months ended 31 December 2010 continued

### Information and Support

Our Information Service is continuing to provide a lifeline to 3,000 enquirers each year. While feedback from users indicates that about 90% of them rate the service as 'very good' or 'good', internal discussions led us to the conclusion that, to serve our beneficiaries better, the service will need a fundamental overhaul.

We currently provide information in a number of ways through the website (with more than 700,000 page hits annually), the Information and Support Service which is contacted annually by about 3,000 enquirers directly and through our Education Officer who deals with school-related enquiries.

There is a plethora of information available in printed format, on CDs and on the website.

In essence, we aim to use the new technological developments to enhance the service we currently offer, without compromising any of the unique and positive aspects – the use of volunteers to provide information and support, the independence of the service from vested interests, the accuracy of the information and the quality and speed of the service we provide to callers.

For this reason, BSA has established a twitter feed (@stammer) and a Facebook site ([www.facebook.com/stammeringbsa](http://www.facebook.com/stammeringbsa)). Both sites have shown themselves to be very successful in building an active online community. The Facebook page in particular is approaching, after just over 18 months in operation, a membership of 2,000. Unlike many other charities BSA does not regard the profile page as a mouth piece for the organisation's activities but as a community portal which is freely accessible to everyone interested in the subject of stammering to contribute to.

### BSA (Scotland) (BSAS)

In 2010, BSA Scotland succeeded in securing a grant for a project run under the auspices of the Long-Term Conditions Alliance Scotland. The aim of the project was to encourage self-management for people who stammer, to create a web-based resource with 'top tips' on dealing with difficult situations provided by people who themselves stammer, and to hold Open Days and telephone conference meetings with the aim to reinvigorate the self-help scene for stammering in Scotland, hopefully culminating in creating more self-help groups.

A new project worker was recruited in 2010; unfortunately, she left BSA after about three months due to a change in personal circumstances. As a result, and seeing that the project could not be extended, we recruited a team of BSA members to run the project from Edinburgh.

An Open Days was held in Inverness on 23 October and Open Days in Glasgow and in Edinburgh were organized for 2011. These were successful in terms of attendance. BSA also organized a number of telephone conference call as a 'virtual' self-help group with mixed success.

An important on-line surveys was carried out, in order to identify where the main difficulties are that people who stammer experience in living with their conditions (and where, therefore, BSA should focus its energies). A second survey on preferred self-management activities and what, if anything, are the obstacles that may prevent people who stammer from taking part in what are, essentially, regarded as helpful activities followed in 2011. We are currently in the process of analyzing the detailed results of these very successful surveys. Each of the surveys attracted around 150 respondents to what were very detailed, open-ended questions

Based on the initial outcomes of the first surveys, a website called The Stammering Toolkit, is currently being designed which will give people who stammer a series of freely available tools to help manage their condition, and to engage with each other in identifying and discussing helpful strategies for tackling difficult situations (such as telephone calls) in their everyday lives.

# THE BRITISH STAMMERING ASSOCIATION

## Trustees' Report (incorporating the Directors' Report) for the 12 months ended 31 December 2010 continued

### Thank You

The trustees are indebted to all whose contributions are making the work of the Association possible. Our members have once again been very generous with their donations, and many have chosen to subscribe to the gift aid scheme which is becoming increasingly important.

Stammering is very often a baffling condition. Treatment outcomes can be variable; prevention cannot be guaranteed; causes are, at best, speculative. As a condition, stammering is neglected in terms of recognition and treatment. And yet, we have the support of a group of regular charitable donors assisting the general work of the Association. Their enduring support is very much appreciated and we could not exist without them.

We are also grateful that our projects and plans find the support of charitable and statutory funders. It is through these projects that we can influence the work of organisations and professionals, whether in healthcare, education or in the employment field, thus aiding us in our mission to create a world that understands stammering.

The trustees would like to record their gratitude to John Perkins who, for many years, has kept the Association's books and prepared its accounts.

And finally, the trustees would put on record their thanks to our members for their interest and support. BSA is a membership organisation and we rely on them to sustain us, to inspire us and to support us with their time freely given.

### Financial Review

Despite the financial crisis, 2010 saw BSA's finances in a relatively stable position. We have been very successful in raising funding through small and medium-sized funders, and have secured the funding for the Education project until March 2011. We began the year with significant reserves thanks to a very successful year in 2009, and we ended the year with only a small operational deficit of less than £3,000.

