



**BUILD CHARITY LIMITED**  
**(A company limited by guarantee)**  
**UNAUDITED**  
**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**BUILD CHARITY LIMITED**  
**(A company limited by guarantee)**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES/DIRECTORS AND  
ADVISERS  
FOR THE YEAR ENDED 31 MARCH 2020**

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<b>Trustees/Directors</b>	Kevin Keable (resigned 24 February 2020) Sarah Oruc (resigned 11 September 2019) Sophie Peek, Chair Ceri Theobald Kenneth Munro Tim Taylor (appointed 24 February 2020)
<b>Company registered number</b>	08069610
<b>Charity registered number</b>	1147395
<b>Registered office</b>	Church House Church Alley Redwell Street Norwich Norfolk NR2 4SN
<b>Chief Executive</b>	James Kearns
<b>Accountants</b>	MA Partners LLP Chartered Accountants 7 The Close Norwich Norfolk NR1 4DJ

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**BUILD CHARITY LIMITED**  
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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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The Trustees present their annual report together with the financial statements of the company for the year 1 April 2019 to 31 March 2020. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) as amended by subsequent Update Bulletins.

Since the company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

**Objectives and activities**

**a. Policies and objectives**

The objects of the charity are specifically restricted to the following:

- (1) to provide relief to people of all ages with learning disabilities and / or other disabilities and to their families, dependents and carers; and
- (2) to raise awareness within society of the needs and abilities of people with disabilities; and
- (3) to provide opportunities for an active, and positive community life for people of all ages with learning disabilities and / or other disabilities.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'. All services are based on promoting equality of opportunity and to encourage informed choice, and decision making by our beneficiaries.

**b. Activities undertaken to achieve objectives**

In order to fulfil its objects, BUILD Charity Limited has structured its service delivery around three core areas of work during this period. They are best described as social, leisure and learning opportunities:

**Social Opportunities**

Established in 1967, the BUILD Charity's Wednesday Club has run almost every week since, in central Norwich, as a meeting place for people with disabilities, to chat with their friends, and access a range of activities ranging from disco's, visiting speakers, indoor and outdoor adapted sports, karaoke sessions, bingo, quiz nights, computer games as well as a women's discussion group, a creative arts project and a range of regular workshops including helping people with skills for cookery.

The programme is developed in partnership with its beneficiaries, and managed by volunteers both with, and without disabilities, for an audience that can range from 25 to 45 people each week, depending on personal choices and the popularity of the varied programme, and with ages from late teens to mid-eighties.

**Leisure Opportunities**

Developed over recent years BUILD Charity's Community Opportunities Programme (COP) offers people with disabilities the opportunities to engage in supported social and leisure activities in local communities including sports, gardening, ten pin bowling sessions as part of a regular programme spread over weekdays, evenings



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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Objectives and activities (continued)**

and weekends. It also includes a range of visits to cultural heritage locations, such as libraries, museums and galleries, as well as historic buildings, and local festivals celebrating local culture. This programme also features favourites such as our "Sunday Lunch Club" and "Fuse Party Nights" which are delivered in partnership with a city based nightclub in Norwich and a local club in King's Lynn.

In addition, our GetAways and BUILD Travel Service programmes, launched this year, providing facilitation of a programme of days out, short breaks and holidays, as well as assistance with independent travel provision.

This programme delivers up to 20 opportunities each month, across Norfolk, and is marketed on providing people with informed choice, so they do what they want to, rather than what other people provide for them.

**Learning Opportunities**

Our Skills for Life project provides a series of weekend half day workshops for people with disabilities. These provide people with disabilities with a range everyday skills and experiences designed to promote greater independence in the living. The Skills for Life programme also include our Grow and Go programme providing opportunities on an allotment and cottage garden.



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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Objectives and activities (continued)**

**Achievements and performance**

**a. Review of activities**



During this period, the BUILD Charity hosted around 9,000 individual engagements with people aged 16 or over or with an identified disability. This was achieved through a varied activity programme that offered 280 separate opportunities throughout the year. These activities were co-ordinated and managed by an employed staff team of 2.58 full time equivalent staff (although due to long term staff sickness this was at 2.08 FTE for most of the year) and around 80 unpaid volunteers, around 25% of whom were people with identified disabilities.

The programme offer is arranged in three month segments offered to people registered with the charity, and anyone else who requests a copy. We do not use a referral process. People choose what to do based on informed choice and availability.

**Activities included:**

**The Wednesday Club** - this continued to be one of the biggest draws for beneficiaries as club members or volunteers with an average of 25 people with disabilities attending each week and a further 8 people with disabilities, supporting them as volunteers. In total 1,580 places were taken over the 47 weeks that the club was open. (The Club was closed for two weeks at Christmas and three weeks due to the Coronavirus pandemic). Programmes were both structured and informal including fortnightly cookery classes, a Women's discussion group, Barbecue, Pool tournament and Karaoke challenge.



