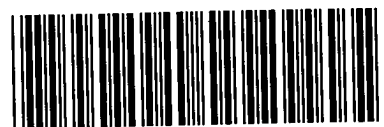


BISWG LIMITED
(A company limited by guarantee)

REPORTS AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2014

Registered Charity No. 1135891
Company No. 07095017

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BISWG LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

REFERENCE AND ADMINISTRATIVE DETAILS

The BISWG Limited is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association (Charity number 1135891, Company number 07095017).

THE BOARD OF TRUSTEES

The Trustees of the charitable company are its directors for the purposes of company law and throughout this report are collectively referred to as the Trustees.

The members of the Board of Trustees who served during the year were as follows:-

ELECTED TRUSTEES

Mrs J Burt
Mr G P Soulsby
Mr S L Wiseman *(resigned 11 June 2014)*
Mrs K Y Russell
Mr S Brazington
Mr R W Antrobus
Mrs S Evans *(resigned 11 June 2014)*
Mr T Rucinski
Ms J Thomas
Ms E Turner
Ms F Zinger

REGISTERED OFFICE AND PRINCIPAL ADDRESS

Globe House, Eclipse Park, Sittingbourne Road, Kent, ME14 3EN

INDEPENDENT EXAMINER

M J Startup, FCA MAE, Day, Smith & Hunter, Globe House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN

BISWG LIMITED

REPORT OF THE BOARD OF TRUSTEES

For the year ended 31 December 2014

The Board of Trustees presents its report and the independent examined financial statements for the year ended 31 December 2014. The Trustees confirm that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) issued in March 2005.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

The objective of the Charity is to raise awareness and advance the education and training of the public and in particular those with brain injuries, their families and carers and also professionals working within the field of brain injury.

The Charity will meet its objectives by the provision of seminars, conferences and forums. The Charity will also provide grants to attend educational courses on the subject of brain injury in order to enhance the skills and knowledge of professionals working in the field of brain injury.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on the public benefit when reviewing the Charity's aims and objectives and in the planning of future activities.

MANAGEMENT AND GOVERNANCE

The Charity is limited by guarantee. The liability of its members is limited to £10 each.

The Charity is governed by its Memorandum and Articles of Association which are available from the Charity on request.

FINANCIAL REVIEW

The net deficit for the year amounted to £13,021 (2013 : £17,375).

The deficit for the year has arisen due to a Board decision to reduce BISWG Limited's reserves in order to be able to offer more grants and free conference places, particularly to statutory workers who do not have access to training through their employment. Thanks to the general support of our sponsors, as well as the decision to further reduce our reserves, in the last year BISWG Limited has been pleased to provide five grants to individuals and 30 free places to our conferences, which meets our aim to support service users by educating professionals who work with people with brain injuries.

ACHIEVEMENTS AND PERFORMANCE

During the year to 31 December 2014 the income receivable by the Charity from seminars and conferences held totalled £12,885.

The costs directly attributable to the conferences totalled £8,698 resulting in a surplus of £4,187. The Charity also received fees and donations from members totalling £2,973. The Charity provided grants to individuals to attend conferences of £7,221 as detailed in Note 3 to the accounts.

RESERVES POLICY

As at 31 December 2014 general unrestricted reserves amounted to £40,662.

The Board of Trustees have reviewed the reserves of the Charity and it is their intention to keep a balance of income sufficient to provide enough funds at all times to enable them to meet their objectives.

BISWG LIMITED

REPORT OF THE BOARD OF TRUSTEES

For the year ended 31 December 2014
continued

PUBLIC BENEFIT

The Trustees have complied with their duty to have regard to the Charity Commissions' public benefit guidance when delivering the activities referred to above.

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The Trustees as directors are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulation.

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 Charity and of the results of the Charity for that Year. In preparing these financial statements, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with Companies Act 2006 and the Charities Act 2012.

They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities:

In accordance with company law, as the company's directors, we confirm that:

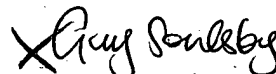
- so far as we are aware, there is no relevant audit information of which the Charity's auditors are unaware; and
- as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

SPECIAL EXEMPTIONS

The above report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

REGISTERED OFFICE
Globe House
Eclipse Park
Sittingbourne Road
Maidstone
Kent
ME14 3EN

ON BEHALF OF THE
BOARD OF TRUSTEES


G P SOULSBY

2nd June 2015

BISWG LIMITED

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2014

I report on the accounts of the Charity for the year ended 31 December 2014, which are set out on pages 5 to 9.

Respective Responsibilities of Trustees and Examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year under Section 144(2) of the Companies Act 2013 (the 2012 Act) and that an independent examination is needed.