Fundraising for Scotland was successful in terms of a significant grant from the Long-Term Conditions Alliance Scotland for a project focusing on self-management for adults who stammer. Since the end of this project, the office in Edinburgh has closed (the lease on our office had run out and the building had been sold) and we are currently no longer employing any staff. It is clear to the trustees that future fundraising in Scotland will need to focus much more on project work and full cost recovery while being mindful of the special needs of people in Scotland who stammer.

The full impact on the changes in statutory funding, and the financial crisis affecting the charitable donors who always provided the bulk of the Association's income, will be felt in 2011. Fundraising income in 2011 is forecast to be significantly lower than in 2009 and 2010 and the trustees have drawn up plans to ensure that the Association can continue to provide its services to people who stammer of all ages, albeit on a reduced scale at this stage.

### Reserves Policy

In the current five-year plan, the trustees have set the goal of unrestricted funds at a level of six months' expenditure as a desirable (though still elusive) goal.

In the current climate, this is not realistically going to be achieved. As the charity cannot currently achieve an increase in reserves, the trustees have decided on a reduction in expenditure which will impact on the core work of the Association.

# THE BRITISH STAMMERING ASSOCIATION

## Statement of Trustees' Responsibilities

The Trustees (who are also the directors of The British Stammering Association for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the results of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP,
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards 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 charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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, the Charities and Trustee Investment (Scotland) Act 1995 and the Charities Accounts (Scotland) Regulations 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 the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all steps they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees 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.

### Auditors

A resolution proposing that Chantrey Vellacott DFK LLP be appointed auditors to the charity will be put to the Annual General Meeting.

### Small Company Provisions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

This report was approved by the trustees on 06/08/2011.



Leys Geddes  
Chair

# THE BRITISH STAMMERING ASSOCIATION

## Independent auditor's report to the trustees and members of The British Stammering Association

We have audited the financial statements of The British Stammering Association for the year ended 31<sup>st</sup> December 2010 which comprise the Statement of Financial Activities, the Balance Sheets and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charity's Trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and charity's Trustees 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 and its Trustees as a body, for our audit work, for this report, or for the opinion we have formed.

### Respective responsibilities of Trustees and auditor

As explained more fully in the Statement of Trustees' Responsibilities, 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.

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

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

### Scope of the audit of the financial statements

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

### Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2010 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

# THE BRITISH STAMMERING ASSOCIATION

## Independent auditor's report to the members of The British Stammering Association continued

### Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Report (incorporating a directors report) for the financial year for which the financial statements are prepared is consistent with the financial statements.

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

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the charitable company has not kept proper and adequate accounting records 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 disclosure of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- The trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Report (incorporating directors report).

*Chantrey Vellacott DFK LLP*

Helena Wilkinson (Senior Statutory Auditor)  
For and on behalf of Chantrey Vellacott DFK LLP  
Chartered Accountants and Statutory Auditor  
LONDON

Date: *6 August 2011*

CHANTREY VELLACOTT DFK LLP is eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

Chantrey Vellacott DFK LLP

# THE BRITISH STAMMERING ASSOCIATION

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

For the year ended 31 December 2010

	Notes	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
<b>Incoming resources</b>					
Incoming Resources from generated funds:					
Voluntary Income	2	105,908	157,674	263,582	347,458
Activities for generating funds	3	2,413	572	2,985	13,425
Bank interest		105	215	320	213
Other incoming resources		1,745	3,485	5,230	2,409
<b>Total incoming resources</b>		<b>110,171</b>	<b>161,946</b>	<b>272,117</b>	<b>363,505</b>
<b>Resources expended</b>					
<b>Costs of generating funds</b>		<b>35,626</b>	<b>-</b>	<b>35,626</b>	<b>26,759</b>
<b>Charitable activities</b>					
Advice & Support		14,243	-	14,243	10,938
Education		31,316	72,149	103,465	131,495
Information & Support Service		23,548	54,238	77,786	55,254
Pre-School Dysfluency Campaign		-	-	-	14,158
Careers Guidance		-	495	495	347
BSA (Scotland)		-	27,763	27,763	40,358
		<b>69,107</b>	<b>154,645</b>	<b>223,752</b>	<b>252,550</b>
<b>Governance costs</b>		<b>15,274</b>	<b>-</b>	<b>15,274</b>	<b>14,230</b>
<b>Total resources expended</b>	4	<b>120,007</b>	<b>154,645</b>	<b>274,652</b>	<b>293,539</b>
<b>Net (outgoing)/incoming resources, being Net (expenditure)/income for the year and net movement in funds</b>		<b>(9,836)</b>	<b>7,301</b>	<b>(2,535)</b>	<b>69,966</b>
Total funds brought forward		33,301	79,494	112,795	42,829
<b>Total funds carried forward</b>		<b>23,465</b>	<b>86,795</b>	<b>110,260</b>	<b>112,795</b>

All amounts relate to the continuing activities of the Association. There were no other recognised gains and losses during the year, hence a Statement of Total Recognised Gains and Losses has not been presented.