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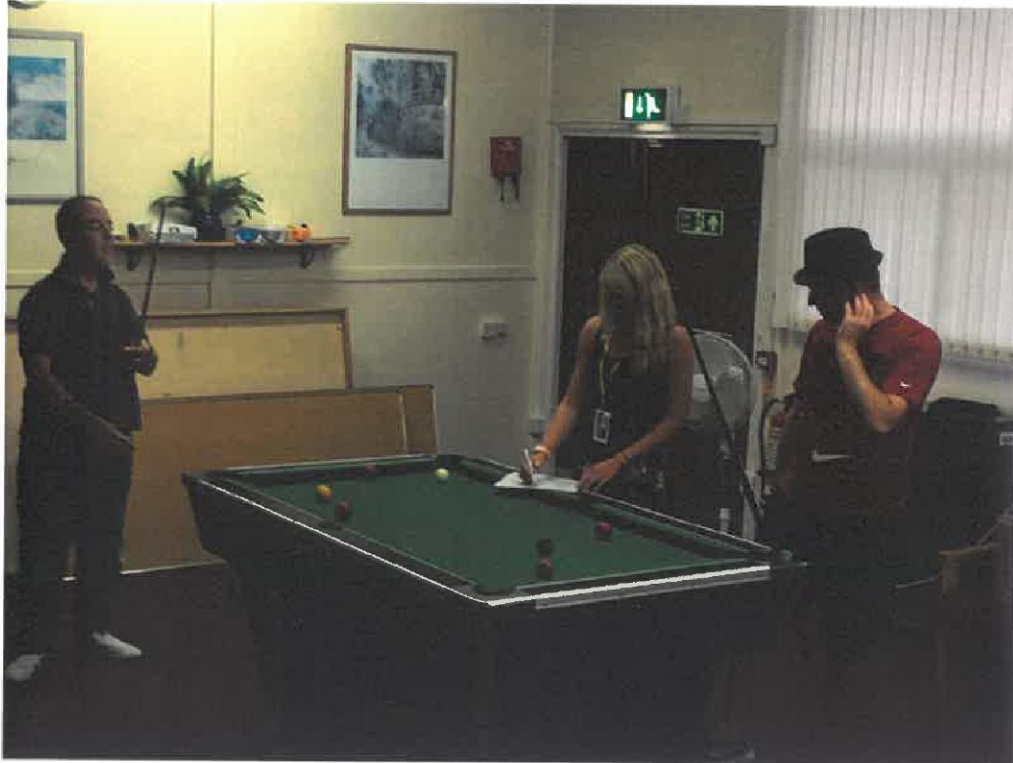
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Achievements and performance (continued)**



**The Community Opportunities Programme (COP) - the COP included:**

- Ten Pin Tuesdays – social bowling in Norwich and Dereham as well as a couple of tournaments for those more keen to be competitive.
- Fitness for Fun - provided sessions at a local gym, swimming, and an exercise class as the Charity's response to growing concerns about physical, as well as mental health issues for people with disabilities.
- Sunday Lunch Club – monthly lunches at local pubs and restaurants promoting social budgeting, trying new foods and developing social skills
- Boccia – a bowls type sporting session at the Norwich Sportspark in partnership with the Norfolk Pioneers Boccia Club.
- Weekend Walkabouts – ensuring that beneficiaries had a wide variety of opportunities out of doors with a range of Sunday afternoon walks in the city, coast and countryside.
- Walking with Alpacas, and a visit to a Horse rescue sanctuary giving the opportunity to get up close and personal with animals.
- Norfolk Disability Sports Day – joining with other people with disabilities to take part in a taster day which included cycling, athletics, volleyball, Boccia, table tennis and other games and sports.
- Sunday Cinema – a monthly visit to see a current film supporting culture, social budgeting and socialising with others.

Numbers attending these activities ranged from 2 – 24 per activity, as places were offered based on demand and safe support from a team made up primarily of trained volunteers.

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Achievements and performance (continued)**



**Skills for Life** - provided non accredited taster workshops delivered in house and with partners. They aim to provide learning opportunities that increase independence in living. Workshops have included a farm visit, budgeting for food shopping, beach safety, meditation and reflection, travel training, managing relationships, separate workshops promoting men's and women's health, planning a day out, healthy hearts and "Coping with Christmas".

In addition, twice a month sessions at an allotment in north East Norwich, or a cottage garden in central Norwich, provided opportunities to grow vegetables and plants from seed, as well as learn "cooking from fresh" skills.



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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Achievements and performance (continued)**



**Fuse Parties** - Maximum regular engagements were achieved through our popular Fuse Parties.

Launched in 2012 in partnerships with the former Chicago's Nightclub in Norwich, the project has moved around as the Club scene in Norwich and Kings Lynn has changed. Its aim remains today, as at launch, to provide people with disabilities, and their guests, with a realistic Club Style party night with full bar, sound and light facilities in a safer environment, as a stepping stone to public nights.

Evidence shows that many people who started attending Fuse Nights now access mainstream provision at the same venues on a regular basis.

Attendances peaked around 300 in Norwich (The Waterfront) and 100 in King's Lynn (Dr Thirsty's) and provide a much loved monthly nightclub experience for people with disabilities, their families and carers and provide revenue to the charity donated by the clubs from the door receipts.

