



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name Braille Chess Association	No (if any) 263049
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CC16a

**Receipts and payments accounts**

For the period from	Period start date Oct-21	To	Period end date Sep-22
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations, legacies, grants	31,952	4,588	-	36,540	14,738
Chess tournaments	26,906	-	-	25,906	5,004
Fundraising by members	642	-	-	842	768
Interest	144	-	-	144	195
Dividends	518	-	-	518	501
Membership subscriptions	460	-	-	460	341
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>59,822</b>	<b>4,588</b>	<b>-</b>	<b>64,410</b>	<b>21,545</b>
<b>A2 Asset and investment sales, (see table).</b>					
Adapted sets and clocks	1,130	-	-	1,130	501
BCA merchandise	219	-	-	219	34
<b>Sub total</b>	<b>1,349</b>	<b>-</b>	<b>-</b>	<b>1,349</b>	<b>535</b>
<b>Total receipts</b>	<b>61,171</b>	<b>4,588</b>	<b>-</b>	<b>65,759</b>	<b>22,080</b>
<b>A3 Payments</b>					
Chess tournaments	34,077	1,857	-	35,934	9,269
Professional fees	7,134	-	-	7,134	6,200
Braille production (including Gazette)	815	1,500	-	2,315	2,210
Committee expenses	340	-	-	340	111
Print, post, stationery	478	-	-	478	318
Subscriptions and publications	244	304	-	548	797
Insurance	563	-	-	563	567
Lottery prizes	420	-	-	420	420
Bank charges	96	-	-	96	87
<b>Sub total</b>	<b>44,167</b>	<b>3,861</b>	<b>-</b>	<b>47,828</b>	<b>19,879</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Adapted sets and clocks	-	976	-	976	1,637
BCA merchandise	564	-	-	564	-
<b>Sub total</b>	<b>564</b>	<b>976</b>	<b>-</b>	<b>1,530</b>	<b>1,637</b>
<b>Total payments</b>	<b>44,721</b>	<b>4,637</b>	<b>-</b>	<b>49,388</b>	<b>21,616</b>
<b>Net of receipts/(payments)</b>	<b>16,450</b>	<b>-</b>	<b>49</b>	<b>16,401</b>	<b>464</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	50,136	7,550	-	57,686	57,222
<b>Cash funds this year end</b>	<b>66,586</b>	<b>7,501</b>	<b>-</b>	<b>74,087</b>	<b>67,686</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAP Bank	20,532	7,501	-
	Lloyds Bank	12,176	-	-
	Virgin Money	33,877	-	-
	<b>Total cash funds</b>	<b>66,585</b>	<b>7,501</b>	<b>-</b>

(agree balances with receipts and payments account(s))


Categories	Details	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CCLA COIF Income units	unrestricted	-	17,487
	CCLA COIF Accumulation units	unrestricted	-	24,182
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Tactile chess sets	unrestricted	-	1,227
	Talking chess clocks	unrestricted	-	720
	BCA merchandise	unrestricted	-	353
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Mrs Gill Smith	13/04/23

Trustees' Annual Report for the period From 1st Oct 2021 To 30 Sep 2022

Section A Reference and administration details

Charity name: Braille Chess Association

Other names charity is known by:

Registered charity number (if any): 263049

Charity's principal address: 58 Earl Russell Street, Leicester, Postcode: LE2 8LH

Names of the charity trustees who manage the charity

Table headings: Trustee name, Office (if any), Dates acted if not for whole year, Name of person (or body) entitled to appoint trustee (if any)

1 Norman Wragg OBE, Chairman

2 Dr B Guy Whitehouse, Secretary,

3 Gill Smith, Treasurer

4 Dan Rugman, Webmaster and Publicity Officer

5 Julie Leonard, Gazette Editor

6 Mark Hague, Membership Secretary

7 Mark Kirkham, Audio Librarian

8 Voldi Gailans, Junior Development and Coaching Officer

9 Abi Baker, Publicity Officer

Note: Abi Baker was elected Publicity Officer at the AGM in March 2022

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name, Dates acted if not for whole year

N/A

Names and addresses of advisers (Optional information)

Type of adviser, Name, Address

N/A

Name of chief executive or names of senior staff members (Optional information)

N/A

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution): Constitution

How the charity is constituted (eg. trust, association, company): Association

Trustee selection methods (eg. appointed by, elected by): Elected by Annual General Meeting

Additional governance issues (Optional information) You may choose to include additional information, where relevant, about:

- \* policies and procedures adopted for the induction and training of trustees;
- \* the charity's organisational structure and any wider network with which the charity works;
- \* relationship with any related parties;
- \* trustees' consideration of major risks and the system and procedures to manage them.