It is my responsibility to:-

- examine the accounts under section 145 of the 2012 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2012 Act); and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report


My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
- to keep accounting records in accordance with section 136 of the 2012 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2012 Act.
- have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Globe House
Eclipse Park
Sittingbourne Road
Maidstone
Kent ME14 3EN


M J STARTUP FCA
DAY, SMITH & HUNTER
Chartered Accountants

2/6/2015

BISWG LIMITED

STATEMENT OF FINANCIAL ACTIVITIES AND

INCOME AND EXPENDITURE ACCOUNT

For the year ended 31 December 2014

	<u>Notes</u>		<u>Total 31.12.2013</u>
INCOMING RESOURCES			
Incoming resources from charitable activities			
Seminar fee income		1,590	3,200
Conference fee income		11,295	12,515
Incoming resources from charitable activities for generating funds			
Membership subscriptions and donations		2,973	2,303
Investment income		1,566	1,763
Total incoming resources		<u>17,424</u>	<u>19,781</u>
RESOURCES EXPENDED			
Charitable activities	2	28,815	35,576
Governance costs	5	1,630	1,580
Total resources expended		<u>30,445</u>	<u>37,156</u>
NET (OUTGOING) RESOURCES		(13,021)	(17,375)
Total funds at 1 January 2014		53,683	71,058
Total funds at 31 December 2014	10	<u>£40,662</u>	<u>£53,683</u>

BISWG Limited has no recognised gains or losses other than those shown in the income and expenditure account.

All incoming resources and resources expended derived from continuing activities.

The notes on pages 7 to 9 form part of these accounts.

BISWG LIMITED
NOTES TO THE ACCOUNTS
31 DECEMBER 2014

1. ACCOUNTING POLICIES

a) Accounting convention

The financial statements are prepared on the historical cost basis of accounting and have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

In preparing the financial statements the Charity follows best practice as set out in the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP) published in March 2005.

BISWG Limited has availed itself of Paragraph 4(1) of Schedule 1 of The Small Companies and Groups (Accounts and Directors' Report) Regulations 2008 and adapted the Companies Act formats to reflect the special nature of the Charity's activities.

b) Charitable status

BISWG Limited was incorporated with charitable status and is limited by guarantee, not having a share capital.

No corporation tax liabilities therefore arise on the surplus of any income over expenditure for the year.

c) Income and expenditure

Income is recognised in the accounts on an accruals basis with the exception of donations which are recognised on a cash received basis.

Expenditure is recorded on an accruals basis.

2. CHARITABLE ACTIVITIES

	<u>Direct costs</u>	<u>Support costs</u>	<u>Total 31.12.2014</u>
Grants and donations (Note 3)	7,221	-	7,221
Conference costs	8,698	-	8,698
Administrative costs (Note 4)	-	12,896	12,896
	<u>£15,919</u>	<u>£12,896</u>	<u>£28,815</u>

3. GRANTS AND DONATIONS

Grants paid in the year to 31 December 2014 include the following:-

	<u>31.12.2014</u>	<u>31.12.2013</u>
Grants to individuals		
BISWG Annual Legal Conference	3,654	2,110
BISWG Resilience Workshop	-	900
Grant Scheme	3,327	3,397
Sponsored places	240	-
	<u>£7,221</u>	<u>£6,407</u>

BISWG LIMITED
NOTES TO THE ACCOUNTS

31 DECEMBER 2014

(continued)

4. SUPPORT COSTS

	<u>31.12.2014</u>	<u>31.12.2013</u>
Telephone	83	286
Printing, postage and stationery	842	1,526
Trustees' travel, accommodation, meals and refreshments	2,076	4,449
Bank charges	26	62
Administrator fees	8,800	7,173
Website costs	(30)	4,306
Computer expenses	399	-
Other legal and professional costs	25	3,958
External conferences and publicity	213	935
Subscriptions	102	-
Sundry expenses	360	80
	<u>£12,896</u>	<u>£22,775</u>

5. GOVERNANCE COSTS

	<u>31.12.2014</u>	<u>31.12.2013</u>
Provision of registered office facilities	180	180
Annual return filing fee	13	13
Insurance	337	337
Independent examiner's remuneration	1,100	1,050
	<u>£1,630</u>	<u>£1,580</u>

6. TRUSTEE REMUNERATION AND EXPENSES

No member on the Board of Trustees received any remuneration in the year.

The Charity has paid individual expenses incurred by nine of the Trustees for services provided to the Charity totalling £2,076 (2013 : £4,449). The expenses relate to travel, postage and meetings costs.

7. STAFF COSTS

There are no employees receiving emoluments in the year.

8. DEBTORS

	<u>31.12.2014</u>	<u>31.12.2013</u>
Conference and seminar fees due	1,050	1,203
Telephone refund	-	18
Membership fees	21	140
Workshop fees due	300	-
	<u>£1,371</u>	<u>£1,361</u>

9. CREDITORS

	<u>31.12.2014</u>	<u>31.12.2013</u>
Creditors and accruals	<u>£6,298</u>	<u>£5,998</u>

BISWG LIMITED

NOTES TO THE ACCOUNTS

31 DECEMBER 2014

(continued)

10. UNRESTRICTED FUNDS

	<u>31.12.2014</u>	<u>31.12.2013</u>
Balance at 1 January 2014	53,683	71,058
Deficit for the year	<u>(13,021)</u>	<u>(17,375)</u>
Balance at 31 December 2014	<u>£40,662</u>	<u>£53,683</u>