**GetAways and the BUILD Travel Service** – providing days out, short-breaks and holidays.

These included a group Camping Trip in North Norfolk, a walking and caving weekend in the Peak District, a trip to the Hyde Park Winter Wonderland, Cadburyworld Chocolate factory and studios for the "Making of Harry Potter". In addition, two days were spent sailing, rowing and kayaking on the Norfolk Broads with the Nancy Oldfield Centre, a visit to the Pleasurewood Hills theme park, Sheringham steam trains, and Horse Racing at Huntingdon.

Organised in small groups, these activities look to widen the social and leisure horizons of our beneficiaries, whilst fully engaging them in mainstream services, and community activities.



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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Achievements and performance (continued)**



The BUILD Travel Service was also launched providing one to one support helping people with disabilities to choose, plan, implement and evaluate their own days out, and short breaks.

**Funding for our programmes** - During this period the charity was funded through a variety of sources. These included grants from charitable trusts, fees charged for activities offered and unrestricted funds generated from community fundraising activities, and personal and corporate donors.

**Costs and fees** - Continuing to implement the results of a comprehensive review of our operating costs, for the delivery of services, we were able to continue to operate the charity within manageable budgets delivering affordable services at a time when pressure on individual social care budgets continued to increase, and family carers feeling an even tighter squeeze on providing appropriate social support.

To meet that need for a more affordable service, the Board of Trustees maintained a policy of holding membership and activity support fees at the same level for the third of its three year plan and our cost management practices showed that inclusive costs of delivery for the Charity's services (staffing, accommodation, insurance, volunteer recruitment and vetting, administration and financial management) were around £493 per activity in 2019-20 compared with £442 (2018-19) £550 (2017-18) £505 (2016-17) £551 (2015-16) £600 (2014-15) as the result of continually reviewing our costs, suppliers and tightly managing our budgets.

Direct beneficiaries of the activities personally covered the costs of the "Public ticket price" (the amount any member of the public would pay for meals, entrance fees etc) plus an Activity Support Fee, paid to the Charity, towards the cost of hosting and facilitation. (This was in the form of a monthly membership fee of £20 per person, or £5 per activity for those outside the membership scheme).

People using the services provided by the charity paid a total of £18,104 (through membership fees,

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Achievements and performance (continued)**

confectionery sales, entrance fees etc) representing 13.1% of the charity's total operational costs. (14.37% in 2018-19, 16.38% in 2017-18, and 28% in 2016-17).

The charity aims to keep its fees to an affordable level for its beneficiaries but recognises that, as social care personal budgets continue to be reduced, beneficiaries of the charity continue to struggle to fund all the activities they want to. The Trustees have an aspirational target to reduce the cost of beneficiary contributions further over coming years to reduce the effect of the "disability premium" cost of accessing community based social, leisure and learning opportunities. It has succeeded in halving that level of contribution in the last three years.

**Financial review**

**a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Post Balance Sheet Statement on page 14.

**b. Reserves policy**

As at 31 March 2020 the charity had net liabilities of £45,292 attributable to unrestricted funds as shown in note 17.

Trustees have agreed a reserves policy, based on Charity Commission guidance, which seeks to hold the equivalent of 3 to 6 months normal running costs in reserve. This is to protect the charity in the event of a further downturn in fundraising and managing the impact of significant, and continual changes in the way direct beneficiaries fund their services, either through reducing social care budgets, or private sources.

The charity's reserves policy equates to an amount between £34,552 and £69,045 (based on 3 - 6 months' total expenditure in 2019-20 accounting period). The free reserves of the charity as at 31 March 2020 represent 3.9 months of running costs so fall within this target level.

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Financial review (continued)**

**c. Donors in 2019-20**

The following organisations and individuals gave grants, or donations, to fund BUILD's charitable activities during the financial year 2019-20. We wish to thank them for their support.

Alchemy Foundation	Mills & Reeve Charitable Trust
Anne French Memorial Trust	Mrs H R Greene Charitable Trust
Aquarius Charitable Foundation	Nichol Young Foundation
Arnold Paige High 12 Club	Paul Bassham Charitable Trust
Baily Thomas Charitable Fund	Philip & Elizabeth Rackham Charitable Trust
Barnard Kenneth Hufton Charity	Princes Street United Reformed Church Fellowship
Douglas Arter Foundation	Princes Street United Reformed Church Concert
Duke of Wellington Quiz Team donation	R C Snelling Trust
Garfield Weston Foundation	R S Brownless Charitable Trust
Geoffrey Mayers	Strangward Trust
Geoffrey Watling Charity	The Fitton Trust
Hollywood Bowl, Riverside	The Grey Court Trust
In memory of Linda Breadon - Donations	The J and D Hambro Charitable Trust
John Lewis Partnership	The Nigel Bertram Charitable Trust
Harmony Choir Concert 2018	The Pennycress Trust
Lady Hind Trust	The Sydney Black Charitable Trust
Mencap	Thorpe Wine and Tannins Society
	Woodroffe Benton Foundation

And a number of individual personal donors and those who wished to remain anonymous.