We are affiliated to the English Chess Federation, Chess Scotland, the English Federation for Correspondence Chess and the International Braille Chess Association.

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

The Objects of the Association are the furtherance of education amongst blind and partially sighted people in relation to the game of chess by:-

The promotion of chess tournaments with over-the-board play, and by correspondence. The publication and distribution of chess literature including the provision of an audio service. The encouragement of the participation of blind chess players in mainstream tournaments. Any other activity connected with the promotion of chess among blind and partially sighted people.

Summary of the main activities undertaken for the public benefit in relation to these objects (Include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The BCA complies with the principles set out in the latest edition of the Good Governance Code for Trustees. We are also mindful of the guidance on public benefit issued by the Charity Commission. During the year 2021-2022 we were able to run a normal over-the-board programme, including two weekend congresses, the annual chess theme break, and a week-long tournament in the summer. At the same time we did hold two remote tournaments with members playing either by phone/Skype/Zoom or else using online chess platforms such as Lichess. Non-members were included in these events. We played our correspondence games and email tournaments as usual. We published our quarterly gazette which is distributed to members in various formats and also published on our website. Our Website Coordinator continued to work on our website. We provided audio selections of articles from Chess Magazine to our members. There is an allowance for members who wish to develop their skills through coaching and although coaching weekends weren't possible, online coaching was arranged. We supplied adapted chess sets and talking chess clocks to members.

### Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- \* policy on grant making;
- \* policy programme related investment;
- \* contribution made by volunteers.

Nothing entered

## Section D Achievements and performance

### Summary of the main achievements of the charity during the year

We are proud of the fact that 2022 was our 90th Anniversary year. We grew from a Braille correspondence chess organisation founded in 1932 to a community of chess players taking part in correspondence chess and over the board tournaments, at home and abroad. This milestone provided us with various publicity opportunities during the year.

We were finally able to get back to over-the-board chess with our 2021 autumn International tournament held at the Old Swan Hotel in Harrogate. Colin Chambers (Cheltenham) won the open on tie-break, while George Phillips (London) won the challengers' section.

Our 28<sup>th</sup> annual chess theme break was held in Bournemouth starting 30<sup>th</sup> January 2022. This used to be run by Peter and Celia Gibbs (Hinckley), but this year trustees, in particular Julie Leonard (Tewkesbury), had to take on a much more hands-on role. She did receive some online support from Gerry Walsh (Middlesbrough) and some help from Peter.

The theme break is a relaxed event featuring social activities, some chess training and an all-play-all handicap competition. George Phillips won the mini tournament.

In March 2022 we held our spring congress at the Mickleover Hotel in Derby. Normally this would be combined with the AGM, but this time we decided to keep the congress and the AGM separate. Stan Lovell (Scarborough) and Steve Bailey (Bournemouth) won the open and challengers' section respectively.

We ran a week-long event in the summer of 2022 at the Marsham Court Hotel in Bournemouth. This combined our British Championship and Chairman's Cup and was designated a memorial event for a much-valued deceased member and an associate member, David and Sheila Millsom. Stan Lovell won the championship while Richard Murphy (Macclesfield) won the Chairman's Cup.

The multi-format event of the year was our remote Summer Cup which started on 9<sup>th</sup> July. Competitors played a game every two weeks over a ten-week period. The event was put on to offer members the chance to play competitive chess at a time when there is not so much over-the-board chess going on. Stan Lovell won the open section, while Steve Bailey won the challengers'.

A huge effort went into organising and running this event and we must extend particular thanks to Julie Leonard and Gerry Walsh. We are also very grateful to Bittor Ibanez (London) for collating the games of the tournament, meaning that we have scores of almost all the games available in multiple chess formats.

Regarding correspondence chess, we continued to run our usual league and championship. A new league began in January 2022 and has already finished with Alec Crombie (Uppingham) winning division 1 and Malcolm Jones (Birmingham) winning division 2. The championship which started in January 2021 was won by George Phillips (London), with Philip Gordon (Isle of Wight) winning the challengers' section. Our thanks go to Paul Benson (Runcorn) for running these events.