The notes on pages 11 to 15 form part of these financial statements.

# THE BRITISH STAMMERING ASSOCIATION

## Balance sheet as at 31 December 2010

	Notes	2010 £	2009 £
<b>Current assets</b>			
Stock	7	2,041	1,724
Debtors	8	7,583	11,989
Cash at bank and in hand		120,054	123,685
		<u>129,678</u>	<u>137,398</u>
<b>Creditors: amounts falling due within one year</b>	9	<u>19,418</u>	<u>24,603</u>
<b>Net assets</b>		<u>110,260</u>	<u>112,795</u>
<b>Represented by:</b>			
Unrestricted funds	13	23,465	33,301
Restricted funds	13	86,795	79,494
	10	<u>110,260</u>	<u>112,795</u>

These financial statements were prepared in accordance with special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved by the trustees and authorised for issue on 06/08/2011 and signed on their behalf by:



Leys Geddes  
Chair  
Company Number: 4297778

The notes on pages 11 to 15 form part of these financial statements.

# THE BRITISH STAMMERING ASSOCIATION

## Notes to the financial statements For the year ended 31 December 2010

### 1. Accounting policies

#### (a) Basis of preparation

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities", published in March 2005, the Charities Act 1993, the Companies Act 2006, the Charities and Trustees Investment (Scotland) Act 2005 and applicable accounting standards

No material uncertainties that may cast significant doubt about the ability of the company to continue as a going concern have been identified by the Trustees.

#### (b) Status

The Association is an incorporated charity and during the year of these accounts the trustees have limited liability. There were 1,182 members at 31 December 2010 (2009: 1,196). The liability of each member liability is £1 on winding up.

#### (c) Fund accounting

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

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

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

#### (d) Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable certainty. Subscriptions are included in full upon receipt. Grants are included in the year they are receivable or, if specified by the donor, in the year to which they are intended to apply. Legacies are accounted for when the criteria of entitlement, certainty of receipt and measurability have been established.

#### (e) Resources expended

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

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

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

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

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

# THE BRITISH STAMMERING ASSOCIATION

## Notes to the financial statements For the year ended 31 December 2010

### 1. Accounting policies (continued)

- (f) **Stock**  
Stock of books and videos is valued at the lower of cost and net realisable value. Stocks of leaflets are not valued.
- (g) **Pensions**  
The Association has agreed to match employees' pension contributions to personal pension schemes up to 8% of the gross salary. In addition, the Association has nominated Marks and Spencer Life Assurance Ltd. as its nominated stakeholder pension provider and has notified all staff of this appointment. Pension contributions are charged to the Statement of Financial Activities in the period in which they are due.
- (h) **Operating leases**  
Rental charges in respect of operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

### 2. Voluntary income

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
Grants	38,200	156,825	195,025	239,767
Membership subscriptions	16,715	-	16,715	17,865
Donations	50,869	849	51,718	34,258
Legacies	124	-	124	55,568
	<u>105,908</u>	<u>157,674</u>	<u>263,582</u>	<u>347,458</u>

### 3. Activities for generating funds

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
Sales of books and videos	2,413	57	2,470	4,464
Conference and open days	-	515	515	7,866
Study workshop	-	-	-	1,095
	<u>2,413</u>	<u>572</u>	<u>2,985</u>	<u>13,425</u>