**Structure, governance and management**

**a. Constitution**

BUILD Charity Limited is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association.

The charity was incorporated to take over the assets and operations of the former registered charity BUILD (registration 264584), which had been established for charitable purposes since 1967.

The BUILD Charity began its activities as from 1 July 2012, at which point unincorporated BUILD stopped trading and its assets were transferred to BUILD Charity as a charitable company. The address of the Registered Office, and details of the Trustees, senior staff and principal professional advisers, are all given on page 1.



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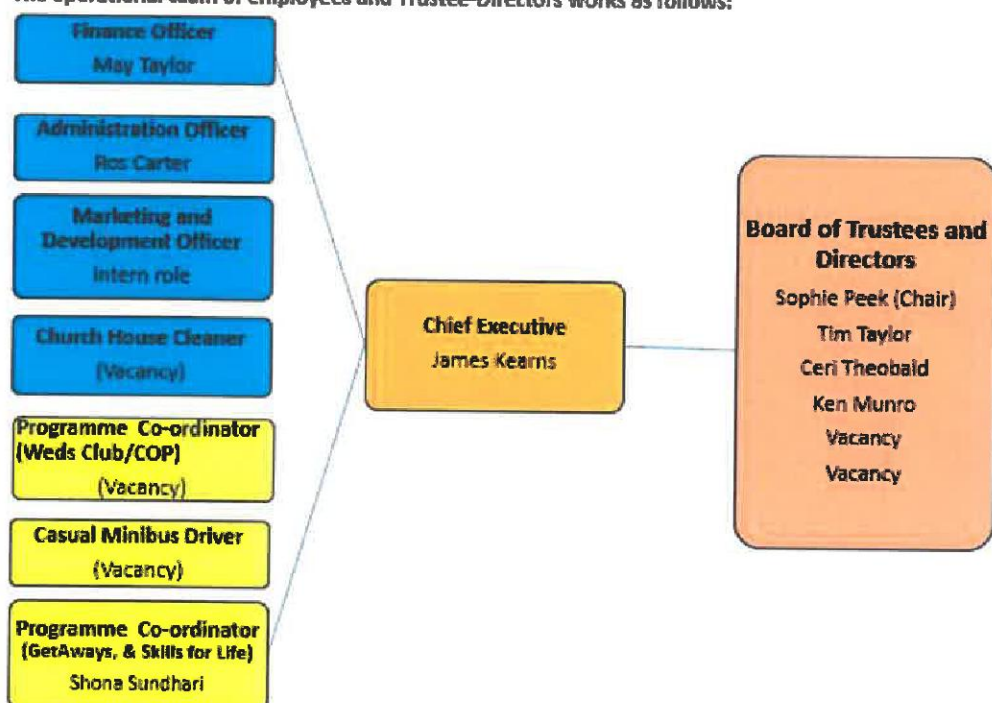
**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

**Structure, governance and management (continued)**

The Governance Model for the BUILD Charity works as follows:



The operational team of employees and Trustee-Directors works as follows:



In addition, we have a team of Lead Volunteers who primarily lead themed activities, and make up the membership of either the Programme Development and Delivery Team, or the Marketing Fundraising and Events Team.

Ten Pin Tuesdays Tim Taylor	Sunday Lunch Club Eric Harris	Saturday Swimming Jamie Lamb	Sunday Cinema Hannah Riches	Grow & Go Chris Willett	International Food Quest Linda May
Weekend Walkabout Ken Munro	Fitness For Fun Sarah Harper	BUILD MFE Team Carol Goodbody	Skills For Life Vacancy	GetAways Vacancy	

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Structure, governance and management (continued)**

**b. Methods of appointment or election of Trustees**

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Memorandum of Association.

**c. Policies adopted for the induction and training of Trustees**

Trustees are appointed annually in line with the terms of the Memorandum and Articles of Association recognising the need for a broad range of skills and experiences required in the governance of the charity. The Charity encourages those people who would be classed as beneficiaries of the charity, and have the required skills and experiences to be involved in the governance processes.

Prior to appointment, prospective Trustees are familiarised with the aims and objectives of BUILD Charity Limited, its decision making structures and introduced to key personnel, including the Chairman and Chief Executive. This briefing offers an opportunity to provide information about their responsibilities, and liabilities. It is led by the Chief Executive, and includes familiarisation with the constitution, annual plan, annual budget, format of Trustees meetings and definitions of "strategic" and "operational" in respect of various roles within BUILD Charity Limited.

**d. Financial risk management**

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

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**BUILD CHARITY LIMITED**  
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Plans for future periods**

During 2019-20 the BUILD Charity worked to its Strategic Plan called "Golden Vision 2018-2021" supported by an Annual Operations Plan and Annual Budget, which is reviewed quarterly by its Board of Trustee Directors. From this agreed strategic document, the governance teams discuss, and agree, an annual operations plan setting out key aims linked to the budget.