We held 2 BCA email competitions. The 15<sup>th</sup> featured five divisions. Peter Gibbs (Hinckley) won division 1 and Malcolm Jones took first place in division 2. Division 3 went to Voldi Gallans (Romford). Divisions 4 and 5 were won by Nene Clayton (Belper) and Simon Highsmith (London) respectively.

The 16<sup>th</sup> email competition featured four divisions. There was a new overall winner, with Philip Doyle (Dublin) taking first place in division 1. Colin Chambers won division 2, and Eamonn Casey (County Westmeath) won division 3. Simon Highsmith won division 4 to which he had been promoted after winning division 5 in the previous event. A new email tournament is underway. These email tournaments are amongst our most popular events, and we would like to put on record our appreciation of the work Eamonn Casey and Philip Doyle put into making them such a great success.

We have undertaken a significant overhaul of our website to improve its accessibility and ensure that it shows the full scope of our activities.

Work has been done on improving access to digital chess materials and software. This has included the development of a web application to read books from publishers such as Everyman Chess and the development of scripts to improve access to Chess Base for those using the JAWS screen reader.

## Section E Financial review

### Brief statement of the charity's policy on reserves

The BCA aims to hold funds sufficient to support 2 years' worth of activities. This enables us to obtain preferential rates when booking venues and accommodation, and when ordering adapted chess sets and clocks. It also means we can plan participation in international events. We currently have about £8,000 more than our target amount.

Details of any funds materially in deficit: N/A

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- \* the charity's principal sources of funds (including any fundraising);
- \* how expenditure has supported the key objectives of the charity;
- \* Investment policy and objectives including any ethical investment policy adopted.

The majority of our income was raised by a professional fundraiser from grant-giving trusts and foundations.

We bought more batches of adapted chess sets which were sold to members at subsidised prices. Some of our members took advantage of coaching paid for by the BCA.

We maintained our subscription to Chess magazine from which a volunteer reader created an audio version of a selection of articles.

Several years ago, the charity benefitted from an unexpected and significantly large legacy. We took advice from a financial adviser and chose to put some funds into an investment to increase their value in the medium to long term and meanwhile provide some income. Our investments are held in a Charities Official Investment Fund.

Section F Other optional information


Nothing entered.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s):



Mrs Gill Smith

Full name(s):

Treasurer

Position (eg Secretary, Chair, etc):

Date :

13 April 2023

(Form ref. TAR, March 2012)

## Notes to accompany BCA accounts for the financial year 2021 2022

We resumed our over-the-board events in October 2021 and attendance is increasing each time. Our outgoings were still lower than pre-pandemic times as we have not participated in any overseas tournaments. They were either cancelled or we did not have anyone suitable who was prepared to travel abroad. We will not be participating in any events that include Russian or Belarusian players.

Our remote events (post, phone, email, Skype, Zoom etc) have continued to be popular. We are holding more remote events than in pre-pandemic times.

In September 2021 our fundraiser resigned due to personal circumstances. In April 2022 we appointed fundraiser Carl Concannon of Concannon Consultants Limited. He had raised £17,800 by the end of this financial year.

I started the process of setting up Stripe on our website to receive card payments. This is a Pay as you go account with no ongoing costs, we would have paid a fee for each transaction. However, it became clear that I could not arrange for the account to need dual signatories and so it did not meet the needs of our constitution. We will discuss the possibility of amending our constitution at our next AGM and we are investigating how we would manage financial security if we were to use Stripe or PayPal or a similar service.

After events were cancelled in 2020 due to Covid, several members asked for their payments to be held in the BCA accounts until our next event. Nearly all of these credits have either been used for our over the board tournaments or have been refunded.

We are still looking for a reliable provider of tactile chess sets. A few sets have been bought for assessment and we will continue our search.

Committee meetings continue to be held remotely. The uncertainty of train timetables with the train strikes and the costs (travel, meeting room, lunches) are two reasons why meetings over Skype are held.

We had another successful remote AGM in March. Our next AGM in April 2023 will be held in person at our Spring Congress. We are hoping we can stream the event online to enable as many members to participate as possible.

**Independent Examiner's Report to the Trustees of  
BRAILLE CHESS ASSOCIATION**

**Independent examiner's report to the trustees of BRAILLE CHESS ASSOCIATION**

I report to the charity trustees on my examination of the accounts of Braille Chess Association (the Trust) for the year ended 30 September 2022.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

*Lisa White*

Lisa White FCCA  
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Date: .....