# THE BRITISH STAMMERING ASSOCIATION

## Notes to the financial statements For the year ended 31 December 2010

4.	Total resources expended	Staff costs (note 5) £	Other direct costs £	Allocated overheads £	Support costs £	Total 2010 £	Total 2009 £
	Costs of generating funds:						
	Fundraising	33,407	-	2,219	-	35,626	26,759
	Charitable activities:						
	Advice & Support	-	14,243	-	-	14,243	10,938
	Education	69,940	20,513	6,057	6,955	103,465	131,495
	Information & Support Service	48,453	4,682	9,228	15,423	77,786	55,254
	Pre-School Dysfluency Campaign	-	-	-	-	-	14,158
	Careers Guidance	-	495	-	-	495	347
	BSA (Scotland)	13,355	14,408	-	-	27,763	40,358
		<u>131,748</u>	<u>54,341</u>	<u>15,285</u>	<u>22,378</u>	<u>223,752</u>	<u>252,550</u>
	Governance costs	3,433	6,582	5,259	-	15,274	14,230
		<u>168,588</u>	<u>60,923</u>	<u>22,763</u>	<u>22,378</u>	<u>274,652</u>	<u>293,539</u>

5.	Staff costs	2010 £	2009 £
	Salaries	148,550	140,475
	Social security costs	13,931	12,452
	Pension costs	6,107	5,987
	Redundancy costs	-	3,000
		<u>168,588</u>	<u>161,914</u>

No member of staff (2009: none) earns more than £60,000 p.a. There are 8 members of staff (full-time equivalent 5), (2009: 8 members of staff, full-time equivalent 5).

### 6. Trustees' expenses

The trustees neither received nor waived any emoluments during the year (2009: nil).

Travelling expenses, including payments made directly to third parties, were £3,079 for 8 trustees (2009: £3,403 for 9 trustees).

7.	Stock	2010 £	2009 £
	Books and general videos	1,444	1,491
	CD and DVDROMS	597	233
		<u>2,041</u>	<u>1,724</u>

# THE BRITISH STAMMERING ASSOCIATION

## Notes to the financial statements For the year ended 31 December 2010

8.	<b>Debtors</b>	<b>2010</b>	<b>2009</b>
		£	£
	Trade debtors	256	126
	Other debtors	6,483	10,191
	Prepayments and accrued income	844	1,672
		<u>7,583</u>	<u>11,989</u>

9.	<b>Creditors: amounts falling due within one year</b>	<b>2010</b>	<b>2009</b>
		£	£
	Accruals	14,972	17,749
	Other creditors	4,446	6,854
		<u>19,418</u>	<u>24,603</u>

### 10. Analysis of net assets between funds

	Stock £	Debtors £	Cash at bank and in hand £	Creditors £	Net assets 2010 £
Restricted funds total	1,444	74	94,894	(9,617)	86,795
Unrestricted funds total	597	7,509	25,160	(9,801)	23,465
<b>Total</b>	<u>2,041</u>	<u>7,583</u>	<u>120,054</u>	<u>(19,418)</u>	<u>110,260</u>

### 11. Operating leases

At 31 December 2010, the charity had commitments under operating leases in relation to office equipment expiring:

	<b>2010</b>	<b>2009</b>
	£	£
Within one year	1,199	1,199
Between one and five years	8,926	6,425
	<u>10,125</u>	<u>7,624</u>

### 12. Pensions

The charity operates a defined contribution pension scheme whose assets are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity and amounted to £6,107 (2009: £5,987). Contributions totalling £6,596 (2009: £2,450) were payable to the fund at the balance sheet date and are included in the creditors.

13 Restricted and unrestricted funds

	Education £	Information and Support Service £	Campaign for Change £	BSA Scotland £	Careers Guidance £	Restricted Funds Total £	Unrestricted Funds Total £
Balances brought forward	21,719	55,675			2,100	79,494	33,301
<b>Incoming resources:</b>							
Department for Education	92,825					92,825	
LTCAS				44,000		44,000	
Subscriptions							16,715
The Underwood Trust		15,000				15,000	
Sydney & Phyllis Goldberg Mem Char Trust							12,000
Coward Endowment							10,000
The David Brooke Charity							7,000
Anonymous Gift							5,000
The Communication Trust							5,000
The Goldsmiths' Company Charity					3,000	3,000	3,000
The Anson Charitable Trust							2,500
The Freemasons' Grand Charity				2,357		2,357	
Communications Forum Scotland							2,220
Inner Wheel Club of Rugby Duns				2,000		2,000	
Tay Charitable Trust							2,000
The 29th May Charity							2,000
Sundry income and donations	1,129		395	453		1,977	40,218
Open days				515		515	
Sales			57			57	2,413
Bank interest		124			7	215	105
	115,803	70,799	395	49,336	5,107	241,440	141,472
Resources expended	72,149	54,238	-	27,763	495	154,645	120,007
Balances carried forward	43,654	16,561	395	21,573	4,612	86,795	21,465

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