One major element of the plan had been a feasibility study for a dedicated community resource centre, requiring significant capital investment. Following a review by a stakeholder group involving beneficiaries, volunteers, staff and trustees and professional advisers. This proposal was declined based on a lack of confidence that the local economy had the capacity for a sustainable fundraising appeal, and the view that the charity's best work was done in integrated community settings and that a dedicated "home" might detract from its key inclusion objectives.

The Board of Trustees focus during 2019-20 was based on developing sustainability not growth. At a stakeholder conference in November 2019 it reported back on its actions in the previous year, seeking feedback from beneficiaries, volunteers, carers, staff and supporters.

An Annual Operations Plan and Budget for 2020-21 was approved by the Board in February 2020, although the impact of the Coronavirus global pandemic in March 2020 will ultimately impact on some of those plans, regular engagement by Board members in the period since has ensured that they remain engaged and agile to respond to the social, and financial implications of the pandemic.

Plans approved for 2020-21 (pre-pandemic re-adjustment) include:

- *Friday Night Live* – a monthly community based opportunity to support small groups of people with disabilities to access live music at venues around the city of Norwich.
- *"Me and My Future"* personal development programme designed for people with disabilities to be supported within a small peer group to set, and achieve, personal plans to increase social, leisure, and learning opportunities in their lives, which will increase their opportunity for greater personal independence, better opportunities and management of appropriate personal relationships, increased opportunities to move closer to employment and increased self-confidence and self-esteem.
- *New Website* launch and maintained internally
- *New dedicated brochures* for our core target customers i.e. Beneficiaries, Volunteers and Investors
- *Specific planning, and activity*, for sustainable funding streams for BUILD's ongoing expenditure through internal and external bid writing to charitable trusts, corporates and public funds.
- *Review and develop* the current volunteer recruitment, induction and training and management programme
- *Development of 2021-2025 new strategy* as co-production between Board, Staff, Volunteers, Beneficiaries and carers with external input as a critical friend through the BUILD Charity Advisory Group.
- Continue to explore opportunities locally, regionally, and nationally, where advantages may be gained from joining forces with other organisations for short term, long term, or permanent arrangements that contribute towards the sustainability of the BUILD Charity and/or its objectives
- *A new project that develops internal measurements and evaluation systems* that collect feedback from core customers leading to continuous improvement in service delivery

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Plans for future periods (continued)**

These plans are regularly reviewed by the management of the charity against the budget and are subject to review based on appropriate funds being available.

**Post Balance Sheet Statement**

The effects of the Global Coronavirus Pandemic (Covid-19) had an immediate impact on the activities of the charity from mid-March 2020. All face to face activity programmes were suspended in line with UK Government guidance and the Board, working with the Chief Executive, met regularly (via video conferencing) to consider, and implement a range of actions including a budget review, a risk impact assessment and mitigations plan, and a programme of support to protect the health and welfare of employed staff, volunteers and beneficiaries.

This response included:

- Maximising opportunities for accessing Covid-related funding streams and grants from the public and charitable sector
- Stripping out any non-essential costs
- Moving all programmes for beneficiaries to a model that included on-line (e mail and Facebook) and off-line (telephone and postal) support. This included verified information sharing, links to activities designed to maintain and improve positive physical and mental health
- Consulting widely with beneficiaries, volunteers, staff and carers about when, what and how face to face activities might resume as UK government restrictions were eased.

Some limited outdoor face to face activities were re-launched on 23rd July 2020 and continued throughout the summer months. At all times close attention was paid to the income and expenditure to ensure that the charity remained solvent and able to discharge its financial and charitable objectives

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Plans for future periods (continued)**

**Statement of Trustees' responsibilities**

The Trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the Trustees' report 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 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 company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these 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 (FRS 102)
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:



**Sophie Peek**

Date: 21 Oct 2020

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**BUILD CHARITY LIMITED**  
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**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Independent examiner's report to the Trustees of BUILD Charity Limited ('the company')**

I report to the charity Trustees on my examination of the accounts of the company for the year ended 31 March 2020.

**Responsibilities and basis of report**

As the Trustees of the company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



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**INDEPENDENT EXAMINER'S REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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This report is made solely to the company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work or for this report.

Signed:



Dated: 27.10.20.

Frank Shippam BSc FCA DChA

MA Partners LLP  
Chartered Accountants  
7 The Close  
Norwich  
Norfolk  
NR1 4DJ

**BUILD CHARITY LIMITED**  
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**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2020**

	Note	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>Income from:</b>					
Donations and legacies	3	3,491	46,609	50,100	74,464
Other trading activities	4	37,255	-	37,255	36,783
Investments	5	1,485	-	1,485	1,965
<b>Total income</b>		<b>42,231</b>	<b>46,609</b>	<b>88,840</b>	<b>113,212</b>
<b>Expenditure on:</b>					
Raising funds	6	9,600	-	9,600	11,147
Charitable activities	7	31,632	96,858	128,490	120,267
<b>Total expenditure</b>		<b>41,232</b>	<b>96,858</b>	<b>138,090</b>	<b>131,414</b>
<b>Net movement in funds</b>		<b>999</b>	<b>(50,249)</b>	<b>(49,250)</b>	<b>(18,202)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		44,292	122,016	166,308	184,510
Net movement in funds		999	(50,249)	(49,250)	(18,202)
<b>Total funds carried forward</b>		<b>45,291</b>	<b>71,767</b>	<b>117,058</b>	<b>166,308</b>

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 21 to 37 form part of these financial statements.



**BUILD CHARITY LIMITED**  
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**REGISTERED NUMBER: 08069610**

**BALANCE SHEET**  
**AS AT 31 MARCH 2020**

	<b>Note</b>	<b>2020 £</b>	<b>2019 £</b>
<b>Fixed assets</b>			
Tangible assets	12	<b>2,531</b>	<b>1,692</b>
		<b>2,531</b>	<b>1,692</b>
<b>Current assets</b>			
Stocks	13	115	160
Debtors	14	6,843	6,370
Cash at bank and in hand		115,915	164,286
		<b>122,873</b>	<b>170,816</b>
Creditors: amounts falling due within one year	15	(8,345)	(6,200)
<b>Net current assets</b>		<b>114,528</b>	<b>164,616</b>
<b>Total assets less current liabilities</b>		<b>117,059</b>	<b>166,308</b>
<b>Total net assets</b>		<b>117,059</b>	<b>166,308</b>
<b>Charity funds</b>			
Restricted funds	16	<b>71,767</b>	<b>122,016</b>
Unrestricted funds	16	<b>45,292</b>	<b>44,292</b>
<b>Total funds</b>		<b>117,059</b>	<b>166,308</b>

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**BUILD CHARITY LIMITED**  
(A company limited by guarantee)  
REGISTERED NUMBER: 08069610

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**BALANCE SHEET (CONTINUED)**  
**AS AT 31 MARCH 2020**

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The company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



**Sophie Peek**

Date: 21 Oct 2020

The notes on pages 21 to 37 form part of these financial statements.

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**BUILD CHARITY LIMITED**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**1. General information**

Build Charity Limited is a company limited by guarantee and registered in England and Wales. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

BUILD Charity Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Income**

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

**2.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the company to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

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**BUILD CHARITY LIMITED**  
(A company limited by guarantee)

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

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**2. Accounting policies (continued)**

**2.4 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

**2.5 Tangible fixed assets and depreciation**

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following bases:

Fixtures and fittings	- 15% reducing balance
Office equipment	- 25% reducing balance
Computer equipment	- 33% straight line

**2.6 Stocks**

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

**2.7 Debtors**

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

**2.8 Cash at bank and in hand**

Cash at bank and 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.

**2.9 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

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**BUILD CHARITY LIMITED**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**2. Accounting policies (continued)**

**2.10 Financial instruments**

The company 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.

**2.11 Pensions**

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

**2.12 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company 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 company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**BUILD CHARITY LIMITED**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**3. Income from donations and legacies**

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Donations	3,289	-	3,289
Grants	-	46,609	46,609
Similar incoming resources	202	-	202
	<u>3,491</u>	<u>46,609</u>	<u>50,100</u>

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £
Donations	23,499	-	23,499
Grants	-	50,231	50,231
Similar incoming resources	734	-	734
	<u>24,233</u>	<u>50,231</u>	<u>74,464</u>

**4. Income from other trading activities**

**Income from fundraising events**

	Unrestricted funds 2020 £	Total funds 2020 £
Activities for generating funds	37,255	37,255

	Unrestricted funds 2019 £	Total funds 2019 £
Activities for generating funds	36,783	36,783

**BUILD CHARITY LIMITED**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**5. Investment income**

	<b>Unrestricted funds 2020 £</b>	<b>Total funds 2020 £</b>
Bank interest receivable	1,485	1,485

	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Bank interest receivable	1,965	1,965

**6. Expenditure on raising funds**

**Costs of raising voluntary income**

	<b>Unrestricted funds 2020 £</b>	<b>Total funds 2020 £</b>
Professional Fundraising Fees	8,322	8,322
Other Fundraising Activities	1,278	1,278
	9,600	9,600

**BUILD CHARITY LIMITED**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**6. Expenditure on raising funds (continued)**

**Costs of raising voluntary income (continued)**

	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Professional Fundraising Fees	8,139	8,139
Other Fundraising Activities	3,008	3,008
	<u>11,147</u>	<u>11,147</u>

**7. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds 2020 £</b>	<b>Restricted funds 2020 £</b>	<b>Total funds 2020 £</b>
Direct costs - Charitable Activities	31,632	96,858	128,490

	<i>Unrestricted funds 2019 £</i>	<i>Restricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Direct costs - Charitable Activities	28,567	91,700	120,267



**BUILD CHARITY LIMITED**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**8. Analysis of expenditure by activities**

	Activities undertaken directly 2020 £	Support costs 2020 £	Total funds 2020 £
Direct costs - Charitable Activities	67,678	60,812	128,490

	Activities undertaken directly 2019 £	Support costs 2019 £	Total funds 2019 £
Direct costs - Charitable Activities	58,560	61,707	120,267

**Analysis of direct costs**

	Charitable Activities 2020 £	Total funds 2020 £
Staff costs	23,878	23,878
Light and heat	1,096	1,096
Volunteers expenses	1,640	1,640
Travel costs	2,504	2,504
Staff training	93	93
Insurance	906	906
Rent and rates	12,970	12,970
Stationery and telephone	5,038	5,038
Repairs	174	174
Accountancy and bookkeeping	1,372	1,372
Sundries	1,965	1,965
Programme delivery	16,042	16,042
	67,678	67,678

**BUILD CHARITY LIMITED**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**8. Analysis of expenditure by activities (continued)**

**Analysis of direct costs (continued)**

	<i>Charitable Activities 2019 £</i>	<i>Total funds 2019 £</i>
Staff costs	18,462	18,462
Light and heat	852	852
Volunteers expenses	1,739	1,739
Travel costs	2,334	2,334
Staff training	695	695
Insurance	887	887
Rent and rates	12,942	12,942
Stationery and telephone	4,873	4,873
Repairs	858	858
Accountancy and bookkeeping	1,148	1,148
Sundries	1,081	1,081
Programme delivery	12,689	12,689
	<u>58,560</u>	<u>58,560</u>

**Analysis of support costs**

	<b>Charitable Activities 2020 £</b>	<b>Total funds 2020 £</b>
Staff costs	57,554	57,554
Depreciation	623	623
Bank charges	189	189
Subscriptions	712	712
Governance costs	1,734	1,734
	<u>60,812</u>	<u>60,812</u>

**BUILD CHARITY LIMITED**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**8. Analysis of expenditure by activities (continued)**

**Analysis of support costs (continued)**

	<i>Charitable Activities 2019 £</i>	<i>Total funds 2019 £</i>
Staff costs	58,729	58,729
Depreciation	623	623
Bank charges	191	191
Subscriptions	430	430
Governance costs	1,734	1,734
	<u>61,707</u>	<u>61,707</u>

**9. Independent examiner's remuneration**

	<b>2020 £</b>	<b>2019 £</b>
Fees payable to the company's independent examiner for the independent examination of the company's annual accounts	<u>1,734</u>	<u>1,734</u>

**10. Staff costs**

	<b>2020 £</b>	<b>2019 £</b>
Wages and salaries	78,374	72,627
Social security costs	2,552	2,377
Contribution to defined contribution pension schemes	506	2,187
	<u>81,432</u>	<u>77,191</u>

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**BUILD CHARITY LIMITED**  
(A company limited by guarantee)

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

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**10. Staff costs (continued)**

The average number of persons employed by the company during the year was as follows:

	2020 No.	2019 No.
Direct	2	2
Support	2	2
	<u>4</u>	<u>4</u>

No employee received remuneration amounting to more than £60,000 in either year.

The total remuneration for key management personnel for the year totalled £53,477 (2019 - £50,986).

**11. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2019 - £NIL).

During the year ended 31 March 2020, no Trustee expenses have been incurred (2019 - £NIL).

**BUILD CHARITY LIMITED**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**12. Tangible fixed assets**

	Fixtures and fittings £	Office equipment £	Computer equipment £	Total £
<b>Cost or valuation</b>				
At 1 April 2019	1,508	637	3,918	6,063
Additions	-	1,006	456	1,462
At 31 March 2020	<u>1,508</u>	<u>1,643</u>	<u>4,374</u>	<u>7,525</u>
<b>Depreciation</b>				
At 1 April 2019	883	543	2,945	4,371
Charge for the year	93	123	407	623
At 31 March 2020	<u>976</u>	<u>666</u>	<u>3,352</u>	<u>4,994</u>
<b>Net book value</b>				
At 31 March 2020	<u>532</u>	<u>977</u>	<u>1,022</u>	<u>2,531</u>
At 31 March 2019	<u>625</u>	<u>94</u>	<u>973</u>	<u>1,692</u>

**BUILD CHARITY LIMITED**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**13. Stocks**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Finished goods and goods for resale	<b>115</b>	<b>160</b>

**14. Debtors**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Due within one year</b>		
Other debtors	<b>2,312</b>	<b>2,302</b>
Prepayments and accrued income	<b>4,531</b>	<b>4,068</b>
	<b>6,843</b>	<b>6,370</b>

**15. Creditors: Amounts falling due within one year**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Trade creditors	<b>319</b>	<b>626</b>
Other taxation and social security	<b>1,527</b>	<b>1,624</b>
Other creditors	<b>610</b>	<b>793</b>
Accruals and deferred income	<b>5,889</b>	<b>3,157</b>
	<b>8,345</b>	<b>6,200</b>

**BUILD CHARITY LIMITED**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**16. Statement of funds**

**Statement of funds - current year**

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
<b>Unrestricted funds</b>				
General Funds	44,292	42,231	(41,231)	45,292
<b>Restricted funds</b>				
Horizons and College to Community Programme	4,083	-	-	4,083
GetAways Programme	19,490	7,500	(8,762)	18,228
Community Activities Programme	4,104	-	-	4,104
Wednesday Club	-	1,073	-	1,073
Skills for Life	5,279	5,800	-	11,079
Infrastructure	-	15,500	-	15,500
BUILD Building	84,760	-	(84,760)	-
Bursary Fund	4,300	9,900	-	14,200
Gig Buddies Scheme	-	3,336	(3,336)	-
Supported Volunteering	-	3,500	-	3,500
	122,016	46,609	(96,858)	71,767
<b>Total of funds</b>	<b>166,308</b>	<b>88,840</b>	<b>(138,089)</b>	<b>117,059</b>

**BUILD CHARITY LIMITED**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**16. Statement of funds (continued)**

**Statement of funds - prior year**

	<i>Balance at 1 April 2018 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2019 £</i>
<b>Unrestricted funds</b>				
General Funds	46,067	62,981	(64,756)	44,292
<b>Restricted funds</b>				
Horizons and College to Community Programme	5,002	-	(919)	4,083
GetAways Programme	-	21,011	(1,521)	19,490
Community Activity Programme	11,721	13,470	(21,087)	4,104
Wednesday Club	1,989	-	(1,989)	-
Skills for Life	4,211	2,150	(1,082)	5,279
Membership and Marketing	250	2,000	(2,250)	-
Infrastructure	15,000	5,000	(20,000)	-
BUILD Building	84,760	-	-	84,760
Bursary Fund	15,510	6,600	(17,810)	4,300
	<u>138,443</u>	<u>50,231</u>	<u>(66,658)</u>	<u>122,016</u>
<b>Total of funds</b>	<u>184,510</u>	<u>113,212</u>	<u>(131,414)</u>	<u>166,308</u>



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**BUILD CHARITY LIMITED**  
(A company limited by guarantee)

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

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**16. Statement of funds (continued)**

The above restricted funds summary represents grants given for specific projects planned for delivery during 2019/20. Details are given below:

- 1. Horizons and College to Community (Under 18s programmes)** - These funds are applied specifically to support programmes for people with disabilities under the age of 18.
- 2. GetAways Programme** - These funds will be applied to the facilitation and delivery of a service supporting days out, short breaks and holidays for people with disabilities and the BUILD Travel service supporting individuals to organise their own short breaks.
- 3. Community Activities Programme** - These funds will be applied to the facilitation and delivery of community based social activities to support people with disabilities to engage in the communities where they live.
- 4. Wednesday Club** - This is a weekly social club for people with disabilities held in Norwich and these funds will be used to support programme delivery.
- 5. Skills for Life** - These funds will be applied to the facilitation and delivery of workshops to support people with disabilities to live more independently.
- 6. Infrastructure** - These funds will be applied to meet the costs of premises and resources required to deliver the charitable objectives.
- 7. BUILD Building** - these funds were donated towards an appeal aimed at achieving a planned dedicated resource centre for the charity in future years. Donors have agreed to have these funds restricted for a maximum of 2 years whilst planning and feasibility studies took place. Following such studies, the Board of Trustees decided (February 2019) against the project going ahead on the grounds that the likely success of a capital funding appeal was low and that the Charity delivered most of its services in other people's buildings in the community, such a building did not represent the best investment of available funds. Therefore in June 2019, the agreed restriction on the funds held was released, in agreement with the donors.
- 8. Bursary Fund** - these funds are applied to reduce the cost of programme delivery making services affordable for all.
- 9. Supported Volunteering** - This is a grant given to fund training for volunteers with disabilities.

**BUILD CHARITY LIMITED**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**17. Summary of funds**

**Summary of funds - current year**

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
General funds	44,292	42,231	(41,231)	45,292
Restricted funds	122,016	46,609	(96,858)	71,767
	<u>166,308</u>	<u>88,840</u>	<u>(138,089)</u>	<u>117,059</u>

**Summary of funds - prior year**

	Balance at 1 April 2018 £	Income £	Expenditure £	Balance at 31 March 2019 £
General funds	46,067	62,981	(64,756)	44,292
Restricted funds	138,443	50,231	(66,658)	122,016
	<u>184,510</u>	<u>113,212</u>	<u>(131,414)</u>	<u>166,308</u>

**18. Analysis of net assets between funds**

**Analysis of net assets between funds - current period**

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	2,531	-	2,531
Current assets	50,860	72,013	122,873
Creditors due within one year	(8,099)	(246)	(8,345)
<b>Total</b>	<u>45,292</u>	<u>71,767</u>	<u>117,059</u>

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**BUILD CHARITY LIMITED**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**18. Analysis of net assets between funds (continued)**

**Analysis of net assets between funds - prior period**

	<i>Unrestricted funds 2019 £</i>	<i>Restricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Tangible fixed assets	1,692	-	1,692
Current assets	48,803	122,014	170,817
Creditors due within one year	(6,200)	-	(6,200)
<b>Total</b>	<b>44,295</b>	<b>122,014</b>	<b>166,309</b>

**19. Pension commitments**

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £2,256 (2019 - £2,187) were payable to the fund at the balance sheet date and are included in creditors.

**20. Related party transactions**

The company has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the company at 31 March 2020.